Hardship at Pioneer

What is Hardship?

Hardship is when you're struggling to make your repayments due to financial difficulties that are ongoing or likely to last for some time.

What are examples of circumstances that lead to Hardship?

Common causes of Hardship include:

- illness or injury
- loss of employment or reduction of hours at work
- family and/or domestic violence
- death in the family
- separation from a partner
- cost of living pressures; and/or
- a pandemic or natural disasters.

How do I apply for Hardship assistance?

- Call our Hardship team at 1300 014 388
- Email our Hardship team at finhardship@pioneercredit.com.au
- Complete our online hardship application form

Can someone apply for assistance on my behalf?

Yes, you can nominate someone you trust to act by completing a third-party authority form, here.
Free and confidential financial counselling is available to help support your financial situation. Visit the National Debt Helpline to find a Financial Counsellor now.

What types of assistance are available?

We have a range of flexible solutions available to assist you, depending on your circumstances, including:

- A pause on payments, collections and interest ('moratorium')
- Flexible payment arrangements based on your financial position
- Discounted settlement opportunities

My circumstances are only expected to last a few weeks before I can start paying. What can Pioneer do to assist?

If your situation is temporary, please contact us to discuss your options. We have short term support options available that may help, without the need for a formal hardship application.

What information will Pioneer need to assess my application?

Often we'll have enough information from your hardship application form or from our phone discussion with you. In some cases, we may also request:

- Centrelink statements or payslips
- Recent bank statements
- Overdue account notices
- Medical certificates (if relevant)

How long will a decision take to be made?

Once we have all information we need from you, we will provide an outcome within 21 days. If more information is needed, we will let you know.

How will you tell me the outcome of my application?

You will receive formal confirmation of your application's outcome in writing via email or post.

Is my account put on hold during the application process?

Yes, all activity will be put on hold from the time you're referred to the hardship team through to receiving the outcome of your application.

What if I'm unhappy with the outcome of my application?

Please speak with our Hardship team so we can have a discussion with you. You can also contact our Internal Dispute Resolution Team via:

- Online: complaint form
- Email: compliance@pioneercredit.com.au
- Call: 1300 720 823 to lodge a complaint

If you aren't satisfied with our response, you may also take your complaint to our external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA):

- **Online**: https://my.afca.org.au/make-a-complaint
- **Email**: info@afca.org.au
- **Telephone**: 1800 931 678
- **Mail**: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

I'm experiencing vulnerability. How can Pioneer help?

Pioneer is committed to supporting our customers experiencing vulnerability, including family or domestic violence, financial abuse, serious illness, disability and other challenging circumstances. Our dedicated Care team is here to support you. Please call 1300 014 388 or email FinHardship@pioneercredit.com.au for further support.