



### **Clients Suffering Financial Hardship (third parties recoveries)**

1. We and our Service Providers will comply with the ACCC & ASIC Debt Collection Guideline: for Collectors and Creditors<sup>12</sup>, which require us to act fairly and in a considerate manner.
2. If a person is experiencing difficulty repaying a debt due to illness, unemployment or other reasonable cause, and they reasonably expect to be able to discharge the debt if repayment terms are arranged, we will consider one of the following options:
  - a) extending the period of repayment and reducing the amount of each payment due accordingly;
  - b) postponing payments for an agreed period; or
  - c) extending the period of repayment and postponing payments for an agreed period.
3. If we are unable to reach an agreement with the person about the repayment of the debt, we will provide information to them about:
  - a) our complaints handling procedures; and
  - b) the existence of the Australian Financial Counsellors and Credit Reform Association ([www.afccra.org](http://www.afccra.org)) for a referral to a not for profit, free financial counselling service.