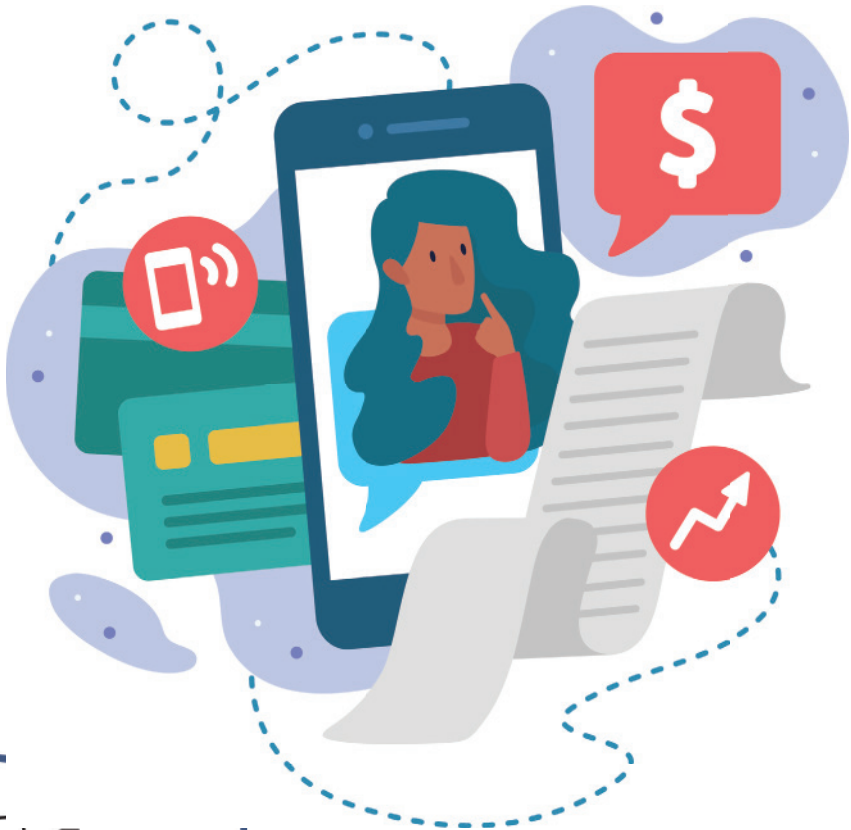




Your Telco Rights

Can't afford my bill





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.



Hard words

This book is about **financial hardship**.

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

You might find it hard to pay a bill if you



- get very sick



- lose your job



- have violence in your life.

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.



You can talk to your telco if you find it hard to pay your bill.

You will need to tell your telco



- why you are finding it hard to pay your bills



- if you will have this problem for a short or long time



- if you have money to pay your bills a little bit at a time.

How will your telco help you?



Your telco will give you choices to keep you connected to your phone or internet service.



They will also tell you different ways that you can pay your bill.

Your telco might decide to let you



- pay your bill late



- move to a cheaper phone plan

- move to a cheaper internet plan.



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

Your telco might let you



- pay your bill late for no extra money



- cancel your plan for no extra money.

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.

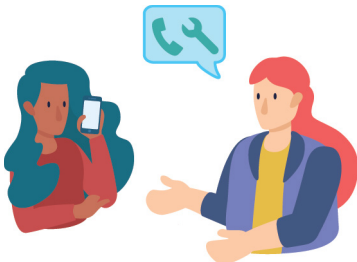


You can also contact the **Telecommunications Industry Ombudsman (TIO)**.

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



More Information



For more information
contact ACCAN



Call
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**Australian Communications
Consumer Action Network**

