

# SPRIGGY MOBILE FINANCIAL HARDSHIP POLICY

July 2025

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We understand that life can at times present unexpected events that can affect your ability to meet your financial obligations.

If you are finding your mobile bill difficult to pay, we may be able to offer you assistance.

## **What is financial hardship?**

You may be in financial hardship if you want to pay your bills but don't have the money to do so.

Financial hardship can be short or long term in duration. Common events that can lead to hardship include:

- Personal or household illness
- Unemployment
- Low or insufficient income, including reduced access to income
- Being a victim/survivor of domestic or family violence
- A death in the family
- A change in personal or family circumstances
- A natural disaster
- Unexpected events or unforeseen changes that have impacted income or expenditure
- Other reasonable causes

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

## **How can we help?**

If necessary, we can help you to review your current mobile plan and usage to ensure it is suitable for your needs.

Additionally, we can also show you how to take control of your monthly plan inclusions through usage tracking available in the Spriggy app.

Some solutions we may be able to offer include:

- Discounting a charge;
- Waiving a charge;
- Service restrictions;
- Scheduling a plan downgrade at the time of your next renewal for less cost;
- Explaining how you can transfer to another prepaid mobile provider that may offer a cheaper plan than us, without cancellation fees;
- Cancelling your service if you feel it is unaffordable.

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

- Completing the online Financial Hardship form (<https://www.spriggy.com.au/mobile/financial-hardship/>)
- calling us on 1300 640 918 (09:00-20:00 weekdays, 10:00-18:00 AEST/AEDT weekends and NSW public holidays); or
- webchat function available on the Spriggy app.

Lastly, if you would like to contact us by post, please send your request to:

Spriggy Mobile, PO Box R1960, Royal Exchange, NSW 1225, Australia

We will always try to find a solution that meets your individual circumstances. To fully understand your situation, we may ask questions about your circumstances or request supporting documentation but please know that this information is strictly confidential.

### **Assessing your request**

We will assess your request for financial hardship assistance within 5 business days after receipt of the final information and documents requested by us. In assessing your application, we will rely on the information which you provide to us as well as any other relevant information available to us. There is no charge for making an application or for our administration of any agreed financial arrangement.

If you have a customer complaint that is urgent, we will follow the complaints handling process outlined in the Spriggy Mobile Complaints Policy (<https://www.spriggy.com.au/mobile/terms>) and will aim to have your urgent issue resolved within 2 business days.

When the terms of a financial hardship assistance arrangement are agreed, we will confirm these details with you in writing and also outline your rights, obligations, and the consequences of failing to comply with the financial hardship assistance arrangement. The financial hardship assistance arrangement cannot commence until you have formally accepted the terms of the financial hardship assistance arrangement.

### **Need more help?**

You may obtain free and independent assistance by calling 1800 007 007 to speak to a Financial Counsellor. Alternatively you can also visit National Debt Helpline by visiting their website [www.ndh.org.au](http://www.ndh.org.au)

Your Financial Counsellor will need to have you present or provide authority to speak on your behalf when you contact Spriggy Mobile.

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

#### **National Relay Service Australia**

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

1800 555 660 (free from landlines)

1800 555 630 (free)

[Relayservice.gov.au](http://Relayservice.gov.au)

**1800 Respect**

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

1800 737 732

[1800respect.org.au](http://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.

1800 55 1800

[Kidshelpline.com.au](http://Kidshelpline.com.au)

**Lifeline**

Lifeline Saving Lives. Crisis Support. Suicide Prevention.

13 11 14

[Lifeline.org.au](http://Lifeline.org.au)

**Beyond Blue**

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

1300 224 636

[Beyondblue.org.au](http://Beyondblue.org.au)

**Department of Human Services**

Information about contacting Centrelink, Medicare or Child Support, and the Department of Human Services.

Note: Number dependent on service required.

[Humanservices.gov.au](http://Humanservices.gov.au)

**MoneySmart**

Offer free, independent guidance so you can make most of your money.

13 11 14

[Moneysmart.gov.au](http://Moneysmart.gov.au)

**Problem Gambling**

Provides support and information on where and how to seek help, what to look out for and ways to protect individuals and their families.

[Problemgambling.gov.au](http://Problemgambling.gov.au)