

HARDSHIP POLICY

1. INTRODUCTION

This policy applies to all residential customers living in New South Wales, Queensland, South Australia and the ACT, 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. In respecting customer's rights, we will:
 - In a timely manner when it is relevant to do so, including being contacted by a customer,
 - give a customer clear information about the assistance available to the customer under
 - the retailer's customer hardship policy:
 - as soon as practicable, provide a customer who is entitled to receive assistance under
 - the retailer's customer hardship policy with that assistance:
 - Notify customers of the existence of our Hardship Policy, as soon as any indication a
 - customer is potentially experiencing hardship has been recognised;

- Provide customers with a copy of the Hardship Policy at no cost;
- Put a hold on any external collections or debt recovery action for customers in hardship;
- Waive any late payment fees applied on accounts of customers in hardship;
- Provide access to affordable payment plans
- Renegotiate payment plans
- Provide access to available government grants and concessions
- Not disconnect customers if there is an active payment arrangement or investigation on file
- Not charge a security deposit to customers in hardship;
- Work with customers in hardship to reduce their energy use and /or costs; and
- Work with customers in hardship and financial counsellors or other advisors assisting them to manage their accounts effectively.

You can ask a support person to contact us, such as:

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

We will however need your permission to talk to your support person.

2. TRANSPARENCY & EQUITABLE ACCESS

We are committed to communicate regularly with you and provide you with equitable access to the benefits and procedures under this policy in circumstances of hardship. We will work to consider your present and future energy needs.

Our goal is to always support you with the reasonable ongoing supply of energy needs and to aid during your times of Hardship.

3. WE ARE COMMITTED TO YOU

We are committed to offering you appropriate payment plans that suit your current financial ability and offer all applicable benefits which you can avail during the program. Our staff have undergone training to understand hardship issues to:

- a. answer customer queries about the retailer's customer hardship policy and its hardship
- b. program, and
- c. identify customers experiencing payment difficulties due to hardship, and
- d. assist customers experiencing payment difficulties due to hardship.

We regularly review and update our training.

We are also committed to providing our staff with regular training, so they can identify customers who are facing payment difficulties and ensure that they are treated equally and fairly and are provided with the opportunity to participate in this program.

4. WHO IS ELIGIBLE FOR THE PROGRAM?

Residential customers who are experiencing payment difficulties are eligible to enter our Hardship Program. You must meet the following criteria:

- You have an active debt
- You accept and commit to making payments according to the agreed payment plan
- You accept to inform us if you are unable to meet the payment conditions
- You stay in touch and keep us informed about any change in your circumstances

If you do not meet the above criteria's, you may be ineligible for assistance under this policy. We will immediately contact you and tell you why you are ineligible and your options or other forms of assistance that may be available to you.

5. IDENTIFYING HARDSHIP

We encourage customers who may be experiencing financial hardship to contact us either personally or through a third party, such as a financial counsellor or a community support agency.

We understand that customers may not feel comfortable notifying us of their financial situation. We, therefore, employ credit management cycles and account monitoring to identify customers who may be experiencing circumstances of Hardship as quickly as possible.

We have systems in place to meet all our obligations with respect to customer hardship as set out in the National Retail Law and Rules as well as those set out in regulatory guidelines and this policy. Our systems ensure that we can identify Hardship customers by observing a customer's history of;

- late payments
- payment extensions
- part payments
- broken payment arrangement
- government assistance (e.g., grants and concessions)

If we believe that non-payment is due to you experiencing payment difficulties, our Hardship Team will contact you as soon as practicable and provide you with payment plan options available under our Hardship Program.

6. 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.

To speak with one of our trained specialists you can contact us on (02) 4606 2969 or email us at info@macarthurenergy.com.au.

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 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
- suspend credit collection action
- flag account as "Hardship" and move it to a dedicated work queue.

Our dedicated Hardship Team will review your account every month to ensure:

- you are meeting the obligations under the Hardship program
- the Hardship program is meeting your needs and expectations
- the tariff applied is appropriate for the circumstances

We can send you a free copy of our hardship policy.

7. PAYMENT OPTIONS

What we will do

We will conduct a financial assessment to determine how much you can afford to pay towards the cost of your electricity.

Our dedicated Hardship Team will work with you to carry out this assessment. This will involve asking you about your income and expenses. As a part of the process, we will check if there are benefits that you might be entitled to but are not getting and will help you to avail those benefits. Customers can choose to disclose their financial situation over the phone or by emailing the details to our customer service team.

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

- Payment plans
- Centrepay
- Direct Debit

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.

Flexible Payment Options

In dealing with a customer who is experiencing payment difficulties due to hardship, staff will take into account all of the customers circumstances of which they are aware and, having regard to those circumstances, act fairly and reasonably.

We will consider your current circumstances while assessing the request for hardship arrangement. We will recommend a payment plan which suits your current financial situation and if agreed to, the advantages and disadvantages of each payment arrangement.

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

- charge late payment fees;
- require a security deposit; and
- make changes to your plan without your agreement.

For example, we will not put you on a shortened collection cycle unless you agree first.

Following are the payment plan options available for the customers:

A. Short-Term Payment Plan

The following options are offered if you're having short-term financial difficulties in paying your

current dues and if you can start paying the billed amount on time after the payment plan ends:

- a. You can choose to pay equal weekly, fortnightly, or monthly payments for 3 months. We will contact you after 3 months to discuss any changes to your circumstances, and how you wish to pay the future bills. We will offer the same payment arrangement if there is no change to the financial situation provided you commit to making regular payments according to the agreed payment schedule. The instalment amount will cover the arrears and estimated usage during the payment plan period as well as reflect your capacity to pay.

- b. The payment plan will aim cover the ongoing usage and arrears amount but also reflect your capacity to pay. If this does not meet your capacity to pay then the plan will be amended to reflect your capacity to pay.
- c. You can choose to pay weekly or fortnightly without making any changes to the current billing cycle. Based on the historical billing, we will let you know the amount required to pay every fortnight/month to avoid arrears after each billing cycle.
- d. Based on the circumstances determined by our trained staff, we may roll over a portion or all your current debt onto the next invoice.

B. Long-Term Payment Plan

The following options will be offered to you if you are facing long-term financial hardship:

- i. You can choose to pay equal weekly, fortnightly, or monthly payment for a period of 6 to 12 months. We will contact you after the completion of the payment plan to discuss any changes to your circumstances, and how you wish to pay future bills. We will offer the same payment arrangement if there is no change to your financial situation, provided you commit to making regular payments according to the agreed payment schedule.
- ii. The payment plan will aim cover the ongoing usage and arrears amount but also reflect your capacity to pay. If this does not meet your capacity to pay then the plan will be amended to reflect your capacity to pay.
- iii. When accepting a payment arrangement, we will consider the historical billing and future energy cost for the next 12 months and propose a reasonable payment plan to repay the arrears over 6 to 12 months.
- iv. We will review the usage pattern to identify any variations in the usage and their cause. We will assist in identifying how the cost of energy can be lowered.
- v. We will assist you in obtaining access to utility assistance programs, and other community assistance agencies.
- vi. We will retrospectively apply the pay-on-time discounts on the overdue bills if this will reduce the arrears amount and enable you to pay the remaining arrears amount.

- vii. In some circumstances at our trained staffs' discretion, we may provide additional 'one off; incentives in the form of credits or discounts on outstanding debt if you are actively participating in the program.
- viii. Based on your historical billing and cost of energy, we will assign the most appropriate tariff to reduce the energy cost, and there will be no cost associated with this review.
- ix. We will also assign higher pay-on-time discounts to reduce future energy costs. We will work with you and assign the most appropriate discounts.
- x. We will offer financial assistance to reduce energy usage, including field audits and replacement appliances.
- xi. We will review the payment plan every month and update you on your progress in reducing energy costs. We will advise you about the usage at different time intervals and options to reduce the cost of energy.

Once we agree to a payment plan, we will send you information according to your preferred method. If you do not indicate a preference, we will send you information via post. This information includes:

- 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)
- 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. You will need to provide our CRN to Centrelink to start using the Centrepay option. For more information, please visit the Centrelink website at www.centrelink.gov.au or call them on 1800 050 004.

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 your preferred method and by:

- calling you on the third business day after the payment plan due date.
- Where possible sending you SMS reminders
- sending a payment plan reminder letter, five business days after the payment plan due date. This letter will be a warning about not meeting the terms of your agreed payment plan including the possibility of being removed from the program and how long you will have to contact us before this can occur. It will also inform you the options for re- negotiating a new payment plan should you be not able to meet the obligations of the current plan you have agreed to.
- We will allow you an additional 7 business days from the final reminder before we consider a customer is to be removed from the payment plan.

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 We will only remove you from our Hardship program for reasons set out in this policy (unless requested by you).

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.

8. 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.

9. OUR PROGRAMS AND SERVICES

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

- Government relief schemes
- Energy rebates
- Concession programs
- Financial counselling services

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.

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

Further information on the assistance programs for each state can be found by visiting the websites below:

- Victoria:
<https://www.victorianenergysaver.vic.gov.au/get-help-with-your-bills/concessions-and-rebates>
- South Australia:
<https://www.sa.gov.au/topics/care-and-support/concessions-and-grants/concessions/energy-bill-concessions>
- Australian Capital Territory:
<https://www.revenue.act.gov.au/community-assistance/utilities-concession>
- New South Wales:
<https://www.service.nsw.gov.au/services/concessions-rebates-and-assistance>
- Queensland:
<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions>
- Tasmania:
https://www.concessions.tas.gov.au/concessions/electricity_and_heating

Financial counselling is a free and confidential service offered by community organisations, community legal centres and some government agencies.

You can contact the National Debt Helpline from Mon to Fri, 9:30am to 4:30pm on 1800 007 007 or go the website at <https://moneysmart.gov.au/managing-debt/financial-counselling>. When you call, you will be transferred to the service in your state.

10. OUR PROGRAMS AND SERVICES

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.

We will work with you to determine the most appropriate tariff bearing in mind:

- whether the customer has dedicated off-peak appliances
- any previous tariffs and previous bills (if available)
- the customer's overall power usage
- any other relevant information provided by the customer to us

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. 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.

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. ENERGY FIELD AUDITS

We help in facilitating energy field audits if you are experiencing payment difficulties. The Energy Audit is an analysis of a facility, indicating how it can reduce energy consumption and save energy costs. The audit helps to understand energy wastage and to accelerate energy efficiency improvements, which will lead to significant savings.

You must meet the following criteria for an Energy Audit:

- a sudden increase in energy consumption
- you request for an energy audit

As determined by our trained staff, depending on your circumstances, we may contribute to or pay for an energy field audit.

This assistance will be determined by our trained staff and depending on the circumstances, it could be free of charge or involve some contribution from you.

Partial cost cover

If we partially cover the cost of an audit, we will pay the amount agreed with you (This agreement will be recorded verbally with one of our trained staff members and recorded in our system) to the audit partner, who will then provide an invoice for the remaining amount to you. A full detailed report will be provided outlining their audit information and potential opportunities to save energy at their property.

You may also request an energy field audit at their cost and in that case, we will refer you to our chosen audit partner to perform the service. We will also assist in understanding the results of the energy field audits and the potential benefits of conducting them.

Free of charge

Considering your financial situation, our trained staff may decide to offer this option to the customer free of charge.

Energy field audits are only available if you are currently on a Hardship payment plan. A free of-charge energy audit will only be provided if you are facing severe hardship or having high outstanding debt.

Appliance Assistance

You may experience large swings in your energy usage depending on the appliances that you have in your household.

If you are experiencing Hardship, and in appropriate circumstances, as determined by our Hardship Manager, we will work with you and identify appliances that if replaced may reduce the energy consumption and energy costs. At your request, we will nominate a suitable third party (that we are affiliated with or not affiliated with) to sell or supply you with a particular appliance.

13. ENERGY FIELD AUDITS

If you have a complaint about our hardship program, we are ready to listen and ready to help sort any issues out. Macarthur has a policy and procedures in place for managing disputes. Whenever possible, we will strive to resolve your complaint on first contact.

If we do not believe we can resolve your complaint within 10 business days (or two business days for an urgent complaint) we will advise you within those periods: (A) Why there is a delay; (B) The timeframe that will apply; and (C) If we expect resolution to require more than 9 more business days, of your options for (D) External dispute resolution (except if the delay is because of a declared mass service disruption).

We have an internal escalation process, and your complaint will be escalated and managed accordingly if you request it.

We will resolve your complaint appropriately and: (A) We ensure that our Customer Care staff are trained to understand the potential remedies available to resolve complaints; (B) Any remedy we offer will be tailored to the root cause of the complaint, and to your circumstances (if you have told us about them); (C) Our management will monitor complaints to assess if they indicate wider issues, and, if so, address the root cause.

Macarthur**Energy**

Our aim is to provide you with amazing customer service. If we are meeting your expectations in any way, we are eager to hear about this. If you are unhappy with the service, you have experienced please let us know.

We will approach each situation individually and work with you to come to a resolution that is fair, legal and reasonable. All complaints we receive from our customers are managed according to our Complaint Dispute Resolution Policy which is available on our website.

You can contact us via the following:

Phone: (02) 8080 7976

Email: info@macarthurenergy.com.au

Post: U3/2 Grazier Avenue, Gregory Hills NSW 2557

If we can't meet your expectations with how we handle any issues you may have, independent dispute resolution may be available through the relevant state Energy Ombudsman.

Energy and Water Ombudsman Victoria

1800 500 509

<https://www.ewov.com.au/>

Energy & Water Ombudsman SA

1800 665 565

www.ewosa.com.au

ACT

Civil & Administrative Tribunal

02 6207 1740

www.acatact.gov.au

Energy & Water Ombudsman NSW

1800 246 545

www.ewon.com.au

Energy & Water Ombudsman QLD

1800 662 837

www.ewoq.com.au

Energy Ombudsman TAS

1800 001 170

www.energyombudsman.tas.gov.au

14. PRIVACY

We are committed to respecting the privacy and protecting the personal information of our customers in accordance with the Australian Privacy Principles. Our Privacy policy can be found on our website at www.macarthurenergy.com.au. Alternatively, you can request a copy of this policy by calling us on 1300 933 039 or in writing to U3/2 Grazier Avenue, Gregory Hills NSW 2557.

15. AUTHORISED REPRESENTATIVES AND ADVOCATES

An 'Authorised Representative' is a person you have appointed and delegated to deal with us, on your behalf, with some authority over your account. An 'Advocate' is a person you have appointed to deal with us, on your behalf, but without any authority over your account. You can authorise a third party to speak on your behalf.

You can either call or write to us with

the following details:

- Authorised person's name
- Contact number
- Date of birth

We will contact you only if the authorised party refuses to speak to us or not in contact with us

for more than fourteen business days.