

Buddy Telco understands that there are times when you may have trouble paying your bills for a variety of reasons. This may be short or long-term. If you are experiencing financial hardship for any reason and you would like to access support to pay your bills, you can apply for financial hardship assistance.

We are committed to helping any customer facing financial hardship to retain their internet and working with them to find a sustainable solution. Disconnection of services will only be used as a measure of last resort.

We provide payment plans or other options for support, depending on your circumstances. Financial hardship support is free of charge.

How do I arrange a payment plan?

You don't need to provide any proof of financial hardship to set up a payment plan.

You can easily arrange one:

- Online via the Buddy Telco portal or app (24/7)
- Livechat with one of our friendly customer service team, Monday to Friday, 9am–5pm (AWST), 11am–7pm (AEST)

What other support does Buddy Telco offer?

Depending on your circumstances, we may offer:

- other options to keep you connected, including:
 - spend controls
 - service restrictions
 - temporary plan downgrades (at no cost)
- other financial arrangements including:
 - temporarily postponing or deferring payments (outside of payment plans)
 - agreeing on an alternative arrangement, plan or contract, including discussing pre-paid services
 - waiving of late fees

You can discuss these options with one of our Financial Hardship Officers by Live Chat, or by email at hardship@buddytelco.com.au.

Am I eligible for other support?

To assess if you are eligible for other support, you may need to fill out our [Financial Hardship application form](#).

In some circumstances we may also ask you to supply information such as:

- A statutory declaration or official written communication from a person or support group familiar with your circumstances
- Evidence that you have consulted with a recognised financial counsellor
- A statement of your financial position

Supporting documents can be sent to hardship@buddytelco.com.au or by post to PO Box 3351, Gippsland Mail Centre VIC 3841, or **speak to our team on live chat**.

We may not be able to assess your circumstances if you don't provide us with the requested information. You will not be required to provide supporting documents if you are impacted by domestic and family violence, or if your request for support is for short term assistance.

How does the process work?

Once any information has been received, we will assess your circumstances and advise you within 5 working days if we can help.

We consider any documents relating to income, statements from advisors and your past payment history with us when we make an assessment. We aim to set up an arrangement that helps you to pay your bills, while not causing you further financial strain.

If you are eligible, we will:

- work with you to find a sustainable arrangement, then
- confirm the arrangement via letter or email to you, then
- ask for your agreement.

The arrangement will not start until you agree to it. You must inform us if your circumstances change during our arrangement, and we can then review your arrangement.

We do not charge for assessments or administrative costs.

If we cannot provide you with financial hardship assistance, we will advise you immediately after we have assessed your application.

What happens if I don't agree with an assessment?

If you wish to review the outcome of a financial hardship assessment, you can do so via our Complaints Handling Process.

You can make a complaint to us by:

- Phoning 1300 0BUDDY
- Emailing complaints@buddytelco.com.au
- Completing the [online complaint form](#)
- Post at PO Box 3351, Gippsland Mail Centre, VIC, 3841

You can find more information on this process [here](#).

If you are still not happy with the outcome of your complaint after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for independent mediation.

The TIO can be contacted by calling 1800 062 058 or visiting the TIO website at tio.com.au/making-a-complaint.

Making a complaint does not prevent you from receiving financial hardship assistance from us.

Finding a financial counsellor

You can talk to a financial counsellor via 1800 007 007 (National Debt Helpline).



Financial Hardship Policy

This number will switch through to the service closest to you.

You can also find the financial counselling service nearest to you by visiting

www.ndh.org.au/financial-counselling/find-a-financial-counsellor/