



FINANCIAL HARDSHIP POLICY

Pivotel New Zealand Limited is committed to assisting customers facing Financial Hardship to maintain access to telecommunications services. This policy is intended to help those in a situation of Financial Hardship who are willing to pay their bill, but unable to do so within the prescribed time.

We offer our Selfcare secure online facility at www.pivotel.co.nz/selfcare that enables you to monitor your billed and unbilled usage at any time. You should use this facility to ensure that your ongoing use of our services remains consistent with your ability to pay for them.

However, we recognise that sometimes unexpected events in your life may affect your ability to pay us for the Pivotel satellite services you have used. Pivotel has established a Financial Hardship policy to cover these unforeseen circumstances or unexpected situations that may impact our customers' current financial commitments.

Unforeseen or unexpected circumstances may include loss of employment, relationship breakdown, injury, illness or hospitalisation, loss of a family member, natural disaster or any other reasonable cause.

Pivotel provides a range of payment and service options so you can stay connected now and in the future.

These include payment arrangements over a period of time so that you do not have to pay the whole amount at once. In addition to Selfcare, we also offer ways to assist you to stay in control of your ongoing Pivotel usage such as call barring on certain services, service plans and options, and budgeting options.

You can contact us on 0508 882 448 during office hours (8:00am to 7:00pm AEST Monday to Friday) to discuss our Financial Hardship policy or your individual situation. Please ask to discuss your payment options.

A trained staff member will work with you to understand your situation, and to develop an appropriate payment solution that will help you manage the payment of an outstanding amount you may have, or a Pivotel bill that you are expecting in the near future. We will also assess the level of your telecommunications usage to ensure that you are aware of your service options, and are able to control the amount of your future bills.

We assess each customer's application for Financial Hardship assistance based on their own individual financial circumstances. To make a Financial Hardship assessment for you, we may need to ask you some questions about your situation, such as your current financial circumstances, income details, whether this situation is temporary or not, and the types of Pivotel satellite telecommunications services you need to use.



When the terms of a Financial Hardship assistance arrangement are agreed, we will confirm these details to you in writing and also outline your rights, obligations, and the consequences of failing to adhere to the Financial Hardship assistance arrangement. The Financial Hardship assistance arrangement cannot commence until you have formally accepted the terms of the Financial Hardship assistance arrangement.

If you are facing financial difficulty, you may wish to consider obtaining advice from a community financial counsellor (details below) or seek other assistance, e.g. from a community welfare organisation including The Salvation Army, Society of St Vincent de Paul, Anglican Care Network and others.

You can talk to a financial counsellor from anywhere in New Zealand by calling the National Building Financial Capability Charitable Trust (NBFCCCT), a non-profit organisation that provides assistance all over the country. Call NBFCCCT on 0508 283 438 to speak to a qualified financial mentor (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service closest to you.