

Customer Hardship Policy

For QLD, NSW, ACT, SA & TAS Residential Customers

Energy On – Simplifying Utilities

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Customer Hardship Policy

QLD, NSW, ACT, SA & TAS Residential Customers

Introduction

This policy applies to all Energy On residential customers living in Queensland, New South Wales, Australian Capital Territory, South Australia and Tasmania, who find it hard to pay their energy bills due to hardship.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income.

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs
- your rights as a customer in our hardship program.

You can ask a support person to contact us, such as:

- a financial counsellor
- someone who helps you manage your energy bills.

We need your permission to talk to your support person.

Authorised Representative

As an Energy On customer you can appoint an Authorised Representative, who can liaise with us on your behalf as your agent. This can include a financial counsellor or someone who helps you manage your energy bills. When an Authorised Representative has been appointed, they have the power to act and access information as if they were you. This includes making account enquires, changing account details, setting up payment plans, providing feedback or a complaint or terminating a contract. You can specify limitations of your Authorised Representative's rights and appoint up to three Authorised Representatives. A completed form is required for each person you wish to appoint as an Authorised Representative.

To appoint an Authorised Representative please contact the Energy On team on 1300 323 263 or TheTeam@EnergyOn.com.au and request an Authorised Representative form to be sent to you via email or post. A copy of the form is also available on the Energy On website under the Account Enquiries page.

Account Enquiries - <https://www.energyon.com.au/customers/account-enquiries/>

Language, Hearing, Speech and Disability

If English is not your first language, you can speak to the Translating and Interpreting Service (TIS). You can contact the TIS directly on 131 450. This service is accessible anywhere in Australia at no cost.

If you have a hearing or speech impairment, please call the National Relay Service:

- Voice Relay: 1300 555 727
- TTY: 133 677
- SMS Relay: 0423 677 767

If you have a disability, we will work with you to ensure that we can clearly communicate our Customer Hardship Policy with you.

This Customer Hardship Policy is available on the Energy On website on the Policies page in a printable format:

<https://www.energyon.com.au/assets/Uploads/Energy-On-Customer-Hardship-Policy-March-2020.pdf>

At any time you can request a copy of our policy, at no cost to you, in your preferred method of receiving written communications (post or email) by contacting the Energy On team on 1300 323 263 or TheTeam@EnergyOn.com.au. We can also provide you with information over the phone.

Energy On's Responsibilities

Energy On values its relationship with its customers and recognises that there may be instances where residential customers experience hardship. As a result, the customer may be unable to pay an outstanding amount as per the normal procedures required by Energy On.

If you are unable to pay your bills or are experiencing hardship, Energy On may be able to provide you with support and options to get you through this difficult time. Our team can arrange a suitable plan and help you with ways to reduce your energy usage. We commit to act fairly and reasonably, treat you with respect and will take into consideration your particular circumstances. At all times your privacy will be respected and obligations under the Energy On Privacy and Credit Reporting Policy will be upheld.

Energy On customers experiencing hardship should contact The Team at Energy On as soon as possible in order to discuss an appropriate solution to avoid the risk of disconnection. The Energy On Customer Service team is specifically trained to assist you with enquiries about this Customer Hardship Policy.

Contact Us

Contact hours: 9:00 AM – 5:00 PM (AEDT) weekdays.

Telephone: 1300 323 263

E-mail: TheTeam@EnergyOn.com.au

Website: www.EnergyOn.com.au

Energy On regularly reviews and updates our training to understand hardship issues being faced by our customers. Our staff have undergone training to understand customer hardship issues to:

- answer customer queries about our Customer Hardship Policy and program
- identify customers experiencing payment difficulties due to hardship
- assist customers experiencing payment difficulties due to hardship

Requirements

This Customer Hardship Policy has been developed to assist residential customers experiencing hardship and is made in accordance with the requirements of the National Energy Retail Law (Retail Law), National Energy Retail Rules (Retail Rules), and the Australian Energy Regulator (AER) Customer Hardship Policy Guideline. Energy On has the systems and procedures in place to meet the hardship obligations contained in the Retail Law, the Retail Rules, the Guideline and Energy On's Customer Hardship Policy.

Energy On strictly complies with the various rules and regulations governing hardship and disconnection, paying particular attention to the regulations regarding disconnection of your utility supply. We see disconnection for non-payment of bills as a last resort and will make every reasonable effort to communicate with you to prevent this from occurring. Working with Energy On to address your particular circumstances will halt the disconnection process and exempt you from further collection processes.

In dealing with a customer who is experiencing hardship, Energy On will take into account all of the circumstances of the customer of which they are aware and, having regard to those circumstances, act fairly and reasonably. Energy On will provide customers with clear information about the assistance available to them under Energy On's Customer Hardship Policy, including on being contacted by a customer, in a timely manner. Energy On will also provide a customer who is entitled to receive assistance under the Customer Hardship Policy assistance as soon as practicable.

What we will do to help you

We will tell you about our hardship program if:

- you tell us you are having trouble paying your bill
- you are referred to our program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to a staff member to help you join our hardship program if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment.

We can also support you to join our hardship program if you tell us:

- you are eligible for a relief grant or other emergency assistance
- you have personal circumstances where hardship support may help. For example, death in the family or job loss.

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

Our staff are specially trained to help you with hardship. Staff will:

- ask you a few questions about your circumstances
- work out if you can join the hardship program.

We will assess your application for hardship assistance within 5 to 7 business days. We will let you know if you are accepted into our hardship program within 5 to 7 business days from receipt of the application.

If you are accepted into our hardship program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to reduce your energy use
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our Customer Hardship Policy. If you have been deemed ineligible for our hardship program, we will provide you with a clear and reasonable explanation of eligibility and why you were deemed ineligible.

You will be deemed ineligible for the Energy On Customer Hardship Program if you:

- have had two payment plans cancelled in the last 12 months because you did not follow your plan
- have a debt incurred via fraudulent or illegal activity

As part of Energy On's steps to support customers experiencing financial difficulty or hardship, we regularly monitor customer accounts, provide reminders if payments are due/overdue, provide reminders prior to concessions or grants expiring, ask customers to contact us if further assistance is needed or if they are experiencing hardship.

Customer Hardship Program Eligibility

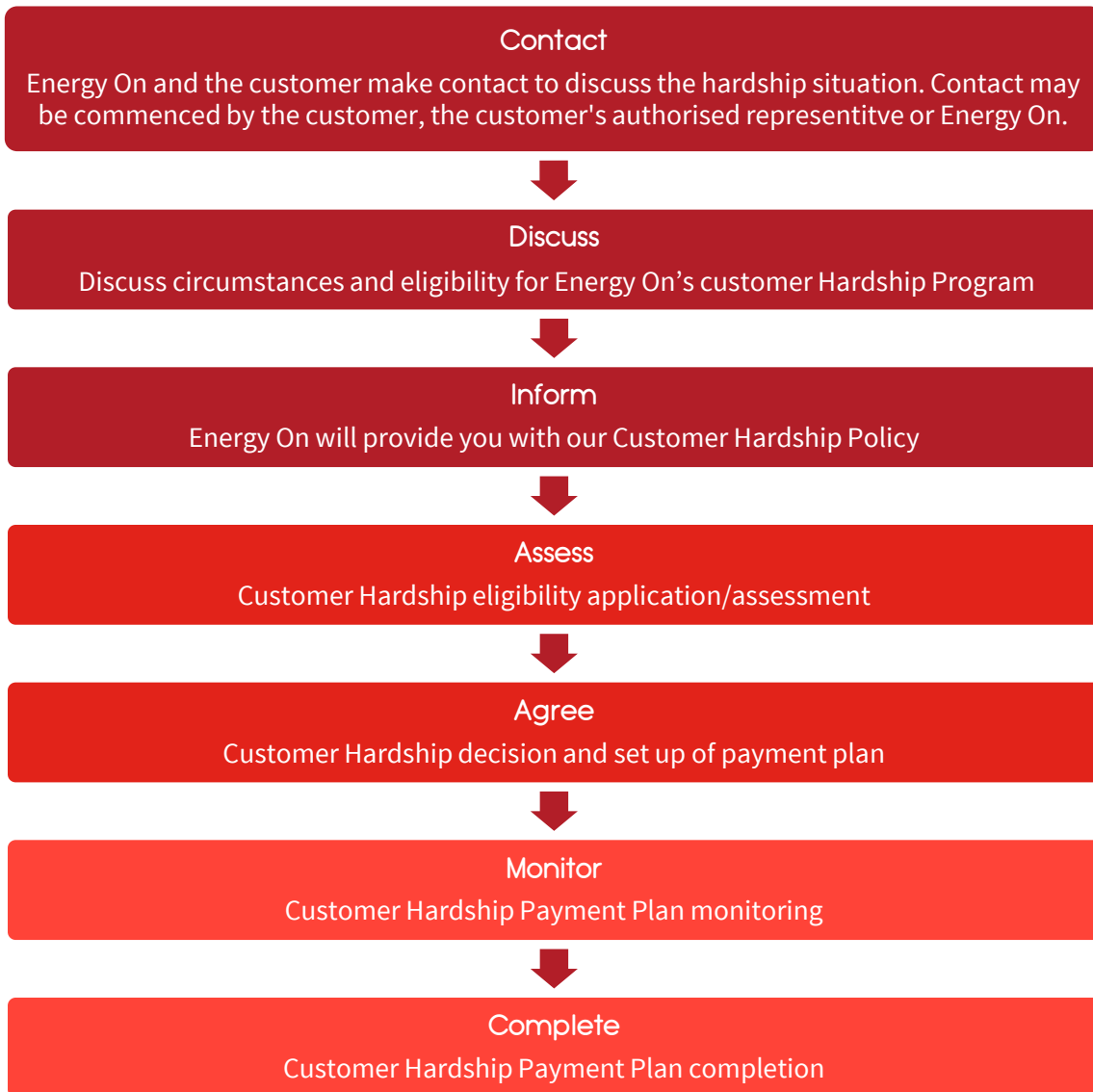
To be eligible to enter the Energy On Hardship Program, you must be a current residential Energy On customer and finding it hard to pay your energy bills due to hardship.

The criteria for determining hardship may be caused by (but is not limited to) one or more of the factors listed below:

- Sudden and unexpected disability, illness of or injury to the residential customer or a dependant of the residential customer
- Loss of or damage to property of the residential customer
- Loss of the customer's or family member's primary income
- Spousal separation or divorce
- Physical and mental health issues
- Loss of a spouse or a loved one
- Chronically ill child
- Domestic and family violence
- Budget management issues associated with a low income
- Other unforeseen factors resulting in a customer's incapacity to pay, such as a reduction in income or an increase in non-discretionary expenditure.

Process for Assessing Customer Eligibility

Energy On’s process for assessing customer eligibility for our Customer Hardship Program and establishing the hardship plan includes the following steps.



Payment Options

What we will do

There are different payment options available to hardship customers, including:

- Payment Plans
- Centrepay.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation. To make your payment plan, we will consider:

- how much you can pay
- how much you owe
- how much energy we expect you will use in the next 12 months.

This will help us figure out a payment plan that is right for you. We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe
- an amount to cover your energy use.

Once we agree to a payment plan, we will send you information including:

- who you can contact for more help
- how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of the payments)
- how we worked out your payments.

You can choose to use Centrepay, if you are eligible. Centrepay is a free service you can use to help pay your bills. Centrepay can automatically take an amount of money from your Centrelink payments to go toward energy bills and expenses.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free. Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe. If you miss a payment, we will contact you to see if you need help. We will contact you by your preferred method of contact as per the process tabled below.

Energy On’s Customer Contact Process when a customer on our hardship program misses a payment plan instalment:

Customer Contact Process	
Number of Business Days	Customer Contact Made
2 Business Days since missed payment	Contact customer via their preferred contact method* (email, post, phone) to revise instalment amount or apply extension. *if via post a call will also take place
8 Business Days since missed payment	No response from customer, contact customer again via phone to revise instalment amount or apply extension.
14 Business Days since missed payment	No response after 2 attempts of contact, customer is contacted again via their preferred contact method. Notification of payment plan cancellation.
20 Business Days since missed payment	If this is the customers first payment plan cancellation, the customers current ability to pay will be reassessed and a new payment plan will be agreed upon. If this is the second payment plan cancelled in the last 12 months the customer will no longer be eligible for the Energy On Customer Hardship program and will be referred to debtors.

What you must do

Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements. Tell us if your contact details change.

We may stop helping you if you:

- stop making payments under your plan
- do not tell us when your contact details change.

If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

- we do not have to offer you another plan
- we might disconnect your energy.

Other supports to help you pay your energy bill

Depending on the state or territory you live in, there are other supports to help you pay your energy bills.

What we will do

We will tell you about other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

What we need you to do

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

Concession Information

Australian Capital Territory Concession Information

The Australian Capital Territory Government has a utilities concession scheme available for customers. More information on the available schemes can be found here:

<https://www.revenue.act.gov.au/community-assistance/utilities-concession>

New South Wales Concession Information

The New South Wales Government Department of Industry – Resources and Energy has a range of rebates and concession schemes available for customers experiencing hardship. More information on the available schemes can be found here:

<https://energysaver.nsw.gov.au/households/rebates-and-discounts/energy-rebates>

Queensland Concession Information

The Queensland Government has a range of rebates and concession schemes available for customers experiencing hardship. More information on the available schemes can be found here:

<https://www.qld.gov.au/community/cost-of-living-support/energy-concessions/>

South Australian Concessions

The South Australian Government has a range of rebates and concession schemes available for customers experiencing hardship. More information on the available schemes can be found here:

<https://www.sa.gov.au/topics/care-and-support/concessions-and-grants>

Tasmanian Concessions

The Tasmanian Government has a range of concessions and allowance schemes available for customers. More information on the available schemes can be found here:

http://www.concessions.tas.gov.au/concessions/electricity_and_heating

Our programs and services

As a hardship customer, you can access a range of programs and services to help you:

Reduction and/or waiver of fees, charges and debt

Energy On will review each customer's circumstances on a case by case basis when considering whether to reduce and/or waive an outstanding debt. However, generally Energy On will waive debt only in cases of:

- Death
- Spousal separation
- Domestic violence (please refer to our Domestic and Family Violence Policy available on the Energy On website under Policies <https://www.energyon.com.au/customers/policies/>)

However, debt reduction and/or waiver may also be considered in other extenuating circumstances and will be considered by senior Energy On staff on a case-by-case basis on information provided to Energy On.

Temporary Suspension of Disconnection and Debt Recovery Procedures (Moratorium)

Energy On will temporarily suspend any disconnection and debt recovery procedures where a customer is assessed as experiencing hardship.

What we will do

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

We want to check you have the right energy plan

What we will do

When you join our hardship program, we will talk to you about your energy use and whether you are on the right plan. If we think there is a better energy plan for you, we will:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free

We will only talk to you about energy plans we can offer.

We can help you save energy

Using less energy can save you money.

What we will do

When you join our hardship program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

We will work with you

If you have joined our hardship program, we will not:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

Feedback and Complaints

Energy On adopts a customer-focused approach and appreciates feedback. If at any time you are unhappy with the service you have received please let us know by emailing: Feedback@EnergyOn.com.au

You may lodge a complaint with us at any time about any aspect of our services and, if you do, we are obliged to abide by our Complaint Handling and Dispute Resolution Policy. Note that debt recovery procedures are put on hold until the matter has been resolved. For more information on this please refer to the Energy On Complaint Handling and Dispute Resolution Policy on the Energy On website under Policies.

Policies - <https://www.energyon.com.au/customers/policies/>

Under the Complaint Handling and Dispute Resolution Policy you also have the option to contact the Ombudsman in your state or territory at any time for independent advice and assistance, including if you are not satisfied with the handling of your complaint by Energy On.

However, we hope that you would first contact us directly to allow us the opportunity to rectify any issues. At any time you can request a copy of our policy by contacting the Energy On team on 1300 323 263 or TheTeam@EnergyOn.com.au

Complaint Process

The steps involved are as follows:

1. Raise a complaint with Energy On via email, phone, web or write to us.
2. Once we receive your complaint, we will respond within five business days.
3. We will review all aspects of the complaint and put on hold any disconnection or external collection or debt recovery action.
4. Energy On will contact you by your preferred contact method and provide a response.

If a resolution has been met, the complaint will be closed. If not:

5. Energy On will provide further information regarding next steps, i.e. meter investigation/technician etc.
6. Inform customer of the review results and provide a response.

If a resolution has been met, the complaint will be closed.

How To Raise a Complaint

We've tried to make it as easy as possible to get in contact with us:

Email us: Complaints@EnergyOn.com.au

Call us: 1300 323 263

Web: <https://www.energyon.com.au/contact-us/>

Write to us: Customer Service Manager

Energy On Pty Ltd

PO Box 2624

Mt Waverley, VIC 3149.

Document History

Version	Date	Author	Comment
1.0	February 2016	C. Hancock	Draft issued for consultation
1.1	October 2017	A. McMeekin	Content review and formatting update
1.2	January 2019	R. Di Noto	Updated and review of content
2.0	April 2019	E. Buxton	VIC separated from the other states due to regulation updates
2.1	January 2020	C. Pearce	Added Disputes and Complaints section.
2.2	March 2020	C. Pearce	Name of document revised from Financial Hardship Policy to Customer Hardship Policy. Addition of the following sections: Disputes and Complaints, Energy On's Responsibilities, Authorisation Representative.
2.3	March 2020	R. Di Noto	Inclusion of the Energy On Complains Procedure, addition of assessing customer eligibility process flow chart.
2.4	April 2020	C. Pearce	Final review.
2.5	November 2020	R. Di Noto	Reference to Privacy Policy updated to Privacy and Credit Reporting Policy.