



Financial Hardship Policy

We understand that there are some things in life that are out of your control. If you are experiencing financial vulnerability or hardship, or if you've been affected by COVID-19, our dedicated Australian-based support team is here to help during these challenging times.

What is financial hardship?

Financial hardship is the situation where a customer is willing and has the intention to pay but is unable to meet their Fund My Dental repayments. With formal hardship assistance the expectation is that a customer's financial situation can be restored. Financial hardship is more common within society than people might think, and many people will find themselves in financial hardship at some point in their life.

Common events contributing to financial hardship may include:

- Changes in income or expenditure;
- Changes in employment status, such as losing a job or having working hours reduced;
- Significant life events such as a relationship breakdown or death in the family;
- Injury or illness; or
- Emergency events or natural disasters.

A period of financial hardship is often temporary and, given time, many customers overcome their financial difficulties and repay their debts.

Our goal is to help customers in genuine financial hardship get through this period, so they can get themselves back on track. We are committed to working with our customers to find an appropriate solution that is effective and sustainable. We also acknowledge that ongoing access to the program is dependent on customers remaining committed to the program and its policies and communicate with our Hardship team.

Fund My Dental's approach to vulnerability and hardship

We understand that sometimes you might need extra care to help manage some of life's more challenging moments.

Anyone can become vulnerable as a result of any number of life events such as loss of work, family violence, the death of a partner or being diagnosed with an illness.

Vulnerability may also occur as a result of the issuing of unsuitable financial or insurance products, economic downturn, age, disability or mental illness.

Fund My Dental is committed to helping customers who are vulnerable or experiencing hardship. Our team is available to listen to your individual circumstances and answer any questions you might have. We understand everyone's needs are different, so we assess each application on a case-by-case basis.

If these circumstances apply to you, please contact us to discuss prior to applying for a Fund My Dental account.

To help, we may seek information on:

- The circumstances surrounding your situation;
- What amounts you can repay in the meantime and when can you commence making these payments; and
- How long you foresee the situation lasting.

Based on the information you provide we are able to provide you with a support plan based on your personal circumstances.

Your support plan may include:

- A short-term payment arrangement to help your get back on your feet;
- A variation to your loan contract;
- A short-term moratorium or a deferral of repayments;
- Suspension or variation of interest and fees.

All requests for hardship assistance will be treated in the strictest confidence as we work together to find a solution.

How do I apply for assistance?

You can discuss vulnerability and hardship with our team Mondays to Fridays between 9:00am - 6:00pm WST.

Australia: 0408 945 832

Email: hello@thetoothmarket.com.au

Post: Fund My Dental Hardship Team. 2/454 Roberts Road, Subiaco, Perth, WA. 6008.

Find a financial counsellor

If you wish to access an independent financial counselling service to get advice on how to manage your finances or access easy to use guides, please contact National Debt Helpline on [1800 007 007](tel:1800007007) or visit ndh.org.au