



## Payment Assistance Policy

We're here to help. Customers experiencing financial hardship have a right to apply for short term assistance or long-term assistance and this assistance is provided free of charge.

The main goal of our Payment Assistance Policy is to prioritise keeping customers experiencing financial hardship connected. We believe in supporting customers through financial hardship which is why disconnection is considered a measure of last resort.

### What is Financial Hardship?

Financial hardship is where a customer is in circumstances where they are unable to meet their payment obligations but considers they will be able to meet these obligations if we agree to an arrangement for payment assistance. Circumstances that may affect a customer's ability to pay include illness, unemployment, reduced income, experiencing domestic or family violence, a death in the family, natural disasters and other unexpected events that change income or expenses.

### Our Team

We believe that everyone deserves access to helpful and empathetic support during difficult financial times. That's why we're committed to training our team to identify customers facing financial hardship and respond with kindness and compassion. Our team will work with you to find reasonable arrangements that consider your individual circumstances.

### What assistance can we offer?

We can offer a range of options to help you stay connected when you are experiencing financial hardship. Options that may be available include:

- Temporarily extending time for payment
- Agreeing on a payment plan tailored to your ability to pay
- Discounting or waiving certain fees and charges
- Placing a restriction on part of your service or specific services
- Transferring you to a plan better suited to your circumstances
- Removing non-essential features of a service at no cost

Many of our plans are month to month, allowing you to change or downgrade your plan to one that better suits your needs.

When we agree on a payment plan, we understand that repayments should be sufficient to cover expected future use of the service as well as providing a continued reduction of debt. This is to ensure that you do not go further into debt under the arrangement.



## How to apply for financial hardship assistance

If you are having trouble paying your bill, wish to discuss options available to minimise your bill, or want to apply for financial hardship assistance contact us at:

- **Telephone:** [1300 368 151](tel:1300368151)
- **Email:** [support@zolt.com.au](mailto:support@zolt.com.au)
- **Online:** <https://www.zolt.com.au/>

Remember, the earlier you contact us, the better. Discussing your concerns with us gives us the opportunity to help you manage your bills.

If you need assistance with making an application, please let us know.

## Supporting information and documents

We do not require documents to support an application for financial hardship where you are seeking short term assistance or where you are experiencing or overcoming domestic or family violence.

Where your application is for long term assistance, we may request further supporting information or documents from you. Documents may include a letter from your doctor if your hardship is due to illness, a letter from a recognised financial counsellor indicating you have consulted them, a severance letter from your most recent employer, or a statement of your financial position. If we require such supporting documentation, we will advise you at the time we discuss your situation. Should the requested information not be provided, it may impact our ability to assess your application for long term assistance.

## How we assess your application

We will review financial hardship applications, along with any supporting information, documents, or other information available to us within 5 Business Days of receiving your completed application. We will advise you of the outcome of your application within 2 Business Days of completing our assessment. We will let you know as soon as possible if it appears you are not eligible for financial hardship assistance.

If your application is accepted, we will work with you to organise a payment plan or alternative financial or plan arrangements.

Once we come to an agreement, we will confirm this in writing via letter or email to you.

You must inform us if your circumstances change (for better or for worse) during our arrangement, so we can review the arrangement.

If you do not follow the terms of our arrangement, we will take reasonable steps to contact you before taking further action.

If we have concerns about your financial situation, or you are not eligible for financial hardship assistance, we may suspend or disconnect your service. However, suspension or disconnection of your service is used only as a last resort, and we will endeavour to work with you to ensure this does not happen.



## Financial Counselling

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor.

You can talk to a financial counsellor anywhere in Australia by contacting the National Debt Helpline by:

- Calling 1800 007 007 – Free hotline open from 9.30am to 4:30pm Monday to Friday
- Live Chat at [ndh.org.au](https://ndh.org.au) – 9.00am to 8.00pm Monday to Friday

Free financial counselling services are also offered by community organisations, community legal centres and some government agencies. For example, The Salvation Army offer a free financial counselling service ([salvationarmy.org.au](https://salvationarmy.org.au) or call 1800 722 363).

## Our Complaints Handling Process

Remember that we are here to help you. If you have a complaint about the outcome of your application for financial hardship assistance, you can contact us via:

- **Telephone:** [1300 368 151](tel:1300368151)
- **Email:** [support@zolt.com.au](mailto:support@zolt.com.au)
- **Online:** <https://www.zolt.com.au/>

If you are unhappy with our handling of your complaint, you can also seek external dispute resolution through the Telecommunications Industry Ombudsman (TIO). You can make a complaint through the TIO by:

- Calling 1800 062 058
- Contacting them at [www.tio.com.au](https://www.tio.com.au)

Making a complaint will not affect your ability to agree to an arrangement for financial hardship assistance.