

Financial Hardship Policy

At The Telco Spot, we understand that life can be unpredictable. If you're experiencing financial hardship, we're here to support you.

Everyone's situation is different, and we'll work with you to find the best solution to help you stay connected. Applying for financial hardship assistance is free, and you can reach out anytime you need help. Our priority is to keep you connected, and disconnection is always a last resort.

For more details on how we can assist, please read the full policy below.

What is financial hardship?

Financial hardship can happen for many reasons, like losing income or property, illness or injury, changes in family circumstances, being a survivor of domestic or family violence, or natural disasters like bushfires, floods, earthquakes, or droughts. It might impact your finances for a short time, or you may need help for longer.

If you're struggling to make a payment, please let us know as soon as possible. The sooner you reach out, the sooner we can provide support.

At The Telco Spot, we define financial hardship as a situation where you're unable to meet your financial obligations to us or are facing financial difficulties. If we work together on a plan, we can help you get back on track.

Not-for-profit organisations or small businesses can also face financial hardship due to challenges like business downturns or loss of income.

Am I eligible for financial hardship assistance?

You may be eligible for financial hardship assistance if your situation meets our definition of financial hardship, including the examples mentioned above, and you would like to explore support options.

We assess each request individually, based on the information you provide or details we review from your account.

How to apply for financial hardship assistance

We understand that financial difficulties can be stressful, and our team is here to help with care and understanding while balancing business requirements.

To make an application or for assistance, or discuss your situation, you can call us on (08) 6558 0838 from 8.30am – 5pm AWST, Monday to Friday or email us anytime at accounts@thetelcospot.com.au.

Everyone's situation is different, and if you need long-term assistance, we may ask for relevant documents to support your application. These could include:

- Income and expense statements
- Centrelink statements
- Bank statements
- Medical certificates
- Evidence from a financial counsellor or third party

If you're seeking short-term assistance (3 months or less) or are a victim-survivor of domestic or family violence, you don't need to provide supporting documents.

If we require any further information, we'll let you know. Your privacy is our priority, and all information will be kept strictly confidential and handled in line with privacy laws.

How we can help

If you're experiencing financial hardship, we have several ways to support you and help you get back on track, including:

- Payment arrangements: setting up a plan to manage your payments
- Payment moratorium: temporarily postponing or deferring payments
- Service restrictions: limiting certain call types (e.g. international calls)
- Plan adjustments: moving you to a lower cost plan (subject to contractual terms)
- Fee waivers: removing certain fees or plan costs
- Manual payments: adjusting how payments are processed

We'll work with you to find the best solution for your situation.

Communicating financial hardship arrangements

If we approve a financial hardship arrangement, we will contact you in writing within two business days after completing our assessment. We'll outline the details of your arrangement, including your rights, obligations, duration, and any review dates (if applicable). The arrangement will begin once you confirm your acceptance.

If we determine that you are not eligible for financial hardship assistance, we will inform you immediately.

If your situation changes while your arrangement is in place, you must let us know within 14 days. You can do this by emailing us or calling during business hours, and we will review your arrangement as needed.

Further support

[The National Debt Helpline](#) can offer free and independent advice from a financial counsellor over the phone. You can call the National Debt Helpline on 1800 007 007 between 9:30am – 4:30pm, Monday to Friday. You can also find a financial counsellor in your local area online.

Here are some further services that will be useful to support based on your individual circumstances:

- [National Relay Service](#) (1800 555 660)
- Mob Strong Debt Help (1800 808 488)
- [Translating and Interpreting Service](#) (131 450)
- [1800 Respect](#) (1800 737 732)
- [Kids Helpline](#) (1800 55 1800)
- [Lifeline](#) (13 11 14)
- [Beyond Blue](#) (1300 224 636)
- [Department of Human Services](#)
- [MoneySmart](#)
- [Gambling Help](#) (1800 858 858)
- [Mensline](#) (1300 789 978)

Accessibility and support

At The Telco Spot, we are committed to making our services accessible to everyone, whether it's through how you contact us or the products we offer.

[Accesshub](#) is a government resource that shares information about communication options for people who are deaf, hard of hearing, or have a speech impairment. Through [The National Relay Service](#), individuals with these conditions can make and receive calls.

The Australian Government also offers a [Translating and Interpreting Service](#) for those who don't speak English.

We can also work with a third party you choose—like a family member, friend, power of attorney, or legal guardian—to help you communicate with us.

Support for family or domestic violence

If you're facing domestic or family violence, we're here to help. We understand how important it is to stay connected, and we'll work with you to provide the support you need.

You won't be required to provide any supporting documentation, and we'll approach your situation with care and compassion to ensure you can stay connected. Any information you share with us will be kept confidential.

Support for family or domestic violence

If you're in immediate danger, please call **000**.

If you're experiencing or have recently left a domestic or family violence situation and want to keep your mobile number but the account isn't in your name, we may be able to transfer the number to you in certain cases.

Feedback and complaints

We value your feedback. If you're not satisfied with the decision about your application or would like to request a review, please reach out to us or submit a complaint here.

You also have the option to contact external organisations for support and advice, including:

- Telecommunications Industry Ombudsman (TIO): For general complaints
- Office of the Australian Information Commissioner (OAIC): For privacy-related complaints
- Credits and Investments Ombudsman (CIO): For disputes regarding sold debt payments

Please note that making a complaint, either with us or with an external organisation, will not affect our ability to work with you on a suitable financial hardship arrangement. We're here to help.