

DOCUMENT CONTROL

Endorsement

Doc #	Current Version	Approval Date	Approved By	Review Period	Author	Class
Doc. CHG 057	3	5/2016	Julie Tealby	Annual	CLH	5

Version Control

Doc #	Title	Version	Revision Date	Author/Modifier
CHG 057	Hardship Policy	3	4/2016	Vanita Vidal

HARDSHIP POLICY

1. PURPOSE

- 1.1. To confirm Collection House Limited's (Collection House) commitment to ethical corporate conduct and compliance with our statutory obligations under section 72 of the National Credit Code (s72 NCC).

2. SCOPE

- 2.1. This Policy applies to all operational staff and those support staff who deal with customers.

3. POLICY STATEMENT

- 3.1. It is Collection House policy to provide all its customers who are suffering hardship with assistance to meet their contractual obligations.
- 3.2. As a responsible corporate citizen, Collection House does not intend to cause hardship to customers in need of assistance, regardless of whether they are covered by the NCC or not. Accordingly, in its absolute discretion, Collection House will consider variations to all customer contracts where necessary, to assist the customer.
- 3.3. Where Collection House is not the owner of the contract, it will make recommendations to its client on matters of hardship.
- 3.4. Collection House will ensure that:
 - its staff are trained:-
 - to understand their obligations under s72 of the NCC;
 - to identify when a customer is suffering from hardship and offer assistance where appropriate or advise the Hardship team of the customer's request;
 - to process and respond to hardship requests in accordance with the time frames set out in the NCC, and
 - the Hardship application process is simple and straightforward.

4. DEPARTMENTS RESPONSIBLE FOR IMPLEMENTATION

- 4.1. All operational departments
- 4.2. Resolutions Department
- 4.3. Hardship Team

5. DEFINITIONS

- 5.1. Collection House means Collection House Limited and its subsidiary companies.

6. REFERENCE DOCUMENTS

- 6.1. See the NCC Guideline for information on time frames for processing and responding to a request for hardship assistance.
- 6.2. National Consumer Credit Protection Act 2009 as amended.