Financial Hardship Policy

HiFlex Physio

Financial Hardship is 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 HiFlex Physio; however they reasonably expect to be able to do so with adjustments to their payment/service arrangements.

HiFlex Physio has this policy in place to ensure that if a customer is experiencing financial hardship we can work together to resolve the debt while maintaining access to products and services.

Financial hardship involves a customer's inability to pay their bills, not an unwillingness to do so. However, they expect to be able to do so if payment / service arrangements can be made. Hardship can take place over a limited time or in some cases can be long-term. Hardship may arise in the following circumtances:

- 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

Situations where a customer is simply experiencing temporary payment difficulties would not necessarily be addressed by the financial harship policy. All hardship applications must be addressed to the General Manager Finance and approved by the Board and CEO.