

Blink Financial Hardship Policy



FlexiGroup Limited ABN 75 122 574 583 Locked Bag 5005, Royal Exchange NSW 1225

What is Financial Hardship?

Financial hardship means a situation where you are unable to meet your financial obligations under your contract without substantial difficulty due to illness, unemployment or other reasonable cause and you reasonably expect that you will be able to discharge those obligations if payment and/or service arrangements were changed.

Financial hardship can be of limited or long term duration.

Blink has a number of options to help customers control their spend, including usage alerts, the online MyBlink portal, and automatic restrictions for international roaming and other premium services.

Blink and Financial Hardship

In times of genuine Hardship, customers and/or their financial counsellor have access to our skilled staff who can promptly address their circumstance or concerns. Blink provides this service by training staff in the general credit area to identify financial hardship customers, and refer these customers to specialised staff.

Blink considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. If you believe you are suffering financial hardship, you can contact Blink on 1800 647 461 for more information and help.

For a current list of community financial counselling services consult the Financial Counselling Australia website: www.financialcounsellingaustralia.org.au or if you are experiencing financial difficulty, you can also contact a free and independent financial counsellor on 1800 007 007.

Reaching a Financial Arrangement with Blink

If you experience financial hardship, you should talk to one of our agents first by calling 1800 647 461. We will then ask you to make a formal request to us in writing with supporting documentation. We might ask you for the following types of information in order to make an assessment: e.g. income details, a letter from your doctor if your hardship is due to illness and your contact details. If we will require such supporting information from you, we will advise you when we discuss your application with you.

We will duly consider all financial hardship applications, including by possibly asking you for more information, and may change the terms of your contract (in agreement with you), so you are able to meet your financial obligations. The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the customer should not be going into further debt under the arrangement). Some examples of arrangements include; deferring payments for 60 days, lowering the monthly payment amount and extending the contract term.

How to find out more

By phone Hardship Inquiries: 1800 647 461 Hours of Operation: Monday - Friday 9.00am - 5.00pm EST
By Mail Blink Credit Collections Team Locked Bag 5005, Royal Exchange NSW 1225