



Spriggy Mobile Payment Assistance Policy



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1. About this Policy

1.1 Purpose

We understand that financial difficulties can at times present unexpected events that can affect your ability to meet your financial obligations. Whether you need immediate or longer-term support, we can help.

This Payment Assistance Policy (**Policy**) explains how Spriggy Mobile supports customers who are experiencing, or may be experiencing, financial hardship in accordance with the Telecommunications (Financial Hardship) Industry Standard 2024 (**the Standard**).

The purpose of this Policy is to ensure customers seeking payment assistance are treated with care, respect and fairness, and are given appropriate support to help them stay connected where possible. It sets out the framework Spriggy Mobile uses to identify financial hardship, assess requests for assistance, provide suitable support options, and keep customers informed throughout the process.

1.2 Scope

In this Policy, when we refer to a customer, we mean a person who uses or has used a Spriggy Mobile telecommunications service for personal or domestic use and is a consumer for the purposes of the Standard.

This Policy applies to customers who are experiencing, or may be experiencing, financial hardship and are seeking payment assistance from Spriggy Mobile.

A [short summary of this Policy](#) is also available on our website and in the Spriggy Mobile app. The summary explains how customers can access payment assistance and provides a link to this full Policy.

2. Statement of intention

2.1 Our goal

We are committed to helping customers facing financial hardship maintain telecommunications access and working with them to find a sustainable solution. Financial hardship can happen to anyone, so if you find yourself in a financial hardship situation, whether it be short-term or long-term, please let us know. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

Our goal for this Policy is to prioritise keeping customers experiencing financial hardship connected, and we will only use disconnection as a measure of last resort.

2.2 Customer rights

Spriggy Mobile customers who meet the eligibility requirements in section 3 have a right to apply for financial hardship assistance, free of charge.

Customers with disabilities, special needs or from culturally and linguistically diverse backgrounds and customers experiencing vulnerable circumstances are entitled to accessibility support to make an application or to access information about this Policy. If this applies to you, please contact our team for assistance.

Customers also have the right to make a complaint about how we handle their query or payment assistance application (including to the Telecommunications Industry Ombudsman (**TIO**)). Customers who make a complaint to us or the TIO about a payment assistance application or decision can still enter a payment arrangement while the complaint is being handled.

3. Eligibility

3.1 What is financial hardship?

Under the Standard, “financial hardship” occurs when you are unable to meet your financial obligations under your agreement with us (for example, you are unable to afford a recharge to stay connected) due to circumstances including:

- (a) personal or household illness;
- (b) unemployment;
- (c) low or insufficient income, including reduced access to income;
- (d) being a victim-survivor of domestic or family violence;
- (e) a death in the family;
- (f) a change in personal or family circumstances;
- (g) a natural disaster;
- (h) unexpected events or unforeseen changes that have impacted your income or expenditure; or
- (i) other reasonable causes,

and you believe you will be able to meet those obligations if you enter into an arrangement for payment assistance with us.

If you need assistance, please get in touch with us to discuss the options available to you.

3.2 What is financial hardship assistance?

Financial hardship assistance means one or more options we may offer to help you stay connected to your Spriggy Mobile service or manage an amount you owe us. The options available will depend on your individual circumstances and what is realistic and appropriate for your situation.

There are two types of assistance available under this Policy:

- (a) short-term assistance: for a period of no more than 3 billing cycles; and
- (b) long-term assistance: for a continuous period of more than 3 billing cycles.

For the purposes of this Policy, a “billing cycle” means each successive recharge or expiry period applicable to your plan as set out in the applicable Critical Information Summary (one calendar month, starting on the day you recharge).

If you require long-term assistance, we can work with you to review your services to determine whether a cheaper plan or other prepaid service would help you stay connected. If you have an amount owing to us, for example for an add-on or other charge, we can also work with you to agree on a payment arrangement.

3.3 Who is eligible to apply for financial hardship assistance?

You can apply for financial hardship assistance if you are a current or former Spriggy Mobile customer and you:

- (a) are unable to meet your financial obligations under your agreement with us because of financial hardship; and
- (b) believe that the payment assistance options we offer for your product or service will help you meet your financial obligations to us.

4. How can we help?

Spriggy Mobile offers a range of assistance options, tailored to your circumstances.

Not all options will be appropriate or suitable for every customer. We will work with you to agree on an arrangement that is realistic and appropriate for your personal situation.

Some options we may be able to offer include:

- (a) temporarily postponing, extending or deferring the time for paying a bill or recharge;
- (b) payment plans tailored to meet your ability to pay;
- (c) removing non-essential features of a telecommunications product at no cost;
- (d) transferring you to a different telecommunications product that better suits your circumstances;
- (e) controls on how you can incur charges, including spend controls; or
- (f) waiving a charge or debt, or discounting genuine amounts owed.

If you are a victim-survivor of domestic or family violence, we will take your individual circumstances into account when considering appropriate options for managing payments.

5. Application and assessment process

5.1 How to apply

If you are experiencing financial hardship and need assistance, please contact the Spriggy Mobile support team by:

- (a) emailing us at support@spriggy.com.au; Monday to Sunday 9am to 5pm, and 10am to 4pm on NSW public holidays (AEST/AEDT);
- (b) using our in-app chat function available on the Spriggy Mobile app; or
- (c) contacting us by post at Spriggy Mobile, PO Box Q56, Queen Victoria Building NSW 1230.

You can apply for financial hardship assistance using any contact method that Spriggy Mobile ordinarily makes available to customers, including the contact methods listed above. You can also use those contact methods to monitor the progress of your application.

If you need help in another language, you can contact the Translating and Interpreting Service (**TIS National**) on 131 450. If you have a hearing or speech impairment, you can contact us through the National Relay Service at www.relayservice.gov.au.

5.2 Information we may ask you to provide

Before we can assess your application, we will need to identify you so that we can be sure we are talking to the Spriggy Mobile account holder. You should have your Spriggy Mobile account and identification information ready when making an application.

To understand your situation, we may ask questions about your circumstances and, in some cases, request supporting information. We will only ask for information if it is strictly necessary to assess your application. We will not ask you to provide information that is irrelevant or unreasonably onerous.

If we request information, we will give you our contact details and explain how you can submit the information or talk to us about the request.

You will not be required to provide evidence to support your application if:

- (a) you are a customer who is experiencing domestic or family violence; or
- (b) you are applying for short-term assistance.

For long-term assistance, Spriggy Mobile may ask you to provide supporting information if:

- (a) the amount to be repaid is over \$1,000;
- (b) you have been a Spriggy Mobile customer for less than two months; or
- (c) we reasonably suspect there may be fraud involved.

If the requested information isn't provided or is incomplete, we may not be able to complete our assessment. Providing false, misleading, or inaccurate information may result in your application being declined or cancelled.

We will treat all information you provide as confidential and in accordance with our [privacy policy](#). We will only retain a copy or record of supporting information for the period required to complete our assessment, unless we are required or authorised by law to retain it for longer. For more information on how we collect, use, store, hold and disclose personal information, visit <https://www.spriggy.com.au/mobile/terms/privacy-policy>.

5.3 Assessing your request

We will assess your request for financial hardship assistance as soon as practicable or within 5 business days after receipt of your complete application, including any final information and documents requested by us.

We will tell you how long we expect the assessment to take. There is no charge to make an application or for us to administer any agreed financial hardship assistance arrangement.

We will tell you the outcome of our assessment as soon as possible or within 2 business days after completing our assessment. If it becomes clear that you are not eligible for financial hardship assistance, we will tell you immediately.

When we assess your application, we will generally follow these steps:

(a) Initial discussion and assessment

We will talk with you about your application and assess whether you are eligible for financial hardship assistance. We may also request any supporting information if needed.

If you are eligible, we will work with you to identify the most suitable assistance options that are fair, flexible and affordable, having regard to your circumstances.

We will not take credit management action while you are discussing financial hardship assistance options with us, have made an application, or have a financial hardship assistance arrangement in place, unless the Standard allows us to do so. We will only use suspension or disconnection as a measure of last resort.

(b) Offering a solution

We will offer a tailored financial hardship solution. When the terms of a financial hardship assistance arrangement are agreed, we will confirm these details with you in writing within 2 business days.

Our written confirmation will include the details of the arrangement, your rights and obligations, how long the arrangement will last, when credit management action may be taken, and your right to ask for a review if your circumstances change.

The arrangement will commence as soon as you indicate that you agree to the arrangement.

If your situation changes during the term of the arrangement, it is important that you inform us as soon as possible and no later than 14 days after the change.

If you tell us that your financial hardship situation has changed, we will review your arrangement within 5 business days of being told. If we consider that you have not complied with an agreed term of a financial hardship assistance arrangement, we will promptly contact you to discuss the matter and offer to review the arrangement.

(c) If you don't agree

If you are not happy with the outcome, you can ask for a review or make a complaint. If you are still not satisfied with how we handle your complaint, you can escalate it to the TIO. Contact details are provided in section 7 of this Policy.

6. Provision of information to customers at risk

Spriggy Mobile staff are trained to identify when a customer may be experiencing financial hardship and to provide information about this Policy and how to apply for assistance.

Where appropriate, staff may refer customers to the appropriate specialist team members who can explain available options and support customers through the application process, including customers with disabilities or customers from culturally or linguistically diverse backgrounds or with other special needs.

We will provide customers with a copy of this Policy, in a format suitable to their needs, if they:

- (a) request it;
- (b) have accepted our offer of information; or
- (c) tell us they would like to make an application under this Policy.

We will also provide information about this Policy and available options for financial hardship assistance where applicable, such as in written communications about recharge expiry, low balance notifications, reminder notices and bills.

7. Complaints

If you have an urgent complaint, we will follow the complaints handling process outlined in the Spriggy Mobile Complaints Handling Process [here](#) and will aim to have your urgent issue resolved within 2 business days.

If you have a complaint about this Policy, the support we provided, or a decision we made about your financial hardship assistance application, you have the right to make a complaint.

You can do so in one of the following ways:

- (a) call us on 1300 640 918;
- (b) use the in-app chat function available on the Spriggy Mobile app;
- (c) email us at complaints@spriggy.com.au; or
- (d) write to us at Spriggy Mobile, PO Box Q56, Queen Victoria Building NSW 1230.

We're committed to acknowledging complaints and resolving them as soon as possible. More information about how we handle complaints can be found in our Complaints Handling Process [here](#).

If you are not happy with the outcome or the proposed resolution of a complaint you have made to Spriggy Mobile, you can contact the TIO for external dispute resolution. You can raise a TIO complaint or find out more information on the TIO website <https://www.tio.com.au/complaints> or call 1800 062 058 (Monday – Friday, 8.00am – 8.00pm AEST).

8. Need more help?

You can obtain free and independent assistance by calling 1800 007 007 to speak to a financial counsellor. Alternatively, you can visit the National Debt Helpline website www.ndh.org.au.

If using a financial counsellor to communicate with Spriggy Mobile, your financial counsellor will need to have you present or you will need to provide authority for them to speak on your behalf when you contact us.

Please see below for more resources and organisations that are available to you:

National Relay Service Australia

The National Relay Service is an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

You can contact us through the National Relay Service (around Australia) Monday to Sunday 9am to 5pm, and 10am to 4pm on NSW public holidays (AEST/AEDT), on:

- Voice Relay (Speak and Listen): 1300 555 727
- TTY or SMS Relay: 133 677
- NRS Chat: 1300 553 467
- NRS Captions: 1300 018 342

Visit: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

1800RESPECT

1800RESPECT National Sexual Assault, Domestic and Family Violence Counselling Service for people living in Australia.

Call: 1800 737 732

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

Kids Helpline

Kids Helpline is Australia's only free, 24/7 phone and online counselling service for young people aged 5 to 25.

Call: 1800 55 1800

Visit: <https://kidshelpline.com.au/>

Lifeline

Lifeline provides crisis support and suicide prevention services.

Call: 13 11 14

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

Beyond Blue

Beyond Blue provides information and support to help everyone in Australia achieve their best possible mental health.

Call: 1300 224 636

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

Services Australia

Information about contacting Centrelink, Medicare or Child Support, and Services Australia.

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

Moneysmart

For free, independent guidance so you can make the most of your money, visit:

<https://moneysmart.gov.au/>

Gambling Help Online

For support and information on where and how to seek help, what to look out for and ways to protect individuals and their families, visit: <https://www.gamblinghelponline.org.au/>

9. Review

We will review this Policy at least annually, or earlier if required, to ensure it remains current, effective, and fit for purpose.

We welcome feedback from customers, staff, and stakeholders to help us improve this Policy's effectiveness and impact.