



ACCESS MERCANTILE SERVICES



HARDSHIP POLICY

Access Mercantile Services – Financial Hardship Policy

Access Mercantile Services is committed to helping customers facing financial hardship.

Financial Hardship is primarily due to:

- Reasonable cause, a customer is unable 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

Access Mercantile Services financial hardship assistance policy recognises those customers who wish to pay their outstanding accounts but who are unable to do so due to unexpected financial distress or ongoing problems paying their account/s

We will work with you to find a sustainable solution having regard to your individual circumstances on a case-by-case basis managed by experienced experts. Situations may arise that may impact your ability to pay your debt. This may include unemployment, sudden illness, a death in the family, being affected by domestic or family violence, natural disaster such as fire, flood or draught, or any other reasonable temporary or ongoing cause.

Access Mercantile Services can offer you a range of payment and service options. In order to adequately assess an application for Financial Hardship, Access may need to obtain information from you to ensure that a suitable solution that best meets your need and capacity is met.

If you would like to contact us to discuss your situation or our Financial Hardship Policy please call us direct on **13 605 982** and select option 1 between the hours (Monday to Friday, 8.30 am – 6.00 pm AEST) or email assist@accessmercantile.com.au

If you require additional assistance outside of our direct support, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling **1800 007 007** (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au