



Payment Assistance and Financial Hardship Policy - Connected Energy

POL-000034 & Revision 0

Issue Date: 11/04/2024

Due Date for Review (1 year(s) from review): 11/04/2025

If you don't speak English and need help with this guide, call the telephone interpreter service (TIS National) on 13 14 50 to arrange an interpreter.

ከዚህ ሰነድ ጋር በተያያዘ እርዳታ ያስፈልግዎታል? የሰልክ ትርጉሚያን አገልግሎትን (TIS National) በ13 14 50 ደውለው አስተርጓሚ እንዲዘጋጅልዎ ያድርጉ።

هل أنت بحاجة إلى المساعدة بشأن هذه الوثيقة؟ اتصل بخدمات الترجمة الفورية الهاتفية (TIS National) على الرقم ١٣ ١٤ ٥٠ لتدبر لك مترجما.

ဤစာစောင်နှင့်စပ်လျဉ်း၍ သင်အခက်အခဲ ရင်ဆိုင်နေရသလား၊ အကူအညီလိုပါသလား။ တယ်လီဖုန်း စကားပြန် ဝန်ဆောင်မှုအဖွဲ့ (တီအိုင်အက်စ် အင်တာနေရှင်နယ်) 13 14 50 သို့ ဖုန်းဆက်၍ စကားပြန် တစ်ဦး စီစဉ်ပေးရန် တောင်းဆိုပါ။

آیا شما در رابطه با فهمیدن این نوشته ضرورت به کمک دارید؟ به تلفون ١٣ ١٤ ٥٠ به خدمات ترجمانی زبک بزیتد با به سما ترجمانی معرفی گردد.

Te ye yin kuöny duët wic tenöŋ athör kenë? Cöl thëlëpun dugër koc kuony (TIS Kutnhom) ten 13 14 50 tenöŋ ajuer ee dugër.

شما در مورد این مدرک به کمک نیاز دارید؟ به خدمات مترجم تلفنی (تیس ملی) با شماره ٠ زنگ بزیتد تا یک مترجم شفاهی فراهم شود.

需要有人帮助翻译这份文件吗？
请拨打13 14 50联系电话口译服务处
 (TIS National) 让我们为您安排一位翻译。

Je unahitaji usadizi kuhusu hati hii? Piga simu kwa huduma ya mkalimani (TIS Taifa) kwa 13 14 50 kupanga mkalimani.

We've got the energy to help

Today we use more devices and appliances than ever. Whether it's at home or work, we're constantly using or relying on something that needs power. They are such an everyday part of our lives that we tend to take them, and the energy that runs them, for granted. So, what happens when you have trouble paying your energy bill?

It's OK, we have several options that can help you. Some of our options are available to all our residential customers, irrespective of their financial position, while others are offered to residential customers in financial hardship, and some to business customers in financial difficulty.

Whether you see yourself in financial hardship or not, the first thing you should do is give us a call and let us know about your situation. Then we can find the right solution to keep you connected and avoid long-term debt.

The last thing we want to do is disconnect you. So as soon as you have any difficulties paying your bill, please call. We'll do everything we can to help.

This Payment Assistance and Financial Hardship Policy should be read in conjunction with our Family Violence Policy, which is meant to help if you or someone named on your account is affected by family violence. Our Family Violence Policy is available on our website.

Keeping you connected

Even when times are tight, we're here to keep you connected. This booklet outlines the various payment options and the ways we can assist you, as well as suggestions that can reduce your energy bills.

We're always working to help our customers, whatever circumstances they are in. To do this we work closely with a large number of organisations and consumer representatives, from social services and the Energy Ombudsman, through to financial and legal service providers. If you want to find out more about our commitment to keep you connected, you can read our Standard Electricity Agreement and the Code of Conduct on our website.

When times are tight

Unfortunately, there are times when paying your bill on time becomes difficult. If you can't pay your bill without affecting your ability to meet basic living needs like rent, mortgage, food, utilities or other necessary living needs for you and your family, we can help.

Sometimes you might just need a little extra time to pay your bill. As a residential customer of ours, we can offer payment assistance, including extra time to pay your bill or a payment plan for the amount owing on a particular bill.

At other times more help might be needed, like a more extensive payment plan to help you budget better or because of unforeseen circumstances like:

- chronic illness in the family.
- loss of income.
- increase in expenses.
- physical or mental health problems.
- loss of a spouse or a loved one.
- domestic or family violence.
- budget management difficulties because of low income; or
- any other reasons.

Whatever the reason, please get in touch with us, so we can help.

We can help

If you are having trouble paying your bill, it is important that you give us a call. The sooner you discuss your situation with us, the sooner we can help you. To find out how we can help, we'll have to ask a couple of personal questions like:

- How much you earn.
- Your current financial commitments.
- Medical conditions or disabilities; and
- Family circumstances.

What we can do

With the info you provide us, we can work out the best way to help you. This could be a flexible payment plan, more time to pay your bill, or waiving selected fees.

We'll also let you know about the various Government assistance programs that are available, like the Hardship Utility Grant Scheme.

If you would like to discuss your assessment further, please give us a call.

What you need to do

We'll do our best to assist you with any difficulties paying your energy bill and keep you connected, but we'll need you to:

- Call us as soon as you experience payment problems.
- Give us your concession card details (if you have one or more).
- Agree to a payment plan and make payments as promised.
- Seek help from a financial counsellor; and
- Contact us to request an alternative or revised payment plan if you can't meet the agreed payment plan.

If you agree to a payment plan, disconnection may be suspended as long you are making the promised payments. So, keep in contact with us about your situation. If we refer you to or you have made an appointment with a financial counsellor or consumer representative, we will on request by you give you a temporary suspension of at least 15 business days, on the action over your disconnection or debt recovery.

If we refer your debt to a debt collection agency, your debt may be collected by the debt collection agency, and this may result in additional fees being incurred by you.

A bit about our team

Our team is here to help you and to treat all customers sensitively and respectfully. They will always handle your calls in confidence, with fairness, sensitivity, dignity, respect, and compassion.

They can give you info about:

- Services available to you.
- Government funded concession and financial assistance schemes.
- Our legal responsibilities; and
- Procedures relating to our credit management practices.

When you have trouble paying your bill

If you are eligible and are having difficulty paying your bill, we can help with:

- Additional time to pay a bill; and
- An interest and fee free instalment plan or other arrangement where you are given additional time to pay a bill or pay arrears.

We will accept payments in advance at no additional cost to enable you to receive a reduced bill. You can make advanced payments using Centrepay or income management. Centrepay is a free direct bill-paying service offered to customers receiving Centrelink payments.

For more information on Centrepay, call or visit your nearest Centrelink office.

Financial hardship

If you are eligible and experiencing financial hardship, we can help with:

- Consideration of a reduction and/or waiver in fees (in full or in part), charges and debt on request.
- Additional fees may be incurred if we refer the debt to a debt collection agency.
- Consideration of revising alternative payment options.
- Consider not charging a late payment fee.
- Providing info about your right to redirect your bill, payment methods, available concessions, meter options, energy efficiency information and energy audits, independent financial counselling and availability of financial assistance and grants.
- Interpreter services; and
- If you agree to see an independent financial counsellor, we can advise you of your Hardship Utility Grant Scheme eligibility. You can call the Financial Counselling Helpline on 1800 007 007.

For more information on how we can support you, visit our website.

More ways to save

We couldn't live without the things energy gives us. So, when it comes to saving energy, there are other ways than simply using less.

Some simple tips like these may save you money:

- Computers, gaming consoles and other electronic devices use a lot of energy while not in use so it's a good idea to turn them off at the wall.
- Only use a clothes dryer when it's not practical to dry your clothes outside.
- With solar hot water systems, be mindful that if there is not enough solar energy stored, an electricity backup will kick in.
- Run your washing machine with a full load on the cold-water cycle.
- When using a heater, close off the section of the house that you are in and don't heat the rooms that aren't in use.

Questions and answers

Q. What should I do if I experience payment difficulties or hardship?

A. If you're having trouble paying your bill, call us right away.

Q. How do I set up a payment plan?

A. We can set up a payment arrangement, which is basically an agreement to pay your bill in instalments. We will send you an instalment plan showing your new payment dates and agreed payments.

Q. How do we assess your capacity to pay under a payment plan?

A. Once we have all the relevant information about your situation, we can offer you more time to pay or pay in arrears, we will let you know the number of instalments and the amount required to repay your outstanding debt. Then we'll let you know your estimated consumption during the period of the payment plan and how the payments are calculated, including the seasonal impacts (summer/winter).

If you are still having payment difficulties while on the payment plan, you can propose changes to the payment plan or tell us and we can see if we can help you more. We will always adjust the payments to make sure you are paying just the right amount so that you don't have a large credit or debit at the end of the payment plan.

Q. How do I avoid disconnection?

A. According to the Code of Conduct, we can disconnect your power if you haven't paid your bill within 25 business days of us sending it to you, though there are exceptions to this which allow for a longer period. Disconnecting your power is something we want to avoid, so contact us as soon as possible and we can discuss your situation and see if we can work out a payment arrangement to suit us both.

Q. What are my payment options?

A. You can pay a number of ways, online, over the phone, or in person at Australia Post. You can also apply to make regular payments on your electricity bill through Centrelink Centrepay. Centrepay is a free, direct bill paying service, where a regular amount of money is deducted from your Centrelink payment to pay your power bill. Please call or visit your nearest Centrelink office and ask for a Centrepay deductions form. We can help you select the best payment option for you – simply visit our website or call us.

Q. What if I have been disconnected?

A. We want to get you reconnected as quickly as possible so call us immediately, and we can help you manage your account and discuss your options.

Q. I have a concession card. What rebates can I receive and how can I apply?

A. Rebates are provided under the State Government Energy Rebate Scheme for various charges on your electricity account. See our website for more info.

Q. What if I become bankrupt?


A. If you're facing bankruptcy, you'll receive the same treatment as any other customer, remain on the same electricity tariff and receive the same billing and payment terms. If you're bankrupt and are assessed as experiencing payment difficulties or financial hardship, we may consider cancelling debt incurred up to your date of bankruptcy in certain circumstances. However, we encourage you to call us and arrange an easier payment plan.

Q. How do we handle your personal information?

A. We handle any information provided to us as part of a hardship assessment as per our standard privacy policy unless otherwise agreed. Upon agreement we may release

information to assist in accessing any grants or additional assistance a customer may be entitled to.

If you feel we have been unable to resolve a complaint you have made satisfactorily, you may wish to contact the Energy and Water Ombudsman on 1800 754 004.

Need help with this guide? Call  13 14 50 to arrange an interpreter or visit their website tisnational.gov.au.

Hamish Moffat :

Signature:

Date:
