



## Summary of Payment Assistance Policy

This is a summary of our Payment Assistance Policy. For further details, see the full policy at <https://veetel.com.au/payment-assistance-policy>

You have a right to apply for financial hardship assistance both in the:

- short term (up to 3 billing cycles); and
- long term (3 or more consecutive billing cycles).

Financial hardship assistance is free of charge.

### 1. What is financial hardship?

Financial hardship means a situation where:

- you are having difficulty paying your Veetel bills, including due to:
  - illness;
  - unemployment;
  - insufficient income;
  - domestic or family violence;
  - a death in the family;
  - personal or family circumstances;
  - a natural disaster;
  - unexpected events or unforeseen changes; or
  - other reasonable causes; **and**
- you believe that you will be able to get back on track with your payments if, together, we agree, and implement a payment plan or other type of financial hardship assistance under this policy.

### 2. Options for assistance

Options for assistance that we offer may include:

- extensions of time for payment;
- payment plans;
- transferring you to a different telecommunications product;
- applying a credit to your account;
- discounting a bill charge; or
- offering a free non-automatic payment method.



### 3. Applying

You can apply for financial hardship assistance from us by:

- sending a completed Payment Assistance Application Form from <https://veetel.com.au/payment-assistance-application> (including your account number or full address) by:
  - email to [enquires@veetel.com.au](mailto:enquires@veetel.com.au); or
  - post to Veetel Pty Ltd, Locked Bag 9004, Maroubra NSW 2035; or
- calling us on 1300 833 835 (within Australia) or +61 2 6686 1620 (outside of Australia), with the call centre being available from 9 am to 6 pm AEST from Monday to Friday.

### 4. Complaints

To make a complaint to us about a decision in relation to your application, please contact us by email, post or telephone at the contact details above.

If you are not satisfied with the outcome of your complaint, you can escalate your complaint to the Telecommunications Industry Ombudsman at [tio.com.au/complaints](http://tio.com.au/complaints) or by calling 1800 062 058.

### 5. Support services

You can contact free and independent financial advice, counselling and support services, including the:

- **National Debt Helpline**
  - Call: 1800 007 007
  - Visit: [ndh.org.au](http://ndh.org.au)
- **Small Business Debt Hotline**
  - Call: 1800 413 828
  - Visit: [sbdh.org.au](http://sbdh.org.au)

Need more support? You can access:

- **Moneysmart**, which offers free, independent guidance so you can make the most of your money:
  - Call: 1300 300 630
  - Visit: [moneysmart.gov.au](http://moneysmart.gov.au)
- **CreditSmart**, which offers free information and guidance so you can better understand credit and make informed financial decisions:
  - Call: 1800 007 007
  - Visit: [creditsmart.org.au](http://creditsmart.org.au)
- **MyGov**, which offers services and support to help if you're in a financial emergency or facing challenges managing your money:
  - Call: 132 307
  - Visit: [my.gov.au/en/services/work/managing-the-cost-of-living/experiencing-financial-hardship/immediate-help-if-you-re-in-financial-hardship](http://my.gov.au/en/services/work/managing-the-cost-of-living/experiencing-financial-hardship/immediate-help-if-you-re-in-financial-hardship)
- **MyAgedCare**, which offers financial hardship assistance if you are eligible:
  - Call: 1800 200 422:
  - Visit: [myagedcare.gov.au/financial-hardship-assistance](http://myagedcare.gov.au/financial-hardship-assistance)