

Customer Hardship Policy



Background

At Alinta Energy we are determined to make a difference, so you can use the energy you need stress free. We are committed to making energy as affordable as possible with the support and services available. We also understand that energy is an essential service for every household, and that the disconnection of an essential service should be a last resort.

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

- i. the Retail Law, and
- ii. the Retail Rules, and
- iii. the AER Customer Hardship Policy Guideline, and
- iv. this hardship policy.

This policy applies to all residential customers living in Queensland, New South Wales 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, so if you wish to have them act on your behalf on an ongoing basis, you will need to provide us with a written 'Letter of Authority' that confirms this. We will then work with them in line with any instructions that you have provided.

If you wish to have our 'Letter of Authority' form sent to you via email or in the post, then please contact us on **1300 282 613** or email us on **hardship@alintaenergy.com.au**. Once completed, please return this form to us.

Our approach

We have developed a Financial Hardship Program to ensure that our customers have access to the best possible support when faced with energy related debt.

Our staff and contractors are specifically trained to:

- answer your queries related to our hardship policy and program
- Identify if you are facing hardship
- assist you if you are facing hardship

We review and update our training on a regular basis.

Our approach is to treat you with courtesy and respect. We understand that if you are faced with financial stress that this needs to be managed both with timeliness (to prevent further escalation of the situation) and with the utmost sensitivity.

Our hardship policy is in place to help and support you. We will consider all your circumstances and work with you to find an effective solution that is reasonable and lasting for both you and us.

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 customers identified as experiencing payment difficulties due to hardship
- 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 two business days.

We will let you know if you are accepted into our hardship program within two 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 some 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. You can obtain a copy of the policy at alintaenergy.com.au/energy-products/customer-information/hardship-policy or can contact us on **1300 282 613** or email us at hardship@alintaenergy.com.au to request a copy, which we can email or post out to you.

Eligibility

We understand that financial difficulty can affect anyone. We believe in treating our customers with respect, empathy and in a non-judgemental manner.

We also understand that your circumstances are unique and will work with you to identify the type of assistance that best suits your situation.

If you are facing financial difficulties, we will aim to identify if you are eligible to participate in our hardship program by considering if you have:

- An active account. We will be unable to provide access to our hardship program if your account has closed or Alinta Energy is no longer your energy retailer,
- A residential customer. Small business customers we will be unable to provide you with access to our hardship program,

Where we identify that you are eligible for our hardship program, we will:

1. Discuss your unique circumstances to determine what you can afford to pay. We will act in good faith when assessing your circumstances and will avoid asking you to divulge personal information that you are not comfortable sharing. All discussions that you have with us will be confidential.
2. Provide you with information regarding the ongoing cost of your energy use and how it compares to the amount that you're able to pay. In identifying your usage costs, we will rely on the historic usage patterns for the period that you have been our customer.

3. Identify the expected length of time required to pay off your energy debt, taking into consideration the amount that you are able to pay and the cost of your ongoing energy usage. We will provide you with clear expectations regarding the length of time required to pay off your debt and how it is affected by the amount you can afford to pay and your current usage patterns.
4. Provide you with payment plan options and allow you to select the payment plan option that you prefer and best suits your needs.

We adhere to the principles established in the Australian Energy Regulator's (AER) Sustainable Payment Plans Framework and will endeavour at all times to maintain flexibility, consistency, empathy and respect when negotiating payment options with you.

You can obtain a copy of Australian Energy Regulator's (AER) Sustainable Payment Plans Framework at: <https://www.aer.gov.au/retail-markets/retail-guidelines-reviews/aer-sustainable-payment-plans-framework>

If you are deemed ineligible for our hardship program we will provide you with clear communication outlining the reason(s) for your ineligibility.

Our communication with you

In all our communication with you we will ensure that you are treated with respect and courtesy. We understand that your circumstances may affect the method by which we communicate with you and will ensure that our communication method is clear and accommodating to your needs.

For our customers with low English literacy, including customers from culturally and linguistically diverse backgrounds, we will use interpreter services. The Translating and Interpreting Service (TIS National) can be accessed by calling **131 450**.

The National Relay Service is also available to our customers requiring its services. To use the Teletypewriter (TTY) service, please call **133 677**. This is available for the cost of a local call. Alternatively, to use the Speak & Listen service, please call **1300 555 727**.

For customers located in remote areas or who do not have internet access, we will ensure that we communicate with you via your preferred method of contact.

Payment Options

What we will do

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

- payment plans
- Centrepay

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

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 various methods, including telephone, SMS, email or post. We will also ensure that you are contacted in a timely manner to best assist you in dealing with your missed payment.

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:

- energy audits to help you identify how best to manage your energy use
- referral to Appliance Replacement Programs
- referral to No Interest Loan Schemes

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

We will continue to maintain contact with you while you are in our hardship program and will regularly review the suitability of your arrangement and provide you with updates on your progress.

Contact us early

We recognise that early identification of financial hardship is helpful in better managing energy debt. We monitor accounts that are overdue or late as part of our normal business management, which alerts us early to potential hardship. Our staff are also trained to look for common indicators of financial hardship, which include but are not limited to:

- broken payment plans and extensions
- loss of income
- unexpected expenses
- eligibility for concessions and government grants

We also welcome early approaches by our customers experiencing financial hardship so that this policy can be implemented.

If you are in a situation of financial hardship and cannot pay your energy bill please contact our Hardship Team directly on **1300 282 613** or by email to **hardship@alintaenergy.com.au** so that we can do our best to help you. All discussions are confidential.

Making a complaint

If you have complaints or concerns about our actions under the program, such as your removal or exclusion from participating in the hardship program, you can raise the complaint through Alinta Energy's complaints handling process. Initial contact should be through our Customer Help Line on **133 702**. We will deal with your complaints or concerns promptly.

If you feel that the matter has not been resolved adequately you are entitled to raise your complaint or concern through the energy ombudsman scheme in your state. Contact details for the energy ombudsman scheme in your state are located below.

State	Ombudsman	Telephone	Website
Queensland	Energy and Water Ombudsman Queensland	1800 662 837	ewoq.com.au
New South Wales	Energy and Water Ombudsman NSW	1800 246 545	ewon.com.au
South Australia	Energy and Water Ombudsman South Australia	1800 665 565	ewosa.com.au