



Our Telecommunications Collection Policy.

At Telstra, we are committed to do what we can to help you manage your services and stay connected to the services you value. We understand that from time-to-time circumstances may prevent you from paying your Telstra account on time and we are here to help. All Telstra service/s would either be on an Upfront plan or other postpaid plans. If you are on an Upfront plan, then your plan is month-to-month with no lock-in contract and a fixed amount is charged in advance on the same day, every month. Alternatively, if you are on another postpaid plan you will receive a monthly bill, which will be due around same day, each month.

Upfront plans

As a Telstra customer with one or more services on an Upfront plan, the minimum monthly plan charge is charged in advance, on the same day each month. Note, if you pay using a bank account, that transaction may take up to 10 days to be processed by your bank or financial institution.

You can view your upcoming payment dates in the My Telstra app. This amount is paid via AutoPay from a credit or debit card (Visa, MasterCard or American Express) or a bank account. You will be notified if the payment fails for any reason.

You will be sent a notification when your payment fails, giving you at least 5 working days' notice. If we still haven't received the payment within the specified notice period, your services may be restricted. Where we have notified you (via email and/or SMS) that we intend to restrict your service, your service will be restricted in line with the date specified in that notification, unless we receive payment of the unpaid amount.

The only instances where prior notice will not be provided for a payment-related restriction is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What will happen when my service is restricted?

If your service/s are restricted, you'll be unable to:

- make calls, except to Emergency 000, Telstra 13 22 00, and other supported organisations;
- send SMS or MMS;
- use data, except when accessing the Telstra website and certain support sites (such as emergency services); and
- upgrade, downgrade or purchase additional services.

You'll still receive calls, SMS and MMS.

What can I do to resume my services?

You can resume your services by making full payment of any overdue balance. If you need to make a payment, please [access your account here](#).

Cancellation of account

If your account remains overdue following restriction, you will be sent another notification advising that. If your payment is not received by the next anniversary date, your services will be cancelled. If this happens, any remaining unpaid amount for hardware that you have purchased in conjunction with the Upfront plan will become payable in full. You will be sent an invoice for the remaining charges with a due date for payment. The due date is 10 business days from the issue of the invoice, and the amount will be deducted from your nominated card or account.

If you are having trouble paying your Upfront plan services at any time, please let us know

Occasionally, you might find that circumstances prevent you from paying the charges for your Upfront plan service on the payment date, or mean that if you were to do so, you might find yourself in financial difficulty.

We offer our customers several ways to assist with their financial challenges:

- You can downgrade your plan to a more affordable plan.
- Please [message us](#) to discuss your situation.
- You can also call us on **13 22 00** (Monday to Friday, 8am – 7pm AEST).

We have a [Financial Hardship Policy](#) that provides a range of flexible options, which we can discuss with you.

If you cannot pay your monthly charges when they are due, it is important that you contact us before they become overdue, so we can best assist you.

What happens if I paid to an incorrect account?

If you have paid an amount that is due for a service on an Upfront plan to another Telstra postpaid account, we can provide you with a refund. Unfortunately, we are unable to transfer amounts paid into another postpaid account to a service on an Upfront plan. For an overpayment you have made via the Post Office or Post on a postpaid account, we will provide a refund directly into your bank account.

If the payment was made through:

- [BPAY](#), you need to [contact us](#) and we'll let you know the next steps.
- PayPal, you need to contact [PayPal](#) to arrange a reversal.

Other postpaid plans

For services on a postpaid plan that is not an Upfront plan, we'll usually issue a bill each month (or, in some cases, each quarter). This bill provides you with a date when your payment is due. You'll have at least 14 days from the date we issue your bill to pay the bill. Your bill might be the same each month or you might see additional charges, based on your usage or hardware-related charges. We are committed to assisting our customers to stay connected. If you cannot pay your bill by the due date, it is important that you contact us before it becomes overdue so we can best assist you.

Postpaid Collections activity overview

If your account is overdue, we will attempt to contact you (this may be by contacting you by phone, SMS, email, or letter) to make sure that you are aware of any outstanding amounts, and to assist you with alternative payment options or arrangements, if required.

It is important that you let us know as soon as possible if your billing contact details change (both your postal and email billing address) so that we can contact you. You can update this information online by logging into [My Telstra](#).

If your account remains overdue and you have made no attempt to contact us to discuss your bill, request for financial hardship assistance, or to make a payment arrangement, then collections activity will commence.

Collections activity may involve restriction, suspension and disconnection of your service. You will then be issued a final bill that will need to be paid to finalise your account with us.

Restriction of service

If you have not paid your bill by the due date, your account will become overdue. If your account remains overdue and you have not been granted a payment extension or contacted us to request financial hardship assistance or to make a payment arrangement, collections activity will commence, and your service will be scheduled for restriction.

We will not restrict your service without providing you with at least 5 working days' notice that we intend to do so. Where we have notified you (via SMS, email or letter) that we intend to restrict your service, your service will be restricted in line with the date specified in that notification, unless we receive payment of the overdue amount, or we agree to a payment arrangement prior to that date.

The only instances where prior notice will not be provided for a payment-related restriction is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What if I am having difficulties paying my bill?

If you're experiencing difficulties paying your bill, you can [message us](#) or call us on **1800 531 951** (Monday to Friday, 8am – 5pm AEST) to discuss your situation.

As part of our [Financial Hardship Policy](#), we have a range of flexible options we can discuss with you. You may also wish to call the National Debt Helpline on **1800 007 007**.

What will happen when my service is restricted?

When your service is restricted, the following will occur:

- You will still be able to receive incoming calls.
- You will not be able to make outgoing calls, except for calls to emergency services (e.g. 000) and to selected Telstra numbers (e.g. customer service, fault reporting).
- You will still be able to access the internet, but the internet speed will be slowed to a maximum of 1.5Mbps, which means that you can complete basic activities, such as checking your email, however, it will take much longer than normal.
- If the amount overdue on your account remains unpaid, we may suspend and/or disconnect your service (please refer to Suspension of service and Cancellation of account for more detail).

Restriction of services associated with your account does not change your obligation to pay your monthly bill. You may also be charged a late payment fee each month that your account remains overdue.

What can I do to resume my services?

You can resume your services by making full payment of any overdue balance. Your services will be resumed when we receive this payment or you can report it to us [here](#) and your services should be resumed in less than 2 hours.

Suspension of service

If your account remains overdue following restriction, your services will be scheduled for suspension.

We will not suspend your services without providing you with at least 5 working days' prior notice that we intend to do so. Where we have notified you (via SMS, email, or letter) that we intend to suspend your service, your service will be suspended (temporarily disconnected) in line with the date specified in that notification, unless we receive payment of the overdue amount, or we agree to a payment arrangement prior to that date.

The only instances where prior notice will not be provided for a payment-related suspension is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What if I am having difficulties paying my bill?

If you're experiencing difficulties paying your bill, you can [message us](#) or call us on **1800 531 951** (Monday to Friday, 8am – 5pm AEST) to discuss your situation.

As part of our [Financial Hardship Policy](#), we have a range of flexible options we can discuss with you. You may also wish to call the National Debt Helpline on **1800 007 007**.

What will happen when my service is suspended?

When your service is suspended, the following will occur:

- You will not be able to receive incoming calls.
- You will not be able to make outgoing calls except for calls to emergency services (e.g. 000) and to Telstra (e.g. customer service, fault reporting).
- You will not be able to send or receive SMS or MMS.
- You will not be able to access the internet or any services that need internet access.
- You will not be able to add any new products or services to your account.
- If the amount overdue on your account remains unpaid, we may disconnect your service and cancel your account (please refer to Cancellation of account for more detail).

Suspension of services associated with your account does not change your obligation to pay your monthly bill. You may also be charged a late payment fee each month that your account remains overdue.

What can I do to resume my services after suspension?

You can resume your services by making full payment of any overdue balance. Your services will be resumed when we receive this payment or you can report it to us [here](#) and your services should be resumed in less than 2 hours.

Cancellation of account

If your account remains overdue following suspension, your service will be disconnected, and your account will be cancelled.

We will not disconnect your service and cancel your account without providing you with at least 5 working days' prior notice that we intend to do so. Where we have notified you (via SMS, email or letter) that we intend to cancel your service, your service will be disconnected in line with the date specified in that notification and your account will be cancelled, unless we receive payment of the overdue amount, or we agree to a payment arrangement prior to that date.

The only instances where prior notice will not be provided is where we assess you to be an unacceptably high credit risk or where there is reason to suspect fraud or attempted fraud on your account.

What if I am having difficulties paying my bill?

If you're experiencing difficulties paying your bill, you can [message us](#) or call us on 1800 531 951 (Monday to Friday, 8am – 5pm AEST) to discuss your situation.

As part of our [Financial Hardship Policy](#), we have a range of flexible options we can discuss with you. You may also wish to call the National Debt Helpline on 1800 007 007.

What will happen when my service is cancelled?

When your service is cancelled, the following will occur:

- All products and services associated with your account will be disconnected.
- You will not be able to receive incoming calls or make outgoing calls.
- You will not be able to send or receive SMS or MMS.
- You will not be able to access the internet or any services that need internet access.
- Your phone number may be reallocated.
- Any Telstra email address connected to your account will be cancelled and can't be recovered if cancelled.
- Your future applications for Telstra services may be adversely affected. You will need to pay the amount you owe us before applying for any new connections.

How can I pay my postpaid bill on time?

Paying by Direct Debit means you won't need to worry about remembering to pay. Just be sure to keep your details up to date, and ensure that you have sufficient funds in your account to cover the amount of the payment.

Alternative ways to pay your Telstra bill can be found [here](#)

You must ensure that we receive payment by the due date. As some payment methods can take 24-48 hours to process, please allow for this delay when making your payment.

What happens if I'm disputing a postpaid bill or charge?

If you advise us that you are disputing an amount that we say is owed, no collections activity will be undertaken on that amount until the dispute is resolved. Any undisputed amount is still due and payable and will be subject to collections activity if it remains unpaid when due.

If you are having trouble paying your postpaid bill on time, please let us know

Occasionally, you might find that circumstances prevent you from paying your bill by the due date, or mean that if you were to do so, you might find yourself in financial difficulty. We offer our customers several ways to assist with their financial challenges:

- You can request an extension [here](#), which will give you more time to pay.
- If you need more than a one-off payment extension, please [message us](#) to discuss your situation.
- You can also call us on **13 22 00** (Monday to Friday, 8am – 7pm AEST).

We have a [Financial Hardship Policy](#) that provides a range of flexible options, which we can discuss with you.

If you cannot pay your bill on time, it is important that you contact us before your bill becomes overdue, so we can assist you. If however, we do not hear from you, then we will need to commence collections activity, in accordance with our collections process.

Final Invoice – Upfront & other postpaid plans

Whether you have a service on a Upfront plan or some other postpaid plan, if your services are cancelled and there is outstanding amount, you will be issued with a final invoice detailing all amounts owing.

This debt may include:

- billed amounts from post-paid account that remain unpaid;
- any early termination charges payable on cancellation of your post-paid contract (if applicable); and
- any remaining unpaid amount for hardware purchased as part of or in conjunction with an Upfront plan or other postpaid plan.

What happens if I don't pay my final Invoice - Upfront & other postpaid plans?

If we don't receive payment of the amount detailed in the final bill by the due date, your future applications for Telstra services may be adversely affected. You will need to pay the amount you owe us before applying for any new connections. In addition, if you are on other postpaid plans, we may:

- refer your debt to a collection agency who may contact you to arrange payment; and
- report your payment default to a credit reporting body, which could affect your future applications for credit or loans. If we do this:
 - your payment default will stay on your credit history for five years;
 - details of your payment default will be available to other authorised parties, such as banking institutions and credit providers; and
 - your future applications for loans or credit may be adversely affected.

Summary of our Upfront plans and other postpaid plans.

	Upfront plans	Other postpaid plans
Payment date	Payment deducted via AutoPay on the anniversary date each month.	Payment is due on the date specified on bill.
Payment Method	Payments are made via AutoPay.	Payment Methods are listed at https://www.telstra.com.au/support/ac-count-payment/pay-your-bill
Payment Difficulties	<p>If experiencing payment difficulties, you can:</p> <ul style="list-style-type: none"> • Downgrade your plan. • Switch to Pre-Paid. • Cancel your plan. <p>For hardship support, message us or call us on 13 22 00.</p>	<p>If experiencing payment difficulties, you can:</p> <ul style="list-style-type: none"> • Request payment extension here. • Switch to Pre-Paid. • Downgrade your plan. • If you need more than a one-off payment extension, please message us or call us on 13 22 00.
Restriction of Service	After 5 working days' notice of intention to restrict.	After 5 working days' notice of intention to restrict.
Suspension of Service		After 5 working days' notice of intention to suspend.
Cancellation of Service	Service will be cancelled if payment is not received by following Anniversary date.	After 5 working days' notice of intention to cancel.
Final Invoice	If your services are cancelled and there is an outstanding amount, you will be issued with a final invoice detailing all amounts owing including remaining hardware charges.	If your services are cancelled and there is an outstanding amount, you will be issued with a final invoice detailing all amounts owing.
If Final Invoice remains unpaid		<p>We may:</p> <ul style="list-style-type: none"> • Refer your debt to a collection agency, who may contact you to arrange payment. • Report your payment default to a credit reporting body, which could affect your future applications.

Want us to take another look?

If after contacting us you are not satisfied, you may wish to escalate your enquiry through 13 22 00 and say "Complaint" or visit us at [Telstra.com/Complaints](https://www.telstra.com.au/complaints). If you are not satisfied with the outcome of a complaint with Telstra, you may also raise your request through to the TIO. You can call the TIO directly on 1800 062 058 or by lodging an online application at <https://www.tio.com.au/complaints>.