



# Payment Assistance Policy

Updated: 11 June 2024

**QUESTIONS OR CONCERNS** We're here to help. Contact us via email or phone

**[paymentassistance@pennytel.com.au](mailto:paymentassistance@pennytel.com.au) | 1300 232 888**

Monday to Friday 9am – 5pm and Saturday to Sunday 10am – 4pm (AET).

# Payment Assistance Policy

## 1. About this policy

Here at Pennytel we understand that difficult times can put you under unexpected financial stress. 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 Pennytel services, we're here to support you by working together to find a way that you can continue to meet your financial commitments and stay connected. This is the goal of Payment Assistance policy.

The sooner you contact us, the sooner we can help you.

This policy explains:

- when you might need our help.
- 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 to apply for support
- how to get help with your situation and application for support; and
- how you can contact us for help.

## 2. Purpose of this policy

Financial Hardship is where your ability to pay us for your services is affected by a situation such as illness, unemployment, being the victim of domestic or family violence or other reasonable cause, and you believe that you will be able to pay us if relevant payment arrangements or other arrangements relating to the supply of your services are changed.

If you are experiencing Financial Hardship and have difficulty paying your bill, we are here to help. We will work with you to provide payment assistance, whether temporary or long-term, and are committed to helping you 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.

The goal of this policy is to prioritise keeping customers experiencing financial hardship connected and as such disconnection will only be used as a measure of last resort

## 3. What Payment Assistance does Pennytel offer?

We offer a range of options to help you with your management of Financial Hardship as it relates to your use of telecommunications services.

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.

## 4. Eligibility for Payment Assistance

To be eligible for support, you must:

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

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

If you have an open complaint or other enquiry with Pennytel, or you have opened a complaint with the Telecommunications Industry Ombudsman (TIO), we will still help you.

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.

## 5. Options for assistance

Our support options are designed to provide flexible support, so we can help you manage payments for your Pennytel 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.
- waiving some of your fees or charges, discounting a charge or applying a credit on your account

We will also look at options to help you stay connected, such as:

- moving you to a more affordable plan or product
- spend controls and restrictions
- removal of specific services and features you don't need

## 6. How you can apply for payment assistance support

You are completely within your right to make an application for payment assistance and in doing so there is no cost to you. You can apply for either short term or long-term support using one of the following methods that works best for you.

- Complete an online application form by visiting: [www.pennytel.com.au/payment-assistance](http://www.pennytel.com.au/payment-assistance)
- Go to the Live Chat on the Pennytel website and ask for instructions of what you need to do
- Call us on 1300 232 888 (9am to 5pm weekdays, 10am to 4pm weekends AET)
- Email your request directly to [paymentassistance@pennytel.com.au](mailto:paymentassistance@pennytel.com.au) with the subject line "Payment Assistance Request"
- Mail your request to: Pennytel Payment Assistance, PO Box 849, Narellan NSW 2567

## 7. Information required to support your application for support

To assist us in assessing your application for financial hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the primary account holder of the service. Depending on the circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application. This information can include:

- whether the financial hardship is temporary or long term
- Income details
- Details of the telecommunications services you need to continue
- Your most recent contact details

In some circumstances we may also ask for supporting documentation such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your financial circumstances
- Evidence that you consulted a recognised financial counsellor
- A statement of your financial position

If you are seeking payment assistance for a period of less than three months (short-term assistance), you can submit your application for payment assistance without providing proof of financial hardship

If Pennytel requires supporting information from you, we will request this when we discuss your application with you. Pennytel staff will always ensure that your personal privacy is maintained in accordance with the privacy provisions of the Privacy Act 1988.

## 8. What if you need help completing the application for support

If you require support to complete an application for support, you have a number of options to take advantage of:

- If you have already set up an authority for someone else to act on your behalf for your Pennytel account, that person can contact us for you.
- You can nominate someone else to contact us on your behalf. This could be a 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.

- You can nominate a financial counsellor to act on your behalf. Financial counsellors will need to provide us with the 'Authority to Act' form. For more information on how Financial Counsellors can assist you at this time, please see Section 10 of this policy.
- If you speak a language other than English and would like to use an interpreter to assist you with this policy and how to apply for support, please make a booking with Multi Lingual services by going to <https://www.multilingualservices.com.au/>. Any fees incurred using this service will be at no cost to you.

If you have any other disability or special need that impacts your accessibility to our Payment Assistance Service, please utilise one of these four options above to get in contact with us and we will work with you to establish a way that you can safely and completely participate in the process.

## 9. What happens when we receive your application for support

Once we receive your request for support, we will send you a written confirmation that we have received it.

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

In assessing your request for support, we may ask questions about your situation so we can tailor our help to you. This may result in an outcome taking longer to determine.

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, we may ask you for more information (some examples are outlined in Section 7 above) in which case we will let you know why and give you plenty of time to collect and give us that information.

We may not be able to assess your circumstances if you do not provide the requested 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.

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

If you are eligible for assistance under this policy, we will work with you to find a suitable financial arrangement to help keep you connected.

If you ask us to give you the details of a proposed Payment Assistance arrangement to you in writing, we will do that.

If you tell us you agree to the Payment Assistance arrangements, we will send you a letter or email setting out details of the Payment Assistance arrangement, your rights and obligations and the duration or review date of the arrangement.

You must inform us if your circumstances change (for better or for worse) during our arrangement and in that case, we will review the arrangements with you.

We will not charge you for assessing your Payment Assistance application or for administering an arrangement.

We may cancel any financial hardship arrangements if we are provided with false or incomplete information

If you wish to seek a review of the outcome of your Financial Hardship application, please use our complaints handling process at <https://pennytel.com.au/legal>

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.

## 10. Finding a financial counsellor

In addition to contacting us, we urge you to engage the assistance of a financial counsellor. You can talk to a phone financial counsellor from anywhere in Australia by calling the National Debt Helpline on 1800 007 007 (9.30 am – 4.30 pm Monday to Friday). Alternatively, you can Live Chat to a financial counsellor on their web site. Go to <https://ndh.org.au/financial-counselling/find-a-financial-counsellor/> .for more information.

## 11. Complaints handling process

As a consumer you have a right to raise a complaint. Please refer to our complaints handling policy, which can be found by going to <https://pennytel.com.au/legal/>

We expect that the Pennytel team will successfully resolve the issues you raise, however, if you are not satisfied with the way your complaint has been handled and would like an external body to review your complaint, you can contact the Telecommunications Industry Ombudsman (TIO) at <https://www.tio.com.au/>, on 1800 062 058 or by writing to

TIO,  
PO Box 276,  
Collins Street West, Melbourne, Victoria 8007.

By making a complaint with Pennytel or via external dispute resolution, customers will not be excluded from applying for or accepting payment assistance under this policy.