



# Payment Assistance Policy



## We're here to help

At Leaptel, we understand that life's unpredictable moments can sometimes lead you into financial hardship.

If you are experiencing financial hardship, you have the right to apply for assistance, whether it is for the short-term or long-term. This assistance is provided free of charge.

Our Payment Assistance Policy prioritises keeping you connected. We will only disconnect your service as a measure of last resort.

## What is financial hardship?

Financial hardship is when you are experiencing circumstances where you are unable to meet your payment obligations to Leaptel but believe that you will be able to meet these obligations if an arrangement for payment assistance is made.

Circumstances that may affect your ability to pay include (but are not limited to); illness, unemployment, a reduction in income, experiencing domestic or family violence, a death in the family, natural disasters or any other unexpected events that change income or expenses.

## What support does Leaptel offer?

Our payment assistance is tailored to the specific needs of each customer experiencing financial hardship. We may offer you the following options for assistance:

- A payment plan tailored to your ability to pay.
- Temporarily postponing, extending, or deferring the time for paying a bill.
- Discounting a bill charge.
- Applying a credit to your account.
- Waiving a debt.
- Controls on how you can incur charges, such as spend controls.
- Transferring you to a plan better suited to your circumstances.
- Removing non-essential features of a service at no cost.
- Applying a restriction on part of your service or specific services.

In most cases, a tailored payment plan that is sufficient to cover expected future use of the service will be the most appropriate form of assistance for customers experiencing short-term financial hardship.

Generally, other options will only be considered should you indicate you're in long-term financial hardship.

## How to apply for financial hardship assistance

If you are experiencing financial hardship and are needing assistance, you can contact us on any of our standard contact methods to lodge a request for assistance:

Phone	1300 205 327 (Option 3)	9am – 9pm Monday – Friday 9am – 7pm Saturday / Sunday and some Public Holidays
LiveChat	Via our <a href="#">Website</a>	9am – 9pm Monday – Friday 9am – 7pm Saturday / Sunday and some Public Holidays
Email	<a href="mailto:billing@leaptel.com.au">billing@leaptel.com.au</a>	
Webform	A Billing query via the form at <a href="https://leaptel.com.au/contact-us">leaptel.com.au/contact-us</a>	

All times are Australian Eastern time.

Our contact team is trained to perform a preliminary assessment of your circumstances and will seek to provide direct assistance to you in the first instance. In most cases, customers can receive short-term payment assistance without requiring a formal application for financial assistance. This does not impact your ability to lodge a financial hardship payment assistance application later.

If our contact team does determine you need assistance from our financial hardship team, they will arrange for you to speak directly to them, either at the time you contact us or when our financial hardship team is available. Our contact team may ask you some simple questions about your circumstances to help make this determination.

Our financial hardship team can be spoken to directly by calling 1300 205 327 (Option 3) between 9am – 5pm, Monday to Friday, excluding public holidays (all times are Australian Eastern time).



## How we assess your application

If you are applying for short-term assistance or tell us you are impacted by domestic or family violence, we will not request any documentation from you.

If you are applying for long-term assistance, we may request further supporting information or documents from you. Examples of the documents that may be requested include (but are not limited to):

- A statement of your financial position.
- A statutory declaration or official communication from a relevant person or support group that is familiar with your individual circumstances.
- Evidence that you have consulted with a recognised financial counsellor.

If we request this information, we will do so at the time we discuss your financial hardship request with you. We will only ask for documentation if we believe it will help us assess your application and assist you with it. We will only retain a copy of the requested documents for the period required to complete the assessment.

Should the requested information not be provided, it may impact our ability to assess and assist you with your application for long-term assistance.

## How long does assessment take?

Leaptel will review your application and provide an outcome within 5 working days of receiving your application for payment assistance.

If we determine that you are not eligible for payment assistance, we will let you know as soon as possible. If you have a query about the progress of your application, you can contact us using any of the methods provided above.

We will seek to contact you regarding your application in line with your communication preferences and come to an agreement with you on the most appropriate form of payment assistance we can provide.

Any agreement that we come to will be confirmed in writing via email to you.

If your circumstances change (for better or worse) while the agreement is in place, you must inform us within 14 days so we can review the agreement.

If you do not follow the terms of the agreement, we will take reasonable steps to contact you before we undertake any credit management action on your services. Credit management actions such as suspension or disconnection are only used as measures of last resort should you no longer follow the agreement, and we cannot contact you.

## Financial Counselling

If you are experiencing financial difficulty, you might wish to obtain advice from a financial counsellor.

You can contact a financial counsellor anywhere in Australia through the National Debt Helpline:

- Phone on 1800 007 007 – Free hotline – 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

Information on local financial counselling services can be found at: [ndh.org.au/financial-counselling/find-a-financial-counsellor](https://ndh.org.au/financial-counselling/find-a-financial-counsellor)

## Our Complaints Handling Process

If you have a complaint about the handling of your financial hardship assessment, please use one of the below contact methods to advise us that you wish to make a complaint.

Phone	1300 205 327 (Option 3)	9am – 9pm Monday – Friday 9am – 7pm Saturday / Sunday and some Public Holidays
LiveChat	Via our <a href="#">Website</a>	9am – 9pm Monday – Friday 9am – 7pm Saturday / Sunday and some Public Holidays
Email	<a href="mailto:support@leaptel.com.au">support@leaptel.com.au</a>	

All times are Australian Eastern time.

Our [Complaints Handling Process](#) details how we will handle your complaint.

If you remain unhappy about the outcome of your complaint after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for external dispute resolution. You can make a complaint through the TIO by:

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

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