



Telstra Payment Assistance Policy.



What's inside?

1. Introduction	3
1.1 When might you need our help?	3
1.2 What payment assistance does Telstra offer?	3
1.3 Eligibility for payment assistance	4
2. Telstra's payment assistance	4
2.1 Support options	4
2.2 How you can apply for support?	4
2.3 What we will do to help you	6
2.4 How you can track the progress of your request for support	6
2.5 Your payment assistance plan	7
2.6 Please let us know if your situation changes	7
3. Other support to help you	7
3.1 Financial counselling	7
4. Complaints and privacy	8
4.1 Complaints	8
4.2 Telecommunications Industry Ombudsman (TIO) complaints	8
4.3 Privacy	8

1. Introduction

If you're finding it hard to pay for your Telstra services, we're here to help support you and keep you connected.

All Telstra customers have the right to ask for help if they are having problems paying their bills.

This policy explains:

- what we can do to help you manage your payments;
- how we consider your circumstances and needs;
- your rights as a customer receiving payment assistance;
- how you can have a support person contact us on your behalf; and
- how you can contact us for help.

1.1 When might you need our help?

Difficult times can put people under unexpected financial stress. There may be circumstances that make it harder for you to pay for your Telstra services. Whether it's a short-term setback or something longer term, we understand payment difficulties can happen for different reasons, and we're here to help.

You may find you need payment assistance because of:

- personal or household illness;
- unemployment;
- low or reduced income;
- impact from domestic or family violence;
- a death in the family;
- a change in circumstances; or
- a natural disaster.

If you are having problems paying for your Telstra services, our priority is to keep you connected, get you back on track and make sure you feel you can meet your financial commitments. We'll only disconnect your Telstra services as a last resort. The sooner you contact us, the sooner we can help you.

1.2 What payment assistance does Telstra offer?

We offer a range of options to help you if you are having trouble paying your bills. The process for identifying a suitable arrangement is at no cost to you and will depend on how long you think you need support.

- Short-term support when you need help for up to 3 months.
- Long-term support when you need help for more than 3 months.

Whatever your situation, we will work with you to find a solution that is right for you.

1.3 Eligibility for payment assistance

To be eligible for support, you must:

- be an active Telstra customer; and
- have problems paying for your Telstra service.

Don't worry if you have an open complaint or other enquiry with Telstra, or an open complaint with the Telecommunications Industry Ombudsman (TIO), we will still help you.

You may not be eligible for our payment assistance if we verify that you don't have an active account with Telstra.

If you are a business customer or organisation, you may also be eligible for payment assistance. Please contact us to see how we can help.

If you are not eligible for our support, we will contact you and let you know why.

2. Telstra's payment assistance

2.1 Support options

Our support options are designed to provide flexible support, so we can help you manage payments for your Telstra services in a way that works for you, including:

- giving you more time to pay for your services;
- a tailored payment plan to meet your ability to pay;
- reviewing your accounts to see if you might benefit from:
 - moving to a more affordable plan or product, or
 - removing any services or features you don't need;
- if you receive benefits or allowances from Centrelink, you may be able to use Centrelink as a bill-paying service.

In some cases, we will also consider waiving some of your fees or charges, discounting a charge or applying a credit on your account.

2.2 How can you apply for support?

There is no cost to you in making an application for support. You can apply for support using one of the following methods that works best for you.

To complete an online application form for Payment Assistance Support: visit telstra.com/hardship.

Message us in the [My Telstra](#) app (Monday – Friday, 7:30am – 9pm AEST; Saturday – Sunday, 9am – 7pm AEST).

Call us and say “payment assistance” (Monday – Friday, 8am - 6:30pm AEST).

- If you have a personal account: call **13 22 00**.
- If you have a business account: call **13 20 00**.

Find a Telstra store near you:

- Visit your nearest Telstra store and speak to one of our team.
You can locate your nearest store using telstra.com/find-us.
- To make an appointment, you can use our booking system here: telstra.com/telstra-store/appointments.

Account Managed Business Customers:

- **If you have an account manager** – call **1800 318 087** (Monday – Friday, 9am – 5pm AEST).

JB Hi-Fi

- **If you have a JB Hi-Fi Mobile plan brought to you in working partnership with Telstra:** call **13 50 75** and select the Payment Assistance option (Monday – Friday, 8am – 6:30pm AEST).

The Good Guys

- **If you have a The Good Guys Mobile plan brought to you in working partnership with Telstra:** call **13 50 88** and select the Payment Assistance option (Monday – Friday, 8am – 6:30pm AEST).

If you would like a support person to contact us on your behalf:

- You can nominate someone to contact us on your behalf. This could be a financial counsellor, welfare agency, a friend or family member. You will need to make sure you give us permission to speak with them before they contact us.
- Financial counsellors will need to provide us with the 'Authority to Act' form.
- For more information on adding an authority to your account, visit telstra.com/account-contacts.

If you speak a language other than English, you can call the Telstra Multilingual Service on **1800 241 600** (Monday – Friday, 8am – 6pm AEST). You can also find this Payment Assistance Policy available in other languages at telstra.com/hardship.

If you are impacted by domestic and family violence, you can contact the Telstra SAFE team on **1800 452 566** (Monday – Friday, 8am – 8pm AEST, Saturday & Sunday: 8am – 5pm AEST). The Telstra SAFE team is specially trained to help you stay safely connected to your Telstra services. If you need help, but can't call right now, request the SAFE team to call you at a time that suits you telstra.com/forms/callback-request.

Telstra's First Nations Connect phone line is dedicated to helping Aboriginal and Torres Strait Islander customers, respecting culture and community. Call **1800 444 403** (Monday – Friday, 9am – 5pm anywhere in Australia).

If you are deaf, hearing or speech impaired, you can contact us via the National Relay Service (NRS) on 1800 555 660.

For speech-to-speech relay please call 1300 555 727.

For more information about payment assistance and support, visit telstra.com/hardship.

2.3 What we will do to help you

Once we receive your request for support, we will send you a written confirmation that includes a unique reference number.

We'll assess your application as soon as we can and contact you within 7 business days to advise of the outcome of your request. We'll update you if it's taking longer than expected.

When assessing your request for support, we may ask questions about your situation so we can tailor our help to you. If you need short-term support or are a victim-survivor of domestic violence, we won't ask for any evidence to support your application.

For long-term support, in some cases we may ask you for more information, in which case we will let you know why and give you plenty of time to collect and give us that information.

No matter your circumstances, we will:

- give you clear information about how we can support you under this Policy;
- treat you with empathy and respect in discussing and helping you with your specific needs; and
- consider your individual circumstances and act fairly and reasonably, including offering you flexible and affordable support options.

After assessing your request, we'll contact you to discuss a range of support options and work to find a solution that is right for you. We will implement any support options as soon as possible, once agreed by you.

We will also confirm the details of the payment assistance plan in writing within 2 business days of your agreement to that plan.

If you are not eligible for our support, we will tell you why.

We understand the importance of staying connected and will only take steps that impact your service where there is no other reasonable way forward. We won't suspend or disconnect your service while we work through your request for payment assistance and while you have an agreed payment assistance plan in place.

2.4 How you can track the progress of your request for support

To track the progress of your request, contact us. You can also follow the steps below to view the progress of your request in the My Telstra app.

1. Sign in to [My Telstra](#).
2. In the top right-hand corner, go to **Profile**.
3. Select **New account activity** and then select the **In progress** tab.

2.5 Your payment assistance plan

Our aim is to ensure you can meet your financial commitments and feel confident in managing your ongoing Telstra costs, as well as keeping you connected.

At the conclusion of your payment assistance plan, we will send you confirmation advising that you will return to your usual service and plan conditions, including payment due dates. You can reach out to discuss extending the support if your circumstances have changed or if you still require assistance at that time. If you have previously received payment assistance, you can apply again at any time.

You may no longer be eligible for help under an agreed payment assistance plan if:

- you fail to meet an obligation in your payment assistance plan, such as not making an agreed payment when it is due; and/or
 - you don't make reasonable attempts to respond if we try to contact you about your payment assistance plan and the possibility of suspension or disconnection of your service;
 - we genuinely believe you are unable or unwilling to pay your debts and we want to avoid you increasing the debt you owe us; or
 - you agree you won't be able to complete your payment assistance plan.

We will only take action such as suspending or disconnecting your service as a last resort and we will tell you in writing at least 10 business days before we take that action.

2.6 Please let us know if your situation changes

Please contact us if your situation changes and you can no longer meet the obligations of your payment assistance plan or need more help. We can then review your plan and work with you to see how we can tailor it to your new situation.

If you fail to meet an agreed payment assistance plan, we will contact you and offer to review that plan.

It is also important to tell us if your contact details change. You can contact us or update your contact details via the My Telstra app.

1. Sign in to [My Telstra](#).
2. In the top right-hand corner, go to Profile, then select **Account Settings**.
3. Select **Personal Details**.
4. Update your personal details.
5. Check that your details are correct and then **Submit**.

3. Other support to help you

3.1 Financial counselling

You can visit the **National Debt Helpline** at ndh.org.au or talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday – Friday, 9.30am – 4.30pm AEST). This number will connect you to the relevant support services in your state or territory.

If you are a business customer, you can visit the **Small Business Debt Helpline** at sbdh.org.au or talk to a financial counsellor from anywhere in Australia by calling 1800 413 828.

4. Complaints and privacy

4.1 Complaints

If you have a complaint about this policy, including the payment assistance we provided or an outcome that you think is unreasonable, you have the right to make a complaint.

You can do so in one of the following ways.

- Message us in the [My Telstra](#) app on the 'Get help' tab.
- Call us on **13 22 00** and say “**complaint**”.
- If you are a business customer, call us on **13 20 00** and say “**complaint**”.
- Use our online form telstra.com/complaints.

We're committed to acknowledging complaints and resolving them as soon as possible.

More information about how we handle complaints can be found in our Complaints and Dispute Resolution Policy at telstra.com/complaints.

4.2 Telecommunications Industry Ombudsman (TIO) complaints

If you are not happy with the outcome of your application for payment assistance or the proposed resolution of a complaint you have made, to Telstra, you can contact the TIO.

You can raise a TIO complaint or find out more information on the TIO website tio.com.au/complaints or call 1800 062 058 (Monday – Friday, 8.00am – 8.00pm AEST).

4.3 Privacy

Telstra will treat your request respectfully and handle all personal information in accordance with our privacy policy.

We are committed to protecting your privacy, keeping your information, and ensuring the security of your data in accordance with Privacy Act 1988 and the Australian Privacy Principles.

For more information on how we collect use, store, and disclose personal information, visit telstra.com/privacy.