



# **Retailer End User Hardship Policy**

Energy Retailer Hardship Policy



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## 1 Overview

Humenergy Group is committed to assisting and supporting customers in hardship by implementing a tailored arrangement to suit the customer in a respectful manner. We place a high value customer satisfaction and strive to achieve excellence in this area.

## 2 Introduction

This policy applies to all residential customers of Humenergy Group living in Queensland, New South Wales and 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.

## 3 Our responsibilities

Humenergy will:

- in dealing with a customer who is experiencing payment difficulties due to hardship, take into account all of the circumstances of the customer of which they are aware and, having regard to those circumstances, act fairly and reasonably, and
- 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 the retailer's customer hardship policy, and
- as soon as practicable, provide a customer who is entitled to receive assistance under the retailer's customer hardship policy with that assistance.

## 4 Meeting our obligations

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

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

## 5 Eligibility Criteria

To be eligible to participate in the hardship program, you must:

- be an existing residential customer with a correctly established account
  - Inclusive of a completed supply agreement and copy of photo I.D on record.
- be experiencing financial hardship and;
- have an outstanding debt which cannot be paid before the next billing cycle

If we deem you as ineligible to join the hardship program, we will provide a reason.

Our Hardship Program is briefly described as follows. Humenergy's team will treat each application on a case by case basis to consider your individual circumstances:

- verify the customer has an active account.
- verify the customer has an outstanding debt which cannot be paid before the next billing cycle.
- ask the customer what they are able to afford to pay towards their accounts and calculating a payment arrangement that will meet the customer's projected consumption for the coming 12 months, as well as their existing debt.
- discuss the proposed arrangement with the customer to confirm they can afford to meet the arrangement.
- provide the customer with clear options if they are unable to meet the arrangement.

## 6 What We Will Do to Help You

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 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 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 and
- access if you are eligible for the hardship program.

We will assess most applications for hardship assistance within 7 business days from receipt of application and ensure it takes no longer than 10 business days.

We will let you know if you are accepted into our hardship program within 10 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
- provide recommendations on 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.

Humenergy will send a copy of its customer hardship policy to any customer who requested to be sent a copy, in accordance with the customer's preferred method of receiving written communication from Humenergy.

Steps we will take to support customers in our hardship program:

- monitor payments & current invoices
- work with you to make sure you understand your regulatory entitlements and are receiving all the government and non-government assistance you are eligible for - this includes concessions, rebates, assisting with applications and referrals for emergency relief such as the Home Energy Emergency Assistance Scheme (HEEAS - QLD) and for other grants that might be available
- review account and provide regular updates on progress of reducing arrears.
- engaging in regular dialogue with the customer.
- Once a customer has cleared their arrears, we will notify them via their preferred method, and they will be removed from the hardship program and returned to normal billing.

## 7 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.

## 8 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

## 9 Payment Options

### What we will do

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

- Payment plans
- Centrepay
- Direct debit

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.

### **What happens if you miss a payment plan installment?**

If you miss a payment, we will contact you to see if you need help.

We will contact you by text message and via email and will require a response within 3 business days.

If you do not respond within 3 business days, we will contact you a second time by text message and via email and will require a response within 3 business days.

If you do miss a payment, please ensure you contact us as soon as possible.

## **10 Other Support 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.

Customers can access financial counsellors through the National Debt Helpline (1800 007 007) which provides free and independent financial counselling services.

## **11 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.

## **12 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.

## **13 Our Programs and Services**

As a hardship customer, you can access a range of programs and services to help you by:

- Providing general advice regarding steps you can take to reduce energy use and costs
- Making you aware of any government grants or concessions that may apply to you
- Making you aware of any Financial counsellors and Community Service Organisations that may be able to assist you
- Assisting about establishing an appropriate payment plan

### **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.

## 14 Working with third party/customer representatives

If you elect to have a third party representative act on your behalf, such as financial counsellor and/or community welfare organisations, due to privacy reasons, we will require written consent giving permission to speak with us on your behalf prior to them discussing your account.

Where a customer has elected a representative to act on their behalf, the retailer will engage with the customer's representative as they would the customer and consistent with the customer's consent and instructions to the retailer.

## 15 Training

Our customer service staff are specifically trained to identify and work empathetically to understand hardship issues and handle enquiries relating to your hardship policy and hardship program, this includes:

- Answering customer queries about our hardship policy and hardship program
- Identify customers experiencing payment difficulties due to hardship; and
- Assist customers experiencing payment difficulties due to hardship.

Staff training and our hardship policy and program is reviewed and revised periodically in accordance with changes in energy legislation.

## 16 Contact us

Customers experiencing financial difficulty can contact Humenergy via:

Phone: (07) 5591 1341 or email: [info@rmsenergy.com.au](mailto:info@rmsenergy.com.au) any of our customer service team, they are all trained to assist.

## 17 Effective Communication

Hardship customers with diverse communications and other needs, can include (not limited to):

- customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- customers without internet access
- customers with disability, and
- customers in remote areas.

We will effectively communicate our hardship policy with such customers by:

- Posting a hard copy upon request
- Providing contact details for the Translating and Interpreting Service (TIS) on 131 450.
- Providing contact details for the National Relay Service (NRS) for people who are deaf, hard of hearing and/or have a speech impairment to make and receive phone calls.
  - Voice Relay number 1300 555 727

- TTY number 133 677
- SMS relay number 0423 677 767
- Provide awareness of any community partners that may be able to assist

A copy of Humenergy's *Hardship Policy* can be easily located and downloaded from our website

<http://humenergy.com.au/hardship/>

This policy will be made available in printable formats for customers to download and/or print

## 18 Ombudsman Contact Details

If you have a complaint regarding the handling of your hardship program, please speak to our customer service team in the first instance. We are committed to treating complaints and disputes promptly, equitably and in a courteous manner. We place a high value on customer satisfaction and strive to achieve excellence in this area.

Our *Complaints and Disputes Policy* details how we will handle your complaint, and what you can do if you are not satisfied with the resolution. Should you still not be satisfied with our response to your complaint, it is your right to contact your relevant energy ombudsman scheme in the state in which your services are provided.

### Energy and Water Ombudsman Queensland

Mail: PO Box 3640, South Brisbane QLD 4101 Free call: 1800 662 837 Fax: (07) 3087 9477

Email: [complaints@ewoq.com.au](mailto:complaints@ewoq.com.au) Web: [www.ewoq.com.au](http://www.ewoq.com.au)

### Energy and Water Ombudsman New South Wales (EWON)

Mail: Post Reply Paid 86550, Sydney South NSW 1234 Free call: 1800 246 545 Free fax: 1800 812

291 Email: [complaints@ewon.com.au](mailto:complaints@ewon.com.au) Web: [www.ewon.com.au](http://www.ewon.com.au)

### ACT Civil and Administrative Tribunal.

Mail: GPO Box 370, Canberra ACT 2601 Phone: (02) 6207 1740 Fax: (02) 6205 4855

Email: [tribunal@act.gov.au](mailto:tribunal@act.gov.au) Web: <http://www.acat.act.gov.au>

### South Australia Energy Industry Ombudsman

Mail: GPO Box 2947, Adelaide SA 5001 Phone: 1800 665 565 Fax: 1800 665 165

Email: [contact@ewosa.com.au](mailto:contact@ewosa.com.au) Web: [www.ewosa.com.au](http://www.ewosa.com.au)

## 19 Review

This policy is communicated to all our employees in the organization and it will be reviewed periodically for continual improvement.