

Financial Hardship Policy

AGL Telecommunications



Helping you stay connected.

Our Financial Hardship Program is available to our residential customers who are experiencing temporary or long-term financial difficulties that make paying their telecommunications bills difficult.

We know that there are a number of **reasons** why you may be finding it difficult to pay your telecommunications bills.

These may include:

- loss of or change in income
- serious illness, disability or death in the family
- separation, divorce or other family crisis
- natural disasters such as fire, flood or drought
- being affected by domestic or family violence, or
- other personal reasons.

In these situations, we may be able to help.

Sometimes we can identify that you may be experiencing financial hardship, in which case we'll reach out to you. However, in most cases you'll need to contact us.

How can we help you?

We understand that sometimes you may need additional support, and we are here to help on a **case-by-case basis**. We are committed to helping you maintain telecommunications access and working with you to find a sustainable solution, tailoring to your individual needs and circumstances.

Depending on your needs, we can also provide you with information about various **payment options** like flexible payment arrangements over a period of time or waiving late payment fees and cancellation fees, and various **spend management options** to help you manage your usage and save you money, like transferring to an alternate plan which includes hard caps or data shaping, or putting restrictions on services (e.g. restricting certain outgoing call types).

How do we assess your application?

By participating in our AGL Telecommunications Financial Hardship Program, you will always speak directly to one of our specially trained consultants. With your permission, we'll also work with an authorised representative or advocate who can speak to us on your behalf.

Applying for, and participating in, our AGL Telecommunications Financial Hardship Program is always **free of charge**.

We'll always review applications in a timely manner and we may require you to fill in an application and provide more information, particularly where extended financial hardship assistance is needed. This may include information such as the telecommunications service(s) impacted, your monthly income and expenditure details, and your up-to-date contact details. Once we have received the required information, we'll provide you an outcome within 5 working days.



Will everyone know I am having difficulty paying my bills?

No. Your privacy is important to us. Our financial hardship team is experienced with assisting customers in financial difficulty.

Any information we need to know about your situation will be kept confidential and in accordance with the requirements of the *Privacy Act 1988* (Cth) and the AGL [Privacy Policy](#).

Your rights and obligations if you are under our Financial Hardship Program

Both we and you will need to agree to a financial hardship arrangement. Once it's agreed, you may request us to give you details of the arrangements in writing.

And whilst you are actively participating in and complying with the financial hardship arrangement, we will ensure your telecommunications service(s) will not be disconnected and there is no collection action on your account.

You must promptly advise us if your circumstances change during the term of the financial hardship arrangement.

How do I find out more?

For more information about how we can assist or to contact our Financial Hardship team, simply call **131 245** (Monday to Friday, 8am to 5pm AEST). Language assistance is available.

Alternatively, you write to us at AGL Telecommunications Financial Hardship Program, 6 Page Street, Moruya, NSW 2537.

If you need to submit an application, or if we have requested information or documents from you, please send your application and information to the email or postal address specified above.

What if I have a complaint about AGL Telecommunications Financial Hardship Program?

If you have a complaint about our Financial Hardship program, you can contact us on 1800 775 329 or write to us at complaints@agl.com.au or AGL Telecommunications Financial Hardship Program, 6 Page Street, Moruya, NSW 2537. We will endeavour to resolve your issue as quickly as possible in accordance with our AGL Telecommunications [Complaints Handling Policy](#).

However, if you remain dissatisfied, you may wish to contact the Telecommunications Industry Ombudsman on 1800 062 058 or via www.tio.com.au.

Where you can get further assistance?

If you would like further advice, community financial counselling and support services are available for free anywhere in Australia by calling the National Debt Helpline on 1800 007 007 (Monday to Friday, 9.30am to 4.30pm) or by visiting www.ndh.org.au.

Details about financial counselling services can also be accessed at www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling.

You can also seek assistance from other community welfare organisations such as The Salvation Army, Anglicare and St Vincent de Paul Society.



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