



# SpinTel Payment Assistance Policy.

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## Introduction

We are committed to helping customers facing financial hardship maintain telecommunications access with SpinTel and working with you to find a sustainable solution. Disconnection will only be used as a measure of last resort. As a customer, you have a right to apply for financial hardship assistance, and it is free of charge.

This policy aims to address the requirements and anticipations of customers experiencing financial difficulties. It establishes a structure to guarantee that SpinTel offers suitable care and assistance to eligible customers seeking help with financial hardship, with a focus on maintaining their connectivity.

## Customers covered by this Policy

This policy applies to the following SpinTel customers:

- an individual who acquires or may acquire a telecommunication product for the primary purpose of personal or domestic use; or
- a business customer (or not-for-profit organisation) with an annual spend of less than \$40,000.

## What is financial hardship?

Financial hardship occurs when a customer is unable to fulfil their financial responsibilities owed to a company due to various reasons, including:

- personal or household illness
- job loss (unemployment)
- low or insufficient income, including reduced access to income
- being a victim survivor of domestic violence
- family emergencies such as death,
- a change in personal or family circumstances
- natural disasters
- unexpected events or unforeseen changes that have impacted the customer's income or expenditure, or other reasonable causes.

The customer must also consider that they can meet their payment obligations if an agreed arrangement for financial hardship assistance is set up.

# Options for assistance

SpinTel offers a number of assistance options, which include:

- Postponing or extending bill payment deadlines
- Providing bill credits, such as late payment fees
- Creating tailored payment plans
- Implementing spend controls
- Removing unnecessary product features at no cost
- Changing you to a more suitable plan
- Adjusting internal limits to prevent disconnection
- Offering non-automatic payment methods for free

## The Application and assessment process

### How to applying for assistance

If you're having difficulty paying your bill, exploring ways to reduce your bill, or seeking financial hardship assistance, please reach out using one of the following methods:

**Livechat:** Click on the Chat Icon on the SpinTel website and start a conversation.

**By Phone:** Call us on 1300 303 375, 9am to 5pm Monday to Friday. Our team will discuss your options.

**Email:** Send an email to: [paymentassistance@spintel.net.au](mailto:paymentassistance@spintel.net.au). Our team will advise you of further steps.

### What happens after you've applied

Once we've received your request for support, we'll assess and determine your eligibility. We will advise you within business 5 days of the outcome of our assessment (usually much quicker).

If your application is accepted, we will work with you to find an assistance option that will work for you.

To determine the most suitable assistance for you, we may inquire about your financial situation and the services you require from us. For instance, if the financial challenges are long-term, we might request relevant documents to support your situation.

For short-term assistance, or if you are a victim or survivor of domestic or family violence, we will not request any documents.

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.

## **How we will assess and process your application**

First, we will discuss your application with you and assess your eligibility for financial hardship assistance and request any information as required.

If you are eligible, we will work with you to agree on which options for assistance are suited to your circumstances. We will offer a solution for assistance based on the above. If you agree to the offered solution for assistance it will commence immediately.

## **What happens if you disagree with our assessment?**

If you disagree with the result of a financial hardship assessment, you can seek a review through our Complaints Process. You can make a complaint by calling 1300 303 375 between 8am to 8pm Monday to Friday, emailing [complaints@spintel.net.au](mailto:complaints@spintel.net.au) or submitting an online request. More information can be found in our [Complaints Policy](#).

If you are unsatisfied with the resolution of your complaint, you can contact the Telecommunications Industry Ombudsman (TIO) for impartial mediation by calling 1800 062 058 or visiting [tio.com.au/making-a-complaint](http://tio.com.au/making-a-complaint). It is important to note that seeking assistance through the complaints process will not hinder you from receiving financial hardship support from us.

## **External help & support services**

You can visit the National Debt Helpline at [ndh.org.au](http://ndh.org.au) or talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday – Friday, 9.30am – 4.30pm AEST).

This number will connect you to the relevant support services in your state or territory.

If you are a business customer, you can visit the Small Business Debt Helpline at [sbdh.org.au](http://sbdh.org.au) or talk to a financial counsellor from anywhere in Australia by calling 1800 413 828.

You may also find assistance online by visiting the following sites:

- MoneySmart - <http://www.smartmoney.gov.au/>
- National Debt Helpline - <http://www.ndh.org.au/>
- Financial Counselling Australia - <https://www.financialcounsellingaustralia.org.au/>