



## **TPG Financial Hardship Policy**

At TPG, we understand that life can take unexpected turns. If you are experiencing financial hardship, we are here to help.

Below, we have outlined how TPG can help you stay connected and get back on track. We understand financial hardship is different for everyone and we will work with you to identify the best solution for your individual circumstances. Applying for financial hardship assistance or entering an arrangement is free of charge. You have the right to apply whenever you need it. We will prioritise keeping you connected, and we consider disconnection to be the option of last resort.

### **What is financial hardship?**

Financial hardship can happen for many reasons including loss of income or property, personal or household illness, or injury, change of family circumstances, being a victim survivor of domestic or family violence or because of natural disasters such as bushfire, flood, earthquake, or drought. It can affect your financial situation for a short while, or you may need assistance for longer. If your ability to make a payment has been impacted, please let us know. It's best to apply for financial hardship right away, so we can help you sooner.

TPG considers financial hardship to be a situation where a customer is, or may be, unable to discharge their financial obligations owed to us or is experiencing other financial difficulties, and that customer considers they can discharge their financial obligation to us if an agreed arrangement for financial hardship assistance is implemented by us.

A not-for-profit organisation or a business\* customer may also experience financial hardship due to circumstances, including business downturn and loss of income.

\*A business that spends less than \$40,000 annually with TPG Telecom and does not have a genuine and reasonable opportunity to negotiate terms of the contract and acquires telecommunication product(s) which are not for resale.



## **Am I eligible for financial hardship assistance?**

A customer will be eligible for financial hardship assistance if the customer's situation meets the definition of financial hardship, which may include the examples we mentioned above, and the customer wishes to access our options for assistance. We will assess each customer on a case-by-case basis, based on the information you have told or provided to us, or review information about your account.

## **How to apply for financial hardship assistance?**

At TPG, we understand that financial worries can be stressful and confronting, and we expect all staff to act with compassion and empathy whilst still managing to meet business requirements. To make an application or for assistance, or discuss your situation, you can call us on 1300 056 356 from 8am – 8pm AET, Monday to Friday or you can apply via the [webform](#).

If we do require any further information, we will let you know. If you are seeking short term assistance (3 months or less) or are a victim survivor of domestic or family violence, you are not required to provide evidence in support of your application.

Your privacy will remain our utmost concern, all information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988 and [TPG's Privacy Policy](#).

## **Options for assistance**

Some of the ways we can help you get back on track are:

- Payment arrangements
- Payment moratorium
  - Temporary postponement or deferral of payments
- Applying restrictions on your service(s), for example: barring certain call types (such as mobile or international)
- Applying appropriate spend controls, for example: reducing or removing any optional prepayment balance to stop you incurring usage outside your plan's inclusions
- Moving you to a lower cost contract or plan (subject to your contract)
- Waiving certain fees or plan costs
- Manual payment



### **How long will the assessment take?**

We will complete our assessment within 5 business days of receiving your application. You can call us to monitor your progress on 1300 056 356.

### **Communication of financial hardship arrangements**

If we agree to a financial hardship arrangement, we will contact you in writing within 2 business days of completing our assessment. We will inform you of your rights and obligations under the arrangement including its duration and any review date (as applicable). The arrangement will commence once you have indicated to us that the arrangement is agreed to.

If we determine you are not eligible for financial hardship assistance due to your circumstances, we will immediately inform you of this decision. If your circumstances change during the term of the arrangement, you have an obligation to promptly inform us of such changes within 14 days, you can advise us by calling 1300 056 356. We will review your arrangement accordingly.

### **3G Network Closure and access to emergency call services**

If your mobile handset is impacted by the 3G network closure or accessing emergency call services, and you are experiencing financial hardship, please contact us for assistance by calling 1300 056 356. A range of financial hardship assistance options are available to help you stay connected, including free, low cost, no cost or subsidised handsets. You can find further information about the 3G network closure and if your handset is identified as being unable to call emergency call services on our [support page](#).

### **Where can I get further help?**

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)

### **Supporting customers with accessibility needs**

At TPG, we are committed to providing accessibility for all our customers whether that be the way you contact us or the products we develop.

[Accesshub](#) is a government initiative that provides a central source on information on a range of communication options available to people who are deaf, hard of hearing and/or have a speech impairment. Within the [Accesshub](#), [The National Relay Service](#) allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive calls.

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

We will also work with a third party contact you nominate such as a family member, friend or power of attorney or legal guardian.

### **Assisting you if you're experiencing domestic or family violence**

When faced with domestic or family violence, we want to help you.

We understand that in such events having access to communications is critical and you can talk to us about how we can further assist you. We will not require you to provide any supporting documentation, we will discuss your individual circumstances with compassion



to ensure you stay connected. Any information you provide will remain strictly confidential and accordance with the Privacy Act and [TPG Telecom's Privacy Policy](#).

If you are in a life-threatening situation, you should call 000 immediately.

If you're experiencing or have just left a domestic or family violence situation and you'd like to keep your mobile number, but the account isn't in your name, there may be instances where we can transfer the mobile number to you. Please see [Assistance for those facing domestic or family violence](#) for more information.

If you'd like further assistance, please check out the below support services:

- [Family Violence Law Help](#) (1800 737 732)
- [Ask Izzy](#)
- [1800 Respect](#) (1800 737 732)

### **To provide feedback or make a complaint**

Your feedback is important to us. If you're not satisfied with your application decision or would like to seek a review of that decision, you can contact us or make a [complaint here](#). You can also make a complaint or contact an external organisation for support and advice, including the:

- [Telecommunications Industry Ombudsman \(TIO\)](#): General complaints
- [Office of the Australian Information Commissioner \(OAIC\)](#): Privacy complaints
- [Australian Financial Complaints Authority](#): Sold debt payment disputes

Please be aware that making a complaint internally or to an external organisation will not affect your ability to come to an agreement for a suitable financial hardship arrangement. We are here to help you.