

# Hardship Policy



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## OUR POLICY

Positive Energy has at its core a commitment to social responsibility. It is our duty to identify those customers that are experiencing difficulties in making payments on their usage due to hardship. Energy is an essential requirement for living and we will not disconnect your energy supply unless as a last resort but rather work with you to implement processes and procedures which will assist you to manage your energy payments.

If you require an interpreter please call TIS National on 131 450 for assistance.

Rúguǒ nín xūyào kǒuyì yuán, qǐng zhìdiàn 131 450 xúnqiú bāngzhù

إذا كنت تحتاج إلى مترجم يرجى الاتصال TIS الوطني على 131450 للحصول على المساعدة

Nếu bạn cần thông dịch xin vui lòng gọi TIS quốc gia về 131 450 để được giúp đỡ

If you are deaf, hard of hearing or have a speech impairment you may contact us by accessing the Federal Government's National Relay Service by referencing <https://internet-relay.nrscall.gov.au/>



## Introduction

This policy applies to all residential customers living in NSW, SA, ACT, Tasmania and Queensland 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 and we will engage with your representative as we would yourself. You can provide your representative's details together with your authorisation to us by telephone, email or in writing.

## What we will do to help you

We will tell you about our hardship program and how it can help 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 that 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 and staff will:

- ask you a few questions about your circumstances
- work out if you can join the hardship program.

## Becoming a hardship program participant

Once we have identified you are experiencing financial hardship we will discuss your present circumstances and dependent on those discussions, whether you wish to join our Hardship Program. Joining our program does not impact your customer profile or your credit rating with other institutions.

A customer will be eligible to enter or re-enter the Hardship Program under the following circumstances:

- The customer has been or continues to be identified as being in financial difficulty
- The customer has an active connection and is classified as small customer

We may deny your participation for the following reasons;

- You are not a Positive Energy customer
- You are classified as a large energy customer
- You have misrepresented your financial position

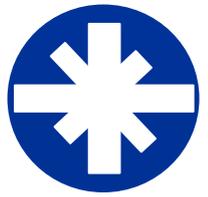
We will assess your application for hardship assistance within seven (7) days.

We will let you know if you are accepted into our hardship program within 10 business days from receipt of your application. If you are deemed ineligible to participate in our Hardship Program we will provide you with a reason for our decision

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.

# HARDSHIP POLICY



## Our obligations to you

In our dealings with you we will take into account all of your known circumstances and having regard to those circumstances;

- act fairly and reasonably
- provide clear information about the assistance available to you under our hardship policy, and
- as soon as practicable and if entitled, provide you with assistance under our hardship policy

We can send you a free copy of our hardship policy.

## Contact Us

Positive Energy will treat all communication with you with upmost confidentiality. Because you contacted us about your financial difficulties DOES NOT earmark you as an undesirable customer, you DO NOT become a targeted customer and we WILL NOT treat you with anything less than the utmost respect.

To contact us about potential or existing payment problems, simply call us on 1300 083 083 or email details of your present situation to [hardship@positiveenergy.energy](mailto:hardship@positiveenergy.energy) or alternatively write to us at Hardship Support, Positive Energy, L3 29 King William Street, Adelaide, SA, 5000 (Your reference point 10)



## 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 may 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 email. If you do not respond to this initial communication within 5 days, we will then attempt to contact you by telephone. If either of these options fails to result in communication we will seek to contact you by surface post or via our next billing communication.



## 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 support options

Depending on the state or territory you live in, there are other supports to help you pay your energy bill.

## What we will do

We will tell you about services that may be available to you other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

Please refer to the following as a beginning

- Government concession and rebate schemes that can assist low income customers
  - South Australia - [www.dcsi.sa.gov.au](http://www.dcsi.sa.gov.au) or call 1800 307 758
  - New South Wales - [www.energy.nsw.gov.au/energy-consumers/financial-assistance](http://www.energy.nsw.gov.au/energy-consumers/financial-assistance)
  - Queensland - [www.communities.qld.gov.au](http://www.communities.qld.gov.au) or call 13 74 68,
  - ACT - [www.acat.act.gov.au](http://www.acat.act.gov.au)
- Financial counselling. A free service where the financial counsellor works with the customer to help them take control of their finances. Phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au> to find a financial counsellor in your area
- Centrepay. A free service available to customers who receive Centrelink benefits or allowances. It provides regular deductions from your Centrelink entitlement to help pay your energy bills. Contact Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>



- Other resources include;  
Crisis and special help – Federal Government initiative  
<https://www.humanservices.gov.au/individuals/subjects/crisis-and-special-help>  
  
Concessions and Grants Advice – National Debt Helpline  
<http://www.ndh.org.au/Debt-solutions/Concessions-and-grants>

## What you must do

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

## Programs and services

In addition to the assistance outlined above, as a member of our hardship program we can offer;

- Instalment plan: Implementing a short term instalment plan gives you a chance to make regular payments and clear any balance before your next bill is issued
- Shortening your billing cycle: If you have a smart meter we can offer you monthly billing. A shorter billing cycle can make it easier to keep your bills under control.
- Pay in advance: If you find it is easier to make advance payments in line with your regular income payments we can change your billing cycle to match, or accept advance payments on expected usage patterns.
- An extension to pay your bill: We can extend your due date once per year to give you the chance to pay in full
- Energy Efficiency Advice: We can direct you to energy efficiency programs and try to arrange a free energy audit (subject to 3<sup>rd</sup> Party availability)

We can also help you to access a range of programs and services provided by third parties to help you meet your obligations.

## 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.



## Are you on the right energy plan

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 that 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.

Positive Energy will monitor agreed payment plans on a systematic basis to ensure all parties are meeting their obligations and we will provide updates on your progress in meeting the agreed obligations under the plan

It will be a requirement of the plan agreement that if you continue to experience difficulties in making agreed payments, you should contact Positive Energy to request a review of the plan.

If you notify Positive Energy that you wish to vary or otherwise address any matters within any existing payment plan, then we will conduct a full review of the payment plan at your request.

If Positive Energy identifies that you are still experiencing difficulties in fulfilling your current obligations under an existing payment plan, then Positive Energy will make contact with you to initiate a review.

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Nonetheless, all our customers on payment plans are required, after reviews are undertaken, to confirm their satisfaction with the plan they are currently on.

If reviewing an existing payment plan results in the necessity to change your retail contract or offer, or consequently concludes in an early termination, Positive Energy will waive any standard fees or charges normally applied to these adjustments.

However, you can rest assured Positive Energy will not disconnect your power supply due to an inability to pay unless such an action becomes a last resort.

You are free to leave the hardship program any time you wish. It is our desire you complete the program and stay with us on your normal billing cycle. During the program we will track and inform you of your progress and then notify you when the program has been successfully completed (by both of us). However, you can leave the program when you:

- Notify us your desire to end the program because you believe you are able to meet your energy payments under your previous (or newly created) billing cycle and all debts are satisfied.
- Have completed the program
- No longer wish to receive our energy supply and services

If you do exit the hardship program, you are welcome to come back subject to a review of your present circumstances.

## Privacy

Positive Energy respects your rights and are committed to ensuring those rights are not compromised. We will manage your personal and credit information in accordance with our privacy policy which you can find [here](#)

## Complaints

Positive Energy is there to help you through any difficult times you might be experiencing. However, if you feel we haven't been as helpful as you expected or you have any concerns regarding the delivery of the program call us on 1300 083 083 or email your concerns to [support@positiveenergy.energy](mailto:support@positiveenergy.energy) or write to:

Positive Energy  
Hardship Support  
L3 29 King William Street  
ADELAIDE SA 5000

Any complaints are dealt with in accordance with our [complaints handling policy](#) available on our website.

# HARDSHIP POLICY



If you are still not satisfied, you can contact your local Energy Ombudsman to take the matter further. Contact details are set out below.

SA <https://ewosa.com.au/consumer-resources/contacts> [call - 1800 665 565]  
NSW <https://www.ewon.com.au/> [call - 1800 246 545]  
QLD <https://www.ewoq.com.au/> [call - 1800 662 837]  
ACT <http://www.ombudsman.act.gov.au/> [call – 1800 060 789]  
TAS <https://www.energyombudsman.tas.gov.au/> [call - 1800 001 170]

## General Provisions

Positive Energy will ensure customers have equitable access to this Hardship Policy, and that this policy is applied consistently.

## Staff Training

Positive Energy will ensure appropriate training of staff dealing with residential customers in hardship situations. Positive Energy is committed to maintaining currency with all regulatory requirements under its authorisation and will undertake regular reviews of these obligations to ensure staff are trained to current standards.

## Communication

This policy is available on our website at [Customer Support - Hardship](#) and a copy will be sent to the customer in accordance with the customer's preferred method of receiving written communication and as soon as practicable following the request. In addition, Positive Energy has provided this policy to a number of welfare organisations in each State and we can forward copies of the policy and further details to enquiring counsellors and the like.

For all customers, Positive Energy will include reference to this policy in billing documentation together with references on how disabled persons, those without internet access or remote customers can request and obtain a copy.

This customer hardship policy does not limit or prevent us from waiving any fee, charge or amount of arrears for the provision of retail services to customers who are experiencing financial hardship.

## Compliance

Positive Energy states it has systems in place to meet its obligations with respect to customer hardship in: (Your reference point 5)

- (1) Retail Law
- (2) Retail Rules
- (3) AER Customer Hardship Policy Guideline, and
- (4) This Policy

This policy has been approved by the Australian Energy Regulator