



## Tip Sheet

# Can't afford to pay your bill?

This can happen for lots of reasons: you might have lost your job, had a death in the family or suffered an illness or injury. Every provider has what is known as a “financial hardship policy” that will help you keep your service and pay off your bill over time.

ACCAN's [Hardship Portal](#) is designed to help consumers by giving them information on how the telcos and other organisations can offer assistance when times get tough. Visit the Portal for more information on dealing with hardship.

### What you should do:

- If you cannot pay your bill, do not panic but do not ignore it.
- Contact your provider to talk through your options. It is often possible to agree to a payment plan.
- Ask that the provider not charge you a late payment fee.
- Your provider can disconnect, suspend or restrict your service if you do not pay your bill. In most cases your provider has to warn you in writing at least twice, and at least five working days before it disconnects the service.
- If your service is disconnected, suspended or restricted, you can ask your provider to review the decision.
- If you cannot reach an agreement with your provider about a payment plan, you should contact the [Telecommunications Industry Ombudsman](#) (TIO). The TIO is a free service that help will help to resolve your complaint quickly.

If you often find it is hard to pay your bill, or have other bills which are causing you problems, you might want to talk to a financial counsellor, who can help you manage your money. Call 1800 007 007 or go to the [Financial Counselling Australia](#) website to find a free financial counsellor.

Australian Communications Consumer Action Network (ACCAN)  
*Australia's peak body representing communications consumers*

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