Financial Hardship Policy

Updated: 22 September 2026 · OM TELECOM · omtelecom.com.au

1. Purpose

OM TELECOM understands that customers can experience financial hardship — a reduced capacity to pay a bill because of illness, unemployment, family or domestic violence, natural disaster, or other reasonable cause. This policy explains the support available, in line with the Telecommunications Consumer Protections (TCP) Code C628:2019 and the guidance on responsible debt collection and financial hardship for the telco sector.

2. Getting in touch

If you're finding it hard to pay a bill, contact us as early as possible — before your service is at risk of suspension:

- **Phone:** 1300 258 400
- **Email:** hardship@omtelecom.com.au

You don't need to prove hardship with documentation to start the conversation, though we may ask some questions to understand your situation and find the right option. You can also ask a financial counsellor, family member or other support person to contact us on your behalf.

3. What we can offer

Depending on your circumstances, we may be able to offer:

- A payment plan that spreads your bill over a period that works for you;
- A temporary payment extension;
- A review of your current plan to see if a cheaper option better suits your needs;
- A temporary reduction or suspension of non-essential charges;
- Pausing debt-collection activity and default listing while we work through options with you;
- In some circumstances, waiving part of a debt.

We assess every situation individually — there's no one-size-fits-all outcome, and asking for help won't affect your ability to remain a customer.

4. While an arrangement is in place

We won't suspend or disconnect your service, restrict it to emergency-calls-only, or list a default against your credit file for a debt that's the subject of an agreed hardship arrangement, provided you keep to the arrangement's terms.

5. Priority Assistance & family and domestic violence

If you or someone in your household has a life-threatening medical condition, ask us about Priority Assistance for your phone service. If you're experiencing family or domestic violence, tell us in confidence — we have options including protecting your address and contact details, flexible billing, and fee-free account changes, and we'll treat related complaints as urgent under our Complaint Handling Policy.

6. Independent financial counselling

Free, independent financial counselling is available and can help you work through your options:

National Debt Helpline · 1800 007 007 · ndh.org.au — free, confidential financial counselling, Monday to Friday.

7. If you're not satisfied

If you disagree with how your hardship request was handled, you can raise it under our Complaint Handling Policy, and escalate to the Telecommunications Industry Ombudsman (TIO) — free call 1800 062 058 or tio.com.au.

8. Changes to this policy

We may update this policy to reflect changes to the law, industry codes or our processes. The current version is always available at omtelecom.com.au/policies.