

Payment Assistance Policy for customers in financial hardship

1 Purpose

The purpose of this Payment Assistance Policy (Policy) is to outline Optus' commitment to identifying, informing, supporting, and interacting with financial hardship customers as defined and in accordance with the **Telecommunications (Financial Hardship) Industry Standard (2024)** (the Standard) as administered by the Australian Communications and Media Authority (ACMA).

This Policy is focused on meeting the needs and expectations of financial hardship customers and sets out a framework to ensure eligible customers seeking Financial Hardship assistance from Optus receive appropriate care and support, prioritising keeping them connected.

2 Scope

2.1 Customers covered by this Policy

This Policy only applies to the following Optus "consumer" customers:

- individual customers who acquire (or may acquire) a telecommunications product or service primarily for personal or domestic use; or
- business and enterprise customers (excluding wholesale customers) that are either:
 - Not-for-profit organisations; or
 - Have or will have an Optus standard agreement with an annual spend of up to \$40,000 with Optus.

See section 4 for further information about customer eligibility

2.2 Updating this Policy

Optus will review this policy annually but may also amend this Policy from time to time in response to regulatory or legislative changes, significant events, or the identification of service improvements.

3 Statement of Intention

3.1 Goal

Our purpose is to deliver real choice by championing the customer and a key component of achieving this vision is to inform, support and assist customers who are or may be experiencing financial hardship.

Our goal for this Policy is to prioritise keeping customers experiencing financial hardship connected, and we will only use disconnection as a measure of last resort.

3.2 Customers rights

Optus customers who meet the eligibility requirements (see Section 4 below) have a right to apply for financial hardship assistance and Optus will not charge customers for this process.

The process for application and assessment is set out in Section 6.

4 Eligible Customers

4.1 When are you eligible to apply for financial hardship assistance?

You are eligible to apply for financial hardship assistance if you are a former or current Optus consumer customer and:

- you are not able to meet your financial obligation under your agreement with us due to financial hardship circumstances as set out in Section 4.2; and
- you consider that the financial hardship assistance options we offer regarding the supply of your product or service will allow you to meet your financial obligation.

4.2 What is financial hardship?

Under the Standard, "financial hardship" occurs when you find yourself unable to pay an amount that you owe Optus under your agreement with us due to one of the following circumstances:

- Personal or household illness.
- Unemployment.
- Low or insufficient income, including reduced access to income.
- Being a victim/survivor of domestic or family violence.
- A death in the family.

- A change in personal or family circumstances.
- A natural disaster.
- Unexpected events or unforeseen changes that have impacted the customer's income or expenditure.
- Other reasonable causes.

4.3 What is financial hardship assistance?

Financial hardship assistance is one or more of the assistance options that Optus offers to help customers in financial hardship to continue to access their telecommunications products or to pay a debt that they owe Optus. Section 5 below outlines the options for assistance that Optus offers under this Policy.

4.4 Vulnerability Support

Customers in vulnerable situations such as domestic or family violence can receive heightened support under our [Policy for Customers Experiencing Vulnerability](#) by the Specialist Care team at Optus. The Specialist Care team is equipped to effectively assist those who are experiencing significant challenges in accessing and managing their communication services. See section 6.2 on how to contact us for support.

4.5 Accessibility Support

Customers with disabilities, special needs or from cultural and linguistically diverse backgrounds are entitled to accessibility support to make an application or to access information about this Policy. See section 6.2 on how to contact us for support

5 Options for Financial Hardship Assistance

Optus offers a range of options for assistance, tailored to meet your circumstances.

Depending on the circumstances, not all options will necessarily be appropriate or suitable, and Optus will work with you to agree on an arrangement for assistance that is realistic and appropriate to suit your personal situation.

Optus offers the following options for assistance:

- Temporary extension of a payment
- Transferring you to a product better suited to your circumstances
- Discounting a bill charge
- Applying a credit to your account to reduce charges that are due or upcoming
- Waiving a debt
- An arrangement where Optus matches payments made by you or gives credit in exchange for payments made by you
- Controls on how you can incur charges on your account with us, including spend controls
- Restricting access to features of your service to keep you connected
- Removing non-essential product features at no cost
- Payment plans which are tailored to meet your ability to pay

As well as the above options, you can contact Optus at any time to receive general assistance in relation to managing payment obligations and any associated debts. For example, we can review your current products and services and potentially offer ones that better suit your needs and budget.

We also provide options for customers in financial hardship to access affordable handsets that are capable of accessing the emergency call service using Australian mobile networks.

6 Application and Assessment Process

6.1 How to make an application for financial hardship assistance

You can make an application for financial hardship assistance by contacting us using one of our existing contact methods set out below. Your application will be processed at the time of interacting with our specialised team.

How we will assess and process your application:

1. First, we will discuss your application with you and assess your eligibility for financial hardship assistance (as set out in section 4 above) and request any information as required (see section 6.4 below).
2. If you are eligible, we will work with you to agree on which options for assistance are suited to your circumstances.

3. We will offer a solution for assistance based on the above.
4. If you agree to the offered solution for assistance, it will commence immediately.
5. If you do not agree, you have the option of requesting a review and/or making a complaint.
6. If you are not satisfied with how we handle your complaint you can contact the TIO to escalate the complaint (see section 8 below for contact details).

In some instances, your application may need to be referred to a specialised team where they will get in touch with you to tailor the assistance offered to you.

See section 6.5 for details on the timing for us to get back to you.

Customers with disabilities, special needs or from cultural and linguistically diverse backgrounds will have access to assistance to make the application where needed.

6.2 Contacting us

Here are the ways you can contact us to start an application process or to discuss your options for financial hardship assistance.

Call us on 1300 308 839 (open 24/7) and we'll connect you with the appropriate specialist team.

My Optus app

You can also message us 24/7 through My Optus app optus.com.au/customer-extras/mobile-apps/my-optus-app and our team will connect you to the appropriate specialist team directly during available hours.

Message Us

Chat with our team 24/7 optus.com.au/notices/messaging

Customers Experiencing Vulnerability

If you're experiencing, or in danger of experiencing, a domestic or family abuse situation, **please call 1800 685 059 (open 24/7)** and we will work with you to ensure you stay safe and connected. For more information, please visit optus.com.au/about/specialist-care/dfa.

For assistance with accessibility and disability, you can contact us on **1800 470 291 (open 24/7)**.

If you've been affected by a natural disaster, you can contact us on **1800 507 581 (open 24/7)**.

6.3 Information you will need to provide to start the application process

Before we can assess your application, we will need to identify you, in accordance with ACMA regulations. This will include a multi-factor authentication process so that we can be sure we are talking to the Optus account holder (or your authorised representative).

6.4 Extra information we may request to assist us in assessing an application

Customers who are victims/survivors of domestic or family abuse will not need to provide evidence to support their application for financial hardship assistance.

Likewise, if you are seeking short-term assistance (i.e. for no more than 3 payment cycles) you are not required to provide evidence to support your application.

When you apply for long-term assistance, we may request information from you to support your application if:

- the amount to be repaid is more than \$1,000; or
- you've been an Optus customer for less than two months; or
- we reasonably believe there is a possibility of fraud.

Optus will only ask for information or evidence that is strictly necessary to assess your application and eligibility and is not too much trouble for you to provide. For example, a medical certificate or a support letter from a counsellor, case or social worker.

We may not be able to complete our assessment if the information we request is not provided or is incomplete. If you provide information that is false, inaccurate or misleading, this may result in your application being cancelled.

Whenever we ask for information, we will give you our contact details so you can talk to us about the request, and we will tell you how you can send the information to us.

6.5 Timeframes that apply to the assessment process

If we are unable to complete your application with our specialised team, Optus will provide you with an estimate of how long it will take us to complete our assessment but will complete our assessment within 5 business days of receiving a complete application.

We aim to advise you of the outcome of our assessment as soon as possible but will inform you within 2 business days of completing the assessment. Optus will advise you immediately if it becomes clear that you are not eligible for financial hardship assistance under the **Standard**.

6.6 When does an arrangement start?

An arrangement for assistance will start as soon as you indicate to Optus that you agree to the arrangement we offer. You can keep track of the progress of your application by contacting us at any time or through My Optus App (if opted in at the time of completing your application).

7 External Partnerships & Support Services

Optus works closely with external organisations including financial counselling organisations, charities and social services to help strengthen our understanding and provisions for financial hardship customers and to connect our customers with broader support options available to them.

We ensure appropriate consent is obtained before sharing any customer information with external organisations unless we reasonably consider there is an immediate risk to your safety.

You can access:

1. Independent financial advice, counselling and support from external organisations including:
 - a. National Debt Helpline
Call: **1800 007 007**
Visit: [ndh.org.au](https://www.ndh.org.au)
 - b. Small Business Debt Hotline
Call: **1800 413 828**
Visit: [sbdh.org.au](https://www.sbdh.org.au)

2. Information about contacting Centrelink, Medicare or Child Support, and the Department of Human Services:
 - Department of Human Services
Visit: servicesaustralia.gov.au
3. Moneysmart offer free, independent guidance so you can make the most of your money:
 - Moneysmart
Visit: moneysmart.gov.au
4. 1800 Respect provides support for all Australians directly and indirectly experiencing, or at risk of experiencing, sexual assault, domestic or family abuse:
 - 1800 Respect
Call: **1800 737 732**
Visit: 1800respect.org.au
5. Additional support from external organisations including:
 - **BeyondBlue**
Beyond Blue provides information and support to help everyone in Australia achieve their best possible mental health, whatever their age and wherever they live.
Call: **1300 224 636** (24x7 Support)
Visit: beyondblue.org.au
 - **Kids Helpline**
Kids Helpline is a free, 24x7 phone and online counselling service for young people aged 5 to 25.
Call: **1800 55 1800** (24x7 Support)
Visit: kidshelpline.com.au
 - **Lifeline**
Lifeline is a national charity providing all access to crisis support and suicide prevention services.
Call: **13 11 14**
Visit: lifeline.org.au

Free call from payphone and Optus mobile services. Local call charges apply for calls made on Optus landlines (check your rate plan inclusions).

Lifeline also offer SMS and Chat options, visit the Lifeline website for more details.

- **National Drugs Campaign**
The Australian Government's National Drugs Campaign aims to help young people and parents understand the harmful effects and consequences of drug use.
Visit: health.gov.au/topics/drugs
- **Gambling Help**
Support for anyone affected by gambling.
Call: **1800 858 858**
Visit: gamblinghelponline.org.au
- **WIRE (VIC only)**
WIRE stands for Women's Information and Referral Exchange Inc. and is a Victorian (only) organisation offering free information, support and referrals for women, by women.
Call: **1300 134 130**
Monday to Friday: 9.00am to 5.00pm except public holidays.
Visit: wire.org.au
Local call charges may apply ([check your rate plan inclusions](#)).
WIRE also offer chat, visit the WIRE website for more details.

8 Complaints and Review

To make a complaint (and read our complaints handling policy) you can contact us at optus.com.au/for-you/support/feedback-and-complaints

Or you can message us at optus.com.au/notices/messaging or in **My Optus app**.

You can contact us for other types of help and support at optus.com.au/support/contact-us.

If you are not satisfied with how we handle your complaint, you have a right to take your complaint to the Telecommunications Industry Ombudsman (TIO), which is a free and independent service.

The TIO can be contacted on **1800 062 058** or at tio.com.au.

Customers who make a complaint to Optus or the TIO in relation to an application for financial hardship assistance or seek a review of a decision made in relation to an application will not be prevented from agreeing to an arrangement for financial hardship assistance while their complaint is being handled.