

Financial Hardship Policy

EnergyAustralia



Easy English



EnergyAustralia
LIGHT THE WAY



Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



- find more information.

About this book



EnergyAustralia
LIGHT THE WAY

This book is written by Energy Australia.

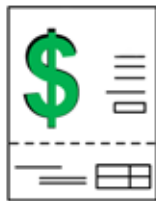


This book is about our
financial hardship policy.



Our financial hardship policy

- helps us follow laws and rules



- is for customers who find it hard to pay their energy bills



- says how we can help our customers
- says how we decide who needs extra help
- says what **rights** our customers have.

In this book we will call it the policy.

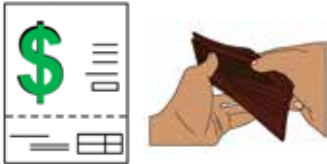


Rights are things everyone should

- get

- have

- do.



It is okay if you find it hard to pay your energy bills.

How we can help you avoid debt



We can help you avoid **debt** with us.

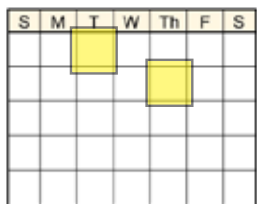


Debt means money you need to pay back to

- a person



- a business.



All our customers can ask to pay their energy bills

- at different times
- before their energy bill is due
- in small parts before their next energy bill is due.

How we can help with your debt

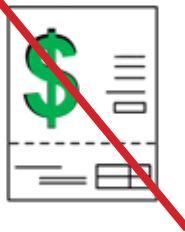
We will tell you how we can help with your debt if



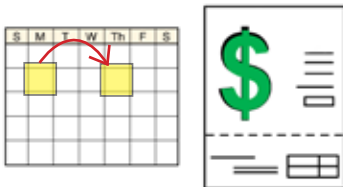
- you tell us you need help



- you have paid your energy bills late



- you have **not** paid your energy bills



- you have asked to pay your energy bills after they are due



- the government gives you money.



You need to tell us

- if you need help

- if the help you need changes.

You can ask an **advocate** to talk to us for you.

An advocate could be

- a financial counsellor



- a family member or friend who helps with your energy bills.



We will tell you about

- options that could help you pay your energy bills

- other people and places that can help you

- how much energy you might use in the future



- how to use less energy

- the best energy plan for you.

What is Energy Assist?



Energy Assist is our program for customers who find it hard to pay their energy bills.



If you use Energy Assist we will

- help you



- give you information



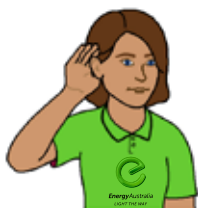
- tell you about options that could help you pay your energy bill



- tell you how you could use less energy



- make sure your energy does **not** get turned off while we work with you.



We make sure our staff are trained to help you.

How Energy Assist works



We will work with you to

- help you pay your energy bills in a way that works for you



- teach you how to use energy better



- help you pay off your energy debt



- apply for grant money that can help you



- get the best energy plan for you.

Different ways you can pay

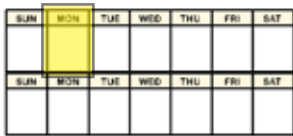


If you find it hard to pay your energy bills you can talk to us about a **regular pay plan**.

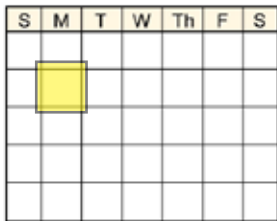
A regular pay plan lets you choose to pay your energy bills



- once a week

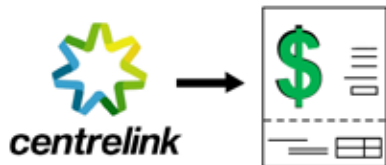


- once a fortnight



- once a month

- with **Centrepay**.



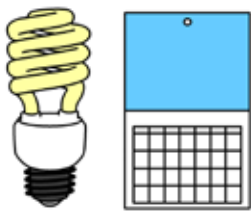
Centrepay is where money from your Centrelink payments goes straight to your energy bills.

You can choose if you want to use Centrepay.

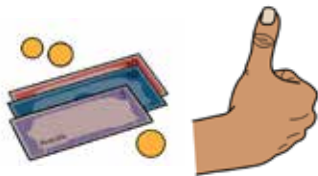
To see if you can use a regular pay plan we will check things like



- how much money you can pay
- how much money you owe

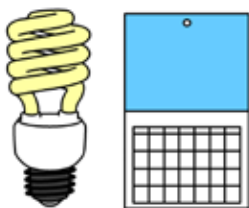


- how much energy we think you will use in the next year.



We will make sure your regular pay plan

- is at a price you can pay
- will work for you for a long time
- will cover how much you owe

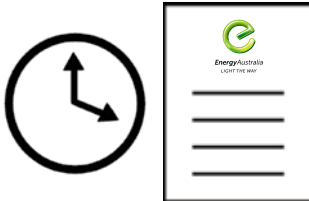


- will cover how much energy we think you will use in the next year.



After we decide on a regular pay plan we will give you information about

- who you can talk to for more help

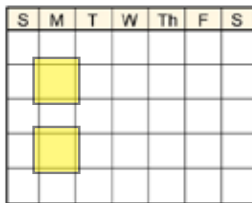


- how long your payment plan is for



- how much you will pay each time

- how many times you will need to pay



- how often you will need to pay

- how we decided what you will have to pay.

We will check to make sure your regular pay plan is right for you at different times.

If you miss a payment

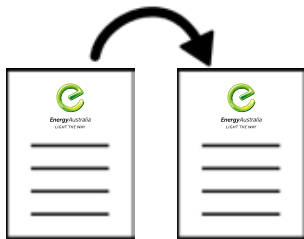


If you miss a payment we will

- ask you if you need help
- remind you to make a payment



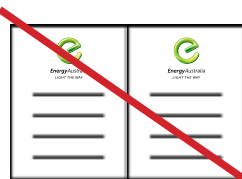
- check to see if your payment plan is still right for you



- change your payment plan if we need to.

We might stop helping you if you do **not** tell us

- that it is hard to make your payments
- that your contact details have changed.



If you have had 2 payment plans cancelled

- we do **not** have to give you another one

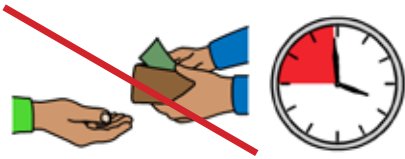


- we might turn off your energy.

Fees



Sometimes we can take away some of the fees or debt you owe.



If you are our customer we will **not**

- charge fees if you pay your energy bill late



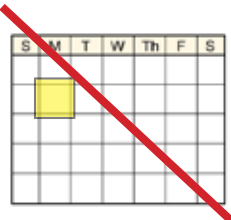
- change your plan unless you say **yes**

- make you pay a **security deposit**.



A security deposit is money you give us to keep safe in case

- you do **not** pay a bill



- you do **not** pay a bill on time.

After your payment plan ends

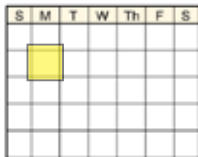


Energy Assist aims to help you to look after your energy bills yourself.



You will leave the Energy Assist program when you can show us

- you can look after your energy bills



- you can pay your energy bills on time.

Other ways to get help

If you find it hard to pay your energy bill you might be able to



- talk to your state government about grant money they can give you to help with your bills



- use a concession card to help things cost less.

We can tell you about free financial counsellors who can help you with your money.

Complaints

You have the right to make a **complaint**.



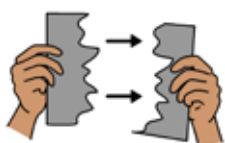
A complaint is when you

- are **not** happy

and



- tell someone why you are **not** happy.



We will try our best to fix your complaint.

If you are still **not** happy you can talk to the Energy **Ombudsman** who will look at the complaint again.

The Ombudsman

- works for the government



- listens to complaints

- makes sure public services are fair.

Privacy



We will follow the law to keep your **personal information private**.



Personal information can include

- your name



- your address



- your date of birth.

Private means we will **not** tell anyone your personal information unless the law says we have to.



More information

For more information contact
Energy Australia



Call 1800 558 643



Website www.energyaustralia.com.au



Email energyassist@energyaustralia.com.au



If you need help to speak or listen

Contact Energy Australia through the
National Relay Service or NRS.

Call the NRS help desk
1800 555 660

Go to the NRS website

communications.gov.au/accesshub/nrs

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To contact Scope call 1300 472 673 or visit www.scopeaust.org.au

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EnergyAustralia Pty Ltd

ABN 99 086 014 968

Locked Bag 14060, Melbourne, Vic, 8001

www.energyaustralia.com.au

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