

## MCC MEMBERSHIP FINANCIAL HARDSHIP - TERMS AND CONDITIONS

## **DEFINITIONS:**

Financial Hardship is defined as a situation where a MCC member wants to accept an offer of Provisional membership, or renew their current membership, but is not in a financial position to, or is otherwise prevented or inhibited from doing so due to undergoing a sudden change in circumstance which has resulted in temporary financial difficulty. Financial Hardship cases are not all alike and should be addressed on a case by case basis in a fair, equitable and consistent manner.

COVID-19 Pandemic is the ongoing pandemic of the newly discovered coronavirus disease 2019 that has impacted people's lives and well-being across the world in 2020, including within Australia.

## APPLICATION PROCEDURE AND REQUIREMENTS:

A completed valid Financial Hardship application must be submitted to MCC management by the member requesting assistance from the MCC.

The application must include documentation that supports the claim for Financial Hardship consideration.

Supporting documentation outlining the Financial Hardship experienced by that member as a result of the COVID-19 Pandemic and/or the 2019/20 Australian bushfires as at the date of submission. This may include (amongst other things):

- Supporting documentation in the form of confirmation from Centrelink that the
  member is receiving the financial assistance from Centrelink (for example, JobSeeker
  payment), due to an adverse impact on their employment as a result of the COVID19 Pandemic or the 2019/20 Australian bushfires and clearly showing the date that
  this payment commenced;
- A letter on their employer's letterhead outlining that the change of circumstances in that member's employment was due to the COVID-19 Pandemic or the 2020 Australian Bushfires (for example, redundancy); and/or
- Supporting documentation that verifies that the member has suffered Financial Hardship (for example, loss of assets) due to the 2019/20 Australian bushfires.

Each member who is claiming Financial Hardship must submit their own application, unless they are under the age of 18 in which case, a parent or guardian may submit an application on their behalf. A family application will not be accepted due to the need to track and assess claims individually.

If the MCC requires any further evidence or documentation, the member must submit the requested documentation within a reasonable time.

Valid Hardship Applications must be submitted to the MCC by 30 November, 2020.

MCC Management will consider the valid Financial Hardship application and advise that member of MCC Management's decision in writing within 21 days of receiving the application, subject to all relevant information being provided. The application and communication process between the MCC and the member will be tracked through the MCC's CRM system.

Members who are financially contributing to their family member(s) MCC membership subscription must include this detail in their application.

A Financial Hardship application form will be available on the MCC website for members to submit or download, to print and return.

Honesty and accuracy of information will be acknowledged by the member, who will be required to tick a *terms and conditions* box at the bottom of the application form. The application form will include a notice to members that any misuse of membership benefits or provision of misleading information will be referred for disciplinary action in accordance with the procedures outlined in the MCC Rules.

## PRIVACY & CONFIDENTIALITY

All applications for financial hardship received by the MCC under this policy will be treated in accordance with the MCC's Privacy Policy.