

Financial Hardship Policy (VIC)

Active Utilities

Active Utilities Retail

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VICTORIAN FINANCIAL HARDSHIP POLICY

PURPOSE

Active has produced this policy to comply with the requirements of the Energy Retail Code in Victoria.

This Financial Hardship Policy has been developed to assist residential customers experiencing financial hardship and is made in accordance with the requirements of the Energy Retail Code.

SCOPE

This policy is applicable to all Victorian residential energy customers with a current Active Utilities account.

DEFINITIONS

PAYMENT DIFFICULTIES

Payment difficulties are where a residential customer experiences immediate financial disadvantage due to a change in personal circumstances such that they cannot pay an outstanding amount due to energy usage.

A change in personal circumstances is defined in the Energy Retail Code to include:

- › Sudden and unexpected disability, illness, or injury to the residential customer or a dependent of the residential customer.
- › Loss of or damage to property of the residential customer; or
- › Other similar unforeseeable circumstances arising from events beyond the control of the residential customer.

FINANCIAL HARDSHIP

Financial hardship is a more serious situation where payment of an amount for power usage would affect the residential customer's ability to meet their basic living needs or those of a dependent.

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

- › 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 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.

ACTIVE UTILITIES' FINANCIAL HARDSHIP PROGRAM

At Active Utilities, we understand that life can present challenges that affect your ability to manage bills, including energy expenses. We recognize that various situations, whether temporary or ongoing, can lead to financial difficulties. It could be a brief change in employment, the accrual of unforeseen expenses, extended health issues, or reduced income. All individual's circumstances are unique.

SUPPORTING CUSTOMERS THROUGH TOUGH TIMES

Identifying customers facing payment difficulties is crucial to us. Our commitment extends beyond merely ensuring bill payments; we strive to empower customers to comprehend and manage their energy consumption's impact on bills. We work to restore a sense of control during challenging times. Our Financial Hardship Program is designed to offer support during such circumstances.

AVAILABLE ASSISTANCE

Our Financial Hardship Program offers various forms of assistance dependent upon your circumstances:

1. STANDARD ASSISTANCE

Standard Assistance is available to all residential customers, to help avoid accruing arrears on their energy accounts. This provides access to:

- a) enabling customers to make payments of an equal amount over a specified period.
- b) providing options for making payments at different intervals.
- c) extending by a specified period the pay-by date for a bill for at least one billing cycle in any 12-month period.
- d) enabling the option to pay for energy use in advance.

2. TAILORED ASSISTANCE

Tailored assistance is available to residential customers who are in arrears with outstanding debts exceeding \$55 (incl GST) on energy accounts. Its objective is to make it easier for customers to pay for their ongoing energy use, repay their arrears and lower their energy costs.

Our tailored assistance options include:

- a) Enabling repayment of outstanding debts within a maximum period of two years, through regular payments scheduled at intervals of no longer than one month.

- b) Providing advice about payment options that will enable the repayment of arrears in under two years.
- c) Providing specific advice about the likely cost of future energy use and how this cost may be lowered.
- d) Providing specific advice about any government and non-government assistance (including Non-Mains Utility Relief Grants and energy concessions) available to help residential customers meet their energy costs.
- e) Providing practical assistance to customers that may be eligible for a Non-Mains Utility Relief Grant, by assisting with completing the grant application over the phone with the residential customer when required.
- f) Providing practical assistance to help residential customers lower their energy costs including, but not limited to:
 - i. Practical assistance to help the residential customer reduce their use of energy, based on the residential customer's pattern of energy use and on the circumstances of where the residential customer lives, provided there is scope for action to be taken for that purpose; and
 - ii. Information about how the residential customer is progressing towards lowering their energy costs is given at sufficient intervals for the residential customer to be able to adequately assess that progress.
- g) Openly considering and discussing fair and reasonable solutions proposed by customers that achieve the objective of repaying arrears.

3. ENHANCED ASSISTANCE:

If covering the entire expense of your ongoing energy usage is established as a significant challenge, Active will consider the option to temporarily suspend debt repayment for an initial duration of six months. During this time, you can make reduced payments, reflecting less than your ongoing usage, as you strive to minimize your energy consumption expenses. Once this six-month interval concludes, we will assess your progress and maintain our collaboration to address your ongoing bills and implement strategies for cost reduction (as outlined in the options above).

TEMPORARY SUSPENSION OF DISCONNECTION AND DEBT RECOVERY PROCEDURES

Active will temporarily suspend any disconnection and debt recovery procedures where a customer is assessed as experiencing payment difficulties or financial hardship. The length of the temporary suspension will be for a period of 14 business days but may be extended if requested by the customer.

SETTING UP A PAYMENT PLAN

To help you manage your ongoing usage costs and any debt you owe, you're entitled to set up payment arrangements:

- › Of equal amounts over regular periods such as weekly, fortnightly, or monthly payments
- › That incorporates the arrears owing on your account, so your debt is fully paid within two years of your first payment.
- › That provides for payments covering both usage and arrears.
- › That is based on a reasonable forecast of your energy usage over the next 12 months.

Once you've set up or revised a payment plan, we'll send you a schedule of payments showing:

- › The total number of payments you need to make to finish paying off the arrears on your account.
- › The period over which your payments are to be made.
- › The amount and due date of each payment.

If you don't make a payment by its due date, we'll get in contact with you about options to revise your payment plan or how else we can help you get back on track.

PAYMENT PLAN ARRANGEMENTS

When payment arrangements are created, they are to cover both energy usage and arrears and are based on a 12-month energy usage projection. Once a payment plan has been agreed upon, Active will provide you with a schedule outlining the number, timing, and amounts of payments. During a payment arrangement, customers will not be subject to late payment fees or paper bill printing charges.

ONGOING SUPPORT

If the commitments outlined in your agreed-upon payment plan have not been fulfilled, we will contact you to discuss potential alternatives that provide you with more time to reduce your energy usage. These alternatives include:

- › Adjusting the payment amount.
- › Modifying the payment frequency.

Our aim is to collaborate with you to ensure that you can manage payments for your energy consumption within a feasible timeframe. Additionally, any outstanding balance for your energy usage might be consolidated with the existing arrears on your account.

Active will continue to help you throughout this process until the financial difficulty is resolved. However, we do request that you:

- › Take reasonable actions to tackle ongoing energy usage expenses and settle accumulated arrears.
- › Make reasonable efforts to submit payments towards ongoing energy consumption costs.

Active will attempt to contact you using your preferred method of contact in the first instance, however if we are unable to establish contact, we may resort to alternative means such as phone calls, SMS, email, or regular mail. It is important that you respond to our communication attempts regarding your account to ensure the continuity of our assistance.

If you do not cooperate with Active towards this objective by maintaining communication or adhering to payment agreements, Active may decide to discontinue providing this assistance. This could lead to actions such as debt recovery and/or discontinuation of your energy supply, accompanied by possible additional costs for the recovery process.

CLOSED ACCOUNTS

Our financial support services are not available to customers who cease being Active customers either prior to or during a payment support process. We recommend contacting us to discuss our alternative solutions before the due date of your finalised bill.

ADDITIONAL ASSISTANCE

GOVERNMENT PROGRAMS AND CONCESSIONS

The Victorian Government has concessions and grants available for energy customers experiencing hardship of payment difficulties. You can find more information on this assistance on the Department of Families, Fairness and Housing (DFFH) website – <https://services.dffh.vic.gov.au/concessions-and-benefits>.

The two primary non-mains concessions and grants made available are detailed below.

1. NON-MAINS ENERGY CONCESSION

This grant assists concession cardholders who access non-mains electricity via an embedded network.

All non-mains energy costs are covered from 1 January to 31 December each year. The amount of the rebate depends on the amount of energy purchased during that period from a non-mains energy source.

To be eligible for this concession you must hold at least one of the following concession cards:

- > > Pensioner Concession Card
- > > Health Care Card
- > > DVA Gold Card

2. NON-MAINS UTILITY RELIEF GRANT

You may also be eligible for a Non-Mains Utility Relief Grant.

The grant provides help to pay a non-mains energy or water bill that is overdue due to a temporary financial crisis.

An account holder who holds one of the following eligible concession cards:

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

If you don't have one of these cards but you are on a very low income, you may also be eligible. We will ask you some questions to check if you are eligible before providing advice on next steps.

FINANCIAL COUNSELLING

You can talk to a phone 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/>

REDUCING YOUR ENERGY USE

Household appliances can account for up to a third of your home energy use. Using appliances incorrectly or inefficiently may cancel out the savings from purchasing energy efficient products. There are a range of actions you can take at little or no cost to reduce energy consumption in your home or business.

You can visit our website for energy-saving tips or refer to Australian Government's website <https://www.energy.gov.au>.

COMPLAINTS

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. Our Complaint and Dispute Resolution is available on our website <https://activeutilities.com.au>.

If you feel that your concerns haven't been resolved after that, independent dispute resolution may be available through the ombudsman for assistance or review of the outcome of the complaint.

Energy and Water Ombudsman of Victoria

Freepost: Reply Paid 469, Melbourne VIC 8060

Free call: 1800 500 509

Free fax: 1800 500 549

Email: ewovinfo@ewov.com.au

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.

Our Privacy Policy is available on our website <https://activeutilities.com.au>.

COPY OF HARDSHIP POLICY

For a copy of this policy, you can download it from our website or contact us to send a copy to you.

GET IN TOUCH

The sooner we can talk to any of our customers who are having trouble paying their bills, the better. If you need help with paying for your energy, please contact us.

Telephone: 1300 587 623

Email: accounts@activeutilities.com.au

Website: activeutilities.com.au

If you are hearing impaired, you can get in touch through the Telephone Typewriter (TTY) National Relay Service on 133 677.

If you need an interpreter, call 131 450.

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