HiFlex Physio

204 Healthy Street, PO Box 555, Cairns Qld 4870
P 07 5555 5555 F 07 5555 5550

Dear

RE: Financial Hardship Application

HiFlex Physio recognises that customers may experience temporary payment difficulties relating to financial hardship:

- Loss of employment of the customer or family member
- Family breakdown
- Illness, including physical incapacity, hospitalisation, or mental illness
- A death to the family
- Other factors resulting in unforseen changes in the customer's capacity to meet their payment obligations.

We have received your application and have taken it under consideration. We will respond within two business days to this application.

If successful, HiFlex Physio will establish a process for reaching a financial arrangement that is reasonable for both parties. HiFlex Physio will take into account the personal circumstances of the customer and will also ask for supporting evidence to support their claim.

We may ask this from you, if:

- You have been a customer for less than six months
- Your financial agreement needs to be long-term
- The debt amount is considered by HiFlex Physio to be significant

- HiFlex Physio is concerned that there may be fraud involved.

An example of the types of evidence we may require may include:

- Evidence of an unforseen change in circumstance
- Evidence that you have met with a registered financial advisor
- Stat declaration (witnessed by certified person who is familiar with your circumstances)
- Financial documentation.

HiFlex Physio will require you to:

- Acknowledge the debt and the obligation to pay the debt
- Provide sufficient information so both parties can establish a suitable payment arrangement
- Make agreed payments on time and advise HiFlex Physio once the payment has been made
- Immediately notify HiFlex Physio if any further financial difficulty occurs so your arrangement may be reviewed
- Ensure that all information and supporting documentation is true and correct.

HiFlex Physio will:

- Ensure all staff are trained in general credit area to manage financial hardship
- Confirm that you are legally liable to pay the debt and ensure none of the debt is in dispute
- Ensure the arrangement is one that the customer can meet and monitor the arrangement
- Ensure that the customer is aware of their rights under the agreement.

Once it has been established that you meet the criteria for financial hardship, it is expected that you will keep your payment and service arrangement because:

- We wish to maintain a relationship with you as a customer
- The financial hardship policy is reasonable for both you and HiFlex Physio
- HiFlex Physio has the right to waive late payment fees / early termination fees on this account.

Credit management on your account will be put on hold while your financial hardship request is being reviewed and also while it is in place, unless:

- You breach the requirements of the financial hardship policy
- You do not contact us to renegotiate the financial hardship policy and it is then breached
- We cannot make contact with you, normal credit management will be reactivated and this could mean the possible referral to an external agent for collection.

HiFlex Physio will take reasonable steps to contact you or your authorised representative before credit management is undertaken. If you have any queries or concerns, please do not hesitate to contact your account manager, Marion Stevens.

Regards

1300 555 222

hiflexphysio.com.au

222 Wandoo St Brisbane 4000