

Tips for phone and internet providers



Telecommunications
Industry
Ombudsman

Assisting consumers who are in a position of financial hardship

Ensure consumers can easily access hardship assistance

- Consumers should be able to freely ask for assistance by telephone, chat, or self-service channels.
- Specialised hardship teams should respond quickly so that consumers are not discouraged by delays.

Review the training, scripting, and delegations of your frontline staff

- Frontline staff should be able to proactively identify signs of hardship and offer appropriate assistance.
- Frontline staff should respond with empathy, build rapport, and encourage consumers to seek the assistance of financial counsellors.
- Consider allowing frontline staff to make more flexible offers, such as offering plan changes at the first signs of hardship.

Work with consumers to find a suitable offer of hardship assistance

- Assess the causes of the debt and offer plan changes, waivers, or refunds where appropriate (for example, where mis-selling occurred).
- Consider what additional charges can be removed, such as late fees and termination fees.
- Tailor your offers to the consumer's financial reality.

Set expectations and ensure consumers understand the next steps

- Provide written copies of the arrangement that are clear and easy to read. This will ensure that misunderstandings can be avoided or quickly remedied.

Ensure your staff and systems record payment arrangements correctly

- Ensure staff training includes how to record payment plans and pause credit management action in the billing system.
- Ensure staff can make timely reversals of incorrect payments or disconnections if things go wrong.

Offer flexible payment options to consumers in financial hardship

- Consider pausing direct debit payments because manual payments may give consumers better control over their finances.
- Consider alternatives to immediate disconnections when consumers miss a payment.

Maintain regular contact throughout the hardship arrangement

- Consider having a single staff member manage a consumer through their hardship arrangements to help build rapport.
- Consider regularly checking in with the consumer throughout their payment arrangement, so that consumers can easily communicate any changes to their circumstances.

Incentivise consumers to stick to their payment plans

- Consider ways to reward consumers who regularly meet their payments, such as additional credits or the relaxing of account restrictions.
- Be prepared to rethink an arrangement when a consumer alerts you to a change to their circumstances.