







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

- 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:

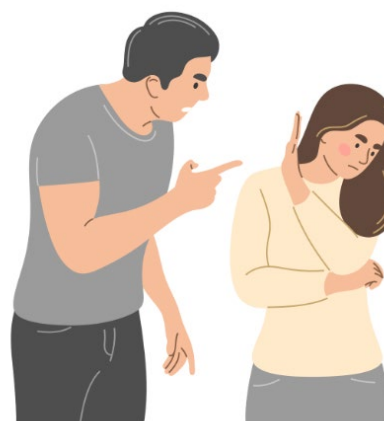
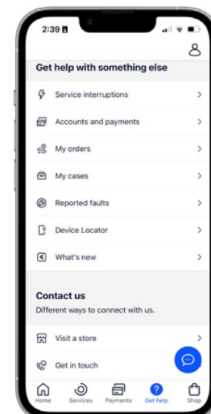
- Go to [telstra.com/hardship](https://telstra.com/hardship)
- Message us in the My Telstra app (7:30am–12am AEST)
- Call and say “payment assistance” (Monday–Friday, 8am–6:30pm AEST)
  - Personal: 13 22 00
  - Business: 13 20 00
- Visit us ([telstra.com/find-us](https://telstra.com/find-us))
- For JB 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](https://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](https://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.

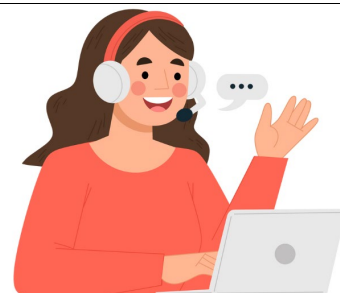


## 4. OTHER HELP

4.1 Free financial advice:

National Debt Helpline - 1800 007 007 or [ndh.org.au](http://ndh.org.au).

Small Business Debt Helpline: 1800 413 828 or [sbdh.org.au](http://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](https://telstra.com/complaints).

5.2 If you're still unhappy, contact the TIO: 1800 062 058 or [tio.com.au](https://tio.com.au).

5.3 Privacy: We keep your information safe. See [telstra.com/privacy](https://telstra.com/privacy).

