

# **Financial Hardship Policy (ACT, NSW, QLD, SA)**

Active Utilities

Active Utilities Retail

Watts Energy Pty Ltd

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# FINANCIAL HARDSHIP OVERVIEW

## INTRODUCTION

This policy applies to all residential customers living in Australian Capital Territory, New South Wales, Queensland or South Australia 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

You may provide your permission for us to deal with a third-party support person by contacting us.

If you would like a support person to represent you, you may request this at any time, and we will send a consent form.

Where you have elected a support person to act on your behalf, we will engage with that support person as we would with you.

Active has systems in place to enable us to meet our obligations with respect to customer hardship in:

- › the Retail Law
- › the Retail Rules
- › the Australian Energy Regulator's Customer Hardship Policy Guideline
- › Active's Financial Hardship policy

## STATEMENT OF INTENTION

Active is here to help.

We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain service access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

## IDENTIFYING AND ASSESSING HARDSHIP

Active encourage you to contact us if you are struggling financially.

You can contact us directly or through a third party, such as a financial counsellor.

Active will continue to make a printable version of this Hardship Policy available via <https://www.activeutilities.com.au/> on the homepage of our website. You can also download an electronic copy of this Hardship Policy at <https://aufresh.activeutilities.com.au/en/support/solutions/articles/43000533934-financial-hardship-policy>. If you are unable to access our website, we can provide you with a copy of this policy for free in another way. Please contact us if you would like us to provide you with a copy email you a copy or send you a copy by post.

Active will assess whether a customer may be experiencing hardship by reviewing the following indicators:

- › Missed or late payments alerted to us through our credit and collection cycles
- › Reliance on government assistance grants
- › Interactions between yourself and our staff
- › You may indicate to us that you are a hardship customer

Active will also consider your current financial situation and ability to meet the overall costs of your basic living needs including:

- > Rent or mortgage
- > Other utilities (e.g. gas, phone and water)
- > Food and groceries
- > Transport (including petrol and car expenses)
- > Childcare and school fees
- > Clothing
- > Medical and dental expenses
- > Any other relevant information provided to Active.

In addition to the above, Active staff will complete annual training on identifying hardship, the training will also cover:

- > answering customer queries about the customer hardship policy and hardship program, and
- > assisting customers experiencing payment difficulties due to hardship.

Our training programs will be reviewed and refreshed on a regular basis. Whenever the Hardship Policy or training materials are updated, staff will receive refresher training to ensure that their knowledge is up to date and a record of training will be kept for all staff.

If we identify you as a hardship customer, we will inform you of the existence of this policy as soon as practicable. Once accepted into the hardship program, we will:

- > waive any existing late payment fees
- > send this Policy to you via your preferred form of communication, and
- > provide you with the assistance available to you under this policy as soon as practicable.

If you are not eligible for our hardship program, Active will provide you with a reason via your preferred method of communication.

## CONTACT US

We encourage you to contact us if you experience any difficulties paying our services.

**Telephone:** 1300 587 623 (Option 5)  
**Email:** [accounts@activeutilities.com.au](mailto:accounts@activeutilities.com.au)  
**Website:** [www.activeutilities.com.au](http://www.activeutilities.com.au)

In dealing with you, we will take into account all of your circumstances of which we are aware and act fairly and reasonably.

If you contact us, we will respond in a timely manner with clear information about the assistance available to you under this policy.

## FINDING A FINANCIAL COUNSELLOR

You can talk to a financial counsellor or a consumer advocate who deals with financial difficulty matters from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting <https://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor/>.

## PRIVACY

Active is bound by the Privacy Act 1988 (Cth) and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of personal information. Active will handle all information responsibly and in accordance with your instructions.

Personal information may be collected when you contact us with details about an account, eligibility or participation in our Hardship Program. Personal information provided by yourself will be used to confirm your eligibility and to determine the level of support appropriate for that account.

# ACTIVE'S FINANCIAL HARDSHIP PROGRAM

## ELIGIBILITY

While participating in the scheme you are required to:

- › Have a current residential customer account with us
- › Be experiencing short- or long-term hardship

There is no minimum debt threshold for entry into the Hardship Program.

To assess your eligibility, we will check that you have a residential account with us. If you do and there is any indication that you may be experiencing hardship, then you will be accepted into the program. If you (or your representative) state that you are in hardship, we will accept you into our program if you have a current residential account with us.

If you are ineligible for participation in our hardship program, Active will inform you of the reason(s) why in writing and if you disagree, a senior manager of Active will conduct an internal review of the decision and notify you of the outcome of the review.

## 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 three (3) business days.

We will let you know if you are accepted into our hardship program within five (5) 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 hardship policy.

## 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 phone or email.

## 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.

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities.

If we become aware that you may be entitled to a concession or rebate or any other form of assistance, we will notify you by email or phone.

Further information on relevant assistance programs can be found by visiting the following websites:

- › New South Wales, visit [www.energy.nsw.gov.au/energy-consumers/financial-assistance](http://www.energy.nsw.gov.au/energy-consumers/financial-assistance)
- › Queensland, visit <https://www.qld.gov.au/community/cost-of-living-support/energyconcessions/>
- › South Australia, visit <https://www.sa.gov.au/topics/energy-and-environment/energy-bills/financial-assistance>
- › ACT, visit <https://www.actsmart.act.gov.au/energy-saving/rebatessubsidies>
- › WA, visit <https://www.wa.gov.au/service/community-services/grants-and-subsidies/make-energy-subsidy-enquiry>

## OUR PROGRAMS AND SERVICES

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

- › Flexible payment options
- › Review of your tariff to determine if another one of our tariffs would be more appropriate
- › Information about your energy use
- › Advice on concessions and other assistance that may be available to you

### 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

## COMMUNICATING ABOUT HARDSHIP

Active recognises the need to ensure that it has measures to communicate with customers with different needs including:

- › customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- › customers without internet access
- › customers with disability
- › customers in remote areas

We will ensure that customer has support with respect to communicating about the Hardship Program including:

- › Referral to language services where available or appropriate
- › Communicating via phone or post in accordance with the customer's preferred method of communication
- › Referral to services that support customers with disabilities

If you are in our hardship program or are looking to enter the program, and live in a regional area or do not have access to the internet, we can, upon request, provide all relevant material by post for free, making sure that postage delays do not disadvantage you.

- › We will provide bills and documentation in large print where this would be helpful to you.

## LEAVING THE HARDSHIP PROGRAM

A customer may leave the Hardship Program at any time upon request, on successful completion of the program or removal from the program.

If you stop meeting your instalment payments Active will attempt to contact you by your preferred method to discuss whether there needs to be changes made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.

If this contact fails, Active will try again within 2 business days. If you fail to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.

It is important that you actively participate with our hardship program. If you refuse to engage with us after these repeated attempts to make contact, we will remove you from our hardship program.

If, as a participant in the hardship program, you fail to make payments as per the agreed payment plan and refuse to engage with us, or if you transfer to another retailer, you will be removed from the program and default back to our usual debt collections process.

Disconnection and debt collection are Active's absolute last resort.

A customer is able to re-enter the program at any time provided he/she satisfies the eligibility criteria set out in the policy.

## SUCCESSFUL COMPLETION

Active will work with you to ensure you benefit from the Hardship Program until you are no longer in financial hardship. To help you complete the Hardship Program we will:

- › Adhere to our Statement of Intention
- › Provide you with the supports outlined in this policy, and
- › Communicate with you regularly.

Upon successful completion of the Hardship Program:

- › A customer will be contacted to confirm the status of the account and the completion of the program
- › The customer's account will no longer be in the credit cycle or in hardship status and will be returned to a standardised process.

## COMPLAINTS HANDLING PROCESS

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. If you lodge a complaint, that complaint will be managed in accordance with Active's Complaint and Dispute Resolution Policy.

You are entitled to have your complaint internally escalated if you are not satisfied with the investigation or resolution of the complaint.

If you are not satisfied with Active's response or investigation into your complaint, you always have the option to contact the relevant ombudsman for assistance or review of the outcome of the complaint. You may find the relevant contact details below:

## **ACT**

### ***ACT Civil and Administrative Tribunal***

PO Box 578

Civic Square ACT 2608

**Phone:** (02) 6207 7743

**Fax:** (02) 6207 7739

**Email:** ewcomplaints@act.gov.au

## **NSW**

### ***Energy & Water Ombudsman NSW***

**Freepost:** Reply Paid 86550, Sydney South NSW 1234.

**Free call:** 1800 246 545

**Free fax:** 1800 812 291

**Email:** complaints@ewon.com.au

**Interpreter:** 131 450 – For help using an interpreter visit TIS

**National Relay Service:** 133 677 – For help using this service visit NRS

**In Person:** Level 11, 133 Castlereagh Street, Sydney. Please ring beforehand to make an appointment.

## **QLD**

### ***Energy and Water Ombudsman Queensland***

**Post:** PO Box 3640, South Brisbane BC Qld 4101

**Free call:** 1800 662 837

**Fax:** (07) 3087 9477

**Email:** complaints@ewoq.com.au

**National Relay Service:** 133 677 – For help using this service visit NRS

## **SA**

### ***ACT Civil and Administrative Tribunal***

**Post:** GPO Box 2947, Adelaide SA 5001

**Free call:** 1800 665 565