

Financial Hardship Policy

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We understand that sometimes unforeseen financial hardship may affect your ability to pay us for services you have used, and we are committed to assisting you at such times.

We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

We understand

We understand that financial hardship is about your inability to pay bills, not an unwillingness to do so. It can arise from a variety of situations and be either of a limited or long-term duration.

The Telecommunications Consumer Protection Code considers financial hardship as a situation where you are unable to discharge your financial obligations in relation to our services, due to illness, unemployment, being the victim of domestic or family violence, or other reasonable temporary or ongoing cause; and you believe that you will be able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of services are changed.

We provide a range of payment and service options to help in these situations. If you are having a problem paying your bill, or you wish to discuss options available to you to minimise your bill, call us on 1300 046 888

Our hours of contact are Mon-Fri 8:00 AM to 8:00 PM (AEST)

Remember, the earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills.

Our Team

We believe that everyone deserves access to understanding and helpful support during difficult financial times. That's why we're committed to training our staff to identify customers facing financial hardship and respond with empathy and compassion. Our team will work with you to find reasonable payment arrangements that take into account your individual circumstances.

Negotiating a financial arrangement

A financial arrangement is generally structured around a payment plan to help you repay the debt at a rate you can manage. When we agree on a financial arrangement, we understand that repayments should be sufficient to cover expected future use of the service as well as providing a continued reduction of debt to ensure that you do not go further into debt under the arrangement.

To help us make an assessment we may need to ask you some questions about your financial hardship. We may also request documentation in support of the information you provide to us. Documents may include: a letter from your doctor if your hardship is due to illness, a letter from a recognised financial counsellor indicating you have consulted them, a severance letter from your most recent employer, or a statement of your financial position. If we require such supporting documentation, we will advise you at the time we discuss your situation.

We will review financial hardship requests within 5 business days of receiving all information required. Where requested information is not provided, an assessment may not be made. After reviewing your application, any supporting documents or other information available to us, you will be notified whether your application has been successful or not. If successful, we will work with you to organise a payment plan or alternative financial or plan arrangements.

Once we come to an agreement, we will put this in writing via letter or email to you. You have the right to request these details in writing.

You must inform us if your circumstances change (for better or for worse) during our arrangement.

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We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

Options for keeping you connected

We understand that each instance of financial hardship is unique and requires us to work with you to tailor a flexible solution to your needs. We also understand that this may require amending over time as your situation changes.

As well as a financial arrangement or payment plan, some of the options we may discuss with you to assist in keeping you connected with us include:

- Placing a restriction on part of your service or specific services;
- Transferring you to a pre-paid service; or
- Low-cost interim options for you until you can continue with the original payments.

Options for suitable financial arrangements

While we will discuss a range of options for you, some of the common ones we will consider in order to assist you include:

- Temporarily postponing or deferring payments;
- Agreeing on an alternative arrangement plan; or
- Discounting or waiving certain administrative fees and charges.

If you do not follow the terms of our arrangement, we will take reasonable steps to contact you before taking further action. If we have concerns about your financial situation, we may suspend or disconnect your service. However, disconnection of your service is used only as a last resort, and we will endeavour to work with you to ensure this does not happen.

Financial Counselling

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor.

You can talk to a financial counsellor anywhere in Australia by calling the National Debt Helpline on **1800 007 007**. This free hotline is open from 9.30am to 4:30pm Monday to Friday.

Free financial counselling services are also offered by community organisations, community legal centres and some government agencies. For example, The Salvation Army offer a free financial counselling service (salvationarmy.org.au or call **1800 722 363**).

Our Complaints Handling Process

Remember that we are here to help you. If you have any complaints or concerns that you wish to raise with us, our complaints handling team are also here to assist you. For further details on this process and how to contact them, please see our complaints handling policy: [here](#)