

Financial Hardship Policy

We know that it can be hard sometimes financially, things happen which are out of your control and can cause unforeseen hardships which affect your ability to pay us for services used. Because we know that these stresses only make things harder for you, we are committed to making things a little easier through our financial hardship policy.

What is Financial Hardship

The telecommunications Consumer Protections code defines hardship as:

“a situation where a Customer is unable to discharge the financial obligations owed... under their Customer Contract or otherwise discharge the financial obligations owed... to a Supplier, due to illness, unemployment or other reasonable cause; and the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.”

Our commitment to you

SproutTel is committed to providing your business with flexibility when it comes to paying its bills during times of financial hardship because we recognise that sometimes unforeseen events may affect your ability to pay us for services your business has used.

SproutTel’s financial hardship assistance policy provides your business with a range of payment options so it can stay connected now and in the future. This policy covers recent unforeseen circumstances that impact on your businesses financial commitments. Such circumstances may include sudden illness, unemployment or other reasonable cause, e.g. a death in your family.

We will work with you to set up a solution that will help you manage the payment of an outstanding amount your business may have or a SproutTel bill that you are expecting in the near future, e.g. we can discuss a payment arrangement over a period of time so you don’t have to pay the whole amount at once. We will also discuss ways in which you can stay in control of your on-going Toll Free usage such as call barring on certain products and services and budgeting options.

Negotiating a financial arrangement

A financial arrangement is generally structured around a payment plan to help you repay the debt at a rate you can manage. When we agree on a financial arrangement, we understand that repayments should be sufficient to cover expected future use of the service as well as providing continued reduction of debt at a reasonable level to ensure

that you do not go further into debt under the arrangement. To help us make an assessment we may need to ask you some questions about your financial hardship. We may also require documentation in support of the information you provide to us. Examples of this include a letter from your doctor if your hardship is due to illness, or a letter from a recognised financial counsellor indicating you have consulted them. If we will require such supporting information from you, we will advise you at the time we discuss your situation. Once a payment arrangement has been made, if we have concerns about your financial situation, we may suspend or disconnect your service; however, disconnection of your service is used only as a last resort, and we will endeavour to work with you to ensure this does not happen. Should your circumstance change at any time whilst on a payment plan, please contact us as soon as possible so we can reassess your situation. There are also a number of other ways we can help you to reduce a debt that we can discuss with you. For example, we can consider call barring, service restrictions and plan changes (where possible) and we can also look at ways you can better monitor your own spend.

Seeking assistance from a Financial Counsellor

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor. Financial counselling is a free service offered by community organisations, community legal centres and some government agencies. You can talk to a financial counsellor anywhere in Australia by calling the Financial counselling hotline on 1800 007 007. This free hotline is open from 9.30am to 4pm Monday to Friday.

Contacting Us

If you need to speak to us regarding a financial hardship, you can contact our billing team on:

- Phone: 1300 1 TELCO (83520) (9 AM – 6 PM [AWST Monday – Friday])
- Mail: Attn: Billing Team; PO BOX
- Email: accounts@sprouttel.com (Attn: General Managr)