

Financial Hardship Policy

Lyca is a prepaid service provider and offers price plans which can be selected every 30 days for the amount you can afford. There are no commitment periods or lock in contracts. This is a pay as you go service which you pay in advance for with no risk of incurring high costs.

We recognise that financial hardship can happen for many reasons including loss of income or property, sudden illness or injury, change of family circumstances or as a result of natural disasters such as COVID-19, bushfire, flood, earthquake or drought. It can affect your financial situation for a short while or you may need assistance for longer.

If you're a recurring customer of Lyca and facing financial hardship, please contact our Customer Service team.

Our Customer Service team won't require any formal financial information from you. Based on the information you choose to provide, they will work with you to determine the right solution to suit your financial situation.

To contact our Customer Service team please dial 122 if you are calling from your Lyca Mobile or 1300 854 607 if you are calling from any other fixed line or mobile in Australia. Our opening hours are 9am to 6pm Monday to Sunday.

Our Customer Service team will work with you to determine how best to assist you. As a prepaid provider, some of the solutions we offer include:

- No commitments or cancellation fees
- Spend controls via your Lyca App
- Remaining connected even if you're unable to purchase a bundle

External Help - Finding a Financial Counselor

You can speak to a financial counselor from anywhere in Australia by calling 1800 007 007 (minimum opening hours are 9:30 am – 4:30 pm, Monday to Friday). This number will automatically connect you to the service in your nearest State or Territory.

Alternatively, you can find the nearest financial counseling service by visiting [Financial Counselling Australia](#).

Telecommunications Industry Ombudsman (TIO) complaints

If you are dissatisfied with the payment assistance or the resolution of a complaint made to Lyca, you have the option to contact the Telecommunications Industry Ombudsman (TIO). You can file a complaint with the TIO or find more information by

visiting their website at tio.com.au/complaints or by calling 1800 062 058 (available Monday to Friday, 8:00 AM – 8:00 PM AEST).