

QENERGY LIMITED

HARDSHIP

POLICY



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Web **www.qenergy.com.au**
ABN **58 120 124 101**

Our Hardship Policy

Introduction

This policy applies to all residential customers living in New South Wales, South Australia and Queensland 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 will consider your circumstances and needs into account when working out how we can assist you
- your rights as a customer in our hardship program.

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

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

We need your permission to talk to your support person.

Access to Hardship Policy

We will make our hardship policy easily available for all customers. We will:

- Have the policy easily available and identifiable as the hardship policy linked on our website's homepage for you to download or print a copy from Staying On – Hardship Policy. <https://www.qenergy.com.au/Staying-On-Hardship-Program>
- If you are unable to access our website or request us to send you the policy, we will send you a copy of the policy via your preferred method of receiving written communication at no charge.

Communication

For customers that may require an interpreter, we will arrange an interpreter service when we contact you to discuss the hardship program. If you do not have access to the internet, we will post you the hardship policy at no charge including any other documents that may assist you during our hardship review. For customers who require disability services, we can work with support officers on your behalf however we will require your consent. We can send you an authorisation letter to be completed and returned to allow your support officer to act on your behalf.

Where you nominate a representative to engage with us on your behalf we will engage with your representative as we would with you and consistent with your consent and instructions to us.

You may give us consent to engage with a representative to act on your behalf by advising us over the phone on a case by case basis or by giving us written authority by post, facsimile or email. This authority should provide the name of the representative and details of what they are authorised to discuss on your behalf.

We will give flexibility for customers who may live in remote areas and work with you to ensure we can provide assistance under our hardship policy. If you are unable to visit a free financial counsellor, we will attempt to arrange an interview over the phone and will work with you to ensure you have access to all documents to assist you whilst participating in the program.

Privacy

We are bound by the Privacy Act 1988 (Cth) and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of your personal information. Our objective is to handle information responsibly and in accordance with your instructions and the law.

If you require a third party to discuss your account with us on your behalf, such as financial counsellor, support worker or another person who assists you, we will require your consent to discuss your account with the third party.

To provide your consent, you can do this over the phone, via written correspondence and/or we can send you an authorisation letter to be completed, signed and returned to us.

Our hardship team will discuss the best option for you and will provide the information to you to complete and return.

Our process for identifying Hardship Customers

We will endeavour to assess customers on a case by case basis. This will be carried out whenever a customer:

- makes contact for payment arrangements;
- makes a direct request for assistance; or
- responds to our contact regarding a late or missed payment

Additionally, we will consider whether your payment history including late payments, requests for payment extensions, broken payment plans, if customers are receiving government grants and/or concessions may make you eligible for our hardship program.

Our specially trained staff will ask several questions to determine if you may be eligible for the program and the extent of your financial difficulties. These questions or identifiers will provide us a basic overview of your financial position. Once defined as "Potential Hardship", you will then be provided the assistance depending on the level of help needed.

If we deem that you are ineligible for our hardship program, we will provide you with a reason for the ineligibility.

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 by 5 business from the date of application.

We will let you know if you are accepted into our hardship program within 10 business days from receipt of the application.

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

- prevent your electricity supply from being disconnected for overdue accounts
- not charge you any late payment fees
- make contact with you to discuss the payment options available
- 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
- refer you to free financial counsellors
- keep in contact with you if you are not meeting the payment arrangements to discuss if we need to change the plan to meet your needs
- work with you to manage your debt and future energy usage
- refer you to energy efficiency programs that may be available to you
- we will work with you so that you can manage your energy account and enable you to complete the hardship program
- work to reduce future debt by setting up pay in advance options.

We can send you a free copy of our hardship policy.

Payment options

What we will do

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

- payment plans: Short and long term plans to suit your individual needs
- Centrepay;
- pay in advance

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 telephone at your designated phone number or leave a voice message if we are unable to contact you. We will also send you an email to your designated email address. If you do not have an email address registered with us, we will send you a letter via registered post.

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.

Our programs and services

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

- **Payment Arrangements** – These are an agreed amount and date set by the customer and Hardship representative. This is a nominated amount and frequency or an agreed date to have the account paid in full. This information is relayed to the customer by a payment arrangement notice, which provides the customer with a schedule outlining the payment amount required by a specific date.
- **Flexible Payment Options** – Customers have several options to assist in the payment of their accounts. Customers can opt for a direct debit that allows a nominated amount to be deducted from their selected bank account on a regular basis or even a deduction of the full amount by the stated due date.

- **Financial Counselling** – We also have access to free financial counselling services that are able to assist customers with budget planning and general debt consolidation advice. Where a person feels overwhelmed by a personal financial problem, and would like help in effectively communicating with government or non-government organisations, a financial counsellor can advocate on their behalf.
- **Government Assistance Programs** – A customer may be entitled to further government assistance such as a government grant, ie. Energy Assistance Schemes or NILS (National No Interest Loan Scheme). We will assist Hardship customers to determine their eligibility and to access these government grants.
- **Concessions** – We will also request information from individuals to confirm eligibility for different concessions that may be applicable. This is confirmed using regular reports received from Centrelink. Once confirmed eligible, customers will receive these concessions/rebates on future bills until deemed ineligible.
- **Other Support** – Customers can also be overwhelmed by personal reasons that may be preventing them to pay their accounts and we are able to refer to other agencies that can assist in these matters, ie. St Vincent's De Paul and Centrelink. These external agencies are able to provide further assistance that may be required.

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 that 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.

Our Systems, Training and Review

We have systems in place to enable us to meet our obligations with respect to customer hardship in:

- the Retail Law, and
- the Retail Rules;
- the AER's Customer Hardship Policy Guideline, and
- this customer hardship policy.

Our staff have undergone training to understand hardship issues to:

- answer customer queries about the retailer's customer hardship policy and its hardship program; and
- identify customers experiencing payment difficulties due to hardship, and
- assist customers experiencing payment difficulties due to hardship.

We regularly review and update our customer hardship training and this Hardship Policy.

Escalations and Concerns

Concerns regarding any aspects of the Hardship program can be discussed with QEnergy on **1300 699 982** or escalated to the relevant Energy and Water Ombudsman below:

Energy and Water Ombudsman NSW

Phone: 1800 246 545

Postal Address: Freepost Reply Paid 86550, Sydney South NSW 2134

Email: omb@ewon.com.au

Website: <http://www.ewon.com.au>

Energy and Water Ombudsman Queensland

Phone : 1800 662 837

Postal Address : PO Box 3640, South Brisbane, QLD 4101

Email : complaints@ewoq.com.au

Website : <http://www.ewoq.com.au>

Energy and Water Ombudsman SA

Phone: 1800 665 565

Postal Address: GPO Box 2947, Adelaide SA 5001

Email: contact@ewosa.com.au

Website: <http://ewosa.com.au>

Contact us

To lodge an application to join our hardship program or to discuss your account, you can contact a member of our hardship program on **1300 792 441** or email **Collections@qenergy.com.au**.

