



Telstra Financial Hardship Policy

At Telstra, we are committed to helping our customers facing financial hardship to stay connected. We will work with you to help you respond to financial hardship, whether temporary or long term. We are here to help and any help we can give will depend on your individual circumstances.

What is Financial Hardship?

Financial Hardship is when a change of circumstance happens in a customer's life that affects their ability to pay for services. The effects of Financial Hardship are unique to each customer. With appropriate help from Telstra, the customer may be able to get back on track over the short, medium, or long term.

Are you having trouble keeping up with payments?

If you are struggling financially because you have lost your job, been unwell, there was a death in the family, you are impacted by domestic or family violence, or a natural disaster, FHwe will work with you to find an option that meets your needs. We understand that there may be other reasons why you are facing payment difficulties, so the sooner you contact us, the sooner we will be able to help you.

Some things to think about before you contact us

Below, we have outlined some of the ways we may be able to help our customers in Financial Hardship. Before you contact us, think about which one might be best for you. If it involves a payment plan, work out how much you can afford to pay, or are you able to change to a more affordable plan that may help balance your budget. We will all then be in a better position to work out a solution that meets your needs.

We might contact you first if we think you need help

Sometimes we may be able to see that you might need some assistance by looking at the information we have on your account. We may contact you to talk about what options are available to you on a case-by-case basis.

We may ask you for some information

To help us work out how best to support you, we may ask you some questions about your situation, including information about your financial circumstances and what services you need from us. For example, where the financial difficulty is longer term, we may need you to provide supporting documents. If this is the case, we'll let you know.

How to get in touch with us?

You can reach us at any time by:

- [Messaging Us](#) through the My Telstra App (Monday to Friday, 7:30am - 9pm and Saturday and Sunday, 9am to 6:30pm AEST)
- Accessing tools through www.telstra.com/hardship
- Calling us on 1800 531 951 (Monday to Friday, 8am – 6:30pm AEST)
- If you speak a language other than English, call the Telstra Multilingual Service on 1800 241 600 (Monday to Friday, 8am - 6pm AEST)
- If you identify as Aboriginal or Torres Strait Islander, you can call the First Nations Connect hotline direct on 1800 444 403 Monday to Friday 9am – 5pm



What options may be available to you?

For Upfront plans, as these are month to month, you can change or downgrade your plan to one that may better suit your needs and get you back on track. You can do this via the MyTelstra app and Telstra website.

For all other plans, via the My Telstra app and Telstra website, you can:

- Request a payment extension.
- Request a change/downgrade to eligible plans.
- Request a suspension of your eligible services for up to 90 days with no plan fees.

In addition to our self-service options, when you call or contact us in the My Telstra app, we can also have a conversation about:

- Cancelling your service.
- Flexible payment arrangements that may provide you with some payment relief or pay in fixed instalments rather than in one go.
- Moving you to a plan that may better suit your needs.
- Whether a pre-paid service might be a better option for you.
- Whether we can waive any fees.
- Whether our Financial Assistance and Support Team can assist with longer term support based on your personal financial circumstances.

We're here to listen

We will consider your request for help with an open mind and commit to providing available options within five business days. If we're unable to agree to your request, we will let you know why and give you details of an arrangement we think is more suited to your needs. If we need more information, we will let you know what information we need and why.

If you are unhappy with our suggested outcome, you can lodge a complaint

If we are unable to come to an outcome that you think is reasonable, you can lodge a complaint through either the My Telstra app or telstra.com/complaints or call us on **13 22 00** and say "complaint".

Where can I get further help?

If you do require professional financial help, there are several organisations that offer free of charge financial counselling advice. You can talk to a Financial Counsellor from anywhere in Australia by calling **1800 007 007** (Monday to Friday 9.30am – 4.30pm). This number will connect you to the relevant support services in your State or Territory. You can also visit the National Debt Helpline www.ndh.org.au

Community organisations are also available to provide you with support, including The Salvation Army, St Vincent de Paul Society, Anglicare and others who participate in one or more of our Access to Everyone Programs. These partners may be able to provide you with payment relief, or a Pre-Paid credit, calls from payphones are also free if you have no other way to communicate with others.