

1 Battling to pay your telco bill?

If you're a financial hardship customer, you have a right to apply for short term financial hardship assistance (up to three billing cycles) or long term assistance (more than three billing cycles). Assistance is free of charge.

2 What counts as financial hardship?

Financial hardship is when you can't pay what you owe us because of things like:

- personal or household illness;
- unemployment;
- low or insufficient income, including reduced access to income;
- being a victim survivor of domestic or family violence;
- a death in the family;
- a change in personal or family circumstances;
- a natural disaster;
- unexpected events or unforeseen changes that have impacted your income or expenditure; or
- other reasonable causes,

but you think you could pay if we had an agreed arrangement for one or more of the financial hardship assistance options we offer.

3 What assistance options do we offer?

If you're a financial hardship customer, we may agree to:

- allow you more time to pay a bill
- accept a payment plan tailored to your ability to pay
- discount a bill
- waive a debt
- apply a credit to your account
- remove non-essential service features, without any cost penalty to you
- transfer you to a different product that better suits your circumstances
- adjust internal threshold limits so that you are not disconnected
- offer you a free non-automatic payment method.

4 How to apply for assistance

- Apply by filling out an application form, available online at <https://www.futuretechnologies.com.au/policies> or by calling our help desk on 0427421346 or emailing us at support@futuretechnologies.com.au
- If you need help with an application, just call our help desk.

5 You can complain about financial hardship matters

- (a) You can complain to us – see our Complaint Handling Process [here](https://www.futuretechnologies.com.au/policies):
<https://www.futuretechnologies.com.au/policies>
- (b) If you're still not happy, you can complain to the Telecommunications Industry Ombudsman (TIO):
 - TIO website: tio.com.au
 - phone 1800 062 058
 - email tio@tio.com.au
 - fax 1800 630 614
 - post PO Box 276, Collins Street West, VIC 8007

6 Other places to get help

You can also get information and advice from:

- (a) TIO – details above; and
- (b) financial counselling services. To find and contact a suitable financial counselling service, visit the Australian Government information page at moneysmart.gov.au/managing-debt/financial-counselling