

Techwiz Payment Assistance (Financial Hardship) Policy

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Payment Assistance (Financial Hardship) Policy

Techwiz (ABN 66 287 897 255) will work with you to keep you connected if you're having trouble paying for your NBN broadband, mobile or data SIM services. This policy applies to residential, small business and not-for-profit customers, and follows the Telecommunications (Financial Hardship) Industry Standard 2024.

1. What is financial hardship?

You may be experiencing financial hardship if you are having difficulty paying your Techwiz bills, now or in the near future. This could be because of a short-term setback, such as illness, losing your job, reduced hours, unexpected expenses or a natural disaster. It could also be a longer-term change in your circumstances.

You don't need to be behind on your bills to ask for help. The earlier you contact us, the more options we can offer.

2. How to ask for help

Applying for assistance is free. Contact us by:

- **Phone:** 0487 758 786 (Monday to Friday, 8:30 am to 5:30 pm Melbourne time)
- **Email:** accounts@techwiz.net.au (subject line: "Payment Assistance")
- **Post:** Techwiz, 15 Madden Street, Seaford VIC 3198

Someone else, such as a financial counsellor, family member or advocate, can contact us for you with your permission. If you need an interpreter, call the Translating and Interpreting Service on 131 450. If you have a hearing or speech impairment, contact us through the National Relay Service at accesshub.gov.au.

If we notice you may be having trouble paying, we may also contact you to offer help.

3. How we assess your request

1. We will acknowledge your request within 2 business days.

2. We will talk with you about your situation and what you can realistically afford.
3. We will tell you the outcome within 5 business days of receiving your request, and confirm any arrangement in writing.

For short-term assistance, we will not ask you for documents to prove your hardship. For longer-term assistance, we may ask for information that is reasonably necessary to understand your situation. We will keep everything you tell us confidential.

4. Assistance options

We will tailor assistance to your circumstances. Depending on your situation, the options available include:

1. **Payment plan.** Pay an overdue balance in instalments you can afford.
2. **Extra time to pay.** Extend or defer the due date of a bill.
3. **Waiving late payment fees.** We will not charge late payment fees while you are receiving assistance, and may waive fees already charged.
4. **Discount on charges.** A temporary discount on your monthly charges for an agreed period.
5. **Waiving part of the amount owing.** Where appropriate, we may waive part of your outstanding balance.
6. **Moving to a cheaper plan.** Switch to a lower-cost NBN speed tier or SIM plan with no plan change fee. Plan changes take effect from the start of a billing month. If you ask close to the start of the month, the cheaper plan may begin the following month, and we can include the current month's charge in a payment plan.
7. **Pausing your NBN service.** Temporarily pause your NBN service for an agreed period. This option is not available for mobile or data SIM services.

We may also refer you to a free financial counsellor (see section 9).

5. While you are receiving assistance

While you have a payment assistance arrangement in place, or while we are assessing your request, we will not:

- charge you late payment fees
- suspend, restrict or disconnect your services, as long as you are keeping to the arrangement
- refer your account to a debt collector or credit reporting body

- sell your debt to anyone else

6. If your circumstances change

If you can't keep to your arrangement, or your situation changes, contact us as soon as you can. We will review the arrangement with you and look at other options. We will not take any action on your account without contacting you first.

7. Suspension and disconnection are a last resort

We work to keep customers connected. If a bill remains unpaid and you don't have a payment assistance arrangement, then before we suspend or disconnect a service we will:

- contact you about the unpaid amount
- tell you about this policy and the assistance available
- give you at least 10 business days' written notice

We will not suspend or disconnect a service while we are assessing a request for assistance.

8. Domestic, family or sexual violence

If you are experiencing domestic, family or sexual violence, tell us and we will prioritise your request and handle it with extra care. You won't need to explain your situation in detail, and we will not ask for evidence of the violence.

9. Free, independent financial help

- **National Debt Helpline:** 1800 007 007 or ndh.org.au
- **Small Business Debt Helpline:** 1800 413 828 or sbdh.org.au

10. Complaints

If you're unhappy with our decision or how we handled your request, you can make a complaint. We treat complaints about payment assistance as urgent. See our Complaints Handling Policy at www.techwiz.net.au/complaints.

If we can't resolve it, you can contact the Telecommunications Industry Ombudsman (TIO), a free and independent service:

- **Phone:** 1800 062 058

- **Email:** tio@tio.com.au
- **Website:** www.tio.com.au
- **Post:** PO Box 276, Collins Street West VIC 8007

11. Access to this policy

This policy and a one-page summary are free and available at www.techwiz.net.au/hardship. We can provide it in other formats, and will email or post you a copy on request.

Last updated: 30 September 2026

Customer summary: getting help with your bills

If you're finding it hard to pay for your Techwiz NBN, mobile or data SIM services, contact us early. Asking for help is free, and you don't need to be behind on your bills.

Contact us

- Phone 0487 758 786, Monday to Friday, 8:30 am to 5:30 pm Melbourne time
- Email accounts@techwiz.net.au with "Payment Assistance" in the subject line
- Post to Techwiz, 15 Madden Street, Seaford VIC 3198

What happens next. We'll acknowledge your request within 2 business days and give you an outcome within 5 business days. For short-term help, you won't need to provide documents.

How we can help. Depending on your situation, we can offer a payment plan, extra time to pay, waived late fees, a temporary discount, waiving part of what you owe, a cheaper plan with no change fee, or a temporary pause of your NBN service.

While you're getting help, we won't charge late fees, disconnect your services, or send your account to a debt collector, as long as you keep to the arrangement. Disconnection is always a last resort, and we'll give you at least 10 business days' written notice first.

Free financial counselling. National Debt Helpline 1800 007 007 (ndh.org.au) or Small Business Debt Helpline 1800 413 828 (sbdh.org.au).

Not happy with our decision? See our Complaints Handling Policy at www.techwiz.net.au/complaints, or contact the Telecommunications Industry Ombudsman on 1800 062 058 or at www.tio.com.au.

Our full Payment Assistance Policy is at www.techwiz.net.au/hardship, or ask us for a copy.