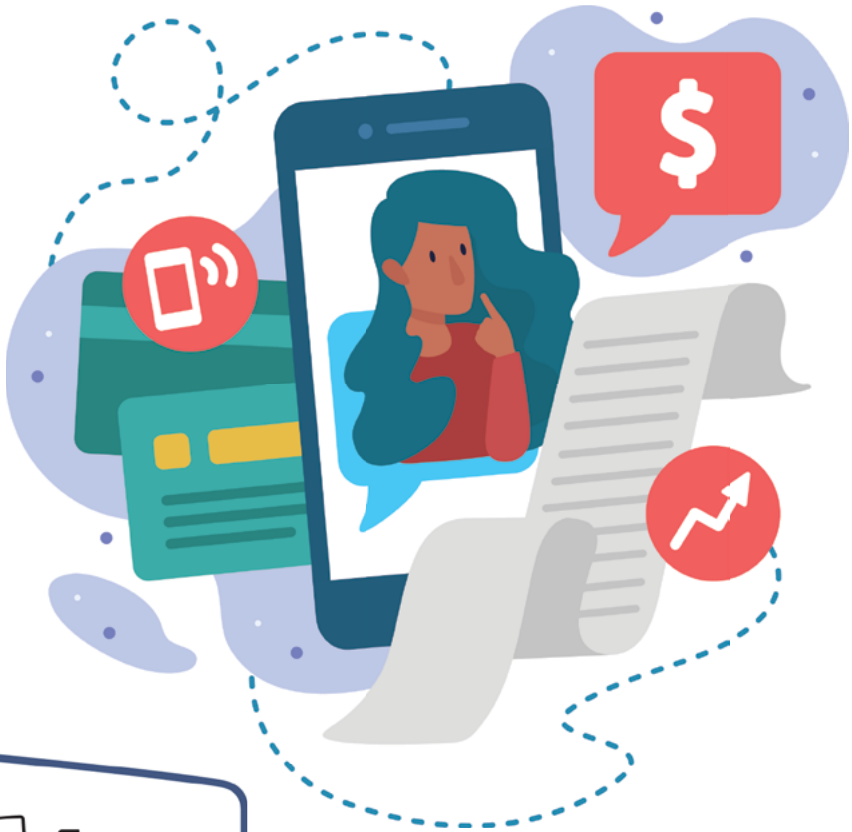




## Your Telco Rights

# Can't afford my bill



Easy  
English



## You can get help with this book

To help you understand this book you can talk to

- a friend
- a family member
- a support person.



They can also help you find more information.



## Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **red**
- we write what the hard word means.



## About this Book

This book is about **financial hardship**.

**Financial hardship** means you find it hard to pay your phone or internet bill.

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You might find it hard to pay a bill if you



- get very sick



- lose your job



- have violence in your life.

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Your **telco** must have a plan to help people in financial hardship.

A **telco** is the company that you pay for your phone or internet. Some telcos are



- Telstra
- Optus
- Vodafone.



Your telco's plan to help people in financial hardship must be on their website.



To get you help paying your bills you will need to tell your telco



- you are finding it hard to pay your bill



- you need help paying a bill

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## How will your telco help you?



Your telco **must** talk to you about how they can help you.



This may include

- help you get support for financial hardship
- give you their plan for people in financial hardship







If you are in financial hardship your telco might not charge you extra money.

Your telco **must** let you



- pay your bill later for no extra money



- Let you pay back a bill in a way you can afford

Your telco **may** let you



- cancel your plan for no extra money.

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## Where else can you get help?



There are some organisations that can

- help you plan your spending
- give you advice on how to pay bills.



Some of these organisations give **financial counselling**.



**Financial counselling** is when you talk to an expert about money problems. These experts might be called financial counsellors.



Another organisation that can help if you can't pay your bill is a **community legal centre**.



**Community legal centres** can tell you how the law can help you. They are experts on the law.



You can also contact the **Telecommunications Industry Ombudsman (TIO)**.

The **TIO**



- listens to complaints



- works with you and your telco to fix your problem.



## How do you contact the TIO?

Call 1800 062 058

Or

Visit their website:  
[tio.com.au](http://tio.com.au)



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## More Information



For more information  
contact ACCAN

Call  
02 9288 4000



Fax  
02 9288 4019

Website  
[accan.org.au](http://accan.org.au)



Email  
[info@accan.org.au](mailto:info@accan.org.au)

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[Twitter.com/ACCAN\\_AU](https://twitter.com/ACCAN_AU)



accan

**Australian Communications  
Consumer Action Network**

