

# Telstra Financial Hardship Policy

Telstra is committed to helping customers facing financial hardship to maintain telecommunications access.

We recognise that sometimes situations may arise in your life that may affect your ability to pay us for your Telstra services. These situations may include, for example, sudden illness, a death in the family, loss of employment, being impacted by domestic or family violence, being impacted by a natural disaster such as fire, flood or drought, or any other cause reasonably considered that impacts your ability to pay us for your Telstra services.

This Financial Hardship Policy is in place to cover these situations.

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.

Payment options may include flexible payment arrangements over a period of time, so that you don't have to pay the entire amount at once.

Service options to assist you to control the amount of your future bills may include call barring on certain services, alternative service plans or pre-paid services.

We will assess your application for Financial Hardship assistance by considering your individual situation and financial circumstances. To make this assessment, we may need to ask you some questions about your situation, whether it is temporary or ongoing; and about your financial circumstances, income details, and the types of telecommunications services you need.

We will then work with you to find a solution to help you stay connected and be able to manage the payment of an outstanding Telstra bill or one that you may be expecting in the near future.

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, for example, from participating community welfare organisations such as The Salvation Army, St Vincent de Paul Society, Anglicare and others who participate in the Telstra Bill Assistance Program.

You can contact us to discuss your situation and our Financial Hardship Policy (Monday to Friday, 8.00 am – 5.00 pm AEST) on **13 22 00** and say “financial hardship”.

You can also visit [telstra.com/hardship](http://telstra.com/hardship) for more details on the assistance that Telstra can provide to customers in these situations.

