

# Hardship policy

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- TTY/voice calls: 13 36 77
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- SMS relay: 0423 677 767

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## Introduction

This policy applies to all residential customers living in NSW 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. If you have elected a representative (authorised third party) to act on your behalf, then we will engage with that representative in the manner that you have instructed us. For more information on electing an authorised third party please view our policy at [www.arcenergygroup.com.au/thirdparties](http://www.arcenergygroup.com.au/thirdparties)

As an energy retailer Arc Energy has an overarching responsibility to assist a customer who is experiencing hardship for any reason. When dealing with such a customer we will

- take into account all of your circumstances of which you and we are aware of and, having regard to those circumstances, act fairly and reasonably
- in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer clear information about the assistance available to the customer under this hardship policy
- as soon as practicable, provide a customer who is entitled to receive assistance under this hardship policy with that assistance.

Arc energy has systems in place to enable it to meet its obligations with respect to customer hardship in

- the Retail Law, and
- the Retail Rules, and
- the AER Customer Hardship Policy Guideline, and
- this customer hardship policy.

This policy can be found

- online at <https://www.arcenergygroup.com.au/terms-and-conditions/>
- in your welcome pack that you received when first signing up with Arc Energy
- in a link included on your payment invoice.

## What we will do to help you

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.

Arc Energy regularly reviews and updates its customer hardship training to ensure that our staff can provide you with the best possible help. All staff are made aware of this policy as part of normal induction training. However, a dedicated team of staff have been specifically trained to handle enquiries and manage our hardship program. Their contact details are found at the end of this policy.

We will assess your application for hardship assistance within two business days of receipt of said application.

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 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 will send you a free copy of our hardship policy in accordance with your preferred method of written communication. If you do not elect a preferred method then the Hardship Policy will be sent to you via the post. The Hardship Policy is included as part of your welcome pack. An additional copy will be sent to you when you are considering entering the Hardship Program.

## Payment options

### What we will do

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

- payment plans
- Centrepay.

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 provide a one off incentive in the form of a credit.

If you miss a payment, we will contact you to see if you need help. We will contact you by SMS, phone and/or letter on at least two occasions in order to allow you to respond. These contacts will be

- two days after the payment due date
- Seven days after first contact attempt

If no response has been received within 14 days of the second attempted contact, you risk any further assistance being available.

### **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:

- 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:

- advice or referrals to other support agencies who can provide a range of additional family services to help support household costs including possible faulty appliance replacements (No Interest Loan programs (NILS))
- fair and reasonable payment plans at fair and reasonable instalment intervals; and
- where high consumption is evident, advice on energy saving tips and how to obtain energy audits.

**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

**Steps involved in accessing our payment plans**

When you enter the hardship program you can expect to go through the following steps, which are designed to help you navigate the program and get back on track with your energy costs.

- **Assessment** – first we will assess whether you are eligible for assistance under the hardship program. In this step we will ask you questions regarding what you can afford to pay and whether you are entitled to any concessions that may help reduce the costs immediately. This information helps us to determine what assistance may be best suited in your circumstances. We will also provide you with a range of information upfront including what we expect of you and what you can expect of us and when you can expect to receive information.
- **Payment plans** – in this step we will work with you to develop an affordable payment plan. Our payment plans come in two categories, short and long term payment plans. This process is the same regardless of the category of payment plan.
- **Monitoring** – we will monitor payments and usage to gauge whether they are likely to get you back on track with your energy payments. We will contact you if we feel that we need to reassess or if there are other forms of assistance available that will help.
- **Energy efficiency advice and energy audits** – throughout the process we will try to understand your energy usage and consider different ways in which we may help you reduce your energy costs.

**Eligibility**

To access, or to be referred to a payment plan, we may ask if you are experiencing difficulties in which event we will confirm the below eligibility criteria:

- You have an active residential account which is in arrears;
- You agree to be contactable by the Hardship Program team; and
- You update all your contact details when needed.

If you do not meet the above criteria you may be ineligible for assistance under this policy.

If we consider you ineligible for assistance under this policy we will inform you at the time of this and tell you why you are ineligible, including any options or other forms of assistance that may be available to you. We may provide other options for you at our discretion.

## Payment Plan

### Short term payment plan

The following options will be offered to customers who are experiencing short-term financial difficulties in paying their current dues but can start paying the billed amount on time after the payment plan ends:

- Customers can choose to pay equal weekly, fortnightly or monthly payment for a period of 3 months. We will contact the customer after 3 months to discuss any changes to their circumstances and how they wish to pay their future bills. We will offer the same payment arrangement if there is no change to the customer's financial situation provided they commit to making regular payments according to the agreed payment schedule. The instalment amount will cover the arrears and estimated usage during the payment plan period.
- Customers on quarterly billing can choose to pay once every fortnight or monthly without making any changes to the current billing cycle. Based on the historical billing we will let the customer's know the amount they are required to pay every fortnightly/Monthly to avoid getting into arrears after each billing cycle.
- In circumstances determined by our trained staff we may roll over a portion or all of the current debt onto the next invoice.

### Long term payment plan

The following options will be offered to customers facing long term financial hardship:

- Customers can choose to pay equal weekly, fortnightly or monthly payment for a period of 6 to 12 months. We will contact the customer after the completion of the payment plan to discuss any changes to their circumstances and how they wish to pay their future bills. We will offer the same payment arrangement if there is no change to the customer's financial situation provided they commit to making regular payments according to the agreed payment schedule.
- The payment plan will cover the ongoing usage and arrears amount.
- When accepting a payment arrangement we will consider the customers historical billing and future energy cost and propose a reasonable payment plan to repay the arrears over 6 to 12 months.
- We will review the customer's usage pattern to try and identify any changes in usage and their cause. We will provide assistance on how the cost of energy can be lowered.
- We will assist our customers to obtain access to utility assistance programs and other Community Assistance Agencies.

- In some circumstance at our trained staffs' discretion, we may provide additional 'one off' incentive in the form of a credit on outstanding debt if the customer is actively participating in the program.
- We will offer our customer financial assistance to reduce energy usage including field audits and replacement appliances.
- We will review the payment plan every week and update the customers on how they are progressing in reducing energy costs. We will advise customers on their usage at different time intervals and options to reduce the cost of energy.

Customers will be provided fair and reasonable payment options with fair and reasonable instalment intervals that accommodate a customer's circumstances.

When assessing a customer's circumstance and an appropriate Hardship program, we will work with our customers to determine:

- the customer's overall power usage
- any other relevant information provided by the customer to us

As part of our approach to Hardship we will continue to work with our customers and monitor energy consumption during their participation in a Hardship program. Our dedicated support staff will review each customer enrolled in a Hardship program every week to ensure that:

- the customer is able to meet its obligations under the Hardship program
- the Hardship program is meeting the needs and expectations of the customer
- the tariff applied is appropriate for the circumstances
- any changes to the customers circumstances

## **We can help you save energy**

Using less energy can save you money.

### **What we will do**

When you join our hardship program, we will talk to you about your energy use.

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

## Feedback & Complaints

Arc Energy always takes feedback and complaints seriously. If you wish to submit feedback or lodge a complaint this can be done by using the contact details at the end of this policy.

Upon receipt of your complaint we will follow these steps

1. We will acknowledge your complaint (immediately if made in person or within two working days if via email, phone message or post)
2. We will attempt to resolve your complaint at first contact if possible
3. If a resolution is not possible on first contact we will outline the timeframe for resolving the complaint
4. If we have to investigate your complaint we will do so within 10 working days and advise you of the outcome.
5. If there are delays we will contact you and advise of the delay, the reason for the delay, and will outline a new timetable for resolution.

For full information on Arc Energy's complaint handling process visit [arcenergy.com.au/terms](http://arcenergy.com.au/terms) and conditions and select the complaints handling process.

If you are unsatisfied with how we have handled your complaint then you have the right to contact the Energy Ombudsman Scheme in your state, they may be able to assist with your complaint. However, Arc Energy would prefer that you contact us first, as this is what the Ombudsman would advise in the first instance.

Energy & Water Ombudsman NSW

- Free call: 1800 246 545
- Free fax: 1800 812 291
- Interpreter: 131 450
- NRS: 133 677
- Email: [complaints@ewon.com.au](mailto:complaints@ewon.com.au)

## Hardship Customer Care Contact Details

### Contact hours

Mon-Fri; 9am – 5:30pm

### Phone

03 8657 7639

### Email

hardship@arcenergygroup.com.au

### Online

<https://www.arcenergygroup.com.au/terms-and-conditions/>

### Postal

ATTN: Hardship Team

PO Box 133, Abbotsford VIC 3067

## Customer Care Contact Details

### Contact hours

Mon-Fri; 9am – 5:30pm

### Customer Care Phone

1300 025 965

### Customer Care Email

info@arcenergygroup.com.au

### Customer Care Online

arcenergygroup.com.au

### Postal

PO Box 133, Abbotsford VIC 3067

*This policy has been based on the AER Customer Hardship Policy Guideline Version 2 November 2021.*



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