

Our Intent

At SPN Co we understand that there are times when you may have trouble paying your bills for a variety of reasons. This may be short or long-term. If you are experiencing financial hardship for any reason, and you would like to access support to pay your bills, you can apply for financial hardship assistance free of charge. We are committed to helping any customer facing financial hardship to retain their internet / phone access and working with them to find a sustainable solution. Disconnection of services will only be used as a measure of last resort. We provide payment plans or other options for support, depending on your circumstances.

Approval and review

In accordance with the Standard, this Policy is approved by the SPN Co Chief Executive Officer (or equivalent) and is reviewed annually so that any relevant changes can be made to ensure the Policy remains fit for purpose. SPN Co may also amend this Policy at any time in response to regulatory or legislative changes, significant events, or the identification of service improvements.

How to apply for a Payment Plan

We do not require any proof of financial hardship for you to set up a payment plan. All you need to do is give us a call on 1300 677 626 or email us at support@spnco.com.au to request a payment plan. Before we can assess your application, we will need to identify you, in accordance with ACMA regulations. This will include a multi-factor authentication process so that we can be sure we are talking to the account holder (or your authorised representative).

Assistance that we offer at SPN Co

Depending on your circumstances, we have a range of offers to assist you and keep you connected, these include:

- Spend controls
- Service restrictions
- Temporary plan downgrades (at no cost)
- More time to pay your bill
- Payment plans
- Waiving of any late fees

How to check if you are eligible for other support through us

To assess if you are eligible for other support, we request that you complete our Financial Hardship application form which can be found on our website www.spnco.com.au

We may also ask you to provide us with other information, such as:

- A statutory declaration or an official letter from a person or support group who are familiar with your circumstances.
- Evidence that you have consulted with a financial counsellor.
- A statement of your financial position

**** You will not be required to provide supporting documents if you are impacted by domestic and family violence, or if your request for support is for short term assistance****

These documents can be emailed to us at support@spnco.com.au or via post to 16/9 Elite Way, Carrum Downs, Victoria, 3201

How the process works

Once we receive your application, a member of our team will assess your circumstances and advise you within 5 working days if we can assist. During the assessment we will take into consideration any documents relating to your income, statements from advisors and your previous payment history with us.

We will aim to set up an arrangement that helps you pay your bill, without causing you additional financial strain.

If you are eligible, we will contact you and work with you to find a sustainable payment arrangement then confirm such arrangements via letter or email to you and ask for your agreement.

No arrangement will begin without your prior consent.

We ask that you inform us if your circumstances change during the period of the arrangement and if so, will review your arrangement.

SPN Co will not charge you for any assessments or administrative cost.

If we are unable to provide you with financial hardship assistance, we will advise you as soon as the assessment has been completed.

Assistance engaging a financial counsellor.

You can talk to a financial counsellor via 1800 007 007 (National Debt Helpline). This number will switch through to the service closest to you. You can also find the financial counselling service nearest to you by visiting: www.ndh.org.au/financial-counselling/find-a-financial-counsellor/ For small business support you can contact the Small Business Debt Hotline on 1800 413 828 or visit sbdh.org.au

Assistance completing the application

For assistance to complete this application you can appoint an authorised representative to act on your behalf, for more information on our authorised representative policy visit <https://spnco.com.au/important-information/>. You can also appoint an advocate who, with your permission, can discuss your needs with us. An advocate could be a family member or professional who is providing you assistance. If you require assistance in a language other than English you can visit <https://www.tisnational.gov.au/> to book an interpreter at no cost.

Complaints Handling Process

If you wish to review the outcome of a financial hardship assessment, you can do so via our Complaints Handling Process.

You can make a complaint to us by:

- Phoning us on 1300 677 626
- Emailing us at support@spnco.com.au

Please ensure you provide us with the following information for your complaint: -

- Full Name
- Email
- Contact Phone Number
- SPN Co Account Number (if applicable)
- Details of your complaint

If you are not satisfied with the outcome of your complaint after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for independent mediation. The TIO can be contacted by phoning 1800 062 058 or visiting their website tio.com.au/making-a-complaint. Making a complaint to the TIO does not prevent you from receiving financial hardship assistance from SPN Co.

More Information



For more information, please call our customer service team on 1300 677 626 (8am-5pm Australian Eastern Time).