

OUR CUSTOMER TERMS

Our Collection Policy

When you become a Telstra customer, we set up your account with a monthly billing period which will stay the same for your account, even if you add a new plan or service. We do this so that your bills become due and payable at the same time each month. Your *Bill Due Date* is shown on the first page of your bill.

How can I pay my bill on time?

If you pay via direct debit your payments will never be late and you won't need to worry about remembering to pay.

Alternative ways to pay your Telstra bill can be found at <https://www.telstra.com.au/support/account-payment/pay-your-bill>

You must ensure that we receive payment by the due date. As some payment methods can take 24-48 hours to process, please allow for this delay when making your payment.

If you are having trouble paying your bill on time, please let us know

Occasionally you might find that circumstances prevent you from paying your bill by the due date, or mean that if you were to do so, you might find yourself in financial difficulty. We offer our customers several ways to assist with their financial challenges:

- You can request an extension here, which will give you more time to pay: <https://www.my.telstra.com.au/myaccount/payment-extension>
- If you need more than a one-off payment extension please call us to discuss your situation on 13 22 00 and say, "financial hardship" (Monday to Friday, 8am – 5pm AEST).

We have a [Financial Hardship Policy](#) which provides a range of flexible options which we can discuss with you.

If you cannot pay your bill on time it is important that you contact us before your bill becomes overdue so that your account does not go into collections. If, however, we do not hear from you, then we will need to commence collections activity in accordance with our usual collections process.

Collections activity overview

We are committed to assisting our customers to stay connected.

If your account is overdue, we will attempt to contact you (this may be by outbound voice calls, SMS, email, or letter) to make sure that you are aware of any outstanding amounts, and to assist you to with alternative payment options or arrangements if required.

It is important that you let us know as soon as possible if your billing contact details change (both your postal and email billing address) so that we can contact you. You can update this information on line by logging in to [Telstra 24x7 My Account](#).

If your account remains overdue and you have made no attempt to contact us to discuss your bill, request financial hardship assistance, or to make a payment arrangement then collections activity will commence.

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Collections activity may involve restriction, suspension and finally disconnection of your service and cancellation of your account. You will then be issued a final bill that will need to be paid to finalise your account with us.

Failure to pay the final bill may result in a credit default listing, external collections activity and/or sale of the debt to a debt buyer, who may then seek to collect that debt from you.

Details of each of these collections activities is detailed below.

What happens if I'm disputing a bill or charge?

If you advise us that you are disputing an amount that we say is owed, no collections activity will be undertaken on that amount until the dispute is resolved. Any undisputed amount is still due and payable and will be subject to collections activity if it remains unpaid when due.

Restriction of Service

If you have not paid your bill by the due date your account will become overdue. If your account remains overdue and you have not been granted a payment extension, or contacted us to request financial hardship assistance or to make a payment arrangement, collections activity will commence, and your service will be scheduled for restriction.

We will not restrict your service without providing you with at least 5 working days' notice that we intend to do so. Where we have notified you (via sms, email or letter) that we intend to restrict your service, your service will be restricted on the date specified in that notification unless we receive payment of the overdue amount, or we agree to a payment arrangement, prior to that date.

The only instances where prior notice will not be provided for a payment-related restriction is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What if I am having difficulties paying my bill?

If you're experiencing difficulties paying your bill, you can call us to discuss your situation on [13 22 00](tel:132200) and say, "financial hardship" (Monday to Friday, 8am – 5pm AEST).

As part of our [Financial Hardship Policy](#) we have a range of flexible options we can discuss with you. You may also wish to contact a community financial counsellor for advice.

What will happen when my service is Restricted?

When your service is restricted the following will occur:

- You will still be able to receive inbound calls
- You will not be able to make outbound calls except for calls to emergency services (e.g. 000) and to selected Telstra numbers (e.g. customer service, fault reporting)
- You will still be able to access the internet but the internet speed will be slowed to a maximum of 1.5Mb/s, which means that you can complete basic activities, such as checking your email, however it will take much longer than normal.

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- If the amount overdue on your account remains unpaid, we may suspend and/or disconnect your service (Please refer to *Suspension of service* and *Cancellation of account* for more detail)

Restriction of services associated with your account does not change your obligation to pay your monthly bill. For example, if you have a \$50 per month repayment arrangement for hardware, such as a mobile phone, you will still be billed for this amount even if your connection is restricted.

You may also be charged a late payment fee of \$15 each month that your account remains overdue.

What can I do to recover my service?

You can recover your service by making full payment of any overdue balance. Your service will be resumed when we receive this payment.

Want us to take another look?

If your service is restricted you can avoid cancellation of your account for non-payment by contacting us as soon as possible on [13 22 00](tel:132200) to request a review, seek a payment arrangement or discuss your bill. If after contacting us you are not satisfied with the outcome of our review, you may refer the matter to the Telecommunications Industry Ombudsman (TIO).

Suspension of Service

If you have not paid your bill by the due date your account will become overdue. If your account remains overdue and you have not contacted us to request financial hardship assistance or to make a payment arrangement, collections activity will commence, and your service will be scheduled for restriction (Please refer to the section on *Restriction of Service* for more information).

If your account remains overdue following restriction, your service will be scheduled for suspension.

We will not suspend your service without providing you with at least 5 working days prior notice that we intend to do so. Where we have notified you (via sms, email or letter) that we intend to suspend your service, your service will be suspended (temporarily disconnected) on the date specified in that notification unless we receive payment of the overdue amount, or we agree to a payment arrangement, prior to that date.

The only instances where prior notice will not be provided for a payment-related suspension is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What if I am having difficulties paying my bill?

If you're experiencing difficulties paying your bill, you can call us to discuss your situation on [13 22 00](tel:132200) and say, "financial hardship" (Monday to Friday, 8am – 5pm AEST).

As part of our [Financial Hardship Policy](#) we have a range of flexible options we can discuss with you. You may also wish to contact a community financial counsellor for advice.

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What will happen when my service is suspended?

When your service is suspended the following will occur:

- You will not be able to receive inbound calls
- You will not be able to make outbound calls except for calls to emergency services (e.g. 000) and to Telstra (e.g. customer service, fault reporting)
- You will not be able to send or receive SMS or MMS
- You will not be able to access the internet or any services that need internet access
- You will not be able to add any new products or services to your account
- If the amount overdue on your account remains unpaid, we may disconnect your service and cancel your account (Please refer to *Cancellation of account*) for more detail).

Suspension of services associated with your account does not change your obligation to pay your monthly bill. For example, if you have a \$50 per month repayment arrangement for hardware, such as a mobile phone, you will still be billed for this amount even if your connection is suspended.

You may also be charged a late payment fee of \$15 each month that your account remains overdue.

What can I do to recover my service?

You can recover your service by making full payment of any overdue balance. Your service will be resumed when we receive this payment.

Want us to take another look?

If your service is Suspended you can avoid cancellation of your account for non-payment by contacting us as soon as possible on [13 22 00](tel:132200) to request a review, seek a payment arrangement or discuss your bill. If after contacting us you are not satisfied with the outcome of our review, you may refer the matter to the Telecommunications Industry Ombudsman (TIO).

Cancellation of account

If you have not paid your bill by the due date your account will become overdue. If your account remains overdue and you have not contacted us to request financial hardship assistance or to make a payment arrangement, collections activity will commence, and your service will be scheduled for restriction, followed by suspension (Please refer to the sections on *Restriction of Service* and *Suspension of Service* for more information).

If your account remains overdue following suspension, your service will be disconnected, and your account will be cancelled.

We will not disconnect your service and cancel your account without providing you with at least 5 working days prior notice that we intend to do so. Where we have notified you (via sms, email or letter) that we intend to cancel your service, your service will be disconnected on the date specified in that notification and your account will be cancelled unless we receive payment of the overdue amount, or we agree to a payment arrangement, prior to that date.

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The only instances where prior notice will not be provided is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What if I am having difficulties paying my bill?

If you're experiencing difficulties paying your bill, you can call us to discuss your situation on [13 22 00](tel:132200) and say, "financial hardship" (Monday to Friday, 8am – 5pm AEST).

As part of our [Financial Hardship Policy](#) we have a range of flexible options we can discuss with you. You may also wish to contact a community financial counsellor for advice.

What will happen when my service is cancelled?

When your service is cancelled the following will occur:

- All products and services associated with your account will be disconnected
- You will not be able to receive inbound calls or make outbound calls
- You will not be able to send or receive SMS or MMS
- You will not be able to access the internet or any services that need internet access
- Your phone number may be reallocated
- Any Telstra email address connected to your account will be cancelled
- Your future applications for Telstra services may be adversely affected. You will need to pay the amount you owe us before applying for any new connections.

What happens if I don't pay my final bill following cancellation?

Cancellation of your account does not change your obligation to pay the amount you owe to Telstra. We will provide you with a final bill detailing all amounts owing following cancellation. This debt will include:

- Billed amounts that remain unpaid,
- Any early termination charges payable on cancellation of your contract, and
- Any remaining unpaid amount for hardware included in your repayment plan.

If we don't receive payment of the amount detailed in the final bill by the due date, we may:

- Refer your debt to a collection agency to take recovery action
- Sell your debt to a debt buyer that is a current member of the Australian Financial Complaints Authority external dispute resolution scheme. If this occurs, you'll be notified by the debt purchaser within 25 working days of your debt being sold.
- Report your payment default to a credit reporting body which could affect your future applications for credit or loans. If we do this:
 - Your payment default will stay on your credit history for five years.

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- Details of your payment default will be available to other authorised parties, such as credit providers.
- Your future applications for loans or credit may be adversely affected

Want us to take another look?

If you would like us to review our decision to cancel your service, you can contact us on [13 22 00](tel:132200) to request a review. If after contacting us you are not satisfied with the outcome of our review, you may refer the matter to the Telecommunications Industry Ombudsman (TIO).