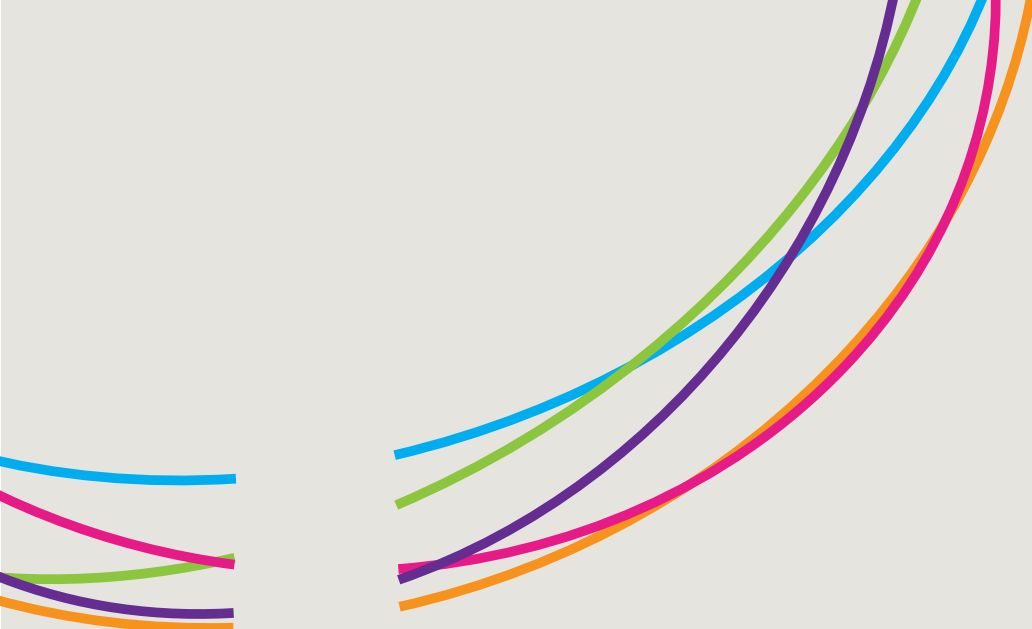




Financial Hardship Policy



centa**care**

Care is our calling.

Financial Hardship Policy

Our commitment

We understand that financial circumstances can change. If you are experiencing difficulty paying your fees or contributions, we encourage you to talk to us as soon as possible.

Centacare is committed to treating every request for financial hardship assistance fairly, respectfully and confidentially. We will work with you to understand your individual circumstances and, where appropriate, consider options to reduce or waive fees.

Requesting financial hardship assistance

If you are unable to pay your fees because of financial hardship, you can ask for a review at any time.

To help us assess your request, we may ask you to provide information about your financial circumstances, including your income, expenses and the reasons you are experiencing hardship. Our team can support you through this process if you need assistance.

How we assess your request

Every application is considered individually.

When assessing your request, we consider your financial circumstances, your ability to pay and any information you provide in support of your application. We may contact you if we need additional information before making a decision.

In some circumstances, we may also discuss other supports that could assist you, such as financial counselling or government assistance programs.

Our decision

Once your application has been assessed, we will let you know the outcome as soon as possible.

Depending on your circumstances, we may:

- reduce your fees for a period of time
- waive some or all of your fees
- defer payments or agree to a repayment arrangement
- decline the application where the eligibility requirements have not been met.

If your application is approved, we will explain the arrangements, including when they will begin and whether they will be reviewed in the future.

If your application is not approved, we will explain the reasons for our decision and discuss any other support options that may be available.

Program-specific arrangements

Some government-funded programs have their own financial hardship processes.

For example:

- Support at Home clients must apply for financial hardship assistance through Services Australia first before requesting fee relief from Centacare.
- Veterans' Home Care clients need to apply for a co-payment waiver through the Department of Veterans' Affairs.
- Family and Relationship Services clients may be eligible for reduced fees or fee exemptions under the relevant program guidelines.

Our team will explain the process that applies to your service and help you understand your options.



Privacy and confidentiality

We understand that discussing financial circumstances can be sensitive.

Any information you provide will be managed respectfully, kept confidential and handled in accordance with our privacy obligations.

Reviews and complaints

If you are not satisfied with the outcome of your application, you can request a review of the decision.

You also have the right to provide feedback or make a complaint at any time. Making a complaint will not affect your access to Centacare services.

Contact us

If you are experiencing financial hardship or would like to discuss your circumstances, please contact our team.

Phone: 1300 236 822

Email: centacaremail@bne.catholic.net.au

