



# Payment Assistance Policy

Updated: 8 May 2026

Pennytel may update this policy from time to time. The current version is published on our website.

Where a change materially affects your rights or obligations, we will provide any notice required by your agreement or applicable law.

## 1. Our commitment

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Pennytel understands that difficult circumstances can make it harder to pay for essential telecommunications services.

If you are experiencing financial hardship, we will work with you to consider payment assistance options that are fair, reasonable and tailored to your circumstances.

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

You have a right to apply for payment assistance, and there is no charge to apply, to be assessed, or to access an agreed payment assistance arrangement.

## 2. Who this policy applies to

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This policy applies to Pennytel customers who are, or may be, experiencing financial hardship in relation to a Pennytel telecommunications product.

This may include:

- residential customers;
- eligible small business customers;
- eligible not-for-profit customers; and
- former customers who owe money to Pennytel in connection with a Pennytel consumer contract.

If you have an open complaint with Pennytel or the Telecommunications Industry Ombudsman, you can still apply for and receive payment assistance.

## 3. What is financial hardship?

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Financial hardship is a situation where:

- you are unable to meet your financial obligations to Pennytel because of your circumstances; and
- you believe you will be able to meet those obligations if a payment assistance arrangement or other suitable change to your Pennytel service is made.

Financial hardship may arise because of circumstances such as:

- personal or household illness;
- unemployment;
- low or reduced income;
- domestic or family violence;
- a death in the family;
- a change in personal or family circumstances;
- a natural disaster;
- unexpected events or unforeseen changes affecting your income or expenses; or
- other reasonable causes.

## 4. Short-term and long-term assistance

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PennyTel offers both short-term and long-term payment assistance.

- **Short-term assistance** is assistance needed for no more than **3 billing cycles**.
- **Long-term assistance** is assistance needed for more than **3 billing cycles**.

We will discuss your circumstances with you and work with you to identify support that is appropriate for your situation.

## 5. Payment assistance options

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PennyTel offers a range of payment assistance options. The option or combination of options offered will depend on your individual circumstances and capacity to pay.

Available options may include:

- temporarily postponing, extending or deferring the time for payment;
- a payment plan tailored to your ability to pay;
- discounting a charge;
- applying a credit to your account;
- waiving a debt, fee or charge where appropriate;
- spend controls or other controls to help reduce additional charges;
- restricting certain services or features without disconnecting the service, where appropriate;
- removing non-essential features or optional add-ons at no cost;
- moving you to a lower-cost product or plan where appropriate;
- adjusting internal account thresholds to help avoid disconnection; or
- offering a free non-automatic payment method where available.

These options are considered on a case-by-case basis. PennyTel does not require you to accept an option that is unsuitable for your circumstances.

## 6. How to apply for payment assistance

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You can apply for payment assistance using PennyTel's ordinary customer contact channels.

You can:

- Phone: Call 1300 232 888 Monday to Friday, 9:00am to 5:00pm AET
- Email: Email [paymentassistance@pennytel.com.au](mailto:paymentassistance@pennytel.com.au)
- Online: Complete the Payment Assistance Application Form available on the PennyTel website
- Website chatbot: Contact us through Penny on the PennyTel website and tell us you need payment assistance
- Customer Portal: Existing customers may contact us through the PennyTel Customer Portal
- Post: Write to: PennyTel Payment Assistance

PO Box 849

Narellan NSW 2567

You do not need to use particular words. If you tell us you are having difficulty paying, need help paying a bill, are struggling financially, or need help managing your spending, we will discuss our Payment Assistance Policy with you.

## 7. Monitoring your application

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When we receive your application or request for payment assistance, we will give you confirmation that it has been received and explain the next steps.

Where applicable, we will provide a reference number or other identifier that you can use to monitor the progress of your application.

You can follow up on your application by contacting Pennytel and quoting that reference number or your account details.

## 8. Information we may ask for

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Pennytel will only ask for information that is relevant and reasonably necessary to assess your application.

### When we will not ask for evidence

We will not ask you to provide evidence that you are experiencing financial hardship:

- if you are applying for short-term assistance; or
- if it appears that you may be affected by domestic, family or sexual violence.

### When we may ask for information

For long-term assistance, Pennytel may ask for information to help assess your application only where:

- the amount to be repaid is more than \$1,000;
- you have been a Pennytel customer for less than 2 months; or
- Pennytel reasonably believes there is a possibility of fraud.

Even in these circumstances, Pennytel will only request information if it is strictly necessary to assess your eligibility.

Examples of information that may be requested, where permitted, include:

- information about whether your financial hardship is temporary or ongoing;
- information about the Pennytel services you need to remain connected;
- your current contact details;
- a statement of financial position;
- evidence that you have consulted a recognised financial counsellor; or
- other relevant information reasonably necessary to assess your application.

If we request information from you, we will:

- explain why it is needed;
- explain how it will be used;
- explain how you can provide it;
- give you a reasonable opportunity to provide it; and
- tell you if we may be unable to complete the assessment without it.

Any information you provide will be handled in accordance with Pennytel's Privacy Policy and applicable privacy laws.

## 9. How we assess your application

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Pennytel will assess whether:

- your circumstances meet the definition of financial hardship; and
- you wish to access one or more payment assistance options made available by Pennytel.

We will take into account your individual circumstances and capacity to pay, and will consider assistance that is appropriate and tailored to your needs.

If you are affected by domestic or family violence, Pennytel will also consider payment assistance options appropriate to the ongoing management of your account and payments.

## 10. Assessment timeframes

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When Pennytel assesses your eligibility for payment assistance, we will:

- tell you how long we expect the assessment to take;
- complete the assessment as soon as practicable and, in any event, within **5 business days** of receiving a **complete application**;
- tell you the outcome as soon as possible and, in any event, within **2 business days** after completing the assessment; and
- advise you immediately if it becomes clear that you are not eligible for payment assistance.

## 11. If payment assistance is agreed

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If you agree to a payment assistance arrangement, that arrangement begins as soon as you indicate your agreement.

Within **2 business days** after we agree the arrangement with you, Pennytel will send you written confirmation setting out:

- the details of the arrangement;
- your rights and obligations under the arrangement;
- the duration of the arrangement or its review date;
- the circumstances in which credit management action may be taken;
- that you must tell Pennytel within **14 days** if your financial circumstances change; and
- that you may request a review if your financial hardship situation changes.

Pennytel will not charge you to enter into or administer a payment assistance arrangement.

## 12. If your circumstances change

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If your financial circumstances change during a payment assistance arrangement, please tell Pennytel within **14 days** of that change.

Pennytel will review your arrangement within **5 business days** of being told that your circumstances have changed and will work with you to consider whether the arrangement should be adjusted.

If Pennytel believes you have not complied with an agreed arrangement, we will contact you promptly to discuss the issue and offer to review the arrangement before taking further action.

## 13. Keeping you connected and credit management action

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Pennytel will take all reasonable steps to keep customers experiencing financial hardship connected.

Pennytel will not take credit management action against you:

- while you are discussing payment assistance options with us;
- while your application for payment assistance is being assessed; or
- while an agreed payment assistance arrangement is in place,

except where the Telecommunications (Financial Hardship) Industry Standard 2024 permits credit management action to be taken.

If credit management action becomes permitted, Pennytel will only use suspension or disconnection as a measure of last resort and will provide any notice required by the Standard and applicable law before taking that action.

Pennytel will not sell a debt while:

- you are discussing or applying for payment assistance;
- a payment assistance arrangement is in place; or
- Pennytel is reviewing an existing payment assistance arrangement.

## 14. Help to apply

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Pennytel will help you make and progress a payment assistance application if you need support.

This includes assistance for customers who:

- have accessibility requirements or a disability;
- are deaf or hard of hearing;
- are from a culturally or linguistically diverse background;
- are affected by domestic or family violence; or
- have other special needs.

You may also:

- appoint an authorised representative or advocate to act or communicate with Pennytel on your behalf; or
- nominate a financial counsellor or community worker to assist you.

If you need communication support, please tell us and we will work with you to identify a reasonable way to help you access this policy and the application process.

## 15. Financial counselling and external support

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You may wish to speak with a free and independent financial counsellor.

The **National Debt Helpline** can be contacted on 1800 007 007.

You may also be able to access financial counselling and other support through community organisations in your area.

## 16. Complaints and review

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If you disagree with a decision about your payment assistance application, or you are unhappy with how Pennytel has handled your request, you may ask us to review the decision or make a complaint.

Please contact us:

- Email: [complaints@pennytel.com.au](mailto:complaints@pennytel.com.au)
- Phone: 1300 232 888

Pennytel will handle complaints in accordance with its Complaints Handling Process and applicable telecommunications complaints-handling requirements.

If you are not satisfied with how we have handled your complaint, you may contact the Telecommunications Industry Ombudsman, which is a free and independent dispute-resolution service for residential and small business customers:

- Phone: 1800 062 058
- Online: [tio.com.au](http://tio.com.au)
- Post: PO Box 276, Collins Street West, VIC 8007

Making a complaint to Pennytel or the TIO does not prevent you from agreeing to a payment assistance arrangement with Pennytel.

## 17. How to contact Pennytel

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You can contact Pennytel in the following ways:

- Phone: 1300 232 888 Monday to Friday, 9:00am to 5:00pm AET
- Email: [support@pennytel.com.au](mailto:support@pennytel.com.au)
- Website chatbot: Penny is available on the Pennytel website
- Customer Portal: Existing customers may also contact us directly through the Pennytel Customer Portal.

## 18. Australian Consumer Law - Consumer Guarantees

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Our services come with guarantees under the Australian Consumer Law (ACL) that cannot be excluded. Nothing in this document excludes, restricts or modifies your rights under the ACL.