



# EASTLINK HARDSHIP POLICY

May 2026

**Life doesn't always go to plan, and we understand that unexpected challenges can make it hard to keep up with EastLink tolls or fines.**

**This policy explains the support we can offer if you're experiencing hardship or family violence, and how we can work with you to find a way forward.**

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## 1. Introduction

**At EastLink, we understand that life doesn't always go to plan. Illness, job loss, family challenges, or unexpected events can make it difficult to manage everyday expenses — including tolls and fines.** When this happens, you deserve support, understanding and options that genuinely help.

Our goal is to treat every person with dignity, respect and compassion. We will take the time to listen, understand your situation, and work with you to find a practical way to manage your EastLink debt.

**We know there's no one-size-fits-all solution. We'll consider your individual circumstances and, where we can, tailor our support to what's realistic and helpful for you.**

We also recognise that family violence can create complex and sensitive circumstances, including situations that may affect your financial safety or personal wellbeing. If you are experiencing family violence, you can trust that we will handle your case with care, discretion and priority support.

**No matter what you're going through, we're here to help you navigate the process and find a solution that eases the burden.**

## 2. Why EastLink has tolls

EastLink is a user-pays toll road. Tolls fund the building, operation and maintenance of the motorway, and pay for the support services that keep traffic moving safely and reliably. EastLink has not received any government funding.

Because tolls are what make the road possible, every vehicle that uses EastLink is expected to pay the toll for their EastLink trip. **For motorists who don't want to pay EastLink tolls**, there are readily available alternative routes that are not tolled.

## 3. How to arrange payment of EastLink tolls

EastLink provides the following ways to arrange payment before you travel on EastLink (or within three days after you travel):

- > Tag tolling account (lowest cost option): a tag account is usually the lowest cost way to pay tolls, and it works on tollways across Australia.
- > Non-tag tolling account: a non-tag account uses number plate images and includes an image processing fee in addition to each toll. It works on tollways in Victoria.
- > **EastLink trip pass: if you don't have an account, you can buy an EastLink trip pass.** One EastLink trip pass pays for a single trip on EastLink. A return journey needs two EastLink trip passes. EastLink trip passes only work on EastLink.

All of these can be arranged via the EastLink website [www.eastlink.com.au](http://www.eastlink.com.au) or by phoning EastLink on (03) 9955 1400 during business hours (Monday to Friday excluding public holidays).

Another Victorian tollway operator, Transurban Linkt, also provides tolling accounts that work on EastLink. Visit their website for more information: [www.linkt.com.au](http://www.linkt.com.au)

4. Glossary of terms to help your understanding

**This section explains some of the key terms used in this policy, so it's easier to understand what they mean and how they may apply to you**

Arrangement to pay the toll	An arrangement to pay a toll is how you should cover the cost of EastLink travel. You can do this by opening a tolling account or by buying an EastLink trip pass. See <i>Section 3. How to arrange payment of EastLink tolls</i> .
EastLink toll invoice	If a vehicle travels on EastLink without an arrangement to pay the toll, we send an EastLink toll invoice to the registered owner of the vehicle. Each invoice can include up to three consecutive days of travel. In addition to tolls, each EastLink toll invoice includes a toll invoice fee and a look up fee. <b>If the registered owner wasn't the driver, they can nominate the correct person, and a new invoice will be issued to them.</b>
EastLink overdue notice	<b>If a toll invoice isn't paid by its due date, we send an EastLink overdue notice as a reminder and follow-up.</b> An EastLink overdue notice has a higher toll invoice fee compared with the original toll invoice.
EastLink infringement notice (EastLink fine)	<b>If an overdue notice isn't paid by its due date — and after a short grace period —</b> Victoria Police / Fines Victoria may issue an EastLink infringement notice. Only one infringement notice can be issued for unpaid EastLink travel within seven consecutive days.  These infringement notices are commonly called <i>EastLink fines</i> , <b>so that's the term we use throughout this policy.</b>
EastLink debt	EastLink debt refers to the total amount you owe directly to EastLink. This may include: unpaid EastLink toll invoices, unpaid EastLink overdue notices, and any unpaid tolling account debt. EastLink fines are not <b>included in this amount because they're issued and managed by Fines Victoria, and payable to Fines Victoria.</b>

5. Toll invoices, overdue notices, reminders, fines and residual amounts

If a vehicle uses EastLink without an arrangement to pay the toll (a tolling account or an EastLink trip pass), **we'll issue an EastLink toll invoice.**

**If the toll invoice isn't paid by the due date, we'll send an EastLink overdue notice.**

If VicRoads has provided us with an email address and/or mobile number for the registered owner, we may also send reminder emails and/or text messages about the EastLink overdue notice.

**If the overdue notice still isn't paid by its due date (after a grace period), Victoria Police / Fines Victoria may issue an EastLink fine.**

When an EastLink trip is referred to Victoria Police / Fines Victoria, the toll for that trip and the lookup fee are taken off the EastLink overdue notice.

This leaves a **“residual amount”** on the EastLink overdue notice that is still payable to EastLink. The residual amount includes the toll invoice fee and the tolls for any trips that were not referred to Victoria Police / Fines Victoria.

## 6. How this policy may apply to you

### Hardship

**If you're going through a difficult time and are struggling to pay your EastLink debt or EastLink fines, this policy is here to support you.**

Hardship can happen to anyone. It may be temporary or ongoing, and it can arise from many situations — illness, disability, unemployment, drug or alcohol dependence, a death in the family, an accident, a natural disaster, incarceration or any sudden change in your circumstances that affects your ability to pay.

**If this sounds like what you're experiencing, we want you to know that you're not alone, and we're here to help.**

### Family violence

**If you're experiencing family violence (also known as domestic violence), this policy also applies to you.**

We understand that family violence can affect not just your safety, but also your financial stability and ability to manage bills and fines. If this is your situation, you can expect sensitive, confidential, and prioritised support from us.

## 7. What we can do to help you

**We know that everyone's circumstances are different, so when you apply for hardship assistance, we look at your situation with care and understanding.**

**Depending on what you're experiencing, we may be able to offer options such as:**

- > More time to pay your EastLink debt, if you just need a little extra breathing room
- > A realistic and affordable payment plan, with instalments that suit your circumstances
- > Reducing or waiving some or all of your EastLink debt, where appropriate
- > Pausing debt collection activities for an agreed period to help you get back on your feet
- > Asking Victoria Police / Fines Victoria to withdraw your EastLink fine/s.

**We'll always consider your individual circumstances and apply our discretion thoughtfully when deciding which support options may be appropriate.**

8. How to apply for an extension of payment terms or a payment plan

If **you need more time to pay your EastLink debt, or you'd like to set up a payment plan, we're here to help** make that process as simple as possible.

To request an extension or discuss a payment plan that suits your situation, please give us a call on (03) 9955 1400 during business hours (Monday to Friday, excluding public holidays).

Our Ringwood-based customer service team will take the time to understand your circumstances and work with you to find an option that feels manageable.

When arranging an extension or payment plan, in most cases no evidence of hardship needs to be provided. However, in some cases – for example larger debts with smaller repayment amounts that will take much longer to pay off – you may be asked to provide some evidence.

9. How to apply for hardship assistance

If you're experiencing hardship or family violence and are finding it difficult to pay an EastLink debt and/or EastLink fine/s, you can apply for hardship assistance using our online form:

[www.eastlink.com.au/hardship-assistance-application](http://www.eastlink.com.au/hardship-assistance-application)

The online form allows you to set your communication preference (e.g. email or text message).

**If your application relates to family violence, your safety comes first. You can tell us if it's not safe to contact you by phone, email or mail, and you can nominate a safe way (and time) for us to communicate with you. We'll follow your instructions and keep the details you share limited to what we need to assess your request, in line with our privacy obligations.**

**If you're using shared devices or a shared address, consider providing an alternative postal address, email address, or contact person you trust.** If you want someone (such as a financial counsellor or community legal centre) to deal with us on your behalf, please let us know — **we'll only speak with them once we have your consent.**

When you submit your application, please provide any evidence that will help us understand your circumstances.

We consider many different factors when assessing each application.

To make sure we can offer the most appropriate support, we may need to ask you some questions about your situation — for example, details about your financial circumstances, income, or whether your hardship is temporary or ongoing.

We will handle your request (and all the information you provide to us) respectfully, confidentially and fairly, and work with you to agree on the right support option if one is available.

10. Timeframe

We know this can be a stressful time, and we'll respond as quickly as we can. After you submit your hardship assistance application, our hardship assistance team will contact you within 14 business days.

If your situation is urgent — including if there are family violence safety concerns — please let us know in your application (or update us as soon as possible) so we can follow your safe contact preferences.

11. EastLink fines and Victoria Police / Fines Victoria

**EastLink fines aren't issued by EastLink. They are issued** and managed by Victoria Police / Fines Victoria.

If you have a question about a fine, a good place to start is by contacting Fines Victoria directly. You can reach them online at [online.fines.vic.gov.au](https://online.fines.vic.gov.au) or by calling (03) 9200 8111.

Fines Victoria can help with options such as

- > Paying your fine in instalments
- > Requesting more time to pay
- > **Nominating the correct driver (if it wasn't you)**
- > Asking for a review of the fine to seek withdrawal of the fine or a waiver of the fees that have been added to your fine. Fines Victoria requires that a review needs to be based on any of the following grounds: special circumstances, exceptional circumstances, contrary to law, or mistake of identity.
- > Requesting withdrawal of the fine under **Fines Victoria's** Family Violence Scheme.

If you want more information about asking for a review of a fine and the grounds that a review needs to be based on, visit: [online.fines.vic.gov.au/Your-options/Request-a-review](https://online.fines.vic.gov.au/Your-options/Request-a-review)

If you're affected by family violence, you can learn about **Fines Victoria's** Family Violence Scheme: [online.fines.vic.gov.au/Support/Family-Violence-Scheme](https://online.fines.vic.gov.au/Support/Family-Violence-Scheme)

**If you're experiencing hardship that isn't covered by Fines Victoria's review process, you can reach out to EastLink.** See *Section 8. How to apply for hardship assistance.*

**If you've already asked Fines Victoria to review or withdraw a fine and your request is rejected, you can contact EastLink for additional support — see *Section 8.***

Help with understanding what to do when you get a fine

Fine Fixer website

The Fine Fixer website is a free service provided by Moonee Valley Legal Service to help people in Victoria understand their options when they receive a fine. Visit: [vic.finefixer.org.au](https://vic.finefixer.org.au)

Justice Connect website

Justice Connect Answers is a free online legal clinic: [justiceconnect.org.au/help/justice-connect-answers](https://justiceconnect.org.au/help/justice-connect-answers)

#### Help with understanding what to do when you get a fine

Justice Connect also provides general information about fines:  
<http://justiceconnect.org.au/practice-areas/infringements/fines-and-infringements-overview>

#### 12. How to apply for assistance if your EastLink debt has been referred to a debt collection agency

**If you've been contacted by a debt collection agency about an EastLink debt, it means your debt has been referred to them to manage on EastLink's behalf.**

In this situation, you can deal directly with the debt collection agency if you have any questions or just want to arrange a payment plan.

**If you're experiencing hardship** or family violence and are finding it difficult to pay a debt that has been referred to a collection agency, please contact EastLink directly. See *Section 8. How to apply for hardship assistance*

#### 13. Dealing with debt collectors: your rights and responsibilities

The Australian Competition and Consumer Commission (ACCC) and the Australian Securities and Investments Commission (ASIC) have published *Dealing with debt collectors: your rights and responsibilities* to help you understand what to expect if you owe a debt, and protections you have.

This guide provides clear, practical information about:

- > Your legal rights and responsibilities if you owe a debt
- > How to get help with budgeting, repayment options, hardship support or understanding your financial and legal choices
- > What to do if a debt collector contacts you, and what behaviour is not allowed
- > **How to respond if you feel you've been treated unfairly**
- > How to dispute a debt, **if you believe it isn't correct.**

You can download the publication here:

[www.accc.gov.au/about-us/publications/dealing-with-debt-collectors-your-rights-and-responsibilities](http://www.accc.gov.au/about-us/publications/dealing-with-debt-collectors-your-rights-and-responsibilities)

#### 14. Getting help with your application for hardship assistance

If you prefer, you can ask your community legal centre, financial counsellor, or another trusted representative (such as a friend or relative) to request hardship assistance on your behalf.

**EastLink will need proof that you've given consent for us to discuss your case with someone else.**

Community legal centres and financial counsellors can help organise this for you.

Please provide your representative with copies of any documents you've received about your EastLink debt (for example, EastLink toll invoices) and/or EastLink fine/s.

Your representative can submit a hardship application for you using our online form:  
[www.eastlink.com.au/hardship-assistance-application](http://www.eastlink.com.au/hardship-assistance-application)

You may be able to get professional help with requesting hardship assistance

Community legal centres	Community legal centres provide free, confidential legal help to people in need. They are independent from government.  You can find your local centre via the Federation of Community Legal Centres Vic: <a href="http://www.fclc.org.au/find_a_community_legal_centre">www.fclc.org.au/find_a_community_legal_centre</a>
Financial counsellors	Financial counsellors offer free, independent and non-judgemental information, advice and advocacy to people experiencing or at risk of financial difficulty.  You can search for a financial counsellor through Financial Counselling Victoria: <a href="http://www.fcvic.org.au/get-help">www.fcvic.org.au/get-help</a>  You can also speak with a financial counsellor at the National Debt Helpline, a free and confidential phone service for Australians experiencing financial difficulty.  Call 1800 007 007 or visit <a href="http://www.ndh.org.au">www.ndh.org.au</a> for more information or to use their live chat service.
Victoria Legal Aid	Victoria Legal Aid provides free legal advice to people who need it most (subject to eligibility).  Call 1300 792 387 or visit <a href="http://www.legalaid.vic.gov.au">www.legalaid.vic.gov.au</a> for more details.

15. **Don't use tollways while repaying your EastLink debt**

If we provide you with an extension of payment terms, a payment plan, or we pause debt collection activities, we recommend that you avoid using tollways until your EastLink debt is paid.

This can help you:

- > Reduce your expenses, so you can focus on repaying your existing debt
- > Prevent your EastLink debt from increasing, which can make it harder to manage
- > Get back on track sooner, without unexpected extra costs.

While EastLink is often the fastest route, there are toll-free alternatives that may suit your needs **while you're repaying your debt.**

For example:

- > Springvale Road and Stud Road provide north–south routes that run parallel to EastLink
- > Maroondah Highway is a toll-free alternative to the EastLink tunnels.

See *Section 20. Map of EastLink showing alternative routes that are not tolled.*

To make things easier, try changing your phone or in-car navigation app settings to Avoid tolls.

**If you're not sure how to do this**, you could ask a friend or relative to help.

## 16. Contact us if your circumstances change

**Please get in touch with us if your circumstances change after we've provided you with an extension of payment terms, a payment plan, or while we're pausing debt collection activities.**

For example, you should contact us if:

- > You become unable to meet the conditions of your payment plan
- > **Your situation improves and you're able to pay your EastLink debt more quickly**

Staying in touch helps us support you in the fairest and most appropriate way.

## 17. Help with budgeting & money decisions

To help you get back on your feet, help is available for budgeting & money decisions

### National Debt Helpline

The National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. They're **not a lender and they don't 'sell' anything or make money from you.** Their professional financial counsellors offer a free, independent and confidential service.

You can learn more at: [www.ndh.org.au](http://www.ndh.org.au)

Phone 1800 007 007

### Moneysmart

Moneysmart, operated by the Australian Government, offers free tools, tips and calculators to help you set a budget and make confident money decisions. These resources may support you in managing your finances and repaying debts.

You can learn more at: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

## 18. Privacy

Your privacy is important to us. Our Privacy Policy outlines how we collect, use and protect your personal information at all times.

You can read our full Privacy Policy at: [www.eastlink.com.au/privacy-policy](http://www.eastlink.com.au/privacy-policy)

## 19. Consistent with the Debt Collection Guideline

The EastLink Hardship Policy, and the way we support people experiencing hardship, is consistent with the Debt Collection Guideline: for Collectors and Creditors, published by the Australian Competition and Consumer Commission (ACCC) and the Australian Securities and Investments Commission (ASIC).

The Guideline helps creditors and debt collectors understand their responsibilities, ensuring that debt collection is carried out in a way that follows consumer protection laws, treats people fairly, and encourages flexibility when working with individuals who are experiencing financial difficulty.

## 20. Complaints

If you're unhappy with the outcome of your request for hardship assistance, we respect your right to make a complaint.

You can make a complaint by calling our Ringwood-based customer service team on (03) 9955 1400 during business hours (Monday to Friday, excluding public holidays). If you prefer not to call, you can also contact us online — visit [www.eastlink.com.au/enquiries](http://www.eastlink.com.au/enquiries) for more details.

**If you're not satisfied with the outcome of your complaint, you can contact the EastLink Customer Advocate** for a review. The Customer Advocate is a senior EastLink manager, but sits outside our day-to-day operational teams (such as customer service, customer billing and credit, IT, road operations and maintenance).

**After the Customer Advocate reviews your complaint, they'll explain their decision and outline the options available to you if you don't agree with it.**

Call (03) 9955 1700 during business hours (ask for the EastLink Customer Advocate), or email [EastLinkCustomerAdvocate@connecteast.com.au](mailto:EastLinkCustomerAdvocate@connecteast.com.au)

More information is available at [www.eastlink.com.au/enquiries/customeradvocate](http://www.eastlink.com.au/enquiries/customeradvocate)

21. Map of EastLink showing alternative routes that are not tolled



Safety | Accountability | We Care | One Team

22. Approval

Approved on 22/5/2026 by:

- > The EastLink Customer Advocate
- > EastLink's Billing & Credit Manager