



## Payment Assistance Summary

### Payment Assistance

**We're here to help. Customers experiencing financial hardship have a right to apply for short-term assistance or long-term assistance and this assistance is provided free of charge.**

### What is Financial Hardship?

Financial hardship is where a customer is in circumstances where they are unable to meet their payment obligations but considers they will be able to meet these obligations if we agree to an arrangement for payment assistance. Circumstances that may affect a customer's ability to pay include illness, unemployment, reduced income, experiencing domestic or family violence, a death in the family, natural disasters and other unexpected events that change income or expenses.

### What assistance can we offer?

We can offer a range of options to help you stay connected when you are experiencing financial hardship. Options that may be available include:

- Temporarily extending time for payment
- Agreeing on a payment plan tailored to your ability to pay
- Discounting or waiving certain fees and charges
- Placing a restriction on part of your service or specific services
- Transferring you to a plan better suited to your circumstances
- Removing non-essential features of a service at no cost.

Many of our plans are month to month, allowing you to change or downgrade your plan to one that better suits your needs.

### How to apply?

If you are having trouble paying your bill, wish to discuss options available to minimise your bill, or want to apply for financial hardship assistance contact us at:

- **Telephone:** [1300 368 151](tel:1300368151)
- **Email:** [support@zolt.com.au](mailto:support@zolt.com.au)
- **Online:** <https://www.zolt.com.au/>



## Financial Counselling

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor.

You can talk to a financial counsellor anywhere in Australia by contacting the National Debt Helpline by:

- Calling 1800 007 007 – Free hotline open from 9.30am to 4:30pm Monday to Friday
- Live Chat at [ndh.org.au](https://ndh.org.au) – 9.00am to 8.00pm Monday to Friday

## Complaints

We're genuinely here to help you. If you have a complaint about the outcome of your application for financial hardship assistance, you can contact us via:

- **Telephone:** [1300 368 151](tel:1300368151)
- **Email:** [support@zolt.com.au](mailto:support@zolt.com.au)
- **Online:** <https://www.zolt.com.au/>

If you are unhappy with our handling of your complaint, you can also seek external dispute resolution through the Telecommunications Industry Ombudsman (TIO). You can make a complaint through the TIO by:

- Calling 1800 062 058
- Contacting them at [www.tio.com.au](https://www.tio.com.au)

Making a complaint will not affect your ability to agree to an arrangement for financial hardship assistance.

Read the full Payment Assistance Policy [here](#).