

Financial Hardship & Payment Assistance Policy

1. Our Commitment

Business Telecom is committed to supporting customers who are experiencing financial hardship. We understand that unexpected life events can make it difficult to pay bills, and we aim to work with you to help you stay connected to essential telecommunications services.

We will treat all customers with respect, fairness and confidentiality, and we will not charge you for requesting or receiving financial hardship assistance.

2. What Is Financial Hardship?

Financial hardship is a situation where you are unable, or expect to be unable, to meet your financial obligations for your Business Telecom services.

This may be due to circumstances such as:

- illness or injury
- death of a family member
- loss of employment or reduced income
- low or insufficient income
- reduced access to income
- domestic or family violence
- natural disasters or emergencies
- other unforeseen events impacting your ability to pay

You do **not** need to use specific words or terms for us to recognise that you may need help.

3. How We Can Help

If you are experiencing financial hardship, Business Telecom will work with you to find a suitable payment assistance arrangement based on your individual circumstances and capacity to pay.

Depending on your situation, we may offer one or more of the following options:

- extending or deferring bill due dates
- payment plans tailored to your ability to pay
- temporarily postponing payments

- discounting a bill or applying a credit
- waiving late payment fees
- waiving cancellation or reconnection fees
- waiving part or all of a debt (in appropriate circumstances)
- restricting or barring non-essential service features
- spend controls to help manage ongoing costs
- transferring you to a lower-cost or more suitable product
- offering a free, non-automatic payment method

Our aim is to assist you **without causing further financial hardship**.

4. Our Assessment Process

When you contact us for assistance, we will:

- discuss your situation with you in a supportive and respectful way
- assess your circumstances promptly and fairly
- consider what assistance is appropriate for you

We may ask some questions about your situation and, in some cases, request supporting information such as:

- income details and financial commitments
- a statutory declaration from someone familiar with your circumstances
- evidence of contact with a recognised financial counsellor

Important:

- **You do not need to provide evidence** if you are seeking **short-term assistance**, or
- if you are a **victim-survivor of domestic or family violence**

5. While a Payment Arrangement Is in Place

Once a payment assistance arrangement has been agreed:

- we will not disconnect your services for non-payment, as long as you comply with the arrangement
- we will work with you if your circumstances change
- you must let us know if your financial situation improves or worsens

We will regularly review longer-term arrangements to ensure they remain appropriate.

6. How to Contact Us

If you are having difficulty paying your bill or would like to discuss payment assistance options, please contact **Business Telecom**:

- **Phone:** 1300 72 11 00
- **Hours:** Monday to Friday, 8:30am – 5:00pm
- **Online:** Contact our support team via the Business Telecom website

7. Free Financial Counselling Support

You can also access free, independent financial counselling.

- **National Debt Helpline:** 1800 007 007
- Monday to Friday, 9:30am – 4:30pm

Calls are automatically directed to a service in your state or territory.

8. Complaints & Escalation

If you are not satisfied with the outcome of our financial hardship process, you may contact the **Telecommunications Industry Ombudsman (TIO)**:

- **Website:** www.tio.com.au
- **Phone:** 1800 062 058

The TIO is a free, independent service.

9. Policy Updates

This policy may be updated from time to time. The latest version will be available on our website.

Last updated: 22 April 2026