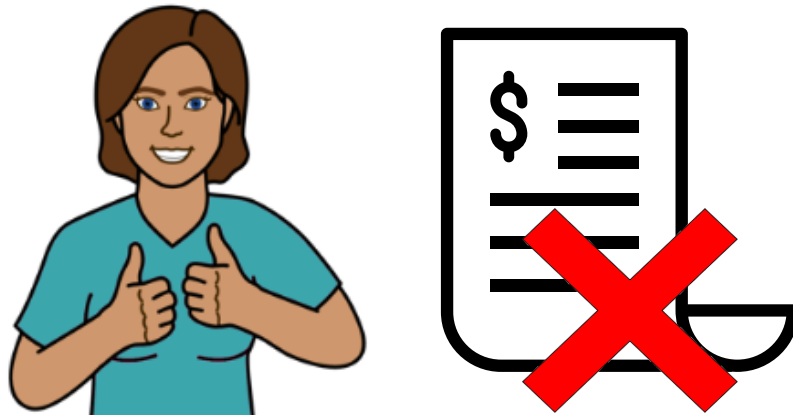




**How we can help if you
cannot pay your Optus bill**

OPTUS

The words **we** and **us** in this book mean Optus.

Hard words



This book has some hard words.



The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about
- find more information.



About this book

OPTUS

This book was written by Optus.



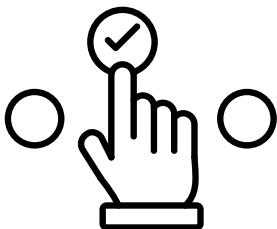
Optus cares about our **financial hardship customers**.



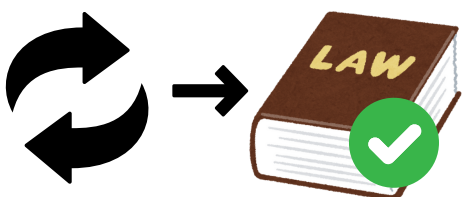
Financial hardship customers are people who may not have enough money to pay their Optus phone or internet bill.



This book was written to show how we can help our financial hardship customers so they can keep using their phone or internet service.

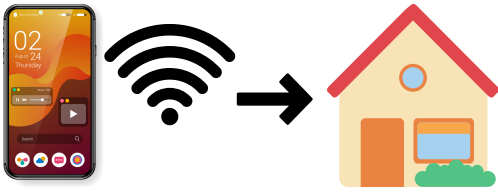


We care about giving our financial hardship customers choice.



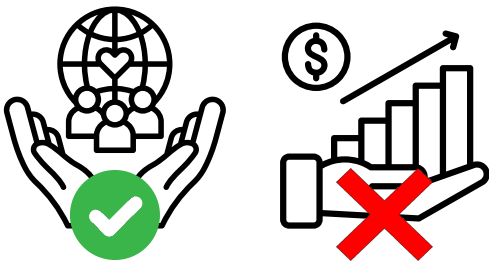
We may change how we help our financial hardship customers over time to make sure we keep following the law.

Who are financial hardship customers?



Financial hardship customers can **only** be

- people who use their phone or internet for personal reasons or at their home



- some businesses, like **not-for-profit businesses**.

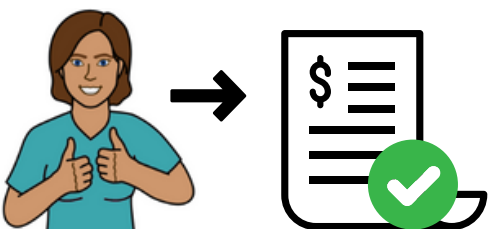
A not-for-profit business is a business that is registered with the Government and focuses on helping people instead of making money.



You can ask for help as a financial hardship customer if you

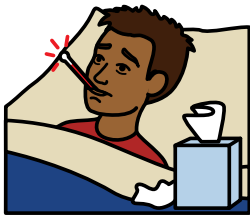
- cannot pay your Optus bill

and



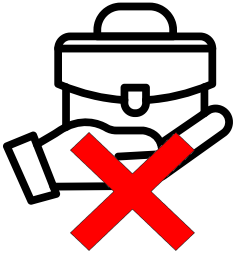
- you think that the help we offer for financial hardship customers will help you to pay your Optus bill.

Who are financial hardship customers?



You can ask for help as a financial hardship customer if you cannot pay your Optus bill because

- you or someone in your house is sick



- you **do not** have a job



- you **do not** have enough money



- you are a survivor of **family violence**

Family violence is when you are being hurt or treated badly by someone in your family or someone in your home.



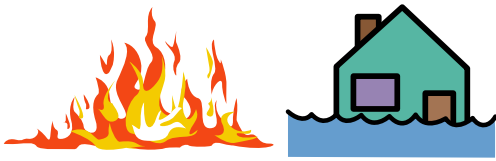
- someone in your family has died

Who are financial hardship customers?



You can ask for help as a financial hardship customer if you cannot pay your Optus bill because

- there have been big changes in your life
- a **natural disaster** has happened.



A natural disaster is a dangerous event that is caused by nature like a fire or flood.

Who are financial hardship customers?



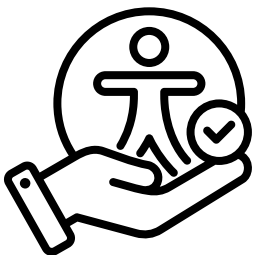
We have different options to help our financial hardship customers so they can keep using their phone or internet.



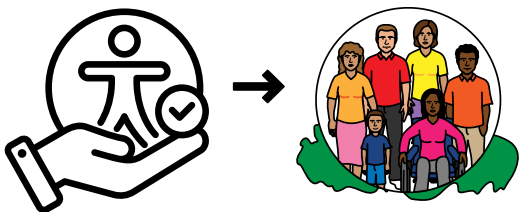
We have extra supports for our customers who are in difficult or dangerous situations like family violence.



The **Specialist Care Team** is our special team to help our customers who are in difficult or dangerous situations.

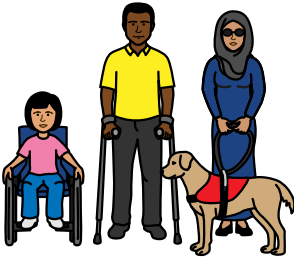


Some people can get **accessibility support** to help them to apply for help as a financial hardship customer.



Accessibility support makes sure that everyone can access and understand information and services.

Who are financial hardship customers?

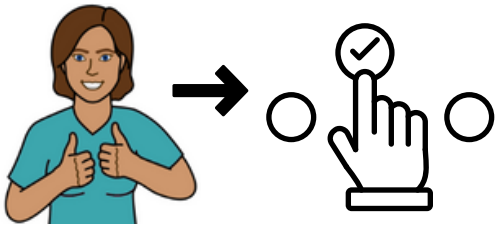


People who may need accessibility support are

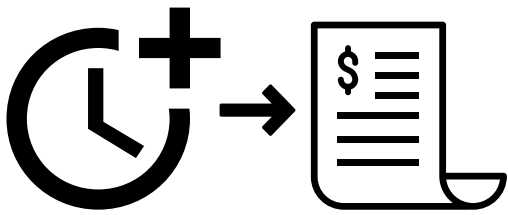
- people with disabilities
- people who **do not** speak English
- people who have other needs that mean they may need some extra help.



How we help our financial hardship customers



We work with our financial hardship customers to find the support that is right for them.

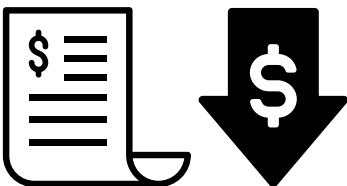


We help our financial hardship customers by

- giving them more time to pay their Optus bill



- helping them find a different phone or internet service that is better for them



- making their current or future Optus bills cheaper

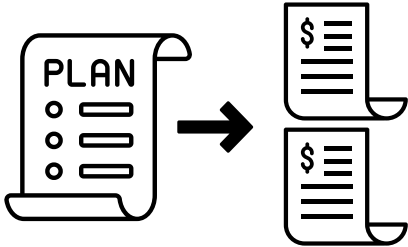


- allowing them to **not** pay their bill



- changing parts of their phone or internet service so that their Optus bills stay smaller

How we help our financial hardship customers



We help our financial hardship customers by

- making a plan for them to pay their Optus bills in smaller parts over time.



We can look over the products that our financial hardship customers use so that their phone and internet service is right for them.



We can give our financial hardship customers phones that can call emergency services. Like

- Police

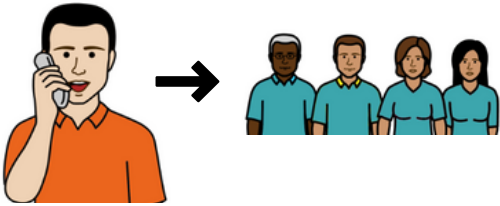


- Ambulance



- Fire fighters.

How to ask for help as a financial hardship customer



If you get in touch with us then we will connect you to the right team who can help you.



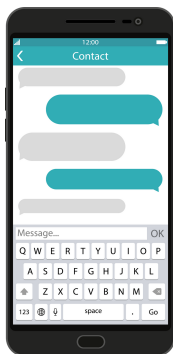
To talk to us you can

- Call us

1300 308 839



You can call us at any time on every day of the week.



- Message us on the My Optus mobile app

<https://www.optus.com.au/customer-extras/mobile-apps/my-optus-app>



You can message us on the My Optus mobile app at any time on every day of the week and we will connect you to the right team who can help you when they are available.

How to ask for help as a financial hardship customer



To talk to us you can

- Message us on our website

https://www.optus.com.au/notices/messaging_



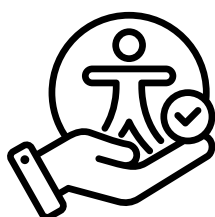
You can message us on our website at any time on every day of the week.



If you have survived or are going through family violence you can

- call us at any time on

1800 685 059



If you need accessibility support you can

- call us at any time on

1800 470 291



How to ask for help as a financial hardship customer

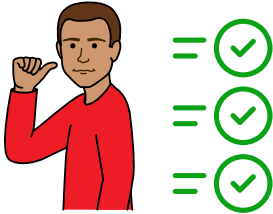


If you have been affected by a natural disaster you can

- call us at any time on
1800 507 581

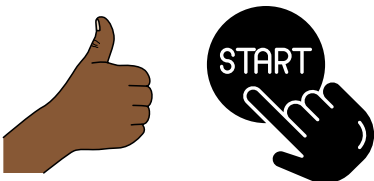
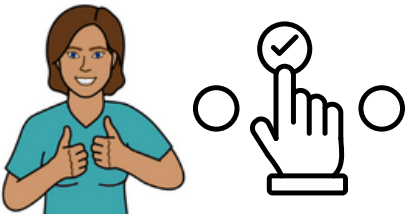
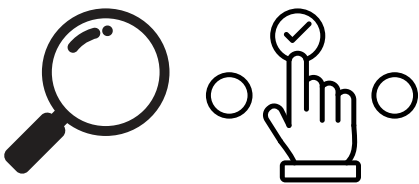


Getting help as a financial hardship customer

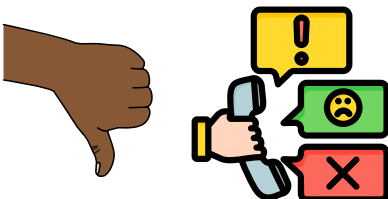


If you ask for help as a financial hardship customer we will

- make sure you are eligible for help
- work with you to find help that is right for you
- offer you the help that is right for you.

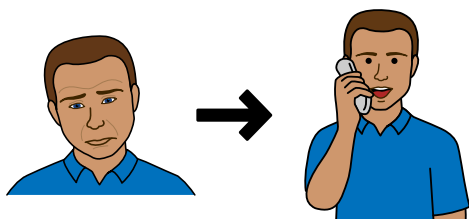


If you say **yes** to the support that we offer you then that support will start right away.



If you say **no** to the support that we offer you then you can ask for a review or make a complaint.

Getting help as a financial hardship customer

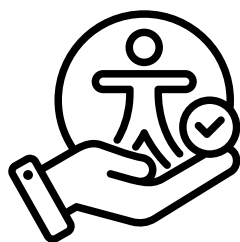


If you are **not** happy with how we deal with your complaint then you can get in touch with the **Telecommunications Industry Ombudsman**.

We say TIO.

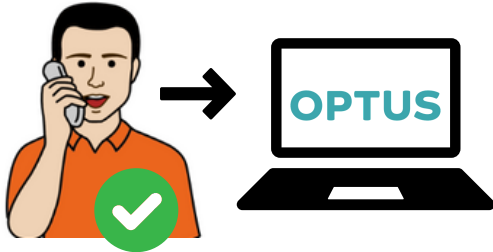


The TIO is a free service that is separate from Optus who can help people who are **not** happy with their phone or internet service.

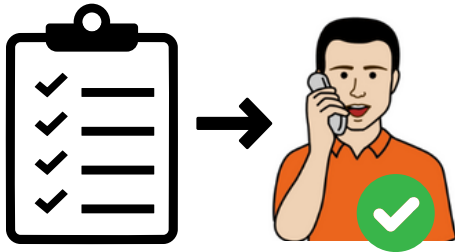


You can get accessibility support to apply for help as a financial hardship customer if you need it.

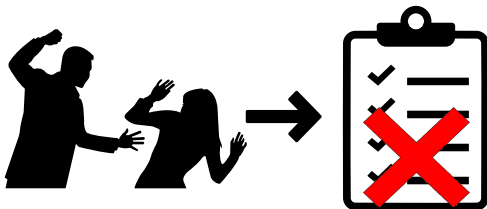
What you need to show us to ask for help as a financial hardship customer



Before we can tell you if we can help you as a financial hardship customer we need to make sure we are talking to the person who has an Optus account.

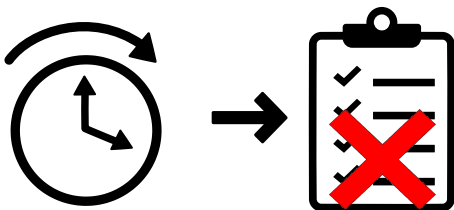


We do this through more than one way so that we can be sure we are talking to the person who has an Optus account.



You **do not** need to show us any proof if you

- are a survivor of family violence



- need help for a short time.

What you need to show us to ask for help as a financial hardship customer



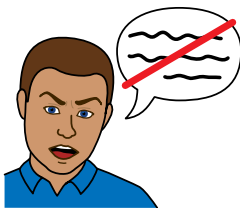
If you need help as a financial hardship customer for a long time then we may ask you for more information if



- your Optus bill is more than \$1000



- you have been an Optus customer for less than 2 months



- we have a reason to think you may **not** be telling us the truth.



We will only ask you for information that is needed and is easy for you to give us. Like

- a certificate from your doctor

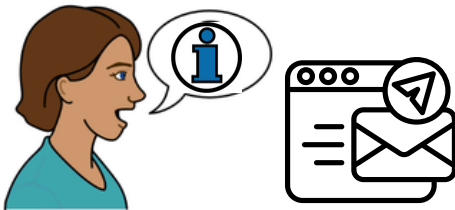


- a letter from your counsellor or social worker.

What you need to show us to ask for help as a financial hardship customer

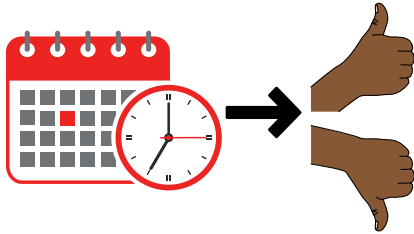
We may not be able to help you as a financial hardship customer if you

- **do not** show us the information that we ask for
- show us information that is **not** true.

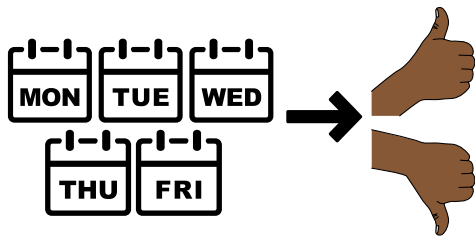


If we ask you for more information then we will always tell you how you can send it to us.

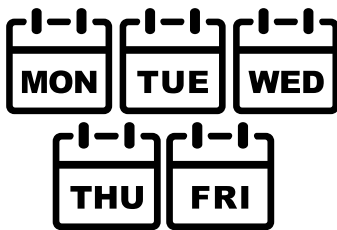
How long it takes to get help as a financial hardship customer



We will tell you how long we think it will take for us to say yes or no to helping you as a financial hardship customer.



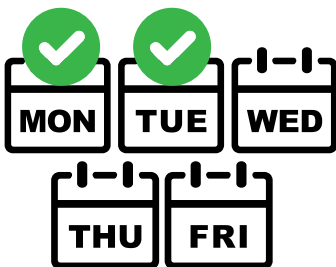
It will **not** take us more than 5 business days to decide if we can help you as a financial hardship customer.



Business days are the days when businesses are open which is normally Monday to Friday.

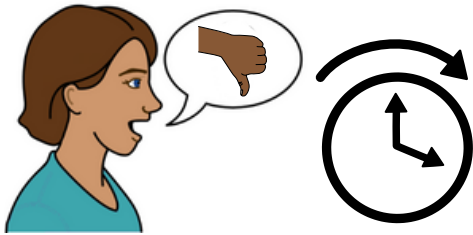


Business days **do not** include weekends or public holidays.

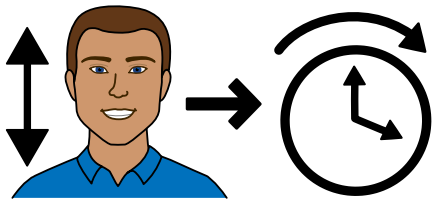


After we decide if we can help you as a financial hardship customer we will let you know within 2 business days.

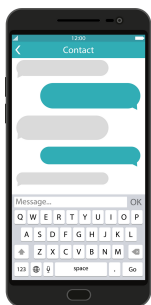
How long it takes to get help as a financial hardship customer



We will let you know right away if you are **not** eligible to get help as a financial hardship customer.

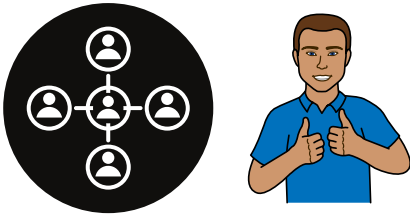


If we offer you help as a financial hardship customer then the help will start as soon as you say yes to our offer.



You can keep track of your application to get help as a financial hardship customer on the My Optus mobile app.

Other organisations that can help you



We work with other organisations who can help our financial hardship customers.



We will always ask you if you are okay for us to share any of your information with any other organisations we work with.



We may not ask you if it is okay for us to share any of your information with other organisations if we think you are in a very unsafe situation.

Other organisations that can help you

If you need help or advice about your money you can get in touch with

- National Debt Hotline



Call them

1800 007 007



Look at their website

<https://ndh.org.au>



- Small Business Debt Hotline



Call them

1800 413 828



Look at their website

<https://sbdh.org.au>

Other organisations that can help you

If you need help or advice about your money you can get in touch with



- MoneySmart

Look at their website

<https://moneysmart.gov.au>



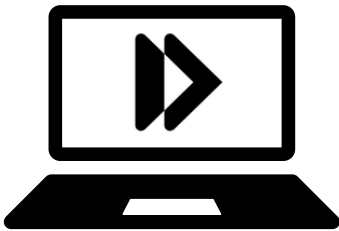
If you need help with Centrelink or Medicare you can get in touch with



- Department of Human Services

Look at their website

<https://www.servicesaustralia.gov.au>



Other organisations that can help you

If you need support for family violence you can get in touch with



- 1800 RESPECT

Call them

1800 737 732



Look at their website

<https://www.1800respect.org.au>

If you need support and you are between 5 and 25 years old you can get in touch with



- Kids Helpline



Call them at any time

1800 55 1800



Look at their website

<https://kidshelpline.com.au>

Other organisations that can help you

If you need support for your mental health you can get in touch with

- Beyond Blue



Call them at any time

1300 224 636



Look at their website for their Online Chat

<https://www.beyondblue.org.au>



- Lifeline



Call them at any time

13 11 14



Look at their website for their Online Chat and text message options

<https://www.lifeline.org.au>

Other organisations that can help you

If you need help to understand how drugs can hurt you and the people you love you can contact

- National Drugs Campaign



Look at their website

<https://www.health.gov.au/topics/drugs>

Gambling Help Online

If you need support for gambling you can contact

- Gambling Help



Look at their website

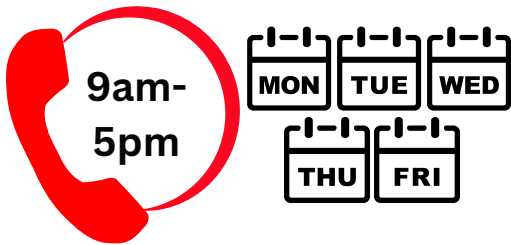
<https://www.gamblinghelponline.org.au>

Other organisations that can help you

If you are a woman and you live in Victoria you can contact



- WIRE (Women's Information and Referral Exchange)



Call them

1300 224 636

You can call WIRE between 9am and 5pm on Monday to Friday.



Look at their website

<https://www.wire.org.au>

Asking for a review and making a complaint



If you would like to make a complaint you can

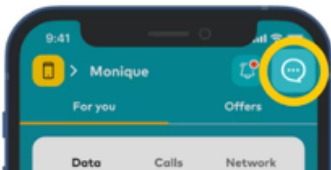
- Get in touch with us on our website

<https://www.optus.com.au/for-you/support/feedback-and-complaints>



- Message us on our website

<https://www.optus.com.au/notices/messaging>



- Message us on the My Optus app.



If you need any other help or support you can

- Get in touch with us on our website

<https://www.optus.com.au/support/contact-us>

Asking for a review and making a complaint



If you make a complaint and you are **not** happy with how we deal with your complaint then you can get in touch with the TIO.

You can

- Call the TIO

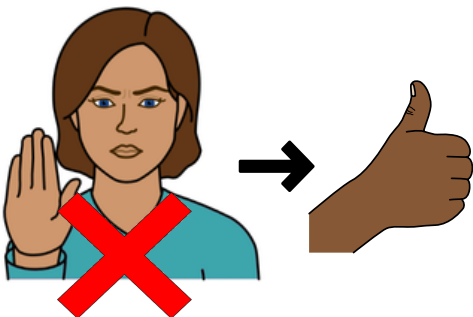


1800 062 058

- Look at the TIO website



www.tio.com.au



If you make a complaint to us or the TIO then we will **not** stop you from saying yes to any help we offer you as a financial hardship customer.

About this book

This book gives you information about how we help our financial hardship customers.



Easy English Australia wrote this book in December 2025.



We use pictures from

- Boardmaker by Tobi Dynavox



- Canva.