



Summary Financial Hardship Policy

Statement of Intention

We will work with you to help you respond to financial difficulty, whether temporary or long-term to find a sustainable solution.

Financial hardship may including:

- illness such as physical incapacity, hospitalisation, or mental illness, either for you or a family member;
- loss of employment for you or a family member;
- being a victim survivor of domestic or family violence;
- a family breakdown;
- a death in your family;
- a natural disaster;
- other unforeseen changes like reduction in income or through increase in non-discretionary expenses.

Financial Hardship assessment is free of charge and disconnection of services will only be applied as a measure of last resort.

Financial Counsellor

Find a financial counsellor or a consumer advocate by ringing 1800 007 007 (9.30 am – 4.30 pm Monday to Friday). Alternatively, click the below link for online services.

<https://ndh.org.au/financial-counselling/find-a-financial-counsellor/>

The Process

Where a customer may identify or appear to be a victim survivor of domestic or family violence, they are not required to provide the below information in a financial hardship situation.

Bendigo Telco may request supporting documentation to conduct an assessment if you meet any of the below:

- the financial arrangement will need to be long term;
- the amount to be repaid large or significant (more than \$1000);
- services with us not for very long (less than 2 months); or
- there is a possibility of fraud.

Should you require assistance due to a disability, from a culturally or linguistically diverse background or other special needs we will help you with another appropriate contact.

Translating and Interpreting Service (TIS National) provides interpreter services 24/7 every day and can be reached by calling 131 450 or online at <https://www.tisnational.gov.au/>

The National Relay Service (NRS) can help you if you're deaf or find it hard to hear or speak to hearing people on the phone. <https://www.accesshub.gov.au/about-the-nrs>

If you would like to discuss any Financial Hardship matters contact:

- calling 1300 228 123. You can do so from 8:30am – 5:30pm Monday – Friday (excluding Public Holidays).
- email customerhelp@bendigotelco.com.au

Where Bendigo Telco request information for assessment, the following methods are available to supply:

- by post to: Attention: Credit and Collections,
Bendigo Telco, PO Box 1062, Bendigo VIC 3552
- in person: Attention: Credit and Collections
Shop 34, Fountain Court, Bendigo VIC 3550
- electronically: creditandcollections@bendigotelco.com.au

Your Options

If you are experiencing Financial Hardship, below are some options for assistance:

- restriction of service, in respect of overall or specific services;
- transferring you to a contract which includes hard caps or shaping (if available); or
- low-cost interim options until you can continue with original payments.
- temporarily postponing or deferring payments;
- agreeing on an alternative arrangement, plan, or contract;
- waiving late payment fees;
- waiving cancellation fees; or
- incentives for making payments.

Complaints Handling Process

Customers wishing to raise a complaint regarding the determination of a Financial Hardship application can do so via our **Customer Complaints and Feedback Policy**.

You can also make a complaint by contacting the TIO on 1800 062 058 or online via www.tio.com.au.

Raising a complaint does not prevent you from agreeing to an arrangement for financial hardship assistance.

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