Financial Hardship Policy
We understand sometimes you need help.

Financial Hardship

The Telecommunications Consumer Protec-
tions Code C628:2012 defines Financial Hard-
ship as a situation where a customer is unable
to discharge of the financial obligations in
relation to our services but where the cus-
tomer expects to be able to do so over time if
payment arrangements are changed.

Contact us:
We encourage you to contact us if you
experience any difficulties paying our services.

Please contact us by calling 1300 883 400
if you would like to discuss any Financial
Hardship matters with us. You can do so
from 9:30 – 17:30 AEST Monday to Friday
all year round.

The process:

When assessing your eligibility for Financial
Hardship, we may ask you to provide certain
documents such as

- A statutory declaration or official written
communication from a person or support
group that is familiar with your circum-
stances,
- Evidence that you consulted a recognised
financial counsellor,
- A statement of your financial position.

We may not be able to make an assessment
of your circumstances if you do not provide us
with the requested information. We may use
the information you provide as well as other
information available to us.

Once we received all required information, we
will let you know within 7 working days whether
you are eligible for assistance under our
Financial Hardship Policy.

If you are eligible, will work with you to come
to an arrangement that allows you to pay your
outstanding charges in a way that does not
worsen your financial position. Where appro-
priate we will discuss means with you how
to limit your spend (this may include barring
some service features) during the time of our
arrangement and thereafter.

Once we come to an agreement we will put
this in writing via letter or email to you. You
must inform us if your circumstances change
(for better or for worse) during our arrange-
ment.

We will not charge you for assessing your Fi-
nancial Hardship circumstances or for adminis-
tering the matter.

Finding a financial counsellor:
You can talk to a phone financial counsellor
from anywhere in Australia by

- ringing 1800 007 007 (minimum opening
hours are 9.30 am – 4.30 pm Monday to Fri-
day). This number will automatically switch
through to the service in the State or Terri-
tory closest to you.

Alternatively, you can find the financial coun-
selling service nearest to you by visiting