

## Amber Electric Pty Ltd Hardship Policy

### 1. Introduction

This policy applies to all residential customers living in New South Wales, Queensland, South Australia, Victoria or the Australia Capital Territory who find it hard to pay their energy bills due to hardship.

Section 15 of this policy applies to Victorian customers only.

You might experience hardship because of factors like:

- death in the family household
- 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. 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 not paying your bills.

We can also support you to join our hardship program if you tell us:

- you are eligible for support services such as 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. We will always keep your information confidential and secure.

Our staff are specially trained to help you with hardship. Our staff will

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

### **3. How to contact us**

We encourage you to contact us sooner rather than later if you are experiencing hardship.

You can contact Amber Electric by:

1. calling 1800 531 907, Monday - Friday (9am - 5pm AEST)
2. sending an email to [info@amberelectric.com.au](mailto:info@amberelectric.com.au)

We acknowledge the customers have diverse communications and other needs, such as customers:

- who have trouble reading and understanding English
- without internet access
- with disability
- in remote areas.

If you require an interpreter service, a hearing difficulty service or any other service to help you understand how our hardship program works, please let us know and we can arrange this.

You can ask a support person to contact us, such as a financial counsellor, friend or family member who helps you manage your energy bills. We need your permission to talk to your support person. You can provide this permission over the phone or in writing. If you give us permission to speak to your support person on your behalf, we will engage with your support person as we would with you and consistent with your permission and instructions to us.

#### **4. Who is eligible for our hardship program?**

Firstly, we will verify that:

1. you're a residential customer; and
2. you have an active account with Amber Electric; and
3. you have an outstanding debt which you can't pay in full prior to the date your next bill is due to be issued.

Once the above points have been verified, we will assess your eligibility for the hardship program as follows:

1. We will check what you're able to pay towards your account.
2. We will take into account the statements from your financial counsellor, if you provide them to us. Please note that while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this.
3. We'll calculate a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months and notify you of this amount.
  - a. If you can afford to pay this amount, we'll put you onto a standard payment arrangement and confirm the details in writing.
  - b. If you cannot afford to pay this amount, you will be eligible for our hardship program. We will work with you to establish a payment plan that you can afford based on your circumstances.

The above steps help us to assess eligibility for our hardship program but are not an exhaustive list. Giving us information about your circumstances will help us to tailor a solution to your individual circumstances. If you don't tell us this then we may contact you to offer support if we believe that you may be facing hardship.

## 5. Once you apply

In most cases we'll be able to assess your hardship application on the spot and let you know if you are eligible to join the program. Sometimes we might need additional time to consider your circumstances. In any case, we will:

1. assess your application for hardship assistance within 7 business days from receipt of the application; and
2. let you know if you are accepted into our hardship program within 10 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 including a plan that may be offered by another retailer
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to effectively reduce your energy use including, how to effectively use the Amber Electric App
- talk to you about a payment amount that suits your circumstances.

If you are not accepted into our hardship program, we will provide you with a reason via your preferred method of communication.

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

### What we will do

Once we accept you into the program we will discuss with you what the program can offer you. We want to accept customers into our hardship program so that we can provide structured help. If we don't accept you into the hardship program, we'll tell you why.

We won't require unreasonable conditions to enter or re-enter our hardship program. For example, we won't require you to:

- attend financial counselling
- make a one-off payment or make a certain number of instalments towards your debt
- accept a payment extension or extensions
- pay your bills on time, before we accept you into our hardship program.

## 6. Where to get a copy of this document

You can download an electronic version of this policy from our website [www.amberelectric.com.au/terms](http://www.amberelectric.com.au/terms) or give us a call and we'll send you a copy via your preferred method, without charge.

## 7. Payment options

### What we will do

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

- Payment plans
- Centrepay
- Direct Debit
- Credit card

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.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.

Victorian customers – see also section 15 of this policy.

### Payment plans

To make your payment plan, we will consider:

1. how much you can pay
2. how much you owe
3. 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)
- how we worked out your payments.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

Amber Electric has adopted the Australian Energy Regulator's Sustainable Payment Plans Framework to guide us in working with you to develop a suitable payment plan.

#### What happens if you miss a payment?

If you miss a payment, we will contact you within 5 business days to see if you need help. We will contact you by email when this happens. If you do not have an email address, we will attempt to contact you by phone or mail.

#### 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:

1. stop making payments under your plan
2. 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.

### **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, we can access a range of programs and services to help you manage your energy bills, including:

- Usage audit: we'll discuss with you about how, and at what times, you use energy to see if we can identify how you can save money. We will give you tips on how to maximise using the Amber Electric App to use less energy.
- Smart meter: if we think it will help, we'll ask for your permission to replace your basic meter with a smart meter so we can better understand your energy usage patterns. We won't charge you any upfront fee for this.
- Concession check: we will check that you are receiving all the concessions and rebates you are entitled to.

#### 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.

### **10. We want to check you have the right energy plan**

#### What we will do

When you join our hardship program, we can talk to you about your energy use and give you tips on how to maximise using the Amber Electric App to use less energy.

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. However, we can suggest you talk to other retailers who offer standard retail contracts for customers, if we think that is an appropriate solution.

### **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.

### **12. 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.

Amber Electric will:

- act fairly and reasonably, taking into account all of your circumstances of which we are aware
- give clear information about the assistance available to you under our hardship policy in a timely manner
- provide you with the assistance you are entitled to receive under our hardship policy as soon as practicable
- work with you with the aim of you no longer requiring assistance under our hardship policy.

### **13. We will support you**

We want you to be able to successfully complete our hardship program.

While you're on our hardship program, we'll support you by:

- keeping in touch with you by phone, email or post
- reviewing the payments you're making towards your account
- suggesting changes to your payment plan if we think they may be necessary



- making any other suggestions that may help you.

Amber Electric staff are trained to understand hardship issues to:

- answer your queries about our hardship policy
- identify customers experiencing payment difficulties due to hardship
- assist customers who are experiencing payment difficulties due to hardship
- communicate with understanding and empathy.

Amber Electric regularly reviews and updates its staff training in accordance with this policy.

Amber Electric has systems in place to meet its obligations with respect to customer hardship in the:

- National Energy Retail Law
- National Energy Retail Rules
- Energy Retail Code
- Electricity Industry Act 2000
- AER Customer Hardship Policy Guideline
- ESC, Energy Compliance and Enforcement Policy: Guidance note – Payment difficulty and disconnection
- Amber Electric Hardship Policy.

#### **14. We'll tell you about our hardship program**

The letters or emails (depending on your communication preference) that we send when a payment has been missed and is very overdue will tell you about our hardship program. We will never disconnect a customer for non-payment without first highlighting our hardship program.

To ensure we best help our customers, and to maintain compliance with any changes to law, we will review and update our program from time to time and to ensure that we meet the minimum requirements for a hardship policy as set out in the National Energy Retail Law and the Energy Retail Code.

If the Australian Energy Regulator (**AER**) or the Essential Services Commission (**ESC**) updates its guidelines in relation to hardship policies, we will submit a revised hardship policy to the AER and ESC within three months. If we make changes to our hardship policy at other times, we will submit the revised policy to the AER and ESC for approval. We will not publish a new version of our hardship policy until it has been approved by the AER and ESC. If the AER or ESC requires changes to our hardship policy, we will implement those changes and re-submit the policy for approval.

When the AER and ESC approves our hardship policy, it will be published on our website within two business days. Following approval, we will implement and maintain the hardship policy at all times.

## 15. Victorian customers only

This section 15 applies to all Victorian residential customers only.

The following assistance is available for all Victorian residential customers.

### Standard Assistance

Standard assistance is available to all Victorian residential customers to help avoid accruing debt on their energy accounts.

You can choose:

- to set up regular payments on a payment plan for up to 12 months
- 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 are available to all Victorian residential customers with debt greater than \$55 (inclusive of GST) outstanding on their energy accounts.

If you miss your 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 by giving us a call.

We'll 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.

You have 6 business days to consider the information we've provided and let us know if you'd like to take up one of the available options.

### Other assistance

We can also help you with advice regarding:

- payment plans that can incorporate both your current debt and your ongoing energy usage (based on a 12 month forecast) over an agreed length of time (maximum of two years)
- the likely cost of your future energy use and how you can reduce this over time

- other assistance available through the government that can help you meet your energy costs (such as, Utility Relief Grant Scheme and concession rebates)
- practical assistance to help you lower your energy costs, including tips on how to maximise using the Amber Electric App to help lower your energy usage costs.

#### If you need even greater assistance

If you're unable to pay the full-cost of your ongoing energy usage, we can put the payment of your debt on hold for an initial period of six months – and you can pay less than your ongoing usage while you work towards lowering your energy usage costs. After this six-month period, we'll review your progress and continue to work with you to pay your ongoing bills and reduce your costs (as per the options detailed above).

#### Setting up a payment plan

Once you've set up or revised a payment plan, we'll send you a schedule of payments showing:

- the total number of payments you need to make to finish paying off the debt on your account
- the period of time over which your payments are to be made
- the amount and due date of each payment.

If you don't make a payment by its due date, we'll get in contact with you about options to revise your payment plan or how else we can help you get back on track.

## **16. Privacy**

Amber Electric is fully committed to respecting the privacy of its customers. We protect the personal information of our customers in accordance with our Privacy Policy and the requirements set out in the Privacy Act 1988 (Cth). A copy of our Privacy Policy is available on our website at [www.amberelectric.com.au/terms](http://www.amberelectric.com.au/terms).

## **17. Complaints**

If you believe we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us by:

1. sending an email to [info@amberelectric.com.au](mailto:info@amberelectric.com.au); or
2. calling 1800 531 907, Monday - Friday (9am - 5pm AEST).

We are committed to managing complaints in a professional, efficient and fair manner. For further information in relation to our complaints procedure, please refer to our Complaints

and Dispute Resolution Procedure, which you can download from our website [www.amberelectric.com.au/terms](http://www.amberelectric.com.au/terms) or give us a call and we'll send you a copy via email or post, without charge.

We will endeavour to work together with you and do our best to resolve any issues however, if you're not satisfied with our response, you may make a complaint or take the dispute to the relevant Energy and Water Ombudsman (**Ombudsman**) in your state. The Ombudsman provides an independent and free dispute resolution service for customers who have been unable to resolve their concerns directly with their energy retailer. Amber Electric is a member of the Ombudsman schemes in the following locations:

**Energy and Water Ombudsman SA**

GPO Box 2947, Adelaide SA 5001  
1800 665 565

**Energy and Water Ombudsman NSW**

Reply Paid 86550, Sydney South NSW 1234  
1800 246 545  
complaints@ewon.com.au

**Energy and Water Ombudsman Queensland**

PO Box 3640 South Brisbane BC Qld 4101  
1800 662 837  
complaints@ewoq.com.au

**Energy and Water Ombudsman Victoria**

Reply Paid 469, Melbourne VIC 8060  
1800 500 509  
ewovinfo@ewov.com.au

**ACT Civil and Administrative Tribunal**

GPO Box 370, CANBERRA ACT 2601  
(02) 6207 1740  
ewcomplaints@act.gov.au