



Support for Customers Experiencing Financial Difficulty



Information for Financial Counsellors and Customer Advocates

At Telstra, we are committed to helping our customers who may be experiencing financial difficulty to stay connected. We will work with you, their advocate, to find the best solution to meet the needs of the customer.

The Telstra Hardship Policy outlines the range of flexible options that Telstra has in place to support financially vulnerable customers and can be accessed through telstra.com/hardship.

How can Telstra help?

Our specialised agents are here to provide dedicated support, by working with you to find the right solutions, to get the customer back on track. The Specialised Assistance Team (SAT) can assist customers with services, including:

- Mobile
- Fixed Line
- Broadband
- Entertainment/Streaming services

Who is Eligible?

A range of circumstances can qualify a customer for support by the SAT, including:

- Illness
- Death in the family
- Domestic or Family Violence
- Natural Disaster
- Unemployment
- Ongoing problems paying their account/s
- Other reasonable causes (e.g., incarceration of a primary income earner)

In general, the SAT is best placed to assist with situations that require investigation or medium-longer term case management rather than once-off assistance that the customer may be able to arrange for themselves through My Account or the My Telstra app.

What to expect when you call the SAT?

A SAT Agent will, after confirming that a third party/advocate authority has been received from the customer, ask a series of questions relating to the customer's current circumstances and may be able to resolve the customer's enquiry during the first contact. This will generally occur if the situation is expected to be short term.

If a customer's account requires thorough investigation, a case will be created, and the matter investigated.

The investigation will consider the following:

- Financial over-commitment
- Potential mis-selling
- Financial abuse (including Elder Abuse)
- The level of payments for services that the customer believes they could reasonably afford.

Once the investigation has been completed, suitable options will be provided in writing (via email) to the advocate, who can then discuss these with the customer.

Once options are provided to the advocate, Telstra will allow sufficient time for the customer to consider the available options, prior to taking any action on the account.

What options may be suggested?

The options suggested will depend on the information the customer has shared regarding their current situation, future affordability of services and capacity to make payment.

(a) Some of the options that may be appropriate for **13-digit account numbers** include:

- Payment arrangement over an agreed timeframe
- Transfer to a more appropriate mobile, fixed line and or broadband plan
- Transfer to a prepaid mobile plan
- Up to 90-day suspension of services and payments (no access to inbound/outbound calls)
- Return to Telstra of devices and/or hardware
- Cancellation of service(s)

The SAT may also provide Telstra Bill Assistance, directly to the customer's account, to help reduce the customer's financial obligation (if eligible).

(b) For customers on more recent **Upfront Plans**, options that may be appropriate include:

- Up to 90-day payment hold (continued use of service throughout hold period and includes removal of payment deduction and deferral of mobile handset repayments. Note: contract for handset is extended for the timeframe of the hold period)
- Transfer to a prepaid mobile plan
- Return of devices and/or hardware
- Reduction of plan fees (either reduced to lower spend or cancellation of the service).

Victim Survivors of Domestic and Family Violence

Domestic or family violence can happen to anyone and staying connected is important. We want to make sure these customers can safely use their mobile devices and online communication.

If a customer that you represent is experiencing a situation involving domestic or family violence and needs support, the SAFE team can be contacted on **1800 452 566** (Monday-Friday 8am – 6.30pm AEST)

Frequently Asked Questions

How do I get assistance?

Customers who wish to act on their own behalf can call Telstra on **1800 531 951** (Monday-Friday 8am – 7pm AEST) or visit [Telstra.com/hardship](https://www.telstra.com.au/hardship) for further support options.

Customers who identify as being Indigenous, First Nations or Torres Strait Islander can call our **First Nations Connect Team** on **1800 444 403** (Monday-Friday 8am – 8 pm AEST)

Customers impacted by Domestic and Family violence who need support can contact the **SAFE Team** on **1800 452 566** (Monday-Friday 8am – 6.30pm AEST)

Financial Counsellors or Customer Advocates can contact the **Specialised Assistance Team** on **1800 045 092** (Monday-Friday 8am – 5pm AEST) or email specialassistance@online.telstra.com.au

What support will SAT provide my customer?

The SAT will always try to find a solution which meets the needs of the customer. The solutions offered will be based on individual circumstances and can include the solutions listed below.

Customer circumstance	Potential solution
Customer requires assistance with payment of their next bill	<ul style="list-style-type: none">• Flexible Payment arrangement (short or long term)• Removal of late payment fees• Telstra Bill Assistance Program
The customer can no longer afford to pay their usual bills and is unsure when their circumstances will improve	<ul style="list-style-type: none">• Payment support for outstanding debts (Telstra Bill Assistance, payment arrangement)• Reduction of service and plans (prepaid and possible return of handsets)• Up to 90-day suspension option• Removal of charges we've determined the customer is not responsible for
The customer has accrued a high amount of debt and needs assistance with reducing the debt	<ul style="list-style-type: none">• Removal of charges we've determined the customer is not responsible for• Removal of late payment fees• Reductions of services/plans (prepaid and return of device)
The customer is impacted by domestic or family violence, including claims of financial abuse	<ul style="list-style-type: none">• Removal of charges we've determined the customer is not responsible for, including removal of related default listing with the Credit Reporting Body.• If a change of ownership is required, a transfer to the SAFE team will be facilitated by the case manager
The customer has been impacted by a natural disaster and needs assistance with the repayment of their bills to maintain their services	<ul style="list-style-type: none">• Disaster relief packages may be available. Customer or advocate should call 13 22 00 or visit telstra.com to see what is available• Flexible payment arrangement• Up to 90-day suspension of services• Right planning of services

How long will it take Telstra to assess a Financial Hardship enquiry?

The SAT aims to assess each customer situation within five (5) working days of receiving an enquiry. The team will also keep the customer or advocate informed of the assessment and resolution timeframes via email or scheduled calls.

What can an advocate or customer do if they are not happy with the resolution proposed by SAT?

If you remain dissatisfied with the proposed resolution provided to the customer, you can request an escalation to the Specialised Assistance Team Leader, the Vulnerability Lead, or the Customer Advocate. (Please refer to the Contacts section of the FCA Toolkit).

If no suitable resolution is reached, a complaint can be lodged with the Telecommunications Industry Ombudsman via www.tio.com.au. ■