

Customer Hardship Policy

Alinta Energy's Customer
Hardship Policy for Victoria

Effective: 1 January 2019



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1. Our Policy

Here at Alinta Energy, we want to give you a fair go. We know that anyone can experience payment difficulty, often through no fault of your own. We have developed a Payment Assistance Program to make sure you have access to the best possible support when you are finding it difficult to pay your energy bills.

You can count on us for support and solutions to help you get back on track. This policy is available online at alintaenergy.com.au

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

2. Who can access support under this Policy?

This policy is available to all active Victorian residential customers. If you are in a situation where you are having difficulty paying your energy bill, please contact us before your bill is due on 133 702 and we'll do our best to help. All discussions will remain confidential.

3. We're here to help you

Our staff are empathetic and understanding with the necessary skills to appropriately manage those who require payment assistance. Our staff are consistently trained to be up to date with any changes to our policy and government and non-government assistance.

Our approach is based on courtesy and respect. We understand that when you're faced with financial stress, that you need assisting promptly (to prevent further escalation of the situation) and with the utmost sensitivity.

For our customers that require additional support to manage their energy debts, we have created the Alinta Assist team to ensure you receive all the benefits of a personalised service that provides Tailored Assistance.

Our team members take all individual circumstances into account when discussing options. We record the nature and subject matter of all calls, emails and other correspondence. This ensures our team has access to all relevant information when assisting you.

Alinta Energy's customer service staff and contractors receive general training in the application of this policy, both as part of their induction and ongoing employment. More detailed training is provided to the staff who manage this policy.

Our options are specifically designed to assist you, whether you are in arrears or not. We can assist you to manage your ongoing cost of energy or to regain control of your energy debt by providing you with specific support and relief.

We monitor accounts which are overdue as part of our normal business operations, which helps us identify who may need some extra support. Whilst this assists in the early identification of customers potentially in need of assistance, we encourage you to contact us as soon as possible so we can help you understand what we can do to support your situation.

If you have debt greater than \$55 (inclusive of GST) and have missed a payment, we will contact you within 21 business days and provide information about the ways we may be able to help.

Once we provide you with the relevant information for your individual circumstances, you have 6 business days to consider the information and let us know the best option for you.

Our teams may use one or more of the following methods to communicate with you:

- SMS (text message);
- Emails;
- Letters;
- Telephone calls.
- In Person

4. What types of assistance are available under this Policy?

As a Victorian residential customer, you're eligible for a range of support options that we can tailor to your specific needs.

5. Standard Assistance

Where you're not in arrears but looking for a better way to manage your payments, we can offer you a payment plan. We will forecast your likely energy costs over the next 12-months and smooth those payments out over your preferred payment frequency. We also conduct a periodic review to ensure the payment arrangement is aligned with your actual costs, and we can adjust the payment accordingly if required. You can pay weekly, fortnightly or monthly – whenever it suits you. We call it SmoothPay.

Additional services we can also offer you:

- An extension of time to pay your energy bill of up to one billing cycle at least once every 12 months;
- The option to pay for your energy costs in advance

6. Tailored Assistance

Where you can pay the full cost of your on-going energy use

Where you're in arrears of \$55 (GST inclusive) or more and need help, but can still afford to pay for the energy you're using, we can offer you:

- A payment plan that combines your arrears together with a reasonable forecast of the full cost of your ongoing energy use over the next 12 months, so you have one affordable amount to repay. You can make these payments weekly, fortnightly or monthly, depending on what suits you best. We can set you up on a payment plan of up to 2 years.
- Advice about different repayment options. Our goal is to help ensure you understand the different ways to structure your payments, so you pay off your arrears within 2 years.
- Specific advice about your likely cost of future energy use and how this cost may be lowered. We might ask you some questions about how you use energy and provide you with some helpful hints and tips around how to optimise your energy use.
- Specific advice about any government and non-government assistance (including energy concessions and rebates), that may be available to help you reduce your arrears and ongoing cost of your energy use. Where we identify that you're eligible for a concession or rebate, we will make sure you get all the benefits you're entitled to.

7. Tailored Assistance - Arrears on Hold

Where you cannot pay the full cost of your on-going energy use

Where you are in arrears of \$55 (inclusive of GST) or more and need help but can't afford to pay for the full cost of energy you're using, we can offer you the options above. However, instead of a payment plan arrangement of up to 2 years, we will tailor a payment plan arrangement (for less than the full cost of your on-going energy use) for up to six months, while we place your arrears on hold for an initial period of six months. This can help to focus on the payment of the energy you're using today and provides a window to implement the opportunities identified in the steps above.

Our goal is to help you reduce your ongoing cost of energy, so you can then begin to repay your arrears and bring your account back up to date. In addition to the above we can provide:

- Practical assistance to help you lower the ongoing costs of your energy usage. The goal of this is to provide you with specific and targeted support and is provided to you at no cost. We might suggest:
 - A transfer to an energy product that is most likely to minimise energy costs (based on your pattern of energy use and payment history);
 - An over the phone energy audit to establish how you can change the way you use energy to optimise and lower ongoing costs;
 - An in-home energy audit where a qualified specialist visits your home to identify opportunities to make a meaningful reduction in energy usage. This could include recommendations around new appliances, the times you use energy and a variety of other options to manage your energy usage;
 - Information about appliance replacement opportunities where we identify inefficient appliances in your home
- We will provide information to you on a regular basis about how you're progressing towards lowering your ongoing cost of energy. We will make information available to you at sufficient intervals to help you adequately assess your progress and to help keep you on track.
- We may extend beyond the initial period of 6 months and add any unpaid amounts of energy usage to your arrears following on from this period.

We may also ask you some questions to help better understand how we can support you. Where you choose not to answer, we will do our best to offer you support in line with your individual circumstances.

Once you've successfully completed this form of Tailored Assistance, our Alinta Assist team will continue to provide you other benefits of Tailored Assistance to manage any arrears while you pay the full cost of your on-going energy use.

8. What if my circumstances change?

We understand that everyone's circumstances can change. If this happens, get in touch with us as soon as you can so we can reassess your situation and arrange a tailored solution for you. Where you need to propose a new payment plan, we will consider it if it means you will:

- Make payments of an equal amount on a weekly, fortnightly or monthly basis;
- Pay your arrears in no more than 2 years from the first payment date;
- Make payments based on a reasonable forecast of the energy you're likely to consume over the next 12 months.

9. What happens once I agree to assistance?

Once commitments are agreed, we will establish milestones and actively monitor your situation to ensure you remain on track. When we accept a proposal or revised proposal we will make sure to send you written confirmation. This schedule will provide a breakdown of:

- the total number of payments to be made to pay the arrears; and
- the period over which the payments are to be made; and
- the date by which each payment must be made; and
- the amount of each payment.

This will ensure you understand when you need to make your payments to stay on track.

10. What if I miss a payment?

If you fail to make a payment on the date it is due, we will make every effort to contact you as soon as possible. If you know you're not going to be able to meet an agreed payment date, that's okay, but we want you to contact us as soon as possible so we can avoid a break in the arrangement.

If you're receiving practical assistance and you don't implement that assistance, we will:

- Contact you as soon as possible to help identify any opportunities to support you more;
- Where we can, agree on a new timeframe to implement the assistance.

11. Will you stop providing me with assistance?

There are certain circumstances under which we may stop providing you with assistance. These situations may include:

- Where you consistently and consecutively fail to make any of the agreed payments under an instalment plan;
- Where you fail to respond to our attempts to contact you or refuse to make any payments towards your arrears or ongoing cost of energy use and are therefore not meeting your commitment to work collaboratively with us.

We will send you a notice of suspended assistance so that you're aware that you will no longer receive assistance and that collections activity will resume. You will need to contact us again to avoid disconnection. In some instances, we may not be able to provide any further support.

12. Disconnection

Where you're removed from assistance, credit and collection activity will resume and you will be at risk of disconnection. Disconnection will only be considered where all other opportunities to assist you have been exhausted. We don't want this to happen so please contact us as soon as you can, so we can help you.

13. Financial counselling services

We understand managing finances can be tough. Where we think it is appropriate we can refer you to available financial counselling services. This service will help with budget planning and general debt consolidation advice. We also have the ability to work directly with a financial counsellor who can advocate on your behalf.

14. Government grants, concessions and rebates

Where you are experiencing payment difficulties, you may be eligible to receive government assistance such as a government grant or a Concession.

If you have a valid concession card you could be eligible for energy concessions and rebates. If you are eligible, we will ensure that concessions are applied per your entitlements. You may also be eligible for the Utility Relief Grant Scheme (URGS) which assists low-income households who are experiencing difficulties paying their energy bills.

Further information regarding concessions and rebates available can be found at alintaenergy.com.au

We do not offer a supply capacity control product to any customer for credit management purposes.

15. Electrical & Gas equipment replacement

We can refer eligible customers to a panel for reputable advice on the purchase or supply of replacement electrical and gas equipment.

Where a field audit recommends replacement of an appliance to reduce electricity and/or gas consumption, we can refer you to a panel of reputable electrical and/or gas appliance retailers who are able to advise you on suitable alternative appliances.

16. How can I make payments to you under this Policy?

Our bills set out the electronic payment options available to you, including BPAY, internet, telephone, direct debit and POSTbillpay. If you want to pay in person, payments can be made at any branch of Australia Post or by mail.

If you want to make a payment by mail just tear the payment options slip off the account you'd like to pay and post it with your cheque to the address shown on the slip.

For those who are receiving payments from Centrelink, we will make sure that you can use the voluntary payment system Centrepay. Centrepay allows you to plan and control your Centrelink payments. Centrepay is available on request to eligible customers. More information is available from Centrelink at <https://www.humanservices.gov.au/individuals/centrelink> or you can speak to one of our trained staff members by calling **13 37 02**.

17. Graduation

This is the best way for you to exit our assistance program. Graduation occurs when you no longer have any arrears and are no longer facing payment difficulty. It means that you're no longer in need of the same level of support and can now manage the ongoing cost of your energy use.

18. Our Charter

Alinta Energy's Customer Charter sets out our values, including our approach to payment difficulty and the assistance we offer such as payment arrangements, advice on reducing energy costs as well as Government assistance.

Our Customer Charter is an integral part of our energy contract and is also available on our website at alintaenergy.com.au or by calling **13 37 02**.

19. Complaints

If you have a concern about this policy, our team members are on hand to talk to you. Where you're still not satisfied with the response you can ask to speak to a Manager. In the unlikely event this doesn't resolve the concern then you can contact the Energy and Water Ombudsman of Victoria.

Phone: 1800 500 509
Post: Reply Paid 469, Melbourne, Victoria, 8060
Website: www.ewov.com.au

20. Privacy

We take privacy very seriously and protecting your personal information is one of our top priorities. We make sure to manage your information in line with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs) Alinta Energy's Privacy Policy can be found at alintaenergy.com.au

21. Interpreter Service

Interpreter Services are also available. To access an Interpreter Service, please call 1300 297 727 or you can find further information at alintaenergy.com.au



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