







<p>2. HELP IS AVAILABLE</p> <p>No money to pay?</p> <p>We can help you stay connected.</p> <p>Learn:</p> <ul style="list-style-type: none">▪ How we help.▪ Your rights.▪ How to contact us.	
<p>2.1 When You Need Help</p> <p>You might need help if:</p> <ul style="list-style-type: none">▪ You're sick.▪ You lose your job.▪ There's less money.▪ There's family violence.▪ Someone passes away.	    

- Your life changes.

- There's a natural disaster.

Tell us early if you can't pay.

We only stop your service as a last resort.



2.2 What Help We Offer

We can help for:

- Short-term: Up to 3 months.
- Long-term: Over 3 months.

It's free to ask for help.



2.3. Who Can Get Help?

You can get help if:

- You're a Telstra customer.
- You can't pay your bill.
- Business customers

If you can't get help, we'll explain why.



3. HOW WE HELP

3.1 Types of Help

Help can include:

- More time to pay.
- Easy payment plan
- Cheaper plans
- Remove extras
- Pay via Centrelink
- Some pre-paid credit
- Cheaper phones (no need to ask)



3.2. How to Ask for Help

It's free to apply. You can:

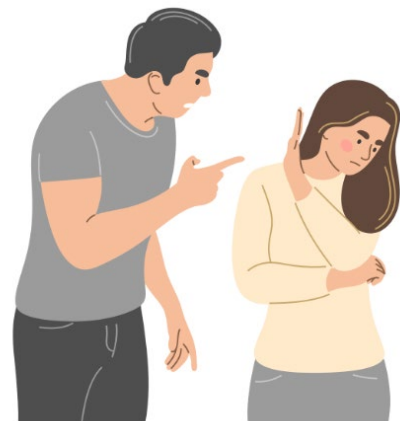
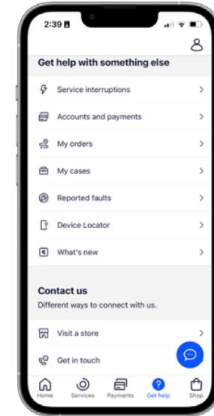
- Go to telstra.com/hardship
- Message us in the My Telstra app (7:30am–12am AEST)
- Call and say “payment assistance” (Monday–Friday, 8am–6:30pm AEST)
 - Personal: 13 22 00
 - Business: 13 20 00
- Visit us (telstra.com/find-us)
- For JB Hi-Fi Mobile plans, call 13 50 75 or message in the JB Hi-Fi Mobile app.
- For The Good Guys Mobile plans, call 13 50 88 or message in The Good Guys app.
- For Boost Mobile plans, call 125 8881 or message in the Boost app.

Other ways to ask for help:

- If someone else contacts us for you, give us permission first. telstra.com/account-contacts.

Language Help

- If you are a First Nations Customer, Call 1800 444 403.
- If you do don't speak English, call 1800 241 600.
- If you face domestic or family violence, call the Telstra SAFE team at 1800 452 566 (Monday–Friday, 8am–8pm AEST; Saturday–Sunday, 8am–5pm AEST) or request a callback at telstra.com/callback.
- If you need help to speak or listen, use the National Relay Service. Call 1800 555 660. Give the relay officer the number you want to call.



3.3 What We Do

We'll:

- Review your request within 7 business days.
- Ask about your situation.
- Not ask for proof for short-term help or domestic violence.
- Offer affordable options.
- Send your plan in writing within 2 days.
- Explain if you can't get help.
- We won't stop your service while we work on your request or if you follow your plan.



3.4 Check Your Request

- Use one method to apply. Check progress:
- Contact us.
- In My Telstra app: Sign in, go to Profile, check "In progress" tab.



3.5. Your Payment Plan

We help you pay and stay connected. When your plan ends, we'll:

- Return you to normal billing.
- Let you ask for more help.
- You might lose help if you:
 - Miss payments.
 - Don't reply to us.
 - Can't or won't pay.
 - We'll warn you 10 business days before stopping your service.



3.6. If Things Change

Tell us if:

- You can't follow your plan.
- You need more help.
- Your contact details change (update in My Telstra app).

We'll adjust your plan if needed.

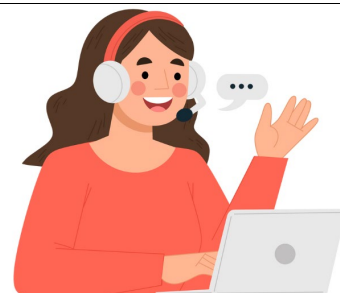


4. OTHER HELP

4.1 Free financial advice:

National Debt Helpline - 1800 007 007 or ndh.org.au.

Small Business Debt Helpline: 1800 413 828 or sbdh.org.au.



5. COMPLAINTS AND PRIVACY

5.1 If you're unhappy, here's how to reach us:

- Use the My Telstra app ("Get help").
- Call 13 22 00 (personal) or 13 20 00 (business), say "Complaint."
- Visit telstra.com/complaints.

5.2 If you're still unhappy, contact the TIO: 1800 062 058 or tio.com.au.

5.3 Privacy: We keep your information safe. See telstra.com/privacy.

