

Hardship Policy Victorian Customers

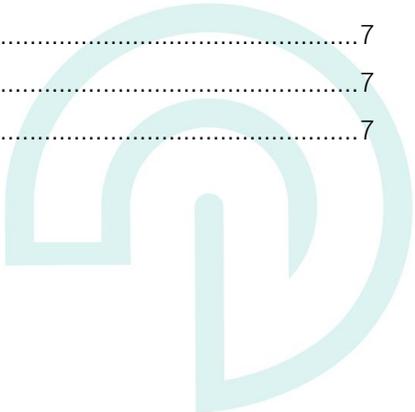
Abstract

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

Date 4 February 2019
Version 4.0

Contents

- Hardship Policy2
- Purpose2
- Objective2
- Date of Effect2
- What is Hardship?.....2
- Customer’s Rights and Obligations2
- Customer obligations include:2
- Hardship Program.....3
 - Standard Assistance3
 - Tailored Assistance3
- Identifying Hardship3
- Early Response to Hardship3
- Limitations on Assistance.....4
- Reviewing Market Retail Contracts.....4
- Hardship Assistance Plans.....4
- Elysian Energy Instalment Plan.....4
- Centrepay.....4
- Monitoring payments and participation in the hardship program5
- Disconnection..... **Error! Bookmark not defined.**
- Non-compliance with Plans.....5
- Exiting Hardship Plans5
- Customers Not Eligible for the Hardship Program5
- Concessions, Grants and Support6
 - Government Concessions and Grants6
- Other Support.....6
- Financial Counselling Services6
- Communicating with Customers in Hardship.....6
- Indigenous Australians7
- Literacy.....7
- Access to the Hardship Policy.....7



Hardship Policy



Purpose

Sometimes customers experience financial hardship and may need additional assistance and flexibility. At Elysian Energy our Hardship Policy identifies and assists vulnerable customers to manage their energy usage and costs.

This policy is available to all Victorian residential energy customers with an Elysian Energy account. The Energy Retail Code, which sets out retailer obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

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 our customers to support themselves.

At Elysian Energy we have a proactive prevention and intervention approach to hardship. Our intervention strategies intend to respectfully and compassionately support our customers once they have been identified as in financial hardship. Our hardship program will:

- Treat customers with sensitivity
- Ensure payment plans are fair, flexible and affordable
- Review plans regularly
- Provide information about government grants and concessions
- Provide information on up-to-date energy efficiency practice

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

Date of Effect

This policy comes into effect as soon as practicable, and no later than seven days, after approval by the Essential Services Commission

What is Hardship?

Elysian Energy defines customer hardship as where customers are willing to meet their financial obligations, but do not have the financial capacity to do so.

Customer's Rights and Obligations

Elysian Energy's team will inform customers entering our 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 on efficient energy use
- To not be disconnected whilst actively participating in the hardship program

Customer obligations include:

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

Hardship Program

As part of the Payment Difficulty Framework, a range of assistance is now available to residential customers, to ensure that disconnection is a last resort.

Standard Assistance

Available to all residential customers to help avoid accruing arrears on their energy accounts. Customers can choose:

- to set up regular payments (of equal amounts) on a payment plan for up to two years
- to make payments on a weekly, fortnightly or monthly basis
- to extend the due date for your bill at least once per year.

Tailored Assistance

Higher levels of assistance available to all residential customers with debt greater than \$55 (inc.GST) outstanding on their energy accounts. If a customer misses a bill's due date and need additional assistance to help get back on track:

- there's a range of options available to you which you can access via My Account (online portal), our website at elysianenergy.com.au or by calling 1800 671 799
- Elysian Energy will send you information within 21 business days after your bill's due date, telling you about the assistance options you're entitled to and how to access these, including:
 - Advice about payment options to enable regular repayment of arrears over less than 2 years;
 - 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.

A customer has 6 business days to consider the information provided and decide if they will take up one of the available options.

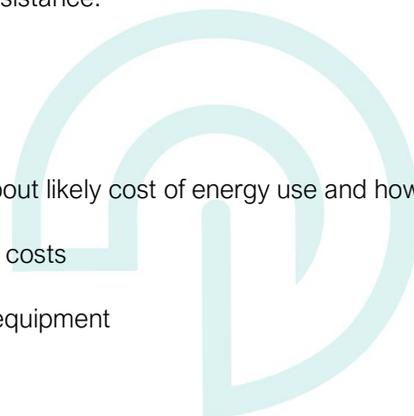
Identifying those in Hardship

Elysian Energy encourages customers who are struggling to pay their accounts 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 with us, therefore, we also employ strategies to assist in identifying vulnerable customers. Our strategies include using credit cycles designed to alert staff to a poor payment history and a pattern of use of government assistance grants.

Early Response to Hardship

Once a customer has been identified as in hardship, Elysian Energy's early response is as follows:

- The customer will be contacted to review the appropriateness of the customer's market retail contract
- Elysian Energy will advise the customer of the following assistance:
 - payment plans
 - government grants
 - Centrepay
 - assistance options
 - financial counsellors
 - energy efficiency information (including advice about likely cost of energy use and how it may be lowered)
 - Information on progress towards lowering energy costs
 - energy audits
 - flexible options for the replacement of electricity equipment



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.

Reviewing Market Retail Contracts

Elysian Energy will review the appropriateness of a customer's market retail contract upon entry into our hardship program. Our staff will discuss the range of retail offers and contracts available, and will bear in mind:

- Cost effectiveness
- Any dedicated off-peak appliances
- Previous tariff (including network charge)
- Overall power usage
- Previous bills (if available)
- Other relevant information provided by the customer

The market retail contract review will be conducted at no cost to the customer and there will be no charge for transferring or terminating the customer's previous retail contract.

Any customer who receives Centrelink benefits will be encouraged to consider using Centrepay, which is available for all Elysian Energy's residential contracts.

Hardship Assistance Plans

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 about the best plan for their situation.

Customer Proposed Payment Plans

Elysian Energy will accept any payment plan (or revise any existing payment plan) that a customer may propose that:

- a) Makes regular equal monthly (or more frequent payments);
- b) Results in the customers accumulated arrears being repaid in 24 months or less;
- c) Provides payment of both the customer ongoing usage and reduction of arrears; and
- d) Is based on a reasonable forecast of their ongoing usage over the first 12 months of the proposed plan.

Elysian Energy Instalment Plans

The Elysian Energy Instalment Plan is a structured payment plan designed to encourage customers to budget for the cost of their energy use and any accumulated arrears over a period of a maximum of 24 months. This will assist them to manage the peaks in their energy use. Customers can pay for their annual energy use in equal instalments either fortnightly or monthly.

All Elysian Energy payment plans will be confirmed in writing with customers, detailing:

- a) The total number of payments to be paid towards accumulated arrears
- b) The period over which the payments will be made; and
- c) The frequency and amount of payments, and the dates on which they must be paid

All Elysian Energy plans are consistent with the Victorian Payment Difficulty Framework.

Centrepay

Customers who receive benefits or allowances from Centrelink are eligible to use Centrepay as a billpaying service. Centrepay automatically deducts payments of no less than \$10 from a customer's benefits to pay their energy bill. There is no cost to customers to use Centrepay, and they can halt deductions at any time by

contacting Centrelink. Further information can be obtained from Centrelink at www.centrelink.gov.au or by phoning 1800 050 004.

Monitoring payments and participation in the hardship program

Elysian Energy will monitor customer payment schedules and will periodically review program participants accounts and usage levels.

Elysian Energy will review and change a payment plan if informed by a customer or financial counsellor that a customer's circumstances have changed, in accordance with the Payment Difficulty Framework provisions.

We recognise not all customers will phone if they are in further financial difficulty and will use our best endeavours to contact each customer to confirm their payment plan continues to be appropriate and affordable.

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

Non-compliance with Plans

Customers who fail to make payments towards their ongoing usage and debt, on the date payable, will be contacted to discuss revision of their payment plan, including placing any arrears on hold for 6 months.

Where a customer has elected to put their energy debt on hold and fails to act to pay for their ongoing usage, Elysian Energy will contact them to discuss varying their payment amount and timing and will work with the customer to identify a practical plan and timetable to lower their energy use. This may include adding to the debt that is on hold.

Where a customer continues to fail to make payments under their payment plan, or fails to take reasonable action towards meeting the terms of their plan, Elysian Energy will notify the customer that their payment plan has ended, and that normal action to recover outstanding debts may apply in accordance with regulatory obligations under the Payment Difficulty Framework and applicable Energy Laws.

These customers will then be removed from the Hardship Program.

Disconnection

Whilst a customer is participating in our hardship program, we will not arrange to disconnect them for non-payment of their account.

Elysian Energy recognised that disconnection of a customer energy supply is always a last resort. Prior to starting action to disconnect, customers will be notified of their removal from the Hardship Program.

Completing Payment Plans

Customers who successfully complete their payment plans, and our hardship program will be returned to normal billing and payment schedules.

Customers who choose to change retailer will be removed from the hardship program, and will be able to repay any remaining debt under separate (non-hardship) payment plan.

Where a customer has repaid their outstanding debt, and are meeting their ongoing usage, Elysian Energy may contact these customers to assess if they are no longer facing payment difficulties and can end their payment plan, ahead of schedule.

Customers Not Eligible for the Hardship Program

Small business customers and companies are not eligible for entry into our hardship program. These customers can arrange separate (non-hardship) payment plans

Concessions, Grants and Support

Government Concessions and Grants

Elysian Energy will inform customers experiencing hardship about government concessions, grants, rebates and capital goods assistance programs.

Victorian customers can access the following grants and concessions:

- Annual Electricity Concession
- Winter Energy Concession
- Off-Peak Concession
- Service to Property Charge Concession
- Electricity Transfer Fee Waiver
- Life Support Machine Electricity Concession
- Medical Cooling Concession
- Group Homes Winter Energy Concession
- Utility Relief Grant Scheme (URGS)

For further information, visit www.dhhs.vic.gov.au or phone 1800 658 521.

Other Support

At times, customers in the Elysian Energy hardship program will provide personal information about issues impacting on their lives that make it difficult for them to achieve financial security. With the customer's consent, we will refer them to appropriate organisations, professionals and community groups, including: drug and alcohol counsellors, domestic violence counsellors, mental health support groups etc. In referring customers to third parties, we will respect a customer's privacy and will only disclose information that will best assist our customers.

We will take reasonable steps to ensure that these third parties are bound by privacy and confidentiality obligations in relation to our customer's personal information.

Financial Counselling Services

As consuming energy is generally not the only cause of financial difficulty, customers experiencing hardship are often confronted with juggling multiple debts and companies seeking payment. Financial counsellors can help customers to manage their finances more effectively and can represent the customer in discussions with Elysian Energy and other agencies.

Elysian Energy will suggest customers approach accredited free financial counselling services, and will provide customers with contact information for these services.

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 will communicate 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; and
- When there is a late payment or no payment

Elysian Energy will phone, text message or write to customers in the hardship program who have failed to meet their payment plan.

Customers participating in our hardship program are obliged to communicate with Elysian Energy or risk removal from the program.

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.

Literacy

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

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.

