

Financial Hardship Policy

1. Introduction

In this Financial Hardship Policy, '**OZP**', 'we', 'us', and 'our' means OZ PREMIUM FINANCE PTY LTD ABN 55 666 232 319 and/or OZ PREMIUM NOMINEES PTY LTD ACN 670 307 543 as trustee of OZ PREMIUM FUNDING TRUST ABN 91 544 188 182.

2. Financial Hardship

We value our customers and we strive to provide the best quality service for their business. As part of this service, OZP offers Financial Hardship assistance to businesses that are having trouble in meeting their financial obligations.

We understand that every business's circumstances are different, and the reason a business cannot meet its financial obligations will vary. If you experience financial hardship throughout the course of your loan commitment, you may be eligible for Financial Hardship assistance.

We will work with you to establish a suitable repayment plan. This may include the following;

- · Postpone your loan repayments for a short period
- Extend the loan term within the insurance policy period
- Reduce repayments for a period

To assess the financial hardship application, we will need to understand your financial situation and we may request additional documentation to support the application.

When you contact us, our team will work with you to find out what options may suit your situation.

3. Contact us

Telephone: 1300 570 407

Email: info@ozpremiumfinance.com.au

Alternatively, you can contact us via:

Oz Premium Finance Ptv Ltd

Postal address: 67 King William Road, Unley SA 5061