

Financial Hardship Policy

This document outlines how Vocus supports customers experiencing financial hardship and available assistance options.

ABOUT THIS DOCUMENT	
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At Vocus, we understand that life can take unexpected turns. If you are experiencing financial hardship, we are here to help.

Below, we have outlined how Vocus can help you stay connected and get back on track. We understand financial hardship is different for everyone and we will work with you to identify the best solution for your individual circumstances. Applying for financial hardship assistance or entering into an arrangement is free of charge. You have the right to apply whenever you need it. We will prioritise keeping you connected and we consider disconnection to be the option of last resort. The policy below applies to those customers who supplier entities are Pipe Networks Pty Ltd (ABN 21 099 104 122) and Vocus (ABN 96 084 115 499).

What is financial hardship?

Financial hardship can happen for many reasons including loss of income or property, personal or household illness, or injury, change of family circumstances, being a victim survivor of domestic or family violence or because of natural disasters such as bushfire, flood, earthquake, or drought. It can affect your financial situation for a short while, or you may need assistance for longer. If your ability to make a payment has been impacted, please let us know. It's best to apply for financial hardship right away, so we can help you sooner.

Vocus considers financial hardship to be a situation where a customer is, or may be, unable to discharge their financial obligations owed to us or is experiencing other financial difficulties, and that customer considers they can discharge their financial obligation to us if an agreed arrangement for financial hardship assistance is implemented by us.

A not-for-profit organisation or a business customer may also experience financial hardship due to circumstances, including business downturn and loss of income.*

**A business that spends less than \$40,000 annually with Vocus, does not have a genuine and reasonable opportunity to negotiate terms of the contract and acquires telecommunication product(s) which are not for resale.*

Am I eligible for financial hardship assistance?

A customer will be eligible for financial hardship assistance if the customer's situation meets the definition of financial hardship, which may include the examples we mentioned above, and the customer wishes to access our options for assistance. We will assess each customer on a case-by-case basis, based on the information you have told or provided to us, or review information about your account.

How to apply for financial hardship assistance?

At Vocus, we understand that financial worries can be stressful and confronting, and we expect all staff to act with compassion and empathy whilst still managing to meet business requirements. To make an application or for assistance, or discuss your situation, you can call us on 1300 711 495 Monday to Friday 8:30 am to 5pm, or via email: financecredit@corp.aapt.com.au.

To provide the best solution for your individual circumstances, we may need the below information to help us assess your situation:

- Your Vocus account number
- Contact details
- Reason for financial hardship

If we do require any further information, we will let you know. If you are seeking short term assistance (3 months or less) or are a victim survivor of domestic or family violence, you are not required to provide evidence in support of your application.

Your privacy will remain our utmost concern, all information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988 and [Vocus Privacy Policy](#).

Options for assistance

Some of the ways we can help you get back on track are:

- Payment arrangements
 - Repayments should be sufficient to cover expected future use of the service. It will be adjusted to ensure your financial position does not worsen over time.
 - The arrangement should provide a continued reduction of debt at a reasonable level (i.e. you should not be going into future debt under the arrangement).
- Payment moratorium
 - Temporary postponement or deferral of payments

- Applying restrictions on your service(s), for example: barring certain call types (such as mobile or international)
- Applying appropriate spend controls, for example: reducing or removing any optional prepayment balance to stop you incurring usage outside your plan's inclusions
- Moving you to a lower cost contract or plan (subject to your contract)
- Waiving certain fees or plan costs
- Manual payments

How long will the assessment take?

We will complete our assessment within 5 business days of receiving your application. You can call us to monitor your progress on 1300 711 495.

Communication of financial hardship arrangements

If we agree to a financial hardship arrangement, we will contact you in writing within 2 business days of completing our assessment. We will inform you of your rights and obligations under the arrangement including its duration and any review date (as applicable). The arrangement will commence once you have indicated to us that the arrangement is agreed to.

If we determine you are not eligible for financial hardship assistance due to your

circumstances, we will immediately inform you of this decision. If your circumstances change during the term of the arrangement, you have an obligation to promptly inform us of such changes within 14 days, you can advise us by calling 1300 711 495. We will review your arrangement accordingly.

Where can I get further help?

If you require professional financial assistance, the Small Business Debt Helpline has financial counsellors who are available to offer free, independent and confidential advice by calling, 1800 413 828 (9am – 5:30pm, Monday – Friday) or [by visiting their website](#). Their services are available to Small Businesses with less than 100 employees.

Here are some further services that will be useful to support based on your individual circumstances:

[National Relay Service](#) (1800 555 660)

[Ask Izzy](#)

[13YARN](#) (13 92 76)

[Mob Strong Debt Help](#) (1800 808 488)

[Translating and Interpreting Service](#) (131 450)

[1800 Respect](#) (1800 737 732)

[Kids Helpline](#) (1800 55 1800)

[Lifeline](#) (13 11 14)

[Beyond Blue](#) (1300 224 636)

[Department of Human Services](#)

[MoneySmart](#)

[Gambling Help](#) (1800 858 858)

[Mensline](#) (1300 789 978)

Supporting customers with accessibility needs

At Vocus, we are committed to providing accessibility for all our customers whether that be the way you contact us or the products we develop.

[Accesshub](#) is a government initiative that provides a central source of information on a range of communication options available to people who are deaf, hard of hearing

and/or have a speech impairment. Within the [Accesshub](#), [The National Relay Service](#) allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive calls.

The Australian Government also offers a [Translating and Interpreting Service](#) for people who don't speak English.

We will also work with a third party contact you nominate such as a family member, friend or power of attorney or legal guardian.

Assisting you if you're experiencing domestic or family violence

When faced with domestic or family violence, we want to help you.

We understand that in such events having access to communications is critical and you can talk to us about how we can further assist you. We will not require you to provide any supporting documentation, we will discuss your individual circumstances with compassion to ensure you stay connected. Any information you provide will remain strictly confidential and accordance with the Privacy Act and [Vocus Privacy Policy](#).

If you are in a life-threatening situation, you should call 000 immediately.

If you're experiencing or have just left a domestic or family violence situation and you'd like to keep your mobile number, but the account isn't in your name, there may be instances where we can transfer the mobile number to you. If you are experiencing or have been impacted by domestic or family violence, support is available. Please contact us on 1300 711 495 to discuss how we can support you.

Additional support services

Here are some links and information to services that could assist you:

[1800 Respect](#) (1800 737 732)

[Ask Izzy](#)

[13YARN](#) (13 92 76)

[Relationships Australia](#) (1300 364 277)

[inTouch](#) (1800 755 988)

[Australian Childhood Foundation](#) (1800 176 453)

[National Debt Helpline](#) (1800 007 007)

To provide feedback or make a complaint

Your feedback is important to us. If you're not satisfied with your application decision or would like to seek a review of that decision, you can contact us or make a [complaint](#) here.

You can also make a complaint or contact an external organisation for support and advice, including the:

- [Telecommunications Industry Ombudsman \(TIO\)](#): General complaints
- [Office of the Australian Information Commissioner \(OAIC\)](#): Privacy complaints
- [Australian Financial Complaints Authority](#): Sold debt payment disputes

Please be aware that making a complaint internally or to an external organisation will not affect your ability to come to an agreement for a suitable financial hardship arrangement. We are here to help you.