Financial Hardship Policy

Rubiks IT strives for excellence in customer service. One of the strongest points about Rubiks IT is our well-known reputation as one of the best and customer-friendly CSPs in Australia. However, sometimes things do not go as planned. It may be that you don't agree with your bill, or perhaps the staff member you spoke with did not address your concern correctly. Whatever it may be, we want to hear about it. It is your right to complain, and this feedback helps us to continually better our services for you and other customers. Current or former customers of Rubiks IT are welcome to make a complaint if they feel the need to do so.

NOTE: If you would like to nominate an authorised representative/advocate to make any arrangements on your behalf, please authorise them during your call/email.

What is Financial Hardship?

The Telecommunications Consumer Protection Code defines financial hardship as:

"A situation where a Customer is unable, reasonably, because of illness, unemployment, or other reasonable cause, to discharge their financial obligations under their contract with the Supplier, and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long-term duration."

Financial hardship basically involves a customer's inability to pay bills, not an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long-term. To illustrate, several of the common causes are listed below:

Hardship May Arise in the Following Circumstances:

- Loss of employment of you or a family member
- Illness, including physical incapacity, hospitalisation, or mental illness of you or a family member
- Family breakdown
- A death in the family
- Other factors resulting in an unforeseen change in your capacity to meet your payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.

Contact Us

The earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills. If you are having a problem paying your bill, or you wish to discuss options available to you to minimise your bill, call Rubiks IT on:

PH: 07 5613 1889
Monday - Friday 8:30 am – 4:30 pm AEDST

Rubiks IT's Policy

A payment arrangement may be made if evidence of a hardship claim can be supported with appropriate documentation. If documentation cannot be delivered to justify the claim, a payment extension may be offered, provided the revised due date does not fall into a new billing period.

A payment arrangement is an agreement between Rubiks IT and yourself, where an outstanding balance may be broken into smaller repayments which are more manageable for you. If you require time to pay an outstanding amount, agreeing to a payment plan and sticking to it will help prevent disconnection of your service. Disconnection of your service is used only as a last resort, and we will work with you to avoid this if possible.

To assist us in establishing the level of support you require, dependent on your individual circumstance, we may request supporting evidence, including but not limited to:

- A statutory declaration from a person familiar with the customer's circumstances (family doctor, clergy, bank officer, etc.).

- Evidence of the customer having consulted with, and/or being accompanied by a recognised financial counsellor, or a booking to see a financial counsellor.

- An income/expenditure assessment from Centrelink.

- A severance letter from the customer's most recent employer.

Judgment as to whether a customer is experiencing genuine financial hardship rather than simply seeking to defer payment lies with Rubiks IT.

Failure to Honour the Arrangement

If you do not adhere to the terms of the arrangement and do not contact Rubiks IT to re-negotiate, we will take reasonable steps to contact you or your authorised representative (e.g., financial counsellor) before taking further action.

If any further financial difficulties are experienced, you must immediately notify us so that the arrangement can be reviewed. After reasonable unsuccessful attempts have been made by Rubiks IT to contact you (or your representative), or if you refuse to

honour the arrangement, the outstanding payable amount may be referred to a third-party debt collection agency.

Minimising Your Debt

There are options available for minimising your debts:

- Change to a lower Plan

- Temporarily suspend your service so no further invoices are generated

Further Options

There are a range of other financial support services available such as free financial counselling services offered in each state and territory in Australia. For more information on these and other options available, please see the ACMA's website.

Translating, Interpreting and Counselling Services

If English is not your first language, The Department of Immigration and Multicultural Affairs provides a translating and interpreting service. They can be contacted on 123 14 50.

You can talk to a phone financial counsellor from anywhere in Australia by visiting www.financialcounsellingaustralia.org.au or calling 1800 007 007 (minimum opening hours are 9.30 am - 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Contact Details

To contact Rubiks IT, please use any of the contact details located on our website www.rubiksit.com.au or contact us on our number 07 5613 1889.

Revision of the Financial Hardship Policy

Rubiks IT reserves the right to revise, amend, or modify the Financial Hardship Policy, our Internet Service Agreements, and our other policies and agreements at any time and in any manner. Notice of any revision, amendment, or modification will be posted on the Internet at www.rubiksit.com.au.