



Hardship Policy

Assisting Customers Experiencing Payment Difficulties

Applies to New South Wales, South Australia and Queensland

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1. Introduction

1.1 Our Policy

We understand that you may need assistance when you're facing difficulties in other areas of your life. Therefore, we have developed this Policy so that we can provide the most appropriate help you need to minimise any risk to the ongoing supply of energy to your property.

This Policy also details how we identify whether you are experiencing payment difficulties, and if you are, how we provide assistance to enable you to better manage your energy bills on an ongoing basis.

If you are experiencing payment difficulties due to hardship, we take into account all of your circumstances of which we are aware and having regard to those circumstances, will act fairly and reasonably.

When it is relevant to do so, including when contacted by you, we will in a timely manner give you clear information about the assistance available to you under this Policy and, where you are entitled to receive assistance, we will endeavour to provide you with such assistance as soon as practicable.

The National Energy Retail Rules (NERR), which sets out retailers' obligations and minimum customer entitlements, takes precedence over this Policy in all circumstances. We have systems in place to enable us to meet our obligations with respect to customer hardship in accordance with:

- the Retail Law;
- the Retail Rules;
- the Australian Energy Regulator's Customer Hardship Policy Guideline; and
- this Policy.

1.2 What we will do to help you

This Policy applies to all residential customers living in New South Wales, South Australia 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; or
- change in family circumstances.

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; and
- your obligations as a customer in our hardship program.

You can ask a representative to contact us, such as:

- a financial counsellor; or
- someone who helps you manage your energy bills.

We need your permission to talk to your representative. We can receive this permission in writing or over the phone. Where you have elected a representative to act on your behalf, we will engage with your representative as we would with you and consistent with your consent and instructions to us. You can

provide this consent by calling us, or sending us an email.

1.3 Talk to us

We are here to help. If you believe that you require assistance with paying your energy bills, you should contact us as soon as possible to receive the help detailed in this Policy. For more information about the assistance we can offer or to discuss this Policy, please don't hesitate to contact our staff specially trained to handle enquiries about this Policy and our hardship program by either:

- **Phone:** 1800 515 313
- **Email:** paymenthelp@powershop.com.au; or
- **Web:** <https://www.powershop.com.au/payment-help/>

A copy of this Policy is easily accessible on our website at <https://www.powershop.com.au/hardship-policy/> or by visiting <https://www.powershop.com.au/> and selecting *Hardship Policy* at the bottom of the home page.

We will provide you with a copy of this Policy based on your preferred method of communication, free of charge. If you are unable to access our Policy via our website we can post a copy of this Policy to the residential address that is on your energy account.

The easiest way for us to offer help is for you to reach out to us as soon as possible.

1.4 Assistance reading this Policy or communicating with us

We can effectively discuss this Policy with customers with diverse communications and other needs, including (but 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 communicate the availability of payment assistance and this Policy by advising of these services on electricity and gas bills. We will encourage you to contact us if you believe you require support.

We also provide customers with a one page information sheet that outlines how a customer can access our payment assistance services as well as other external payment assistance services.

Please let a Powershop representative know how we can assist in making it easier to communicate with us, this can include contacting you only via a preferred method of communication or by using an interpreter service.

This document can be translated by Google translate and an easy English version if required. If you require an interpreter, please ask your Powershop Representative on 1800 462 668

如果需要传译员，请拨打1800 462 668向您的Powershop代表提出要求

Se hai bisogno di un interprete, chiama il tuo rappresentante Powershop al numero 1800 462 668

إذا كنت بحاجة إلى مترجم ، نرجو التحدث مع مندوبك في محل الطاقة (Powershop) على الرقم 1800 462 668

Εάν χρειάζεστε διερμηνέα, σας παρακαλούμε να μιλήσετε στον αντιπρόσωπο του Powershop στον αριθμό 1800 462 668.

यदि आपको दुभाषिए की ज़रूरत है, तो कृपया अपने Powershop प्रतिनिधि को 1800 462 668 पर फोन करें।

We can provide assistance to you if you are deaf, hard of hearing or have a speech impediment. The National Relay Service (NRS) is a federal government resource that you can utilise at any time. If you require this service, please let us know. Contact details for the NRS are:

- **Web:** <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>
- **Speak and listen number:** 1300 555 727
- **Teletypewriter (TTY) number:** 133 677
- **SMS Relay number:** 0423 677 767

2. Identification

2.1 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; or
- 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; or
- 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; or
- 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
- work out if you can join the hardship program.

We will assess your application for hardship assistance by the 10th business day from receipt of your application.

Our staff training is regularly reviewed and updated in order to help our staff understand the causes of hardship and how we can support our customers experiencing these issues.

We will let you know if you are accepted into our hardship program within 10 business days from receipt of your application. We take the following steps in order to assess your eligibility for our hardship program:

- make contact with you or your representative;
- discuss your circumstances which may be impacting your ability to make a payment towards

your Powershop account (we will not ask you for sensitive financial information or any other information which you are not comfortable in providing);

- based on the information you provide and previous information available on your account, we will make a decision in line with this Policy to determine if this Policy would suit your circumstances; and
- if you are eligible, we will provide the flexible support and payment options that are detailed in this Policy.

If you are deemed ineligible for our hardship program, we will let you know the reason why.

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; and
- direct you to support services in your area if your circumstances permit.

In addition to the assistance detailed above we will:

- pause our usual account reminders;
- not disconnect you for non-payment if you have made appropriate arrangements with us; and
- not commence debt-recovery proceedings against you.

We recognise that energy is an essential service and only consider disconnection as a last resort.

3. Payment options

3.1 What we will do

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

- payment plans;
- Centrepay;
- Bpay;
- credit/ debit card; and
- Direct Debit.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation. Where applicable, we have adopted the AER's Sustainable Payment Plans Framework as a good practice for assessing your capacity to pay.

To make your payment plan, we will consider:

- how much you can pay;
- how much you owe; and
- 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; and
- 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); and
- 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. For more information on Centrepay visit www.centrelink.gov.au or call 1800 050 004.

If paying by Centrepay, Powershop's Centrepay reference number is: 555 102111 S.

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 this 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 your nominated preferred contact method to see if you need to make any adjustments to your payment plan. We will review your plan to ensure that it is suited to your circumstances.

3.2 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.

4. 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. If you tell us, or we become aware, that you are entitled to a concession or grant that you do not currently receive, where possible we will help you apply for it. Some concessions can be applied for with us, others will require you to apply to the government directly.

4.1 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; and
- financial counselling services.

4.2 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. This is important as some states do not allow for the backdating of concession rebates.

For specific information on the concessions and rebates that you may be eligible for, please visit <https://www.powershop.com.au/concessions/>.

5. Our programs and services

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

5.1 Advice and counselling

We are always happy to help with all things energy and we pride ourselves on providing a fair and reasonable service, but there are professionals who are better placed to provide advice on financial matters and the other challenges life may present. We will generally suggest that customers seek out a financial counsellor if we believe they will benefit from specialised advice and we may actively contact participants to recommend financial counselling. Where possible we will inform you of financial counsellors in your area.

5.2 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.

6. We want to check you have the right energy plan

6.1 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; and
- 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.

6.2 Assessing how appropriate your contract is

You will be directed towards options with the greatest flexibility in terms of payment options (this is usually our retail market offer) and Centrepay will always be a payment option.

If we find you a better tariff for your usage, where possible, we will offer you an opportunity to switch tariffs free of charge. This may not be possible in all distribution networks due to tariff availability and limitations on tariff changes.

In assessing your tariff we will consider your historical usage (if available), any dedicated off-peak appliances you have (such as a hot water service which operates outside of peak hours), your overall energy usage and any other relevant information you provide to us. The best way for you to monitor your energy usage is with a smart meter. We offer a free install of a smart meter to eligible customers.

7. We can help you save energy

Using less energy can save you money. For further information please visit <https://www.powershop.com.au/payment-help/>.

7.1 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.

Our website also has tips on improving energy efficiency (www.powershop.com.au). If you can't find the answers online, call us on 1800 515 313 and we'll direct you to the right information.

7.2 Audits

A quick way to reduce your energy costs is to reduce your energy usage wherever possible and safe to do so.

To help you reduce your energy usage we will:

- offer you an over the phone energy audit;
- provide information on future energy usage; and
- advise how these costs may be lowered.

We may offer participants and customers in certain circumstances a free home auditing services.

8. We will work with you

If you have joined our hardship program, we will not:

- charge late payment fees;
- require a security deposit; or
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

9. Your rights and obligations

All customers will always be treated with empathy and respect.

You have rights and obligations under this Policy and we will ensure that you are aware of these rights and obligations when we first discuss an arrangement with you.

We apply this Policy consistently to all customers facing payment difficulties.

We also aim to make our Policy and its application fair and transparent. We encourage you to contact us if you are unclear on any element of this Policy and how it applies to you.

9.1 Arrangement expectations

We have the following expectations of those receiving assistance:

- work cooperatively with us;
- reach out if we can help in any way - don't avoid contact with us;
- provide us with as much information as you are comfortable sharing about your circumstances;
- let us know early if you feel you may not be able to meet any payment or other obligation; and
- keep us informed of changes to your circumstances.

9.2 Completing your arrangement

You can end your assistance arrangement with us by:

- informing us that you no longer wish to receive assistance; or
- informing us you are confident that you will be able to meet your future obligations without additional assistance.

Once you are no longer receiving assistance we will discuss any necessary changes to your Powershop account moving forward, including repayment of future accounts.

9.3 Not meeting your obligations

We can cease our assistance arrangement if:

- you fail to meet your payment obligations;
- you do not maintain contact with us and/ or do not advise us when your contact details change;
- you transfer to another retailer; or
- you do not meet the arrangement expectations detailed above in Section 9.1 of this Policy.

Prior to removal from the program, we will contact you to discuss the missed instalment, and will provide you with an opportunity to set up an alternate payment arrangement.

If you have had two payments plans cancelled in the last 12 months because you did not follow your plan:

- we do not have to offer you another plan; and
- we might disconnect your energy.

9.4 Privacy & complaints

We will always treat your information in accordance with our Privacy Policy, located at www.powershop.com.au/privacy-policy/.

If you have any feedback or complaint regarding this Policy, we'd love to hear from you via email paymenthelp@powershop.com.au or phone on 1800 515 313.

In the event that you wish to make a complaint, we encourage you to give us a call on 1800-462-668 and speak to a Customer Service Representative in the first instance. We train all of our representatives to be open, impartial and intuitive. If you are dissatisfied with our initial response, you are able to escalate your query to a complaint using one of the following methods:

- Phone: 1800-462-668 (free call) between 8am and 6pm, Monday to Friday. You can request at any time to speak with a Team Leader.
- Email: feedback@powershop.com.au
- Skype: @powershopaustralia
- Post: Contact Centre Manager, Powershop Australia, GPO Box 1639, Melbourne 3001
- Fax: 1800 881 158

When you make a complaint to us, we will respond within two business days to confirm receipt of your complaint. At this stage, your complaint will be logged in our customer management system and you will be assigned a complaint manager to oversee the process.

Within five business days of receipt of your complaint we will contact you by either email or phone to discuss your issue. We aim to resolve your complaint within this first contact, but we acknowledge that some complaints cannot be resolved straight away. If we require further time to investigate, then your complaint manager will be in touch at least once a week to provide an update. You are welcome to contact your complaint manager at any time to inquire if there is an update.

If you are not satisfied with Powershop's response to your complaint, you have the right to refer your complaint to the Energy & Water Ombudsman in your state. You can find the details of the Ombudsman in your state below.

- Energy & Water Ombudsman NSW
 - Website: www.ewon.com.au
 - Email: complaints@ewon.com.au
 - Free Phone: 1800 246 545
 - Free Fax: 1800 812 291
 - Interpreter: 131 450
 - NRS: 133 677
- Energy & Water Ombudsman QLD
 - Website: www.ewoq.com.au
 - Email: complaints@ewoq.com.au or info@ewoq.com.au
 - Free Phone: 1800 662 837
 - Fax: (07) 3087 9477
 - Interpreter: 131 450
- Energy & Water Ombudsman SA
 - Website: www.ewosa.com.au
 - Free Phone: 1800 665 565
 - Fax: 1800 665 165
 - Interpreter: 131 450
 - NRS: 133 677

[For further information about Powershop's complaint process please visit \[www.powershop.com.au/complaints/\]\(http://www.powershop.com.au/complaints/\)](http://www.powershop.com.au/complaints/)

10. Policy operation and promotion

10.1 Review of this Policy

We will review this Policy and its operation periodically to ensure that it remains appropriate and well placed to identify customers in difficult circumstances so we can help. If this Policy changes and you are currently participating in our hardship program, you will be notified promptly.

Please contact Powershop if you have feedback on any part of this Policy.

10.2 Promotion of this Policy

It is our intention that this Policy is promoted, and its existence made known to relevant government and welfare agencies. We will take every opportunity to discuss this Policy with key stakeholders, in order to help achieve this Policy's stated purpose.