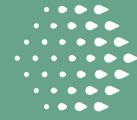


Tips for phone and internet consumers



Telecommunications
Industry
Ombudsman

Getting help when you are in a position of financial hardship

Tell your provider early that you may need assistance

Contact your provider by phone or in writing as soon as you suspect your circumstances will prevent you from paying your bills.

Ask your provider to send you information about hardship

If you are uncomfortable telling your provider details about why you are having financial difficulties, ask about your provider's financial hardship policy and what information your provider needs from you.

Explain what you can afford and why

Tell your provider why you can only afford a certain amount over regular periods. Giving your provider a picture of your other expenses and income will help your provider help you to agree on a suitable hardship arrangement.

Be realistic about what you can and cannot afford

When your capacity to pay changes, think about what parts of your service you really need. When you sign up for a new plan or upgrade a telco product or service, be realistic about your needs and the effect on your future finances.

When things change, tell your provider

You may agree to a financial hardship arrangement, but then things might change, and you may not be able to do what you agreed. When this happens, tell your provider as soon as possible.

Ask if your provider has staff who specifically deal with financial hardship

Your provider may have staff who are specially trained to help consumers experiencing financial hardship. Ask your provider if you can be transferred to or have the contact details for these staff.

Request your financial hardship arrangement in writing

To help you manage your financial obligations, and make sure you and your provider have the same understanding, make sure you ask for a written record of what was agreed.

Other help is available

If you are experiencing financial hardship and would like more help, you can also contact:

Financial Counselling Australia
www.financialcounsellingaustralia.org.au

The National Debt Helpline
ndh.org.au | 1800 007 007