



Powershop Hardship Policy

If you want more information about **ON**, or anything in this document, don't hesitate to contact us on free call 1800 IN-CONTROL or powershop.com.au/contact-us.html

Contact us if you think you've had a change in circumstances or if you're unable to make payments in accordance with your agreement or a current payment plan.

Introduction

This is the short form version of Powershop's Hardship Policy, **ON**. The long form of this policy can be found online at www.powershop.com.au

Participating

You are eligible to participate if:

- you are willing to meet your payment obligations but are unable to do so;
- you are willing to work with us to address the impact of your circumstances on your ability to meet your payment obligations; and
- you are not a customer who has previously participated in **ON** and was excluded from **ON** due to a failure to meet obligations under **ON** (such customers may be eligible upon provision of additional assurances or information).

Identifying hardship and responding early

If we notice signs, or if you or someone on your behalf tells us that you're having difficulty making payments, we will communicate with you to ensure you're aware of the various options associated with **ON**.

Factors that may lead us to invite you to **ON** include:

- failure to meet payment obligations timely on three consecutive occasions;
- an inconsistent pattern of late payment;
- outstanding payments exceeding your usual level of arrears;
- a sudden change in your historical payment habits;
- transactions being declined by your financial institution on a repeated or regular basis;
- where you advise us that you are having difficulties; and
- where someone advises us on your behalf (eg: a financial counsellor) that you may be facing financial difficulties.

How can you identify hardship?

Hardship is essentially a circumstance where you want to and are willing to meet your payment obligations, but your circumstances prevent you from doing so. If you feel you are in such a circumstance, contact us. We will assist you in a respectful and fair manner, and we encourage you to be open with us if you think you could benefit from **ON**.

What will we do?

If you are a member of **ON** we will:

- not disconnect you for non-payment;
- not commence debt-recovery proceedings against you;
- not charge late payment fees or interest;
- not require a security deposit from you;
- provide advice on how to reduce your electricity usage and expenditure;
- ensure that you are offered the most effective tariffs and products;
- advise you of any relevant government concession programmes;
- direct you to support services in your area;
- engage with you to identify what works for you;
- offer discounted products which reward your commitment to **ON**; and
- in certain extreme circumstances, waive some or all of your past debt.

Advice and counselling

We know that what we're good at is selling electricity, and that there are likely others who can provide better advice on financial matters and other difficulties. We will generally suggest that customers seek out a financial counsellor if they might benefit from further advice, and may actively contact **ON** participants to recommend financial counselling. Where possible we will identify an appropriate financial counsellor, based on your geographic location and your circumstances.

Payment options

We have a lot of payment options. You can pay by BPay, credit card, direct debit, and in any other manner set out in your contract. In addition, you are welcome to pay by Centrepay. Centrepay is Centrelink's payment service and you can find out more at www.centrelink.gov.au or by calling 1800 050 004.

We will let you know the advantages of each payment option to **ON** participants to assist with agreeing what is most appropriate. For more details on payment plans, see the long form of this policy.

Payment plans

ON participants will be offered payment plans whereby we allow payments in advance of electricity consumption or arrears payments by instalment. We will make sure that any payment plans we offer are consistent with your rights under your contract and your rights under applicable regulations.

Electricity efficiency improvement

Most households can benefit from improving their electricity efficiency. The Australian Government has established a useful resource at www.livinggreener.gov.au which is a good starting point for information on improving your household's electricity efficiency. The Powershop website also frequently has tips on improving electricity efficiency (www.powershop.com.au). If you can't find the answers online, try calling us on 1800 IN CONTROL and we'll give you what advice we can or else try and direct you to the right information.

Assessing how appropriate your contract is

If you're on a contract with different terms to the contract we think would be most appropriate for you, we will recommend that you switch contracts. On participants will be directed towards options with the greatest flexibility in terms of payment options, and will always be offered Centrepay as a payment option (even if no contract switch occurs).