



## 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, to you or a family member;
- loss of employment to 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.

For more details view our full Financial Hardship Policy [here](#).

### Financial Counsellor

To find a financial counsellor / consumer advocate call **1800 007 007** (9.30 am – 4.30 pm Monday to Friday) or for online services click <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.

We 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.

If 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, call **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>

To discuss Financial Hardship:

- call **1300 228 123** - 8:30am – 5:30pm Monday – Friday (excluding Public Holidays).
- email [customerhelp@bendigotelco.com.au](mailto:customerhelp@bendigotelco.com.au)

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

- by post: 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](mailto: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

If you wish to raise a complaint regarding a Financial Hardship application, you 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](http://www.tio.com.au).

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