

PAYMENT ASSISTANCE POLICY SUMMARY

Eligible customers experiencing financial hardship have a right to apply for either short term or long term assistance by completing our Application Form on our website, or submitting the Application Form via email to [[Email Address](#)]; post to Suite 1 / 200 Barry Pde FORTITUDE VALLEY QLD 4006. Alternatively please call us at 1300 136 410 (from 9:00am to 5:00pm Australian Eastern Standard Time on business days).

Financial hardship is a situation where:

- (a) a customer is unable to discharge their financial obligations owed under their consumer contract or otherwise discharge their financial obligations to a provider, due to circumstances, including:
- (i) person or household illness;
 - (ii) unemployment;
 - (iii) low or insufficient income, including reduced access to income;
 - (iv) being a victim or survivor of domestic or family violence;
 - (v) a death in the family;
 - (vi) a change in personal or family circumstances;
 - (vii) a natural disaster;
 - (viii) unexpected events or unforeseen changes that have impacted the customer's income or expenditure; or
 - (ix) other reasonable causes; and
- (b) the customer considers that they will be able to discharge those obligations if an agreed arrangement for financial hardship assistance relating to the supply of telecommunications products by the provider is implemented.

Financial arrangements that we may agree to include temporarily postponing, extending or deferring the time for paying a bill and payment plans. We may also consider implementing other arrangements including:

- discounting a bill charge;
- applying a credit to your account;
- waiving a debt;
- matching payments made you or give you credit in exchange for payments made by you;
- controls on how you can incur charges with us, including spend controls via any spend management tools that we make available to you. Our spend management tools can assist you in making timely actions to limit and/or manage your expenditure or usage allowance for the relevant services;
- restricting or temporarily suspending your services or limiting your usage of all or specific services;
- removing non-essential features of a service/product at no cost;
- transferring you to a different service that better suits your circumstances;
- adjusting internal threshold limits so that you are not disconnected; or
- offering a free non-automatic payment method.

If you are in financial hardship, you may wish to speak to financial counselling services including:

[1800 Respect](#) (1800 737 732)

[Lifeline](#) (13 11 14)

[Beyond Blue](#) (1300 224 636)

[Centrelink](#)

[Counselling Online](#)

[Way Forward](#) (1300 045 502)

[Wesley Mission Financial Counselling](#) (1300 827 638)

[MoneySmart](#)

[Gambler's Help](#) (1800 858 858)

[Mensline](#) (1300 789 978)

[Salvation Army](#)

[Australian Competition and Consumer Commission](#) (1300 302 502)

and/or the Telecommunications Industry Ombudsman (**TIO**):

Post: PO Box 276, Collins Street West VIC 8007

Telephone: 1800 062 058

National Relay Service: Call on 1300 555 727 then ask for 1800 062 058

Email: tio@tio.com.au

Online Complaints: <https://www.tio.com.au/making-a-complaint>

If you have a complaint about our handling of your application or assessment of your eligibility for financial hardship assistance, you can make a complaint to us via:

Email: [**Email Address**]

Telephone: 1300 136 410

or by contacting the TIO (contact details provided above).

You can read our full Payment Assistance Policy at [**URL**], or please contact us to receive a copy.