

# Telstra Financial Hardship Policy



Telstra is committed to helping customers facing financial hardship maintain telecommunications access. We will work with you to find a sustainable solution having regard to your individual circumstances on a case-by-case basis.

We recognise that sometimes situations may arise in your life that may affect your ability to pay for your Telstra services. These situations may include: unemployment, sudden illness, a death in the family, being affected by domestic or family violence, natural disaster such as fire, flood or drought, or any other reasonable temporary or ongoing cause.

## How we can assist you

Telstra is able to provide you with a range of payment and service options to assist you to stay connected now and in the future.

To assess your application for Financial Hardship assistance and identify a suitable solution for you we may need to ask you some questions about your situation, your financial circumstances, and the telecommunications services you need. In some cases, for example, where financial hardship is long term, we may also require supporting documentation. If this is the case, we'll let you know.

If you would like to contact us to discuss your situation and our Financial Hardship Policy please call us on **13 22 00** and say "financial hardship" (Monday to Friday, 8.00 am – 5.00 pm AEST).

Payment options may include but are not limited to:

- flexible payment arrangements over a period of time, so that you don't have to pay the entire amount at once
- waiver of late payment and/or cancellation fees

Service options to assist you to control the amount of your future bills may include but are not limited to:

- restriction of services
- transfer to a pre-paid service
- transfer to an alternate plan/contract which includes hard caps or shaping

We will work with you to find a sustainable solution to assist you to stay connected and enable you to manage your current and future Telstra bills.

## Where can I get further assistance?

If you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling **1800 007 007** (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline [www.ndh.org.au](http://www.ndh.org.au)

You may also wish to seek assistance from community welfare organisations including The Salvation Army, St Vincent de Paul Society, Anglicare and others who participate in one or more of our Access for Everyone Programs. You can visit [telstra.com/hardship](http://telstra.com/hardship) for more details on how we can help you to pay your Telstra bills and stay connected.

Your feedback is important to us. If you've not happy with the assistance we have provided to keep you connected while you are experiencing financial difficulty you can call us anytime on **13 22 00** and say "Complaint" or visit us at [telstra.com/complaints](http://telstra.com/complaints)