



Telstra Financial Hardship Policy

At Telstra, we want to help customers who are having money problems.

We know it can be tough to pay for phone and internet services.

If you are having a hard time for a little while or a long time, we are here for you.

We will do our best to assist you.

What is Financial Hardship?

Financial Hardship means maybe you cannot pay a bill.

Telstra knows that your situation is different to others.

Telstra can help you when your situation changes.

Are you not able to pay?

Telstra can help you when the following happens:

- Loss of your job.
- Illness.
- Death in the family.
- Domestic or family violence.
- Natural disaster.
- When other things happen.

Have a think about these things

Before you talk to Telstra about Financial Hardship, you need to think about

If you want a [Payment Plan](#) or a [More Affordable Plan](#).

Payment Plan: You keep your current Telstra plan, but money is charged to suit you.

More Affordable Plan: A cheaper plan instead

We may contact you to help

Telstra can sometimes see that a customer will have trouble paying bills.

We may contact you to talk about how best to help.



We may ask you for some information

If you would like Telstra to help you, we will ask you about what help you need.

For example: if your situation lasts a long time, Telstra may ask to see documents that show what has happened to you.

How to get in touch with us?

- Send a message on the My Telstra App (Monday to Friday, 7:30am - 9pm and Saturday and Sunday, 9am to 7pm AEST)
- Get more help at telstra.com/hardship
- Calling us on 1800 531 951 (Monday to Friday, 8am – 6:30pm AEST)
- If you speak a language other than English, call the Telstra Multilingual Service on 1800 241 600
- (Monday to Friday, 8am - 6pm AEST)
- If you identify as Aboriginal or Torres Strait Islander, you can call the First Nations Connect hotline direct on 1800 444 403 Monday to Friday 9am - 5pm

What options may be available to you?

For Upfront plans, you can change to cheaper plan at My Telstra app or Telstra website.

For all other plans, you use My Telstra app and Telstra website.

- Ask for more time to pay
- Ask for change/more or less for available plans.
- Ask to stop services for up to 90 days with no plan fees.



As well we can help with services you can use yourself at the My Telstra app, by phone or chat.

You can call Telstra in My Telstra app to talk about

- Ending your service.
- Payment plans to suit you that can help you to break up costs instead of one cost.
- Moving you to a plan better for you.
- Maybe pre-paid service might be better.
- Maybe we can waive fees.
- Maybe our Financial Assistance and Support Team can help you pay over a longer time.

We are listening.

Telstra will look at your situation and come back to you in 5 business days.

If we decide that we cannot say yes to your request, we will suggest other plans.

If we need more detail, we will tell you what we need and why.

If you are not happy, you can put in a complaint

If you think Telstra has not offered the best fix for you, you can

- use the My Telstra App or telstra.com/complaints
- call 13 22 00 to make a complaint.



Where can I get further help?

If you need help with money support, contact (free to use):

- Financial Counselling 1800 007 007 (Monday to Friday 9.30am - 4.30pm).
- National Debt Helpline www.ndh.org.au

You can contact for help

- The Salvation Army
- St Vincent de Paul Society
- Anglicare

For support with

- Money help
- Pre-paid credit
- Use Payphone to call others for free