Payment Assistance Policy

nbn and Australian mobile services

18 November 2026 | Version 1.0

Policy summary

You have a right to apply for free short-term or long-term payment assistance. Our goal is to keep you connected. Disconnection is a last resort. Assistance is available for eligible residential, small business and not-for-profit nbn and Australian mobile customers, including services paid in advance.

Financial hardship means you cannot meet payments to BambooSIM because of circumstances such as illness, reduced income, unemployment, family changes, violence, a natural disaster or another reasonable cause, and you consider an agreed assistance arrangement would help you meet those obligations. Tell us early; you do not need to wait for a missed payment.

We offer payment extensions, affordable payment plans, bill discounts, account credits, debt waivers, a more affordable eligible plan and a free bank-transfer payment method. We discuss options suited to your circumstances and capacity to pay.

Apply or ask for help

Channel	Contact details and hours
Live chat	bamboosim.com/support | messages accepted any time
Email	support@bamboosim.com | messages accepted any time
Support tickets	Support Centre, web portal or BambooSIM app | messages accepted any time
Phone	02 6422 6266 | 9am-5pm Monday to Friday (Melbourne time)
Post	BambooSIM Pty. Ltd., 470 St Kilda Road, Melbourne VIC 3004, Australia

Say you need help with payments and tell us a safe way to contact you. Apply by phone during the contact hours above, or send a digital message at any time. If a person is unavailable, a message is taken for follow-up. The responsible company officer approves payment plans, credits, waivers and collection pauses; an automated acknowledgement does not approve an arrangement. You can also apply through live chat, email, tickets, the portal, the app or post; no separate form is required. Ask for a representative or accessibility or language support.

We assess a complete application within 5 business days and tell you the outcome within 2 business days after assessment. Short-term assistance is for up to three billing cycles; longer assistance is also available. Evidence is not required for short-term help or where you may be affected by domestic or family violence, subject only to the limited statutory exceptions.

If you disagree with a decision, ask for a review or make a free complaint through the same channels. You may also contact the Telecommunications Industry Ombudsman on 1800 062 058. Making a complaint does not stop you agreeing to assistance.

For free, independent financial counselling, contact the National Debt Helpline on 1800 007 007.

Who can receive assistance

This policy applies to nbn and Australian mobile services supplied by BambooSIM Pty. Ltd. You are eligible where your circumstances meet the financial-hardship definition in the summary and you want to access an assistance option we offer. We also discuss practical help with customers who may be experiencing other payment difficulties.

We consider your individual situation rather than using a fixed income threshold. Current customers and former customers who owe BambooSIM money may seek assistance. A prepaid or automatic-payment arrangement does not remove your right to apply.

Starting an application

Apply using any contact method on the first page, including phone, chat, support ticket, email, the web portal, BambooSIM app or post. Call 02 6422 6266, 9am-5pm Monday to Friday (Melbourne time). If a person is unavailable, a message is taken for follow-up by the responsible company officer. Tell us your account or service details, which payments are difficult, whether you need short-term or ongoing help and what you can reasonably afford. No separate form is required.

We explain the process, expected assessment time and how to check progress. Use your ticket or application reference when contacting us. If we notice signs that payments may be difficult, we will offer to discuss assistance using an appropriate contact method, including telephone and email options.

Information we may need

We use information already available on your account where possible and ask only for what is strictly necessary. We do not ask for evidence for assistance lasting no more than three billing cycles or where it appears you may be affected by domestic or family violence, except where a limited statutory exception permits a strictly necessary long-term eligibility check.

For assistance lasting more than three billing cycles, we may ask for limited relevant information only where strictly necessary and the amount to be repaid exceeds $1,000, you have been a customer for less than two months, or there is a reasonable concern about fraud. We apply the statutory limits to any request involving short-term help or violence.

Information could include an income and essential-expenses outline, relevant income evidence or confirmation of a change affecting your ability to pay. We explain why it is needed, how it will be used, what other account information we consider and how to show it to authorised staff. We offer email, electronic submission through the Support Centre, portal or app, and post to the address on the first page. We also agree an appropriate alternative for your accessibility needs and allow reasonable time to respond.

If we need more information, we explain what is missing and help you provide it. We explain if we cannot complete an assessment without necessary information, or if false or misleading information prevents assessment. We do not request irrelevant information or create unnecessary application steps.

Safe and accessible contact

Ask for a representative, an accessible format or help with language. You can use the National Relay Service to reach 02 6422 6266. TTY: 133 677; Voice Relay: 1300 555 727; SMS Relay: 0423 677 767. Tell us if account access, bills or contact from us could create a safety risk.

Options we can offer

We make the following options available and tailor an arrangement to your needs and ability to pay. We may combine options. The appropriate arrangement depends on your situation and the service you need.

Option	How it can help
Payment extension	Postpone, extend or defer a due date while we work with you to keep the service connected.
Tailored payment plan	Pay amounts at intervals you can afford, including an arrangement for ongoing service charges.
Bill discount	Reduce an applicable charge where that makes the service manageable.
Account credit	Apply a credit to reduce an amount payable.
Debt waiver	Waive an appropriate part or all of a debt, based on the circumstances.
More affordable plan	Move to an eligible plan that better suits your needs and budget, with any agreed billing adjustment explained first.
Free bank-transfer payment	Arrange a bank transfer without automatic collection or an added payment-method fee. Contact our team for the agreed payment details and reference.

There is no fee to apply, be assessed, receive assistance or administer an arrangement. Our nbn plans do not add late-payment, dishonour or administration fees, or a card payment surcharge. Assistance does not remove other charges properly incurred unless we agree to adjust them or a legal remedy applies.

Assessment and your agreement

We assess a complete application as soon as practicable and within 5 business days. We advise the outcome as soon as possible and within 2 business days after assessment. If it becomes clear that you are not eligible, we tell you immediately, explain why and discuss other options and review rights.

An arrangement starts as soon as you tell us you agree. Within 2 business days of agreement, we give you written details of the payments or other assistance, duration, your rights and responsibilities, review options and the circumstances in which credit-management action could lawfully occur.

An agreed arrangement can change a normal payment date, amount or collection method. We confirm how it affects advance payments and your paid-until date. The applicable CIS and service terms continue except for agreed changes and any greater protection required by law.

Changes to your situation

Tell us within 14 days if your circumstances change during an arrangement. You can ask for a review at any time. We review a change you report within 5 business days. If a payment is missed, we contact you promptly to discuss the reason and offer a review rather than treating the arrangement as automatically ended.

Business days exclude weekends and public holidays at BambooSIM's principal place of business in Melbourne.

Keeping you connected

We take all reasonable steps to keep you connected while discussing assistance, assessing an application and managing an agreed arrangement. We pause debt-collection or service-limiting action as required by law. We do not sell a debt while the statutory protections for an assistance application, arrangement or review apply.

If an arrangement is not being met, we first review it and discuss payment options. We only consider credit-management action where the legal conditions allow it. Where contact attempts are required, we make at least three attempts on separate business days within ten calendar days, using at least two methods, including one in writing.

If action is legally permitted, suspension or disconnection remains a last resort. We give at least 10 business days' written notice identifying the proposed action, date, reasons, any charges, effects on related services and contact details for help, the TIO and financial counselling. We apply any additional complaints and safety protections.

Reviewing a decision or making a complaint

Ask us to review an eligibility decision or proposed arrangement through any contact channel. The responsible company officer reviews the decision, explains the reasons and discusses the outcome you seek. If you are dissatisfied, we handle your complaint under our Complaints Handling Policy. A complaint about hardship that could worsen your situation is treated as urgent when the statutory criteria apply.

You can agree to assistance while a complaint is being considered. Making a complaint to BambooSIM or the TIO does not prevent an assistance arrangement. We continue to apply the required protection against credit-management action during a related complaint.

If you are not satisfied with how we have handled your complaint, you have a right to take it to the Telecommunications Industry Ombudsman, which is a free and independent service. Call 1800 062 058 or visit tio.com.au/complaints.

Independent support and your information

The National Debt Helpline provides free, independent financial counselling. Call 1800 007 007 or use the contact options and current service hours on its website. You may use a financial counsellor or another person you authorise to help deal with us.

We keep assistance records securely and limit access to staff who need them. Supporting information requested for eligibility is retained only for the period required for the assessment, with any statutory arrangement records retained separately. Our Privacy Policy explains our general privacy practices.

This policy does not reduce your consumer-law rights, billing-error remedies or rights under the applicable service terms. Standard cancellation and unused-payment provisions remain subject to mandatory refunds, agreed assistance and other statutory protections.