

# FINANCIAL HARDSHIP POLICY

## RUBY TELECOM

Ruby Telecom understands that there are times when you may have trouble paying your bills, for a variety of reasons. This may be short or long term. If you are facing financial hardship, we're here to help you retain your internet/phone access, and work with you to find a sustainable solution. One of our company values is "be good to people". We provide payment plans or other support like spend controls, service restrictions, temporary plan downgrades, individual financial arrangements and/or waiving late fees, depending on your circumstances.

### **What do I need to do?**

You can arrange a payment plan without any need for financial hardship proof, simply by contacting your personalized Accounts Manager or online enquiry via [www.rubytelecom.com.au](http://www.rubytelecom.com.au) or by calling 1300 94 7829 and speaking with one of our customer care support team.

### **Am I eligible?**

Anyone can set up a payment plan. If you need other support, we will work with you to assess whether you are eligible, and what the most appropriate support might be for your situation.