

Exempt Seller Customer Hardship Policy



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Exempt Seller Hardship Policy

This policy applies to all residential customers residing at any community serviced by Altogether Solutions as agent for the Body Corporate who find it hard to pay their energy bills due to hardship.

This policy does not override any additional rights you may have under your relevant state or territory legislation (for example, under tenancy legislation). 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

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.

What we will do to help you

If you are struggling to pay your energy bills, call us for help on 1300 803 803 as soon as possible. We can offer a range of support, including payment plans, information about concessions and rebates, information about financial counselling and information about how you can use less energy.

We will try to assist you if:

- you tell us you are having trouble paying your bill
- you are referred to us by a financial counsellor or other community worker

We recommend you speak to us about hardship support if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment
- are eligible for a relevant government or nongovernment energy rebate, concession or relief scheme
- 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.

We will:

- ask you a few questions about your circumstances
- work out what support we can offer you.

We will take into account all of your circumstances and, having regard to those circumstances, act fairly and reasonably. We will let you know what hardship support we can provide you within 10 business days from when your initial hardship support discussion with us took place. If we deem you ineligible for hardship support, we will provide you the reasons why.

If we agree to provide you with hardship support, we will:

- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our hardship policy

We understand that anyone can suffer from financial hardship, and we are committed to dealing empathetically, respectfully, and fairly with customers experiencing hardship.

Payment options

What we will do

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

- payment plans

If we agree to provide you with hardship support, 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 need to use in the next 12 months or for the duration of your tenancy if your tenancy agreement is less than 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. Once we agree to a payment plan, we will send you information including:

- 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.

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

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 due to non-payment:

- 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 or water bills.

What we will do

We refer you to the following websites that tell you about other ways you can get help to pay your energy bill, such as:

Queensland

We will claim the energy rebate concession or support under a relief scheme on your behalf (if required to do so) as soon as practicable and if the claim is successful, we will credit the rebate, concession or support to your bill.

- government relief schemes

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme>

- energy rebates

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/electricity-gas-rebates>

- concession programs

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions>

New South Wales

In NSW, customers must apply directly to the government for rebates.

Types of rebates offered in NSW:

- Low Income Household Rebate

<https://www.service.nsw.gov.au/transaction/apply-low-income-household-rebate-supply-customers>

- Family Energy Rebate

<https://www.service.nsw.gov.au/transaction/apply-family-energy-rebate-supply-customers>

- Life Support Rebate

<https://www.service.nsw.gov.au/transaction/apply-life-support-energy-rebate-supply-customers>

- Medical Energy Rebate

<https://www.service.nsw.gov.au/transaction/apply-medical-energy-rebate-supply-customers>

- Appliance Replacement Offer

<https://energysaver.nsw.gov.au/households/rebates-and-discounts/appliance-replacement-offer>

Other websites that can help you include:

- financial counselling services: www.financialcounsellingaustralia
- www.energy.gov.au
- www.moneysmart.gov.au

You can talk to a financial counsellor from anywhere in Australia by ringing the National Debt Helpline on 1800 007 007 (9.30 am – 4.30 pm Monday to Friday).

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.

We can help you save energy

Using less energy can save you money. We hereby refer you to the Energy Made Easy website: www.energymadeeasy.gov.au less energy or water can save you money.

We will work with you

If you have joined the 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.

Your obligations

Whilst you are participating in the Exempt Seller Customer Hardship Program, your obligations are to:

- keep us informed of any relevant changes to your circumstances
- cooperate with us openly, honestly and respectfully

- respond to our attempts to contact you in a timely manner
- work with us towards ensuring you stick to sustainable usage and repaying the account debt and
- make all scheduled repayments on time and in full.

Our obligations

Whilst you are participating in the Exempt Seller Customer Hardship Program, our obligations are to:

- if you are an energy customer, not disconnect your electricity supply
- not pursue debt collection actions
- work with you empathetically, respectfully and fairly and
- maintain contact.

Payment Methods

Preferred payment method

- Direct Debit – customers are encouraged to set up direct debit making it easier to keep on top of ongoing payments.

Working with third party/community agencies

We welcome the opportunity for third party/community agencies to work with us on your behalf.

Due to privacy reasons, the third party/community agency will need to provide a signed consent form giving permission to speak with us on your behalf. The consent form is between yourself and the agency, and we would ask the agency to provide a copy of this to us prior to allowing them access to your account. A consent template is available on both Ombudsman scheme (EWON & EWOQ) websites to download.

How to contact us

If you are experiencing financial hardship, please:

- call our customer hardship team from 8.30am to 5:00pm Monday to Friday on 1300 803 803

Complaints

If you have a complaint regarding access to or participation in our Customer Hardship Program, you can draw our direct attention to this by contacting us on 1300 803 803. Please get in touch and we will try to resolve your issue as quickly as we can.

Your complaint will be handled with sensitivity and in accordance with our Complaints and Dispute Resolution Policy which is available on our website.

Our Complaints and Dispute Resolution Policy sets out how we will handle your complaint, and what you can do if you are not satisfied with the resolution. We are committed to treating complaints and disputes confidentially, promptly, equitably, and professionally at no cost to you.

If you are still not satisfied with our response to your complaint you can contact the relevant Ombudsman scheme in the state in which your services are provided. The Ombudsman provides an independent way to resolve complaints and can make decisions based on what is fair and reasonable in the circumstances of each case. Not all states provide Ombudsman schemes to customers of embedded networks and they may refer you to an alternative service. These services are free to customers.

- Energy & Water Ombudsman NSW (EWON) 1800 246 545
- Energy & Water Ombudsman QLD (EWOQ) 1800 662 837