



Commander Payment Assistance Policy

Jurisdiction: National

Effective Date : 30.03.2024

COMMANDER PAYMENT ASSISTANCE

Are you having trouble paying your account balance and need some financial support? If this applies to you, and you are a Commander customer you have the right to apply for our Payment Assistance Program.

We know how important it is for your services to remain connected, which is why we offer a program that will help support you if you are experiencing financial issues. We will only disconnect your services as a last resort when we have no other recourse.

WHAT IS THE COMMANDER PAYMENT ASSISTANCE PROGRAM?

Our Payment Assistance Program helps support you if you're experiencing financial issues. When you join the program, we will work with you to find a suitable arrangement to help you get your account back on track. We have different options available to assist you, depending on your situation.

Joining our Payment Assistance Program is free for customers experiencing short— or long-term financial stress.

WHO IS ELIGIBLE?

You are eligible for the program if you're experiencing any of the following:

- Loss of large customers or contracts
- Regulatory changes or legal issues
- Disruption to supply chains or operations
- Unexpected events or changes that have impacted the business income or expenditure
- A natural disaster or unexpected weather events
- Health epidemic
- Domestic or family violence
- Serious illness or injury
- A death in the family
- Other reasonable causes.

Please note: If you have previously been in the Payment Assistance Program and have broken your arrangement two times or more, we may decline your application.

WHAT PAYMENT ASSISTANCE OPTIONS DO WE OFFER?

We offer various options to help you get your account back on track. The types of assistance we can provide you with include (but are not limited to):

- Short or long-term payment arrangements
- Payment extensions
- Discounts
- Spend controls
- Restriction of services to reduce further financial over-commitment
- Provide low-cost service alternatives until your account is back on track
- Waiver of late payment fees or cancellation fees
- External support to financial counsellors or other services, depending on your situation
- Non-automatic payment methods.

HOW TO APPLY FOR THE PAYMENT ASSISTANCE PROGRAM

We understand this is a difficult time, and we're committed to working with you to find a solution. Our goal is to help relieve some of the financial pressure you may be experiencing. This is why we have the Payment Assistance Program in place.

When assessing your application, we may need to ask questions about your circumstances. These questions may require supporting documentation. For example, we may ask for details of your income, liabilities and expenses.

Any information we collect from you is **strictly confidential** and handled in accordance with our [privacy policy](#). You can find a copy of the policy [here](#).

To apply for the Payment Assistance Program, please complete the [application form](#) and submit:

- **By email:** paymentassistance@commander.com
- **By Post:**
Commander Payment Assistance Team
Level 10, 452 Flinders Street,
Melbourne, VIC 3000

Once we receive your application, we will assess your eligibility. We will contact you within five (5) business days of receiving your application to inform you of the outcome. You can also check on the progress of your application by calling us at the numbers listed below.

You can find the eligibility criteria listed in the '*Who is eligible*' section above. If you're not eligible for the program, we will continue to work with you and support you in getting your account back on track.

If your financial circumstances change (either way) after joining the program, please let us know within fourteen (14) days. You can seek a review of your arrangement within two (2) business days of reaching an agreement with us.

You can contact the Payment Assistance team:

- **By Phone:** 1300 029 800 Monday through Friday 9 am–5 pm
- **By email:** paymentassistance@commander.com
- **By Post:**
Commander Payment Assistance Team
Level 10, 452 Flinders Street,
Melbourne, VIC 3000

WHAT IS THE DIFFERENCE BETWEEN SHORT-TERM AND LONG-TERM ASSISTANCE?

Short-term assistance involves payment plans that span for 12 weeks or less. You can opt for a long-term payment plan if you need more time.

For short-term assistance (less than 12 weeks), you don't need to provide us with evidence to support your application.

For long-term assistance (more than 12 weeks), you may need to provide us with documentation to support your application. If we request information and you don't provide it, we may not be able to assess your eligibility for the program.

If you are a victim/survivor of domestic or family violence, you don't need to provide us with evidence to support your application. This applies to either short or long-term assistance applications.

WILL I STILL RECEIVE COLLECTION NOTICES ONCE I ENTER THE PAYMENT ASSISTANCE PROGRAM?

Once you're in the program, your services are no longer at risk of suspension or disconnection so long as you meet the terms of your payment agreement. This means you will no longer receive collection notices from us. Please let us know immediately if there is a change in your circumstances that may stop you from meeting your payment agreement.

WHAT CAN YOU DO IF YOU'RE UNHAPPY WITH YOUR ASSESSMENT OUTCOME?

If you're unhappy with the outcome of your assessment, you can have it reviewed. Don't hesitate to get in touch with our payment assistance team to request a review.

Contact the Payment Assistance team:

- **By Phone:** 1300 029 800 Monday through Friday 9 am–5 pm
- **By email:** paymentassistance@commander.com

DO YOU HAVE A COMPLAINT?

If you would like to speak to someone about a complaint or dispute you have with us, you can contact the team at **1300 136 008, Monday through Friday, 9 am-5 pm**. Our complaints policy is [here](#).

If you are unhappy with how we have resolved your complaint, you can contact The Telecommunication Ombudsman (TIO). They provide an independent and external dispute resolution service. Call 1800 062 058 Monday through Friday, 8 am–8 pm. Visit tio.com.au.

Please note: making a complaint will not prevent you from agreeing to an arrangement for payment assistance.

REGISTERED FINANCIAL COUNSELLORS

Community financial counsellors offer free financial advice. You can talk to a financial counsellor anywhere in Australia by calling **1800 007 007, Monday through Friday, 9.30 am–4.30 pm**. This number will switch you to the service closest to you in your State or Territory. You can also visit the National Debt Helpline at [ndh.org.au](https://www.ndh.org.au).

If you would like a Financial Counsellor to work with us on your behalf, you must contact us to give us the authority to do so.

NEED MORE HELP?

Other support services and resources are available to people experiencing financial difficulties. We've included some of these organisations in the table below.

Organisation	Description
Department of Human Services	This website provides information about the government services available, including Centrelink, Medicare, and Business Hub. Visit humanservices.gov.au .
MoneySmart	Offers free, independent financial guidance to help you manage your money better. Visit moneysmart.gov.au .
1800 Respect	If you're a victim of sexual assault or domestic/family violence, 1800 RESPECT is open 24 hours a day to help you. Phone: 1800 737 732 Website: 1800respect.org.au .
MensLine Australia	If you're a man experiencing emotional health and/or relationship issues, MensLine can help

	<p>anywhere, any time. Phone: 1300 789 978 Website: mensline.org.au.</p>
<p>Woman Resource Information and Support Centre (WRISC) Aboriginal Family Violence Program</p>	<p>WRISC strongly believes in understanding and respecting Aboriginal and Torres Strait Islander cultures and our shared history as Indigenous and non-Indigenous Australians. Phone: (03) 5333 3666 Website: wrisc.org.au/aboriginal-family-violence-program.</p>

HEARING, SPEECH AND TRANSLATION SERVICES

Customers with Hearing or Speech Impairments

If you are deaf or have a hearing or speech impairment and/or use a text phone (TTY) or a computer with a modem, you can contact us using the National Relay Service (NRS). You can use the NRS free of charge. Contact the NRS using a modem or TTY by dialling 133 677 and quoting the relevant Commander telephone number (listed above).

Customers with English Language Difficulties

Customers having difficulty with English can communicate with us via the National Translator and Interpreter Service by calling 13 14 50.

[Download the Application Form](#)