

# Information for Financial Counsellors and Customer Advocates

**Telstra**

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# Contents

<b>Chapter 1</b>	<b>How can Telstra help? .....</b>	<b>3</b>
<b>Chapter 2</b>	<b>Who is Eligible? .....</b>	<b>3</b>
<b>Chapter 3</b>	<b>What to expect when you contact the SAT? .....</b>	<b>4</b>
<b>Chapter 4</b>	<b>What options may be suggested?.....</b>	<b>4</b>
<b>Chapter 5</b>	<b>Victim Survivors of Domestic and Family Violence.....</b>	<b>5</b>
<b>Chapter 6</b>	<b>Telstra Pre-Paid Top-Up Program.....</b>	<b>5</b>
<b>Chapter 7</b>	<b>What support will SAT provide my customer? .....</b>	<b>6</b>
<b>Chapter 8</b>	<b>How long will it take Telstra to assess a Financial Hardship enquiry?.....</b>	<b>7</b>
<b>Chapter 9</b>	<b>What can an advocate or customer do if they are not happy with the proposed resolution?.....</b>	<b>7</b>
<b>Chapter 10</b>	<b>How do I get assistance?.....</b>	<b>7</b>
<b>Chapter 11</b>	<b>Customers Needing Support in times of Need .....</b>	<b>7</b>

# Support for Customers Experiencing Financial Difficulty

At Telstra, we are committed to helping our customers who may be experiencing financial difficulty, to stay connected. We will work with you, their advocate, to find the best solution to meet the needs of the customer.

The Telstra Payment Assistance Policy outlines the range of flexible options that Telstra has in place to support financially vulnerable customers and can be accessed through [telstra.com/hardship](https://telstra.com/hardship).

## How can Telstra help?

Our specialised agents are here to provide dedicated support, by working with you to find the right solutions to get the customer back on track. The Specialised Assistance Team (SAT) can assist customers with services, including:

- Mobile
- Fixed Line
- Broadband

## Who is Eligible?

A range of circumstances can occur in a customer's life that mean they are having difficulty meeting their financial obligations including:

- Illness
- Death in the family
- Impacted by Domestic or Family Violence
- Impacted by Natural Disaster
- Unemployment
- Change in financial circumstances
- Other reasonable causes (e.g., incarceration of a primary income earner)

In general, the SAT is best placed to assist with situations that require support for longer than 3 months, rather than shorter term or once-off assistance that the customer may be able to arrange for themselves through My Account or the My Telstra app, or by contacting the Financial Assistance and Support Team (FA&ST).

## What to expect when you contact the SAT?

A SAT agent will, after confirming that a third party/advocate authority has been received from the customer, ask a series of questions relating to the customer's current circumstances. They may be able to resolve the customer's enquiry during the first contact. This will generally occur if the situation is expected to be short term.

If a request for assistance requires detailed understanding of the customer's Telstra accounts and current financial situation, a case will be created, and investigated accordingly.

The investigation will consider the following:

- Any financial over-commitment
- If there is potential mis-selling
- Financial abuse (including Elder Abuse)
- The level of payments for services that the customer believes they could reasonably afford
- The payment and service history
- The current plans and services being used by the customer

Once the investigation has been completed, a range of options will be provided in writing (via email) to the advocate, who can then discuss them with the customer.

Telstra will allow sufficient time for the customer to consider the available options prior to taking any action on the account.

A hold will be applied to the customer's account to ensure that no credit management action will be taken while the support options are being considered.

## What options may be suggested?

The options suggested will depend on the information the customer has shared regarding their current situation, future affordability of services and capacity to make payment.

Some of the options that may be appropriate include:

- Temporarily postponing, extending or deferring the time to pay a bill
- Payment plans which are tailored to meet a customer's ability to pay
- Waiving debt fees or charges
- Discounting a charge or applying a credit, including Telstra Bill Assistance Payment (TBAP)
- Moving to a more affordable plan or product (right-planning or converting to pre-paid)
- Cancelling services that are no longer required

## Request Telstra Billing and Payment Assistance

Telstra's Billing and Payment Assistance Program provides short-term financial relief to customers in need of financial assistance.

Financial Counsellors and community agencies can request Bill Assistance as a credit to a Telstra Bill, or in the case of upfront plans, a waiver of service charges and deferral of any device repayments on their client's behalf, without the client needing to contact Telstra

Please see the Telstra Billing and Payment Assistance user guide for further information. If you need a copy of this guide please contact [consumer.affairs@team.telstra.com](mailto:consumer.affairs@team.telstra.com).

## Victim Survivors of Domestic and Family Violence

Domestic or family violence can happen to anyone and staying connected is important. We want to make sure these customers can safely use their mobile devices and online communication.

If a customer that you represent is experiencing a situation involving domestic or family violence and needs support, the SAFE team can be contacted on **1800 452 566** (Monday-Friday 8am – 6.30pm AEST). Their case will be managed discretely, and a SAFE agent will coordinate any account activity needed to keep the customer safe and with access to the necessary telecommunications services. They will also coordinate with the SAT if the customer requires financial assistance in order to maintain their service.

## Telstra Pre-Paid Top-Up Program

Telstra Top-Up's are a \$160 pre-paid recharge with 70GB of data valid for six months for pre-paid customers experiencing financial difficulty.

Financial Counsellors and community agents can register to provide Top-Ups directly to your clients. It's free you just need to register for set up. To apply to be part of Top-Up Program you can get in touch with InfoXchange and request access.

## Frequently Asked Questions

### What support will SAT provide my customer?

The SAT will always try to find a solution which meets the needs of the customer. The solutions offered will be based on individual circumstances and can include the solutions listed below –

Customer circumstance	Potential solution
Customer requires assistance with payment of their next bill	<ul style="list-style-type: none"> <li>• Flexible Payment arrangement (short or long term)</li> <li>• Removal of late payment fees</li> <li>• Telstra Bill Assistance Program (see the Telstra Billing and Payment Assistance user guide)</li> </ul>
The customer can no longer afford to pay their usual bills and is unsure when their circumstances will improve	<ul style="list-style-type: none"> <li>• Payment support for outstanding debts (Telstra Bill Assistance, payment arrangement)</li> <li>• Change of service and plans (prepaid and possible return of handsets)</li> <li>• Up to 90-day suspension option</li> <li>• Removal of charges we've determined the customer is not liable for</li> </ul>
The customer has accrued a high amount of debt and needs assistance with reducing the debt	<ul style="list-style-type: none"> <li>• Removal of charges we've determined the customer is not liable for</li> <li>• Removal of late payment fees</li> <li>• Change of services/plans (prepaid and return of device)</li> <li>• Payment plans (for eligible plans)</li> </ul>
The customer is impacted by domestic or family violence, including claims of financial abuse	<ul style="list-style-type: none"> <li>• Removal of charges we've determined the customer is not liable for, including removal of related default listing with the Credit Reporting Body.</li> <li>• If a change of ownership is required, a transfer to the SAFE team will be facilitated by the case manager</li> </ul>
The customer has been impacted by a natural disaster and needs assistance with the repayment of their bills to maintain their services	<ul style="list-style-type: none"> <li>• Disaster relief packages may be available. Customer or advocate should call 13 22 00 or visit <a href="https://www.telstra.com">Telstra.com</a> to see what is available</li> <li>• Flexible payment arrangement</li> <li>• Up to 90-day suspension of services</li> <li>• Right planning of services</li> </ul>

## How long will it take Telstra to assess a Financial Hardship enquiry?

The SAT aims to assess each customer situation within five (5) working days of receiving an enquiry. The team will also keep the customer or advocate informed of the assessment and resolution timeframes via email or scheduled calls.

## What can an advocate or customer do if they are not happy with the proposed resolution?

If you are dissatisfied with the proposed resolution provided to the customer, you can request an escalation to the Specialised Assistance Team Leader or the Chief Customer Advocate.

Alternatively, if a resolution is not reached, a complaint can be lodged with the Telecommunications Industry Ombudsman via [www.tio.com.au](http://www.tio.com.au).

## How do I get assistance?

- Customers who wish to act on their own behalf can call Telstra on **1800 531 951** (Monday-Friday 8am – 7pm AEST) or visit **Telstra.com/hardship** for further support options.
- Customers who identify as being Indigenous, First Nations or Torres Strait Islander can call our **First Nations Connect Team** on **1800 444 403** (Monday-Friday 8am – 8 pm AEST)
- Customers impacted by Domestic and Family violence who need support can contact the **SAFE Team** on **1800 452 566** (Monday-Friday 8am – 8pm AEST) Saturday & Sunday: 8am to 5pm AEDT.

Financial Counsellors or Customer Advocates can contact the Specialised Assistance Team on 1800 045 092 (Monday – Friday 8am – 5pm AEST) or email [specialassistance@online.telstra.com.au](mailto:specialassistance@online.telstra.com.au).

For general Telstra enquiries unrelated to cases you can get in touch with [consumer.affairs@team.telstra.com](mailto:consumer.affairs@team.telstra.com)

## Customers Needing Support in times of Need

We understand that everyone's circumstances are unique, and we are here to support you in any way we can. If you have a customer in a vulnerable situation and require assistance, we have a dedicated support page. Our team is ready to provide the help you need, whether it's addressing concerns, providing guidance, or offering additional resources. Please visit our support page at: [Customer support in times of need - Telstra](#)