



Hardship Program

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Introduction

This policy applies to all residential customers living in New South Wales, Queensland, South Australia, Tasmania or the Australian Capital Territory 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 can provide this permission over the phone with our staff or in writing by email or letter.

We will provide assistance under this policy regardless of the type of contract you have with Energy Locals.

This hardship policy will not prevent us from continuing to provide you with retail services under our customer retail contract and in accordance with the National Energy Retail Rules.

What is a hardship situation?

We define a customer in hardship to be someone who would like to pay for their energy usage in full but doesn't have the ability to do so at this time.

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 seven business days from receipt of your application.

We will let you know if you are accepted into our hardship program within ten 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 via either email or post, without charge. If you haven't stated a preference for how to receive communications from us, we'll send it via post.

Who is eligible for our hardship program?

First, we will verify that:

1. you're a residential customer, and
2. you have an active account with Energy Locals, and
3. you have an outstanding debt which you can't pay in full prior to the date your next bill is due to be issued.

Once the above points have been verified, we will assess your eligibility for the hardship program as follows:

1. We will check what you're able to pay towards your account.
2. We will take into account the statements from your financial counsellor, if you provide them to us. Please note that while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this.
3. We'll calculate a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months.
4. We'll tell you this amount.
 - a. If it's something you can afford, we'll put you onto a standard payment arrangement and confirm the details in writing.
 - b. If it's not something you can afford or if being in our hardship program suits your circumstances better, you will be eligible for our hardship program. We will work with you to establish a payment plan that you can afford based on your circumstances, as described later in this policy.

The above steps help us to assess eligibility for our hardship program but are not an exhaustive list. Giving us information about your circumstances will help us to tailor a solution to your circumstances.

If you don't tell us this then we may contact you to offer support if we believe that you may be facing financial hardship. Things that may lead us to do this include:

- a history of late or missed payments;
- more than one broken payment plan;
- concession eligibility;
- life support requirements.

Once we accept you into the program we will discuss what the program can offer you. This is covered later in this document.

We want to accept customers into our hardship program so that we can provide structured help.

If we don't accept you into the hardship program, we'll tell you why.

We won't require unreasonable conditions to enter or re-enter our hardship program. These include:

- we won't require you to attend financial counselling, and
- we won't require you to make a one-off payment or make a certain number of instalments towards your debt, and
- we won't require you to accept a payment extension or extensions, and
- we won't require you to pay your bills on time,

before we accept you into our hardship program.

Payment Options

What we will do

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

- payment plans
- Centrepay
- Smoothpay
- Direct Debit
- Debit card and credit card
- BPay.

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 within 5 business days to see if you need help. We will contact you by email when this happens. If you do not have an email address, we will attempt to contact you by phone or mail.

Energy Locals has adopted the Australian Energy Regulator's Sustainable Payment Plans Framework to guide us in working collaboratively with you over a suitable payment plan.

To work out an appropriate payment plan for any overdue debt and your ongoing energy usage, we will consider:

- the amount you owe
- your level of ongoing usage
- your income or employment situation
- what you can afford to pay.
- your concessions
- your prior history of payment plans

The above information is not mandatory but will help us tailor a solution to your circumstances.

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.

Disconnection of your energy supply due to non-payment is always the last resort option.

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:

- **Bill audit.** We'll review your account to see if another Energy Locals tariff would reduce the size of your bill.
- **Tariff audit.** If you have a smart meter recording your electricity usage, we'll assess when you use energy so we can calculate if another type of tariff structure – for example time of use – would save you money.
- **Usage audit.** We'll hold an in depth discussion with you about how you use energy to see if we can remotely identify any areas for saving.
- **Smart meter.** If we think it will help, we'll ask for your permission to replace your basic electricity meter with a smart meter so we can better understand your energy usage patterns. We won't charge you any up front fee for this.
- **Concession check.** We will check that you are receiving all the concessions and rebates you are entitled to.

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.

Energy Locals will:

- Act fairly and reasonably, taking into account your circumstances
- Give clear information about the assistance available to you in a timely manner
- Provide you with the assistance you are entitled to as soon as practicable
- Work with you with the aim of you no longer requiring assistance under the hardship program

Helping you complete our hardship program

We want you to be able to successfully complete our hardship program. While you're on it we'll help in the following ways:

- We'll keep in touch with you by phone, email or post
- We'll review the payments you're making towards your account
- We'll suggest changes to your payment plan if we think they may be necessary
- We'll make other suggestions that might help you

We can provide our Hardship Policy via email or post, depending on your needs. We offer the use of translation services if you require them.

Our Hardship Policy applies to all customers, regardless of where you live.

Energy Locals staff are trained in a variety of ways to help customers, including those experiencing Hardship. Our training includes skills on how to:

- Answer your queries about our Hardship Policy
- Identify customers who appear to be experiencing payment difficulties due to hardship
- Identify potential customer Hardship situations
- Best assist customers who are experiencing payment difficulties due to Hardship
- Communicate with understanding and empathy.

Energy Locals has systems in place to meet its obligations with respect to customer hardship in:

- the Retail Law
- the Retail Rules
- the AER Customer Hardship Policy Guideline
- the Energy Locals Hardship Policy

Energy Locals regularly reviews and updates staff training in line with the policy.

Communicating with customers with hardship

We acknowledge the customers have diverse needs based on language, disability or remote location.

We can communicate with each other in the following ways:

- **By phone:** 1300 693 637. Our Australian-based team is here from 8am to 6pm Monday to Friday. Just tell us you'd like to talk about a hardship matter and we will get one of our specially trained advisors to assist you.
- **Via live chat:** <https://energylocals.com.au>. You'll see the live chat box in the bottom right corner of the screen, and you can chat with one of our Australian-based team from 8am to 6pm Monday to Friday. Just tell us you'd like to talk about a hardship matter and we will get one of our specially trained advisors to assist you. Note that text translation tools are widely available and depending on your phone or computer, will enable you to chat with us in your preferred language.
- **By post:** You can write to us at Energy Locals, Level 1, 165 Cremorne Street, Richmond VIC 3121.
- **Via an interpreter service:** just call 131 450 and tell them you would like help with communicating with Energy Locals.
- **Via a hearing difficulty service:** just call 133 677 and say you'd like help with communicating with Energy Locals.

We'll tell you about our hardship program

The letters or emails (depending on your communication preference) that we send when a payment has been missed and is very overdue will tell you about our hardship program. We will never disconnect a customer for non-payment without first highlighting our hardship program.

Getting someone to represent you

If you'd like someone to represent you in your engagement with Energy Locals, you can request this at any time by contacting us using any of the methods above. If you contact us from an email address that we don't have on record, we will need to verify your details first so that we know it's you that's providing consent. After this, we will be able to communicate with your representative on your behalf.

We will provide our customers with a copy of the Hardship Policy at no cost upon request. This will be sent via email unless your preferred method of receiving correspondence is mail.

This policy

Our Hardship Program will always be available on our website at energylocals.com.au/hardship

To ensure we best help our customers, and to maintain compliance with any changes to legislation, we will review and update the Program from time to time and to ensure that we meet the minimum requirements for a customer hardship policy as defined in section 44 of the National Energy Retail Law.

If the Australian Energy Regulator (AER) updates its customer hardship policy guidelines, we will submit a revised hardship policy to the AER within three months. If we make changes to our hardship policy at other times, we will submit the revised policy to the AER for approval.

We will not publish a new version of our hardship policy until it has been approved by the Australian Energy Regulator.

If the AER requires changes to our hardship policy, we will implement those changes and re-submit the policy for approval.

When the Australian Energy Regulator approves our Hardship Policy, it will be published on our website within two business days.

Following approval, we will implement and maintain the hardship policy at all times.

Complaints

If you believe we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us by one of the following:

- email us at hello@energylocals.com.au
- Write to us at Energy Locals, Level 1, 165 Cremorne Street, Richmond, Victoria 3121.
- Call us on 1300 693 637

Our aim is to resolve all complaints quickly, with empathy and to everyone's satisfaction. Further detail on our approach is outlined in our Complaints Handling Procedure, located on our website at energylocals.com.au/complaints. You can also request it by calling us on the number above.

If you're not satisfied with the way we handle your complaint you can also contact the relevant ombudsman:

NSW: Energy & Water Ombudsman NSW
<https://www.ewon.com.au>
1800 246545

SA: Energy & Water Ombudsman SA
<https://ewosa.com.au>
1800 665 565

QLD: Energy & Water Ombudsman QLD
<https://www.ewoq.com.au>
1800 662 837

TAS: Energy Ombudsman Tasmania
<https://www.energyombudsman.tas.gov.au>
1800 001 170

ACT: ACT Civil and Administrative Tribunal
<https://www.acat.act.gov.au>
(02) 6207 1740



Contact

If you'd like to discuss our Hardship Policy please contact Energy Locals.

Phone: [1300 693 637](tel:1300693637). Tell us you'd like to talk about hardship and someone who is specially trained will assist you.

Email: hello@energylocals.com.au

Online chat: Go to energylocals.com.au and click the chat icon at the bottom right. Tell us you'd like to talk about hardship.

Mail: Energy Locals
Level 1, 165 Cremorne
Street
Richmond
VIC 3121

Interpreter Services:
(TIS) 131 450

Hearing difficulty service:
(NRS) 133 677