

Financial Hardship Policy

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as a situation where:

- (a) a Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and
- (b) the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

You can contact us if you believe you are experiencing financial hardship by calling us on (07) 3339 9333 to discuss financial hardship matters. You can contact us between 8:30am – 5:30pm, Monday – Friday EST.

When assessing your eligibility for Financial Hardship, we will ask you to provide certain documents, for example:

- a statutory declaration or official written communication from a person or support group that is familiar with your circumstances;
- evidence that you consulted a recognised financial counsellor; and/or
- 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, we will work with you to come to an arrangement that allows you to pay your outstanding charges. Where appropriate, 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.

We will not charge you for assessing your Financial Hardship circumstances or for administering 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 Friday). This number will automatically switch through to the service in the State or Territory closest to you. For more information on these and other options available please visit

<http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.