

Financial Hardship Policy

EnergyAustralia Pty Ltd
EnergyAssist



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The Energy Retail Code, which sets out retailers’ obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

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1. Customer Assistance

1.1. Early response to avoid getting into debt

Falling on times of financial difficulty can happen to anyone. We understand that sometimes our customers need extra flexibility to pay their energy bills, and we care about assisting them to find ways to manage their energy account.

Whether it's providing minimum forms of assistance to all residential customers to help them avoid getting into debt, or for residential customers who have an outstanding balance, EnergyAustralia can customise a payment option that suits each customer's needs.

We provide our customers with fair, flexible and affordable payment options. These options include the following minimum forms of assistance to help avoid getting into and accruing further debt:

- Making payments of an equal amount over a specified period
- Making payments at different intervals
- Making payments towards energy usage in advance
- Arranging payment extensions for when a customer can't pay their current bill by the due date. Payment extensions give our customers the flexibility to pay-off their account in a lump sum or by instalments before their next bill being issued.

1.2. Assistance for customers to help manage their debt

Although we want our customers to feel comfortable approaching us, we understand that starting a conversation about money troubles can be tough. For this reason, we may also look out for early warning signs or triggers that our customers may be in need of support (this may include late or unpaid bills, regular payment extensions and any government assistance received). In the event of these circumstances, we will provide our customers with information on the following assistance options:

- Our Regular Pay plans which enable our customers to pay energy costs and debt over an agreed length of time (see section 5.1 Designing a payment arrangement that works for our customers)
- Advice about the likely cost of future energy use and how costs may be lowered, based on our customer's pattern of energy use (see section 5.2 Assisting our customers to reduce energy costs)
- Information on any assistance from government or non-government organisations, including energy concessions and grants our customers may be eligible for
- Information on how our customers are progressing towards lowering their energy costs
- Information to ensure our customers are on the right plans to minimise their energy costs
- For those customers that are unable to meet their ongoing energy costs, we will provide additional support and assistance to become more energy efficient (see section 5.2 Assisting our customers to reduce energy costs)
- Options for payment of ongoing energy use being made separately to any outstanding balance (see section 5.2 Putting debt on hold)

If at any point, our customers fail to make a payment by the date on which it was payable and they're having difficulty keeping up with their payments, we ask that our customers contact us so we can discuss their options. We may be able to renegotiate a Regular Pay plan by varying the instalment amount or frequency of instalment amounts. If we don't hear from our customers, we will contact them to discuss putting forward a revised payment proposal. We will continue to provide our customers with assistance, provided they remain engaged with us. That's why it's important to contact us

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should any circumstances change at any time.

Any residential customer who has not paid their bill by their pay-by-date and contacts EnergyAustralia will be provided with the assistance information described above. If a residential customer who has not paid their bill by its pay-by-date and has an outstanding balance, EnergyAustralia will communicate within 21 business days after the pay-by-date to provide our customers with information on their entitlements and how they can access them.

These payment options are broadly managed by our Credit and EnergyAssist teams.

2. What is hardship or payment difficulty?

EnergyAustralia considers customers to be in a position of hardship, or payment difficulty, when the customer is willing to pay for their energy bills, but circumstances make it hard for them to do so.

These customers might be facing or anticipating a short-term setback, or something that is ongoing. In either case, we understand that payment difficulties can come in many ways, and our aim is to work with our customers to ease the burden.

It is important to us that when we engage with our customers to understand their situation, and we do so respectfully and without judgement. We consider all relevant circumstances that each customer shares with us, whether they be financial, cultural or personal. We want our customers to feel comfortable and be open with us, so we can work together to develop an assistance program that's a good fit for each of our customer's circumstances.

3. What is EnergyAssist?

EnergyAustralia has developed the EnergyAssist program, which is designed to make it easier for our customers to stay on track and in control of their energy bills.

Through this program, we:

- Treat our customers with respect and empathy
- Provide our customers with timely assistance and information
- Provide information to our customers on how to increase energy efficiency to manage energy usage and costs
- Facilitate ongoing training of our staff
- Maintain strong relationships with community stakeholders

4. How EnergyAssist works

Our plan is to work with our customers to set up an arrangement that fits their circumstances and assists them to:

- Pay their on-going energy use in manageable instalments
- Understand how to become more energy efficient
- Reduce and pay off their energy debt

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While our customers are on the program, we'll also:

- Make sure their energy supply remains connected
- Assist them in applying for any relevant government and non-government assistance or grants
- Offer them the most suitable energy plan for their needs
- Provide support aimed at minimising energy costs

4.1. Identifying and responding to customers that require assistance

Meaningful and timely communication sits at the heart of EnergyAssist. If our customers are facing or expecting hardship or payment difficulties, we encourage them to contact us personally, or through a third party such as a financial counsellor or community welfare group.

We're eager to give our customers information about the EnergyAssist program and provide assistance to get them back on track as soon as possible. We understand that this is a sensitive matter, so we will attempt to get in touch at times that work for our customers and via their preferred contact method (if our customers tell us how they would prefer to be contacted).

Culturally and Linguistically Diverse Backgrounds (CALD)

EnergyAustralia is committed to providing services to people from culturally diverse backgrounds, and we will be mindful of these circumstances when tailoring a suitable assistance program.

If our customers have difficulty with English, an interpreter service is available at no cost, on 1300 622 718.

4.2. Who can access EnergyAssist?

EnergyAssist is available to all of our residential electricity and/or gas customers who are facing hardship or payment difficulties and have an active account that is being billed by EnergyAustralia.

However, if a customer is not facing payment difficulty or is not willing to work with us and meet their commitments, they may be removed from our EnergyAssist program.

4.3. EnergyAssist mutual commitment

The best outcomes are achieved when we work together with our customers. That's why the EnergyAssist team works to create an arrangement that is the best fit for our customers. Here are some examples of how the program can work, provided our customers continue to remain engaged with us:

We will

- Handle each situation with respect and empathy
- Act fairly and reasonably having regard to our customers' circumstances
- Offer our customers the most suitable energy plan
- Ensure our customers don't lose any pay-on-time discounts for late payments
- Work with our customers to develop a sustainable payment plan
- Review payment plans to make sure our customers are on track
- Make sure our customers have information on relevant concessions, government and non-government assistance/grants
- Let our customers know where they can get free independent financial counselling in their area
- Provide our customers with tips on energy efficiency and ways to reduce energy costs
- Ensure energy supply remains connected while we continue to work together
- Work with our customers to create a suitable payment plan

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- Inform our customers of the agreed payment dates to ensure they pay on time and in full

If our customers are having difficulty with payments, we ask that our customers let us know so can work together to get them back on track. Therefore, it is important that our customers keep in contact and let us know if their circumstances or contact details change.

We understand that the causes of hardship or payment difficulty are unique to each situation, and there are no one size fits all solutions. That is why EnergyAssist is tailored to suit our customers' individual needs and circumstances.

5. The EnergyAssist program

5.1. Designing a payment arrangement that works for our customers

For those customers who can pay for their ongoing energy usage, but perhaps need assistance paying off their debt, we can work together to design a payment arrangement (as described in section 1.2 Assistance for customers to help manage their debt).

To start with, we can give our customers information about their pattern of energy use, what this is likely to cost in the future, and how this cost may be lowered. We will provide advice on government or non-government assistance that may be available (see section 6 Government assistance and concessions) and will suggest suitable repayment options based on our customer's situation for them to consider.

Once our customers have this information, they'll be in a good place to propose a suitable payment arrangement that will allow them to get their energy bills back in control within a maximum of two years. And remember, we're available to provide advice on how this can be achieved, if needed.

Our customers can propose payment amounts and a schedule based on their circumstances. Where possible, we encourage customers to propose an arrangement that will at least cover their on-going energy usage. However, if they can't afford to pay for their ongoing usage, we have options to agree on a lower amount.

Regular Pay plan

Our Regular Pay plans are designed to assist our customers manage their payments in regular instalments. We will accept any Regular Pay plan that will allow our customers to pay their on-going energy usage (based on a reasonable 12 month forecast) and any outstanding amounts over an agreed length of time (maximum of two years). These instalments can be made weekly, fortnightly or monthly.

Our customers have 6 business days to consider the information we have given them regarding payment options, to request further information from us, and put forward a payment proposal that suits their needs. If something happens and there is a need to change the scheduled payment amount or scheduled payment dates, we can help with that too.

On accepting the right Regular Pay plan that suits our customer's circumstances, EnergyAustralia will send a written schedule of payments which will include:

- The total number of payments to be made to pay any outstanding balance
- The period over which the payments are to be made
- The pay-by-date of each payment instalment amount
- The amount of each payment instalment

To recognise customers who meet their Regular Pay plan agreements in full and on time, we may match payments with a credit on their account (in some instances for EnergyAssist customers).

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5.2. Assisting our customers to reduce energy costs

Sometimes customers might not be able to afford a payment arrangement that will cover their ongoing energy bills. Where relevant, we will also provide practical assistance to customers on how they can become more energy efficient and to understand how they are tracking towards lowering those costs. If a customer is able to successfully reduce the cost of their energy bills to a level they can afford to pay on an ongoing basis, they may then be in a position to start paying towards their debt. At this point, they may move onto a Regular Pay plan if they are not already on one (see section

Energy efficiency information and audits

A key step in taking control of an energy account is by understanding energy use, energy costs and how to use energy more efficiently. To help, we monitor the energy usage patterns of our EnergyAssist customers to ensure they are on the energy plan most likely to minimise their energy costs and provide assistance and information to help reduce those costs. EnergyAssist customers can receive advice on how their energy usage and home appliances impact their energy bills. In some cases, this will be done through phone consultation or in-home energy efficiency visits, completed by our community partners at no cost to the customer.

We like to recognise the efforts of customers who actively engage with our EnergyAssist program. That is why, in some circumstances where the customer has been actively participating in the program, we may replace a particularly inefficient (and high energy use) household appliance at no cost to the customer.

Putting debt on hold

It can take time to put into action ways to reduce our customer's energy usage. To manage this, EnergyAssist customers who cannot pay for their ongoing energy usage can have the repayment of their debt put on hold for an initial period of six months. This gives us time to work with our customers to lower their energy costs and let them implement the recommended measures while also making payments towards their on-going energy usage. While unpaid usage amounts are added to our customer's outstanding balance, we'll be working with our customers to try and help reduce their usage costs.

5.3. Flexibility that responds to our customer's situations

We know there's not always much room for a customer to reduce their energy costs significantly, and that our customers' circumstances don't always remain the same. That's why all our EnergyAssist plans are flexible.

Where customers are facing changes in their circumstances or are unable to propose a suitable payment arrangement, we will work together to determine how best to adjust the arrangement so that it's achievable. This might include accepting payments of different amounts at different time periods, extending the repayment period, or increasing the time a customer has to reduce their energy usage if appropriate.

Monitoring and reviewing our customer's energy plan and Regular Pay plan

The EnergyAssist team will check to see whether a customer's energy plan is the best fit for their needs and will let them know if there might be a more suitable energy plan.

We also recognise that not all customers will contact us if they experience further financial difficulties, so we'll periodically review Regular Pay plans to ensure customers are on track with their payments and if anything changes, we will make contact.

5.4. Continuing on EnergyAssist

Any decision to stop hardship assistance is a difficult one, and one that we don't take lightly. As part of our mutual commitments (see section 4.3 EnergyAssist mutual commitment) we must actively work together to ensure that our customers receive the best possible assistance. This means we will uphold our commitments but in turn, we require our customers to do the same, by taking reasonable action towards making their agreed payments.

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We will use our best endeavours to contact customers who have failed to meet their Regular Pay plan. This will give us an opportunity to discuss whether the current arrangement is fair and affordable, or whether we can agree on a different and more suitable Regular Pay plan.

When customers fail to make their scheduled payments and do not respond to our communication attempts, they may be removed from the EnergyAssist program for non-participation. Customers may resume the program if they re-engage. If they don't uphold their commitments again, we may have no other option but to refuse re-entry onto the EnergyAssist program.

When a customer is removed from the EnergyAssist program for non-participation, they will be placed back into the standard collections process and may, as a last resort, face disconnection of their energy supply. This is a situation we hope to avoid.

5.5. Graduation from EnergyAssist

The ultimate goal of our EnergyAssist program is to set our customers up so that they can independently and effectively manage their energy costs and get things back on track. Once a customer is no longer in a position of hardship or financial difficulty, they will graduate from the program and return to our standard billing and collection terms.

5.6. Fees and Security Deposits

We want customers on our EnergyAssist program to feel supported. That's why they aren't charged paper bill fees, merchant fees or asked for security deposits.

Also, customers on the EnergyAssist program will not lose any pay-on-time discounts if they miss the due date of their bill or Regular Pay plan instalments.

5.7. Centrepay

If our customers receive any Centrelink benefits or allowances, they can take advantage of Centrepay which will automatically deduct from their payments to put towards their energy account.

Alternatively, if our customers aren't eligible for Centrepay, we will be happy to give them more information on our other payment options.

6. Government assistance and concessions

The Victorian government provides assistance to eligible energy customers in the way of rebates and concessions. Our EnergyAssist team will provide our customers with timely information and advice about any assistance they may be eligible for and support them through the application process including any paperwork.

Utility Relief Grant Scheme (URGS)

Relief grants for paying overdue energy or water bills are available to low-income Victorians experiencing unexpected hardship. An account holder who has one of the following eligible concession card may be eligible:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card

If our customers don't have one of these cards but are currently on our EnergyAssist program and part of a low-income household, they may also apply. The grant is available to both renters and homeowners.

For more information on URGS and the assistance provided by the Victorian government, visit the following website: www.services.dhhs.vic.gov.au.

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Concession card holders may also be eligible for further assistance. Information can be found at www.humanservices.gov.au.

7. Financial counselling services

Financial counsellors can support customers to better manage their finances and can represent the customer in discussions with EnergyAustralia. We can refer customers to accredited financial counselling agencies who offer their services at no cost to the customer.

Financial counsellors can contact the EnergyAssist team directly on behalf of their clients on 1800 558 643 and select option 2 (Monday to Friday, 8.00am to 5.30pm AEST).

8. Family violence protocol

Whenever EnergyAustralia staff suspect that a customer may be affected by family violence, they will refer them to the EnergyAssist team to offer the support outlined in this document if needed. We understand that these circumstances are sensitive and complex, which is why our EnergyAssist team undertakes ongoing training in this area and handles information in accordance with the relevant privacy requirements (see section 10 Privacy).

9. Complaints

We want to do everything we can to make this program work for our customers and we will do what we can to resolve their concerns.

If a customer has a complaint about the EnergyAssist program, we will do our best to work towards an early resolution. If this isn't possible, our Customer Resolutions team is available on 133 466 or chat with us online at energyaustralia.com.au/livechat (Monday to Friday, 8.00am to 6.30pm AEST).

Customers who are unhappy with the outcome of our complaint process can contact the Energy & Water Ombudsman of Victoria to request a free and independent review.

10. Privacy

EnergyAustralia is fully committed to respecting our customer's privacy. We protect the personal information of our customers in accordance with the Privacy Act 1988 (Commonwealth) and the National Privacy Principles.

More information can be found in our Privacy Policy - visit energyaustralia.com.au/privacy, chat with us online at energyaustralia.com.au/livechat or call us on 133 466 (Monday to Friday, 8.00am to 6.30pm AEST).

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11. Contact Us

If our customers have any questions about our EnergyAssist program, call us on 1800 558 643 (Monday to Friday, 8.00am to 5.30pm AEST) and we'll be happy to help. To access our Financial Hardship Policy, visit energyaustralia.com.au/home/bills-and-accounts/hardship-policy.

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