



Telstra Enterprise - Financial Hardship Policy

At Telstra, we are here to assist you to stay connected. We are committed to helping our Enterprise business customers facing financial difficulty. Depending on your annual spend and agreement with us, we will work with you to find a sustainable solution for your current circumstances.

What is Financial Hardship?

A business* may experience Financial Hardship when it encounters ongoing difficulty paying its bills on time, whether short or long term. This can occur for a number of reasons, such

as, a downturn in business, cashflow concerns or COVID-19 impacts. The effects of Financial Hardship are unique to each business.

*a business that spends less than \$40,000 with Telstra annually

We may ask you for some information

To help us determine how best to support you, we may ask some questions about your business, request information about your financial circumstances and the

services you need from us. Where your financial difficulty is longer term, we may also request that you provide supporting documents. If this is the case, we'll let you know.

We can work with you to find a sustainable solution for your circumstances

When determining the correct recourse for your circumstances, we will consider your situation, your services

and plans and financial situation to determine the right criteria for you.



How to get in touch with us?

You can contact us any time, via a dedicated email, TelstraEnterprise-FinancialHardshipEnquiries@team.telstra.com

telstra.com and we will call you back to discuss your situation, within 2 business days.

What options may be available to you?

We are here to listen.

We have a number of options available to help you through this difficult time

and we can work with you to determine which of the following solutions are available and best suited to your circumstances:

Options for keeping you connected



Applying spend controls



Utilising a percentage of available redemption funds,



Suspending eligible services, for examples suspending your services for 90 days with no plan fees,



Right planning your services, including transferring you to a service that better suits your needs

We can arrange for a suitable financial arrangement which could include:



Enter into a payment extension,



Enter into a payment plan, for example agree to pay outstanding debt within 90 days, in conjunction with current invoices,



Have your Early Termination fees waived.

What to expect when we reach an agreement

We will confirm the details of our arrangement with you in writing, via email, to ensure alignment on what has

been agreed. It's important that you commit to this agreement and let us know if your circumstances change.

If we cannot reach an agreed outcome, you can lodge a complaint

If we are unable to reach agreement on the appropriate solution to meet your circumstances or you disagree with the outcome of your Financial Hardship assessment, you may lodge a complaint via – TelstraEnterprise-FinancialHardshipComplaints@team.telstra.com

Where can I get further assistance

If you do require professional financial assistance, the Small Business Debt Helpline has financial counsellors available to offer free, independent, and confidential advice by calling, 1800 413 828 (9am – 5:30pm, Monday – Friday). Their services are available to Small Businesses, with less than 100 employees. You can also visit them at [Small Business Debt Helpline – CALL 1800 413 828 \(sbdh.org.au\)](http://Small Business Debt Helpline – CALL 1800 413 828 (sbdh.org.au)).

For businesses, less than 100 employees, the Australian Government Business site, Expertise & Advice finder | business.gov.au can guide you to services within your local area.

