

## Exempt Seller Hardship Policy template

This policy applies to all residential customers residing at [site] who find it hard to pay their energy bills due to hardship. This policy does not override any additional rights you may have under your relevant state or territory legislation (for example, under tenancy legislation).

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

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.

Minimum requirements <sup>1</sup>	Standardised Statements
<i>Processes for the early response by the exempt seller in the case of residential exempt customers identifying themselves as experiencing payment difficulties due to hardship</i>	<h3>What we will do to help you</h3> <p>If you are struggling to pay your energy bills, call us for help as soon as possible. We can offer a range of support, including payment plans<sup>2</sup>, information about concessions and rebates<sup>3</sup>, information about financial counselling<sup>4</sup> and information about how you can use less energy<sup>5</sup>.</p> <p><i>[Insert contact details]</i></p> <p>We will try to assist you if:</p> <ul style="list-style-type: none"><li>• you tell us you are having trouble paying your bill</li><li>• you are referred to us by a financial counsellor or other community worker</li></ul> <p>We recommend you speak to us about hardship support if you have:</p> <ul style="list-style-type: none"><li>• a history of late payments</li><li>• broken payment plans</li><li>• requested payment extensions</li><li>• received a disconnection warning notice</li></ul>

<sup>1</sup> Condition 26(3) in the *Retail Exempt Selling Guideline* (Guideline) published on the AER's website.

<sup>2</sup> Conditions 9(1)(a) and 12 in the Guideline.

<sup>3</sup> Conditions 9(1)(c) and 13 in the Guideline.

<sup>4</sup> Condition 9(1)(d) in the Guideline.

<sup>5</sup> Condition 9(1)(b) in the Guideline.

Minimum requirements <sup>1</sup>	Standardised Statements
	<ul style="list-style-type: none"> <li>• been disconnected for non-payment</li> <li>• are eligible for a relevant government or non-government energy rebate, concession or relief scheme</li> <li>• personal circumstances where hardship support may help. For example, death in the family or job loss.</li> </ul> <p>You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.</p> <p>We will:</p> <ul style="list-style-type: none"> <li>• ask you a few questions about your circumstances</li> <li>• work out what support we can offer you.</li> </ul> <p>We will take into account all of your circumstances and, having regard to those circumstances, act fairly and reasonably. We will let you know what hardship support we can provide you within [<i>Exempt seller to insert x business days</i>] from when your initial hardship support discussion with us took place.</p> <p>If we deem you ineligible for hardship support, we will provide you the reasons why<sup>6</sup>.</p> <p>If we agree to provide you with hardship support, we will:</p> <ul style="list-style-type: none"> <li>• tell you about government concessions, relief schemes or energy rebates you may be able to receive</li> <li>• talk to you about a payment amount that suits your circumstances.</li> </ul> <p>We can send you a free copy of our hardship policy.<sup>7</sup></p>
<p><i>Flexible payment options (including payment plans) for the payment of energy bills by residential exempt customers experiencing hardship</i></p>	<h2>Payment Options</h2> <h3>What we will do</h3> <p>There are different payment options available to exempt customers experiencing hardship, including:</p> <ul style="list-style-type: none"> <li>• payment plans<sup>8</sup></li> </ul> <p>[<i>Exempt seller to add additional payment options</i>].</p> <p>If we agree to provide you with hardship support, we will offer you flexible payment options to suit your individual situation.</p> <p>To make your payment plan, we will consider:<sup>9</sup></p> <ul style="list-style-type: none"> <li>• how much you can pay</li> <li>• how much you owe</li> </ul>

<sup>6</sup> Condition 26(6) in the Guideline.

<sup>7</sup> Condition 2(1)(g) in the Guideline.

<sup>8</sup> Condition 12(1) in the Guideline.

<sup>9</sup> Condition 12(2) in the Guideline.

Minimum requirements <sup>1</sup>	Standardised Statements
	<ul style="list-style-type: none"> <li>• how much energy we expect you will need to use in the next 12 months or for the duration of your tenancy if your tenancy agreement is less than 12 months.</li> </ul> <p>This will help us figure out a payment plan that is right for you.</p> <p>We will offer a payment plan to suit your situation.</p> <p>Once we agree to a payment plan, we will send you information including:<sup>10</sup></p> <ul style="list-style-type: none"> <li>• how long the payment plan will go for</li> <li>• the amount you will pay each time</li> <li>• how many payments you need to make</li> <li>• when you need to make your payments (this is also called the frequency of the payments)</li> <li>• how we worked out your payments.</li> </ul> <p>If you miss a payment, we will contact you to see if you need help.</p> <h3>What you must do</h3> <p>Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.</p> <p>Tell us if your contact details change.</p> <p>We may stop helping you if you:</p> <ul style="list-style-type: none"> <li>• stop making payments under your plan</li> <li>• do not tell us when your contact details change.</li> </ul> <p>If you have had <b>two</b> payment plans cancelled in the last 12 months due to non-payment:</p> <ul style="list-style-type: none"> <li>• we do not have to offer you another plan<sup>11</sup></li> <li>• we might disconnect your energy.<sup>12</sup></li> </ul>
<p><i>Processes to notify residential exempt customers experiencing hardship of appropriate government concession programs and appropriate financial counselling services</i></p>	<h3>Other supports to help you pay your energy bill</h3> <p>Depending on the state or territory you live in, there are other supports to help you pay your energy bills.</p> <h3>What we will do</h3>

<sup>10</sup> Condition 12(3) in the Guideline.

<sup>11</sup> Condition 12(4)(a) in the Guideline.

<sup>12</sup> Condition 9 in the Guideline.

Minimum requirements <sup>1</sup>	Standardised Statements
	<p>We refer you to the following websites that tell you about other ways you can get help to pay your energy bill, such as:</p> <ul style="list-style-type: none"> <li>• government relief schemes <i>[exempt person must insert relevant websites that apply to the state or territory it operates in]</i></li> <li>• energy rebates <i>[exempt person must insert relevant websites that apply to the state or territory it operates in]</i></li> <li>• concession programs <i>[exempt person must insert relevant websites that apply to the state or territory it operates in]</i></li> <li>• financial counselling services: <a href="http://www.financialcounselingaustralia">www.financialcounselingaustralia</a></li> </ul> <p>Other websites that can help you include:</p> <ul style="list-style-type: none"> <li>• <a href="http://www.energy.gov.au">www.energy.gov.au</a></li> <li>• <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a></li> </ul> <p>We will claim the energy rebate concession or support under a relief scheme on your behalf (if required to do so) as soon as practicable and if the claim is successful, we will credit the rebate, concession or support to your bill.</p> <p>You can talk to a financial counsellor from anywhere in Australia by ringing the National Debt Helpline on 1800 007 007 (9.30 am – 4.30 pm Monday to Friday).</p> <h3>What you must do</h3> <p>If you find out you are eligible for these programs, let us know as soon as possible so we can help you.</p>
<p><i>Processes to assist residential exempt customers with strategies to improve their energy efficiency</i></p>	<h3>We can help you save energy</h3> <p>Using less energy can save you money.</p> <p>We hereby refer you to the Energy Made Easy website: <a href="http://www.energymadeeasy.gov.au">www.energymadeeasy.gov.au</a></p>
<p><i>Other relevant requirements of the Retail Exemptions Guideline</i></p>	<h3>We will work with you</h3> <p>If we agree to providing you hardship support, we will not:</p> <ul style="list-style-type: none"> <li>• charge late payment fees</li> <li>• require a security deposit</li> <li>• make changes to your plan without your agreement.<sup>13</sup> For example, we will not put you on a shortened payment frequency unless you agree first.</li> </ul>

<sup>13</sup> Condition 12(5) in the Guideline.