

What is Financial Hardship?

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 another suitable change to your Pennytel service is made.

Your right to apply

You have the right to apply for payment assistance.

There is no charge to apply for payment assistance, have your application assessed or access an agreed payment assistance arrangement.

You may apply for:

- short-term assistance — where you need help for no more than 3 billing cycles; or
- long-term assistance — where you need help for more than 3 billing cycles.

What help may be available?

Pennytel will consider options tailored to your circumstances and capacity to pay. These may include:

- giving you more time to pay;
- a payment plan based on your ability to pay;
- discounting a charge or applying a credit;
- waiving a debt, fee or charge where appropriate;
- spend controls or other controls to reduce additional charges;
- restricting certain services or features without disconnecting your service, where appropriate;
- removing non-essential features or add-ons;
- moving you to a lower-cost product or plan where appropriate; or
- offering a free non-automatic payment method where available.

Will I need to provide evidence?

Pennytel will **not** ask you to provide evidence of 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.

For long-term assistance, Pennytel will only ask for information where permitted and strictly necessary to assess your application.

How to apply

You can apply for payment assistance by:

- completing the online application form on the Pennytel website;
- asking Penny, our website chatbot;
- calling Pennytel on **1300 232 888**;
- emailing paymentassistance@pennytel.com.au; or
- writing to: **Pennytel Payment Assistance**, PO Box 849, Narellan NSW 2567

Need help applying?

Pennytel can help you access and complete the payment assistance process.

You may also appoint an authorised representative, advocate, financial counsellor or community worker to assist you.

If you need communication support because of disability, language or other accessibility needs, please tell us and we will work with you to find a reasonable way to help.

You may also wish to contact the **National Debt Helpline** on **1800 007 007** for free and independent financial counselling support.

If you disagree with a decision

If you disagree with a decision about your payment assistance application, you may ask Pennytel to review it or make a complaint.

If you are not satisfied with Pennytel's response, you may contact the **Telecommunications Industry Ombudsman** on **1800 062 058**.

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

Read the full policy

For full details, please read Pennytel's **Payment Assistance Policy** on our website.