

Everyday Mobile from Woolworths understands that sometimes customers may face unexpected circumstances that can affect their ability to meet their financial obligations due to financial hardship. We are here to help customers with various payment assistance options and offer assistance to all customers under this Payment Assistance Policy free of charge.

The *Telecommunications (Financial Hardship) Standard 2024* ('**Standard**') defines **financial hardship assistance** as:

the assistance a provider offers to help financial hardship customers to continue to access their telecommunications products or to pay a debt owed to the provider.

For general information on payment assistance options provided to our customers, please visit:

<https://mobile.everyday.com.au/support/financial-support>

Statement of Intention

Everyday Mobile from Woolworths prioritises keeping customers connected under its Hardship Assistance programme and only as a last resort terminates a service where all avenues of assistance have been exhausted.

Financial hardship is essentially an inability to pay bills, rather than an unwillingness to pay them. If you are suffering genuine financial hardship it is better to advise us of your circumstances and work with Everyday Mobile from Woolworths to assist you. Please contact Everyday Mobile from Woolworths Customer Care via the following:

Live chat	https://mobile.everyday.com.au/support/chat
Online	Login via My Account
Phone	1665 from your Everyday Mobile from Woolworths or 1300 10 1234 from any phone
Email	credit_mobile@woolworths.com.au
Post	Everyday Mobile from Woolworths Level 1, 306 Coward St, Mascot NSW 2020
Non-English speaking enquiries	Call through the Translating and Interpreting Service on 131 450
Hearing or speech impairment	Call through the National Relay Service. For information, please visit https://www.accesshub.gov.au/

You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting

<https://www.financialcounsellingaustralia.org.au/contact/>

Accessing the Hardship Program

Everyday Mobile from Woolworths team members are trained to identify and assist customers facing financial hardship. Ways of offering support can be by identifying ways to stay on top of your spend with us or agreeing to a suitable payment arrangement based on your individual circumstances. A suitable payment arrangement should be sufficient to cover expected future use of the service (with agreed service access limitations to ensure your financial position does not worsen over a reasonable period of time) and should provide a continued reduction of debt at an agreed level.

When assessing your eligibility for Financial Hardship assistance, we may ask you to provide certain documents such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances
- Evidence that you consulted a recognised financial counsellor
- A statement of your financial position

You can apply for financial hardship assistance at: [hardship form](#)

If you require payment assistance for a period of less than three months you are **not** required to provide any supporting documentation with the application form.

To assist us in assessing your application for financial hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the primary account holder of the service. Depending on the circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (e.g. Centrelink customer reference number or limited health information). If Everyday Mobile from Woolworths requires supporting information from you, we will request this when we discuss your application with you. Everyday Mobile from Woolworths staff will always ensure that your personal privacy is maintained in accordance with the privacy provisions of the *Privacy Act 1988*.

If you are seeking payment assistance for a period of less than three months (short-term assistance), you can contact us to obtain financial hardship assistance without having to apply for access to the Financial Assistance Program.

Everyday Mobile from Woolworths will assess your request for financial hardship assistance by reviewing your income, expenses and liabilities within five (5) working days after receipt of your completed application. In assessing your application we will rely on the information which you provide to us, and that the provision of false, incomplete or misleading information may result in us being unable to make an assessment, as well as relying on any other relevant information available to us. There is no charge for submitting a financial hardship application or for administration of any agreed financial hardship arrangement.

Once your application has been processed and if you are approved for access to Everyday Mobile from Woolworths Hardship Program, we will work with you to tailor the best solution for your circumstances. Some of those solutions are:

- A suitable payment arrangement.
- Transferring your service to a more affordable plan (if available) or a Prepaid service (if required).
- A restriction in the services available to you.
- Spend Controls.
- Ongoing account management in conjunction with a third party financial counsellor, where required.

- Temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements).
- Agreeing on an alternative arrangement, plan, or contract, including discussing Prepaid Services.
- Discounting or waiving of debt.

If you are approved access to Everyday Mobile from Woolworths Hardship Program, you will be provided details of your hardship arrangement in writing.

Exiting the Hardship Program

A financial hardship arrangement will have an agreed date whereby it will terminate providing the account has then been paid up to date. You may choose to terminate the arrangement prior to this time should your circumstances change and the account is paid in full.

Complaints Handling Process

For information on the Everyday Mobile from Woolworths please refer to the Complaints Handling Policy on the Everyday Mobile from Woolworths Website <https://mobile.everyday.com.au/legals>

Taking complaints outside Everyday Mobile from Woolworths

We expect that our Everyday Mobile from Woolworths Customer Care team will successfully resolve the issues you raise as we aim to provide the most straightforward, efficient and effective complaint resolution process. However, If you're not satisfied with the way your complaint has been handled and would like an external body to review your complaint, you can contact the Telecommunications Industry Ombudsman (TIO) at <https://www.tio.com.au/> , on 1800 062 058 or by writing to TIO, PO Box 276, Collins Street West, Melbourne, Victoria 8007.

By making a complaint with Everyday Mobile or via external dispute resolution, customers will not be excluded from applying or accepting financial assistance or accessing the Hardship Program.

Everyday Mobile from Woolworths Payment Assistance Policy Summary

A summary of the Everyday Mobile from Woolworths Payment Assistance Policy can be located [here](#)