

Overview

The [Telecommunications Consumer Protections Code C628:2019](#) ("TCP Code") defines Financial Hardship as a situation where a customer is unable to discharge the financial obligations in relation to our services, but where the customer expects to be able to do so over time if payment arrangements are changed.

Statement of intention

We are here to help.

We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

Contact us

We encourage you to contact us if you experience any difficulties paying for your services.

Call **1300 162 163** if you would like to discuss any Financial Hardship matters with us. We're available 8am to 6pm Monday to Friday.

Alternatively, you can email info@telephonic.com.au

How it works

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment.

However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be over a long term;
- We consider the amount to be repaid large or significant;
- You have not been our Customer for very long; or
- We reasonably believe there is a possibility of fraud.

If you satisfy one of the above criteria, we may ask you to provide certain documents such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances.
- Evidence that you have consulted with a recognised financial counsellor.
- 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 information we request.

In determining your eligibility, we may use information you provide as well as other information available to us. Once we have received all required information, we will let you know within five (5) business 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 in a way that does not worsen your financial position. Where appropriate, we will discuss ways to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

How it works

If you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- Spend controls;
- Transferring you to a Pre-Paid Service; or
- Low cost interim options until you can continue with original payments.

Some other options for suitable financial arrangements include:

- Agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid Services;
- Discounting or waiving of debt;
- Waiving late payment fees; or
- Waiving cancellation fees.

Finding a financial counsellor

You can speak with a 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.

Alternatively, you can find a financial counselling service nearest to you by visiting [Financial Counselling Australia](#).

Information on the Complaints Handline Process

You may wish to [make a complaint](#) and request a review if you are not satisfied with the outcome of your Financial Hardship application.

Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by email or post.

We are required to acknowledge all complaints within two (2) working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 10 working days.

As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.