



CleanTech
ENERGY

CleanTech Energy

Hardship Policy

V1808-1



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CleanTech Energy Pty Ltd Hardship Policy

Version Number V1808-1

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CleanTech Energy Pty Ltd

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Electricity Retail Licence Number (WA): TBA
Electricity Retail Licence Number (NEM): TBA
Gas Retail Licence Number: TBA

Amendments to previous versions

N/A

1.Objective

The purpose of CleanTech Energy's customer hardship policy is to recognise customers experiencing payment difficulties and to assist those customers to better manage their energy bills and business cash flow on an ongoing basis.

We aim to provide clear information about our hardship policy and to ensure that you understand the options available if you are experiencing financial difficulties. We are committed to an effective and efficient hardship management process that is aligned with our business values and ethics, core vision and of course, our legal requirements.

Our mediation strategies are aimed at respectfully and empathetically support our customers once they have been identified as being in financial hardship.

1.1 Assurances

Our hardship program will:

- Treat you with sensitivity and empathy
- Ensure payment arrangements are fair, flexible and affordable

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- Review agreements on a regular basis
- Publicise information about government initiatives and concessions
- Promote up-to-date energy efficiency practices
- Offer energy auditing services and advice
- Provide ongoing training for our staff

This Policy:

- Is focused on our customer's experience and expectations, and it recognises the rights of consumers;
- Sets the standards expected of CleanTech Energy's employees for identifying and communicating with a customer who may be experiencing financial hardship;
- Has been developed to be consistent with the Australian Energy Regulator's (AER) 'Guidance on AER approval of customer hardship policies'; and
- Forms part of CleanTech Energy's *Compliance Management Plan*, which in turn is a component of CleanTech Energy's broader Governance, Risk and Compliance framework.

2. Policy

CleanTech Energy acknowledges that energy supply is an essential service. Through this policy, CleanTech Energy commits to support customers' continued access to energy supply and to offer assistance to customers experiencing financial hardship. In this context, service disconnection will only be pursued as a last resort and after all the avenues described within this policy have been exhausted.

2.1 Hardship Definition

A hardship customer is defined as a customer who has demonstrated a willingness to pay their energy bill but is unable to pay their bill due to financial hardship. Hardship may be short-lived (for example due to changes in employment conditions, illness or other family crisis) or may be experienced over an extended period of time, affecting a customer's ability to meet their financial obligations.

2.2 Hardship Identification

A key indicator of financial hardship include repeated failure to pay bills by the due date.

A customer is able to self-identify with CleanTech Energy as being in financial hardship and to seek advice from CleanTech Energy with regard to their options as a consequence of financial hardship via our office phone, email or website. Customers identified by CleanTech Energy as experiencing potential hardship will receive information on our hardship policy and how we can assist, together with their monthly bill correspondence.

Self-Identification

Where a customer self-identifies with CleanTech Energy as being in hardship, CleanTech Energy will act promptly to inform the customer of the range of relevant options available under the CleanTech Energy's Hardship Program which are detailed at 2.6 and to define and agree the most suitable course of action for the customer. Self-identification made by phone or in writing will be addressed promptly, and in any case, CleanTech Energy will reply within 10 business days of receipt of notification.

Third Party Identification

CleanTech Energy may also be contacted by financial counsellors or social welfare agencies acting on behalf of a customer. In these instances, CleanTech Energy will work collaboratively with the relevant agency and customer to establish the most appropriate program for the customer's circumstances.

Identification by CleanTech Energy

Admitting to hardship may not be easy, therefore CleanTech Energy will also proactively monitor late payment history, to promptly identify and offer assistance and viable options to customers who may be experiencing financial difficulties.

An early conversation about potential difficulties making payments can assist in finding a timely solution. Customers who repeatedly fail to pay their bills by the due date or regularly request payment extensions will be identified as customers who may be experiencing financial difficulties.

1.1 Customer's Commitment

CleanTech Energy will assist any customer in financial distress to better manage their energy usage in alignment with their capacity to pay. In exchange, whilst participating in the Hardship Program, CleanTech Energy will request the customer to:

- Provide an honest description of their financial circumstances;
- Inform us of any change in their financial circumstances;
- Collaborate with CleanTech Energy to manage their energy consumption;
- Pay the agreed payment amounts by the due date; and
- Contact CleanTech Energy before the due date if unable to make a payment.

2.4 Eligibility

Any CleanTech Energy customer is eligible for a one-off payment extension if facing a short-term financial difficulty. A payment extension can be set up via our office phone, mail or website. A one-off payment extension does not require or entail enrolment in the CleanTech Energy Hardship Program.

The CleanTech Energy Hardship Program is intended for small-use customers experiencing financial difficulties over a medium to long-term period. To be eligible for enrolment in the Program, the customer must have an active account, have or anticipate having an outstanding debt and be willing to engage with CleanTech Energy to establish a suitable payment plan and ensure that the obligations under that plan are fulfilled. The above requirements are not exhaustive, each customer will be managed in accordance with their individual circumstances.

Customers may not be able to enrol in the CleanTech Energy Hardship Program where the customer:

- is in debt due to fraudulent activity; or
- is dishonest in describing their financial circumstances; or
- is a large-use customer (ie, uses more than 160MWh/yr)

2.5 Information and Enrolment

Customers experiencing financial hardship may request further information or enrol in the CleanTech Energy Hardship Program directly with CleanTech Energy through the following channels:

Telephone: 08 6147 7555
Monday to Friday: 8:30am to 5:00pm
Email: accounts@CleanTechenergy.com.au
Website: www.CleanTechEnergy.com.au
Mail: CleanTech Energy, PO Box 262, West Perth 6872

2.6 CleanTech Energy Hardship Program

CleanTech Energy's Hardship Program is personalised to the customer's circumstances and ability to pay. Options will be discussed with hardship customers to ensure that the program is fit for purpose. The discussed plan will be provided to the customer in writing to enable the customer to make an informed decision before entering the program. During the course of the agreed program, CleanTech Energy will continuously monitor compliance and perform, at minimum, quarterly reviews to ensure the program remains suitable to the customer's circumstances.

A hardship program may include one or multiple initiatives as outlined below.

Extended Payment Plan

A plan will be defined to allow the customer to pay for energy usage on an ongoing basis, and to pay overdue amounts through regular, reasonable and manageable instalments over an agreed period of time. The frequency of payments for the overdue amounts will be determined on a case-by-case basis and may be amended during the life of the plan upon mutual written agreement between the customer and CleanTech Energy.

During the program, we will actively engage with the customer to adapt or review the payments amounts as required. Initially, the customer will be expected to agree to a minimum payment equivalent to what the customer can afford, in order to demonstrate their willingness to pay. Subsequently, we will work with the customer to adapt or review the payment amounts, the frequency of payments and terms whilst taking account of the customer's circumstances.

The establishment of a payment plan will take into consideration the customers capacity to pay, any arrears owing, and the customers expected energy consumption. CleanTech Energy will inform the customer in writing of the plan duration, instalment amount, frequency and due date of each instalment. The customer will be given the option of paying the agreed instalments in advance or in arrears and will also be able to cancel their payment plan by contacting us.

Capacity to Pay

Capacity to pay relates to a customer's ability to meet their expenses in relation to their current level of incoming and outgoing costs. The customer's capacity to pay assessment will be discussed with the customer and will take into consideration:

- the customer's current situation;
- the customer's ability to make a payment;
- the customer's available payment methods;
- the amount the customer has advised that they can currently afford to pay;
- the customer's energy consumption level and expected consumption needs over the next 12 months;

Centrepay

If a customer receives Centrelink benefits or allowances, then they are eligible for Centrepay, which is a free voluntary bill paying service. Centrepay enables regular deductions to be made from the customer's Centrelink payments to pay bills. CleanTech Energy encourages Centrepay deductions to contribute toward the payment of a customer's bills and can support hardship customers in setting up this payment method.

Direct Debit

Paying by Direct Debit demonstrates willingness and commitment from the customer to adhere to the Hardship Program. CleanTech Energy encourages hardship customers to make payments on a weekly or fortnightly schedule by Direct Debit.

External Concession Programs

CleanTech Energy will support customers in accessing any state government assistance for which they are eligible and will help with the assistance application if required. If requested and duly authorised by the customer, we will submit the applications on the customer's behalf directly with the appropriate concession programs or agencies.

Financial Counselling

CleanTech Energy will encourage all hardship customers to speak to accredited local financial counsellors and if required (or requested and authorised by the customer to do so), CleanTech Energy will work in coordination with the customer's financial counsellor to establish the customer's ability to pay which is a key component of the CleanTech Energy Hardship Program - Capacity to Pay assessment.

Energy Audit and Efficiency Whilst on the CleanTech Energy Hardship Program

Hardship customers will receive support in managing and understanding their energy consumption. This will enable the customer to reduce energy usage where appropriate and manage their consumption and assist them to extinguish their debt in the shortest time possible.

Self-assessable energy audit information will be included in the CleanTech Energy Hardship Program enrolment pack and customers will be able to access support over the phone to perform the audit and implement the energy savings measures identified. CleanTech Energy will also support the customer to access financial assistance to buy efficient appliances through the No Interest Loans Scheme (NILS) which is a nationwide program, or through other more suitable energy efficiency local programs.

Charges

A copy of this policy is freely available to any customers upon request via the CleanTech Energy contact channels and is also available online at www.CleanTechenergy.com.au

CleanTech Energy will not charge any fees, late payment fees or security deposits whilst a customer is actively participating in a CleanTech Energy Hardship Program and complying with the agreed terms of the program. The customer will also be shielded from credit collection activities whilst participating in the Hardship Program.

Confidentiality

The privacy of customers experiencing financial hardship will be protected at all times. CleanTech Energy is committed to maintaining the confidentiality of personal information under its privacy policy and will not disclose it to third parties unless required to do so by law.

Program Completion

Upon successful completion of the program, CleanTech Energy will contact the customer via the preferred contact method to acknowledge their success in completing the program and discuss if another payment plan or more frequent billing will help the customer to better manage ongoing bills. CleanTech Energy will also reassure the customer of its ability to return to a CleanTech Energy Hardship Program provided that the eligibility criteria are again met.

Removal from the hardship program

Removal from the Hardship Program and/or service disconnection will only be pursued as a last resort and after all the avenues described within this policy have been exhausted. CleanTech Energy will make at least three (3) attempts to contact the customer. Customers who fail to make payments by the due dates and who fail to engage with CleanTech Energy will risk being disconnected.

2.7 Making a Complaint

A hardship customer has the right to raise a complaint. Complaints can be addressed by phone at 08 6147 7555, by email at info@CleanTechEnergy.com.au or by Mail to PO Box 262, West Perth WA 6872. More information about making a complaint can be found on our website.

If a hardship customer is not satisfied with the way in which CleanTech Energy has handled a complaint or dispute, the customer can request to have the complaint addressed by a more senior manager. As a last resort, independent dispute resolution may be available through the relevant state energy ombudsman.

2.8 Visibility and Awareness

This policy will remain accessible and visible on the CleanTech Energy website.

2.9 Training

CleanTech Energy will ensure that our entire team are adequately trained to help customers in financial hardship. Training and refresher workshops will be conducted on a regular basis. Training and workshops include, but are not limited to, the following key areas:

- Hardship policy, procedures and work instructions;
- Hardship indicators and triggers;
- Adequate and respectful communication skills;
- Social and community issues awareness;
- Government-funded concession schemes;
- Energy efficiency measures and funding programs;
- Regulatory and Legal Compliance; and
- AER's Sustainable payment plans framework.

2.10 Continual Improvement

CleanTech Energy will work with staff, customers, building managers, body corporate committees, and other interested parties to improve this policy on a regular basis. This Policy is to be reviewed annually by the Executive Management Team to ensure it is delivering effective outcomes.