

# Payment Assistance Policy Summary



We understand that difficult times can put you under unexpected financial stress. Whether it's a short-term setback or something longer term, finding yourself in difficulty to pay for your telco services can happen for different reasons. Our Payment Assistance Policy will outline how we are here to help you keep your services connected with solutions to keep you on top of your payments

## WHAT IS “FINANCIAL HARDSHIP”?

The Telecommunications (Financial Hardship) Standard 2024 defines financial hardship assistance as “the assistance a provider offers to help financial hardship customers to continue to access their telecommunications products or to pay a debt owed to the provider.” Under the Standard you are able to apply for either short or long term assistance depending on your individual circumstances.

## WHAT OPTIONS FOR ASSISTANCE ARE THERE?

We will work with you to explore a combination of solutions to tailor your service such as giving you more time to pay for your services, tailoring a payment plan to meet your ability to pay, waiving some of your fees or charges, or 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, implementing spend controls and restrictions and removing specific services and features you don't need

## HOW DO YOU APPLY FOR PAYMENT ASSISTANCE?

You are completely within your right to make an application for payment assistance and in doing so there is no cost to you. We have a number of ways you can apply including an online form, calling us during our normal hours of operation, emailing or mailing in your request, or you can even ask Penny, our LiveChat bot on our website.

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

## NEED HELP APPLYING FOR PAYMENT ASSISTANCE

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

- Call us on 1300 232 888 if you'd like to nominate someone else to act on your behalf. This could be a welfare agency, a friend or family member. We will need your permission to speak with them before they contact us.
- If you speak a language other than English, we can provide interpretation services. Call and ask.
- If you have any other disability or special need that impacts your accessibility to our Payment Assistance Service, please get in contact with us. We're here to help.
- We urge you to engage the assistance of a financial counsellor. Call the National Debt Helpline on 1800 007 007 (9.30 am – 4.30 pm Monday to Friday) and they will connect you with a free, local, financial counsellor.

## OTHER IMPORTANT INFO

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>

If you're 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.

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Read the full Payment Assistance Policy here: [https://pennytel.com.au/payment\\_assistance\\_policy](https://pennytel.com.au/payment_assistance_policy)

Got to the online application form here: [https://pennytel.com.au/payment\\_assistance](https://pennytel.com.au/payment_assistance)