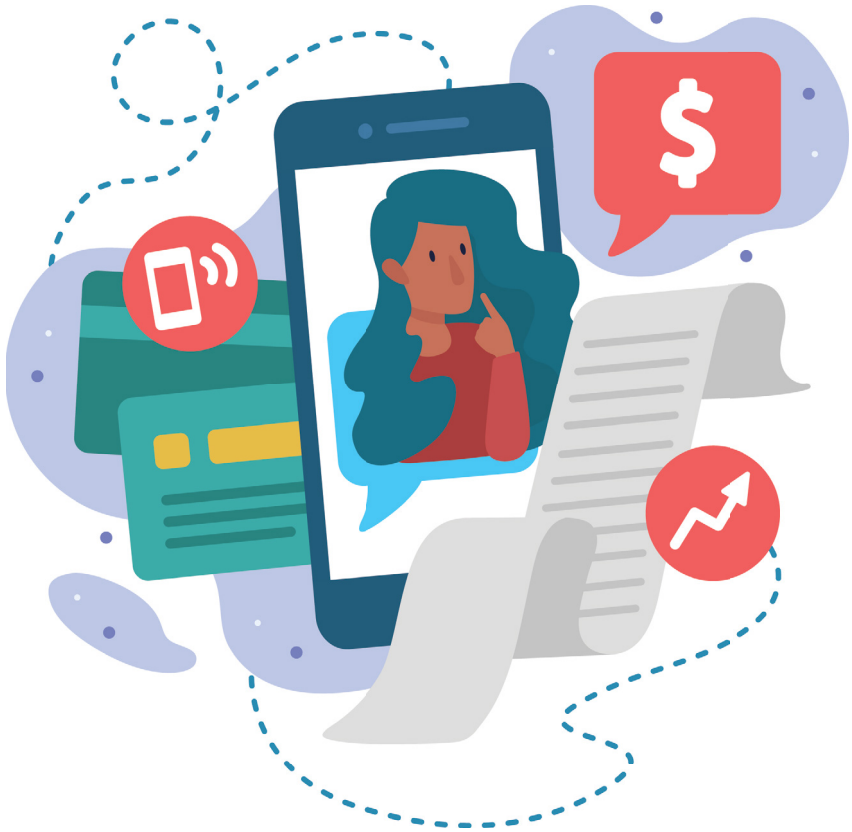




## Your Telco Rights

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# Can't Afford My Bill



Sometimes people are unable to pay their bills due to illness, unemployment, experiences of domestic or family violence, or other changes in circumstances.

It's important not to ignore your bill, because there is help available.



# How to Get Help

Look for your telco's financial hardship policy on their website, which will list what they can do to help.





Contact your telco and explain to them why you are unable to pay your bill. You can ask your telco for new payment arrangements and other options. This will help avoid further problems like being disconnected from your service, or getting a bad credit rating.

# What Your Telco Must Do

Your telco will talk with you about new payment and other arrangements that can help.





They may ask you for more information to support your request for new payment arrangements, but they must not make it too difficult for you by asking for information that is hard for you to get.

Once they receive the necessary information, your telco must make an assessment within five working days (one week). They cannot charge you for this assessment.

Your telco must provide at least three options to keep you connected to your service, and at least three options to help you manage your payments.

These could include:

- Agreeing on an alternative arrangement, plan, or contract, including switching to prepaid mobile services.



- Restricting how you can use your phone or internet service.
- Limiting the amount of money you can spend on your phone or internet service.
- Reducing payments for an agreed period.
- Discounting or waiving debt or fees.





Your telco must also stop collecting the total amount owed if you are on a changed payment arrangement, so long as you keep up the payments.

If you cannot reach an agreement with your provider, you can contact the TIO for assistance: **[tio.com.au](https://tio.com.au)** or call 1800 062 058.



# Other Services to Help With Financial Hardship



- Call the National Debt Helpline on 1800 007 007 or visit [ndh.org.au](http://ndh.org.au)



- Find a financial counselling service near you at [moneysmart.gov.au](http://moneysmart.gov.au)

# Contact Us

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

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

Facebook: [facebook.com/accanau](https://facebook.com/accanau)

E-mail: [info@accan.org.au](mailto:info@accan.org.au)

Phone: 02 9288 4000

For more information and tips go to:  
[accan.org.au/tips](http://accan.org.au/tips)





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