

# Hardship Policy NSW, QLD and SA Customers

## Abstract

Identifies and assists vulnerable customers to manage their energy usage and costs

Date 12 July 2019  
Version 3.1

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## Please contact Elysian Energy

Where you identify you are having difficulty paying your energy accounts, we encourage you to contact Elysian Energy as soon as possible. All our agents are trained to assist you if you are in payment difficulty.

You should:

- Call us on 1300 671 799;
- Email us at [service@elysianenergy.com.au](mailto:service@elysianenergy.com.au); or
- Write to us at: PO box 621 Archerfield Qld 4108

## Need an interpreter?

 <b>If you need an interpreter, please call 131 450 and ask to be connected to Elysian Energy during normal business hours</b>
Si necesita un intérprete, llame al 131 450 y pida que lo conecten a Elysian Energy durante el horario laboral normal
Se hai bisogno di un interprete, chiama il 131 450 e chiedi di essere collegato a Elysian Energy durante il normale orario di lavoro
Εάν χρειάζεστε έναν διερμηνέα, καλέστε 131 450 και ζητήστε να συνδεθείτε με την Elysian Energy κατά τις κανονικές ώρες λειτουργίας
Wenn Sie einen Dolmetscher benötigen, rufen Sie bitte die Nummer 131 450 an und bitten Sie, während der normalen Geschäftszeiten mit Elysian Energy verbunden zu sein
如果您需要口译员，请拨打131 450并要求在正常工作时间内与Elysian Energy联系
خلال ساعات العمل Elysian Energy إذا كنت بحاجة إلى مترجم فوري ، فيرجى الاتصال بالرقم 131 450 واطلب الاتصال بشركة العادية
Nếu bạn cần một thông dịch viên, vui lòng gọi tới số 131 450 và yêu cầu được kết nối với Elysian Energy trong giờ làm việc bình thường
<b>If you are Hearing Impaired</b> - Speak and Listen call – 1300 555 727 TTY users call 133 677 SMS Relay text 0423 677 767. Ask to be connected to Elysian Energy during normal business hours



# Hardship Policy

## 1. Introduction

This policy applies to all residential customers living in New South Wales, Queensland 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.

## 2. Purpose

Sometimes customers experience financial hardship and may need additional assistance and flexibility. Elysian Energy recognises that the supply of energy is an essential service, and that disconnection for failure to pay of their service should always be a last resort. Elysian Energy's Hardship Policy identifies and assists vulnerable customers to manage their energy usage and costs in order to assist them pay for their usage and to avoid disconnection.

All Elysian's residential customers have access to this policy and its associated programs. This policy is available to all New South Wales, Queensland and South Australian residential energy customers with an Elysian Energy account. Victorian customers should refer to Elysian's Victorian Hardship Policy.

The National Energy Retail Rules and the AER Customer Hardship Policy Guideline set out retailer obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

## 3. Objective

Energy is an essential service for residential customers, and financial hardship should not exclude customers from energy supply if they are willing to pay their bills but require some payment flexibility. This policy supports Elysian's customers to support themselves.

Elysian Energy has a proactive prevention and intervention approach to hardship. Its intervention strategies intend to respectfully and compassionately support our customers once they have been identified as in financial hardship. Elysian Energy's hardship program and its agent will:

- Treat customers with sensitivity fairness and reasonableness;
- Consider any advice of a customer current circumstances;
- Provide clear information this policy and assistance available;
- Act and respond in a timely and courteous manner
- Ensure payment plans are fair, flexible and affordable;
- Provide aid under this policy as soon as it is practical to do so;
- Provide clear information about government grants and concessions and up-to-date energy efficiency practices;
- Review and revise (if required) each plan regularly.

Elysian Energy is committed to equitable access to our Hardship Policy. Our policy is readily available, transparent and applied consistently.

#### 4. Systems and processes

Elysian Energy and its service providers have in place systems and processes that ensure that Elysian Energy meets its requirements under the National Energy Retail Law, National Energy Retail Rules, the AER Customer Hardship Policy Guideline and this Hardship Policy.

#### 5. Date of Effect and Maintenance

This policy comes into effect as soon as practicable, and no later than seven days, after approval by the Australian Energy Regulator.

Elysian Energy will implement maintain this hardship policy on its approval by the Australian Energy Regulator. It will regularly review the policy and update it for changes in regulation and law, and where it identifies improvement.

Substantive amendments to this policy will be approved by the Australian Energy Regulator.

#### 6. What is Hardship?

Elysian Energy defines hardship as customers who are willing to meet their financial obligations, but do not have the financial capacity to do so. These situations could be due to unexpected short-term financial shortfalls, or ongoing financial or personal problems. Customers in these situations will be identified and assessed against the hardship program requirements.

#### 7. Customer's Rights and Obligations

Elysian Energy's team will inform customers entering its hardship program of their rights and obligations.

**Customer rights include:**

- To be treated sensitively;
- To have access to an affordable payment plan;
- To receive information on grants and concessions;
- To receive information about their right to refer to an ombudsman scheme;
- To receive information on efficient energy use; and
- To not be disconnected whilst actively participating in the hardship program.

**Customer obligations include:**

- To contact Elysian Energy when experiencing a change in circumstance; and
- To contact Elysian Energy when unable to make payments according to the agreed payment plan

#### 8. Elysian Energy's approach to avoiding hardship.

Elysian Energy's normal plans attempt to lessen the impact of large or unexpected bills by establishing regular instalment payment plans that should cover most, if not all of a customer's expected usage. Elysian's plans are divided into four household types and their expected usage, making it easier for customers to select their regular usage and payment levels.

Elysian Energy does not intend to make excessive use of Pay on Time discounts for its residential plans, but rather prefers to establish low rate plans, paid using ongoing instalments, or monthly billing.

This approach should reduce the impact of large and unexpected energy bills on our customers, and reduce the need for larger than expected payments, potential payment difficulties and hardship.

#### 9. Identifying Hardship

Elysian Energy encourages customers who are struggling financially to contact us either personally or through a third party, such as a financial counsellor or a welfare agency. We understand some customers may feel

uncomfortable discussing their financial problems, therefore, we also employ strategies to assist in identifying vulnerable customers.

Strategies to identify potentially vulnerable customers include:

- Use of credit cycles designed to alert staff to a poor payment history and a pattern of government assistance grants;
- Customer requests for long term payment plans;
- Repeated requests for short term payment plans; and
- Requests from third parties such as Financial Councillors.

## 10. Contacting Elysian Energy

Where a customer identifies that they are having difficulty paying their energy accounts, we encourage them to contact Elysian Energy as soon as possible. All our agents are trained to assist customers in payment difficulty.

Customers should:

- Call us on **1300 671 799**;
- Email us at [service@elysianenergy.com.au](mailto:service@elysianenergy.com.au); or
- Write to us at: PO box 621 Archerfield Qld 4108

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## 11. Hardship program entry assessment

Where a customer:

1. Self identifies as being in hardship; or,
2. Is making payments towards debt, but is not reducing debt; or
3. Makes a request for a payment arrangement over an extended period; or
4. Identifies to Elysian Energy circumstances affecting their capacity to pay (such as mental health issues, a death in the family, unemployment etc); or
5. Is referred from a financial counsellor or social welfare group;

The customer will be considered a Hardship Program candidate, and their energy account status will be updated accordingly, preventing normal collection activities from occurring.

On identification of a potential Hardship Program candidate the following process will occur:

1. The customer will be asked if they want to participate in the hardship program;
2. They will be asked about what sort of payment plan they can afford; and
3. How long that they think that their current circumstances will continue for.

Elysian Energy is committed to working with customers to establish payment plans that are flexible, affordable and sustainable. We will discuss all payment options outlining their advantages and disadvantages, thereby allowing customers to make informed decisions.

Customers will be assessed as either being in either Temporary or Long-Term hardship.

Temporary Hardship customers will have a payment arrangement of less than 12 months in duration, one that is tailored to meet their expected requirements.

Where the period hardship is expected to extend for 12 month or more, they will be established on an agreed 12-month plan, which will be reviewed regularly, and at the end of 12 months.

Customers can move between these categories if required.

Elysian Energy **does not require** a customer to agree to the participate in following services in order to participate in our Hardship Program:

- Use of financial counselling services
- Use of third-party representatives;
- Use of Energy Audit services;
- Initial one-off payments; or
- That future bills are paid on time.

However, customers who have been convicted of an offence involving fraud or theft of energy may be excluded from Elysian Energy's Hardship Program.

## 12. The Hardship Program

Elysian Energy provides a range of assistance to customers who may find themselves in hardship or difficulty.

### 11.1 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
- 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
- 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. Staff will:

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

**We will** assess your application for hardship assistance with the next 2 business days.

We will let you know if you are accepted into our hardship program within 5 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
- give you ideas about 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.

## 11.2 Payment Options –

### What we will do

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

- payment plans
  - payment plans (weekly, fortnightly or monthly) of equal amounts, paid regularly, covering all bills over periods up to two years;
  - payment plans (weekly, fortnightly or monthly) of set amounts paying your arrears off; while paying ongoing bills separately; or
  - payment arrangements to extend due dates.
- 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 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); 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.

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 with a follow up notice after 3 days, failure to make a second payment will trigger a follow -up activity including telephone calls and additional notices.

### 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.

### 11.3 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.

#### 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

### 11.4 Our programs and services

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

- Advice about payment options to enable regular repayment of arrears over less than 2 years;
- Weekly, fortnightly and monthly payment intervals;
- An initial period up to 6 months where arrears can be put on hold and with payments of less than the cost of on-going energy use while the customer is working to reduce costs.
- Energy efficiency information (including advice about likely cost of energy use and how it may be lowered);
- Ongoing information on progress towards lowering energy costs;
- Energy audits;
- Options for the replacement of (faulty or expensive) electricity equipment; and
- Information about the right to contact an ombudsman service if they have a complaint or dispute.

#### 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.

### 11.5 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.

### 11.6 We can help you save energy

Using less energy can save you money.

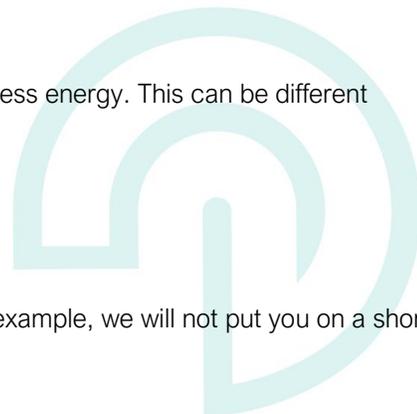
#### What we will do

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.

### 11.7 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



## 12 Entering the Hardship program

A Hardship Program customer will be provided instalment plan information in writing and will have 6 business days to consider the information provided and decide if they will take up one of the available payment options.

Once the customer agrees a payment plan or course of action with us, they will be sent a confirmation letter outlining the plan and the agreed payment schedule.

If a customer does not respond to the initial letter, Elysian Energy will attempt to contact them. If the customer does not engage with Elysian Energy, normal account collection will commence.

Elysian Energy payment plans will not include a payment incentive component.

### 11.1 Limitations on Assistance

Elysian Energy's goal for customers experiencing hardship is to help them with their energy needs and to provide support through our hardship assistance programs. It is not our policy to provide income support.

## 13 Monitoring payments and participation in the hardship program

Elysian Energy will review a payment plan if informed by a customer or financial counsellor that a customer's circumstances have changed. We recognise not all customers will phone if they are in further financial difficulty and will contact each customer to confirm their payment plan continues to be appropriate and affordable.

Customers who miss a payment will be sent a follow up notice after 3 days, failure to make a second payment will trigger a follow -up activity.

If a customer is paying less than their usage and accumulating debt, Elysian Energy will monitor the customer's account and make contact more frequently. Elysian Energy will also contact customers that are not implementing agreed practical assistance measures to reduce their energy use.

## 14 Communicating with Customers in Hardship

As part of Elysian Energy's early response to identifying customers undergoing financial difficulties, we send information on our hardship program to customers who have not paid their energy bills on time and have been sent reminder letters.

Elysian Energy communicates information to customers about hardship assistance options, including their rights and obligations, via phone calls, letters, emails, pamphlets, home audits, our web site and/or through community visits and seminars.

- When a customer enters the program
- When a customer's account is reviewed
- When there is a change in agreed payment plan or a change in energy use
- When there is a late payment or no payment

### 14.1 Dealing 3<sup>rd</sup> party representatives

Elysian energy will engage with 3<sup>rd</sup> parties representing hardship (or potential) customers. These 3<sup>rd</sup> parties could be financial counsellors, relatives or friends, where the customer has consented to that representation and has provided Elysian Energy with that consent.

Elysian Energy will engage with these representatives as if they are the customer.

Customers may contact Elysian Energy via phone providing details and consent for the person they wish to represent them, or they may provide Elysian Energy with a signed document nominating their representative.

## 15 Complaints and Dispute Resolution Procedure

Elysian Energy seeks to quickly resolve all issues and, below is the information you need to contact us and how we can work together. We appreciate your feedback, so we improve the way we do business: our systems, policies and procedures.

We understand that your time is valuable, so in response to some common questions from our customers, we've provided answers to some of our most frequently asked questions.

## 15.1 Ways to give feedback

### Speak to our customer service team

Call our customer service team. To get the best out of your call with us, please have your account number handy and any specific information about your issue.

For residential and business customers, call 03 86302825

Monday to Friday

8.00am to 6.30pm AEDT

### Give us your feedback in writing

If you prefer to provide written feedback or complaint, please get in touch using our general enquiries form. Please provide the following

- Your account numbers. You will find your account number on your bill.
- What the issue is. Compile as much information as you can, including the outcome you're seeking, and details of any interactions you've had with us.

Remember have a pen handy. Sometimes we'll need to provide instructions on how to read your meter or look at the energy usage of appliances, so you may want to write things down.

## 15.2 Our complaints process

When we receive a complaint:

- We'll record the details of your complaint. We'll give it fair and genuine consideration and seek to achieve a fair outcome.
- If your complaint is received in writing, we'll acknowledge receipt of your complaint within 10 business days.
- For complaints specifically related to credit, we will provide an acknowledgement and response in accordance with the regulatory requirements under the Credit Reporting Code. If you are not satisfied with our response, you can contact us to discuss your concerns or lodge a complaint with the Australian Information Commissioner
- Your complaint will be allocated to a member of our team
- We'll enquire into your complaint within a reasonable time frame, taking into account the nature and complexity of your complaint
- We'll keep you informed of any progress via your preferred communication channel – or if you don't specify, we'll contact you by the same channel that you initially made the complaint.
- We'll treat your complaint respectfully and handle all personal information in accordance our privacy policy
- If appropriate, we'll make policy changes to prevent the same situation from happening again.

## 15.3 If you're not satisfied with the outcome

We always do our very best to resolve issues, however if you feel your complaint is not sufficiently resolved, you may take the complaint to the relevant ombudsman.

We're a member of the Energy and Water Ombudsman schemes in all the states we are licenced in. The Ombudsman schemes provide free services and act as an impartial conciliator to help resolve disputes between customers and energy companies.

Ombudsmen will want to know that we've worked together to try and resolve the issue as best as possible and will refer you to our customer service team if you have not contacted us before.

**Please see last page of our Hardship Policy for the contact information for the local Energy Ombudsman scheme.**

## 16 Indigenous Australians

Elysian Energy recognises that Indigenous Australians prefer to communicate person-to-person. We will build relationships with community elders, and in partnership we will work to inform community

members about efficient energy use.

## 17 Literacy

Elysian Energy recognises that a disproportionate number of customers experiencing financial difficulty also struggle with literacy. Elysian Energy is committed to providing energy efficiency resources for customers with literacy issues.

## 18 Non-compliance with Plans

Customers who do not adhere to agreed payment plans will be contacted and managed in accordance with regulatory obligations and this Hardship Program.

Customers who fail to engage in the Hardship program will be advised in writing of their impending removal from the program and subsequently will be removed from the program.

These customers will recommence normal collection activity in accordance with Energy Laws.

These customers will remain eligible for re-entry into the program.

## 19 Exiting Hardship Plans

Customers who successfully graduate from our hardship program will be returned to normal billing cycles after their plan has been assessed and they have been contacted.

Customers who choose to change retailer will be removed from the hardship program.

Customers who fail to adhere to their payment plan will be removed from the hardship program following warning notices and follow up activities.

## 20 Disconnection

Elysian Energy views disconnection as its last resort when residential accounts remain unpaid. Elysian Energy will not disconnect any residential customer while they are actively participating in its hardship program.

## 21 Post Hardship Plan Support

Successful graduates of the Hardship program will be encouraged to maintain a payment plan that will cover their ongoing usage level, and will continue to have available all the standard assistance any other customer would have, including re-entry into the Hardship Program if they find themselves in a difficult situation again.

## 22 Customers Not Eligible for the Hardship Program

Customers who are not in financial hardship or who are not willing to meet their financial obligations are not eligible for entry into our hardship program.

Where Elysian Energy determines that a customer is not eligible for entry into the Hardship Program, we will provide to the customer the reason for their ineligibility, in writing.

## 23 Access to the Hardship Policy

The Hardship Policy is available to customers on our website (<https://elysianenergy.com.au/>) or a copy can be obtained by call us on 1300 671 799 at no cost to the customer.

The customer may also request that a copy of the policy is sent to them via their preferred method of written communication.

## 24 Training

Elysian Energy will ensure that all customer facing staff and agents are trained:

1. About its hardship program;
2. How to identify potential hardship program customers;

3. How to engage with potential customers in a sensitive manner;
4. How to apply standard payment assistance measures;
5. The Centrepay program;
6. Concession and Rebate programs how customers can apply; and
7. How to refer a customer to a Hardship specialist.

In addition to the training above, Elysian Energy will ensure that all Hardship Specialists are trained:

1. Dealing with customers with poor literacy and English language skills;
2. Identification of energy inefficient practices;
3. How to provide energy efficiency advices;
4. How to follow up Hardship program customers when they are in default;
5. How to apply for Government grants and activities; and
6. How to engage with hardship program customers in a sensitive manner

All training and training materials will be recorded, and materials and approaches will regularly reviewed and updated as required.





## Energy and Water Ombudsman Details

### Energy and Water Ombudsman of New South Wales

Free call: 1800 246 545

Between 9:00 am and 5.00 pm, Monday to Friday.

Free fax: 1800 812 291

Interpreter: 131 450 - For help using an interpreter visit [www.tisnational.gov.au](http://www.tisnational.gov.au)

NRS: 133 677 - For help using this service visit [www.relayservice.com.au](http://www.relayservice.com.au)

Email: [omb@ewon.com.au](mailto:omb@ewon.com.au)

By post: Reply Paid 86550, Sydney South NSW 1234

### Energy and Water Ombudsman of South Australia

Free call: 1800 665 565

Between 8.30 am and 5.00 pm, Monday to Friday.

Free fax: 1800 665 165

Interpreter: 131 450 - For help using an interpreter visit [www.tisnational.gov.au](http://www.tisnational.gov.au)

NRS: 133 677 - For help using this service visit [www.relayservice.com.au](http://www.relayservice.com.au)

Email: [contact@ewosa.com.au](mailto:contact@ewosa.com.au)

By post: GPO Box 2947, Adelaide SA 5001

### Energy and Water Ombudsman of Queensland

Free call: 1800 668 837

Between 8.30 am and 5.00 pm, Monday to Friday.

Fax: (07) 3087 9477

Interpreter: 131 450 - For help using an interpreter visit [www.tisnational.gov.au](http://www.tisnational.gov.au)

NRS: 133 677 - For help using this service visit [www.relayservice.com.au](http://www.relayservice.com.au)

Email: [complaints@ewoq.com.au](mailto:complaints@ewoq.com.au) or [info@ewoq.com.au](mailto:info@ewoq.com.au)

By post: PO Box 3640 South Brisbane BC Qld 4101

