

Financial Hardship Policy

Tweak Geek IT may choose to enter into a payment instalment plan with qualified applicants who are subject to assessment under the terms and conditions outlined below

1.1 “Definition of Hardship” Tweak Geek IT 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.

Tweak Geek IT will consider the implementation of a payment instalment plan under the following circumstances in accordance with the definition of financial hardship.

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

1.2 “Application Requirements” Application for a Payment Installation Plan is open to all Tweak Geek IT customers who meet the requirements of this Financial Hardship Policy in accordance with the definition criteria as listed in this document.

To successfully complete the application process Tweak Geek IT may require the following documents:

- (a) For loss of employment: Centrelink Income Statement or sufficient equivalent documentation.
- (b) For injury or illness: Medical Certificate or sufficient equivalent documentation.

1.3.1 By signing the Tweak Geek IT Payment Instalment Plan you agree to enter into a payment plan between yourself and Tweak Geek IT whereby you will forward payment to Tweak Geek IT in regular instalments by any of the nominated methods defined in section 1.3.2 of the Tweak Geek IT Website Development and Hosting Agreement.

The agreed instalment amounts and dates of payment are outlined in Tweak Geek IT Website Development and Hosting Agreement or Payment Instalment Plan.

1.3.2 You agree to forward payment to Tweak Geek IT in accordance with this agreement by any of the methods listed below.

- (a) Cash payment at the Tweak Geek IT offices.
- (b) Money order posted to Tweak Geek IT
- (c) Electronically transfer funds to Tweak Geek IT

4.3.3 Extensions or payment amount modifications may be granted as long as Tweak Geek IT is contacted no later than 48 hours before the nominated payment date.

A deferred payment will result in either of the following alterations to the payment plan.

- (a) The next instalment will cover both the missed payment and the due payment.
- (b) The missed payment will be divided over the remaining period and added onto the remaining payments

1.3.4 In the event of a missed payment a \$35 late fee will be added to the outstanding amount.

If the signatory fails to contact Tweak Geek IT regarding a missed payment Tweak Geek IT will attempt to make contact with the signatory using the below methods.

- (a) 48 hours after the missed payment a courtesy call will be made incurring a \$15 fee.
- (b) If payment is still not received within 48 hours of phone contact a reminder will be sent incurring a \$15 fee.

1.3.5 Continual missed payments will incur addition fees and charges and may result in the suspension of any payment plan or hosted services with the total remaining payable amount referred to a collections agency.

1.3.6 A hosted service suspension may be implemented by Tweak Geek IT as a result of an outstanding invoice balance or a payment instalment plan that has been suspended due to violations of the terms and conditions outlined above.

1.3.7 A suspension of hosted services will be implemented for a period of no longer than 14 days during which time you will lose all access to your accounts hosted services.

1.3.8 If an outstanding balance remains unpaid at the end of the 14 day hosted service suspension period all hosted data will be permanently deleted from our servers.