



## Help to pay your energy bill

[Name of energy organisation]



Easy English



## Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this book



You can get someone to help you

- read this book
- know what this book is about

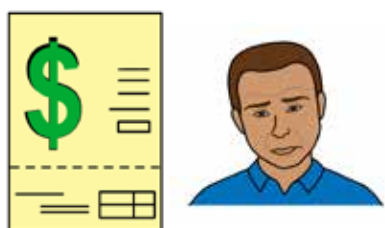


- find more information.

## About this book

This book is written by the  
[name of energy organisation].

This book is about our **hardship program**.



Hardship means you find it hard to pay for things like bills.



A hardship program can help you pay your energy bills.



In this book we tell you

- how we can help you pay energy bills
- how we make a plan to work with your life
- your rights as our customer.



There are many reasons a person might find it hard to pay their energy bill.

Things in your life might make it hard to pay your bills.

For example,



- someone in your family has died



- someone in your life is very sick



- there is violence in your life.



You might **not** have money to pay your bills.



There are lots of reasons someone might go through hardship. For example,

- job loss
- fewer hours at work



- **unemployment.**

Unemployment means you do **not** have a job.

You can talk to us about what you need.



You can ask a support person to talk to us. For example, a friend or family member who normally helps with your bills.



Most of the time we need your **permission** to talk to other people about your bills.

Permission means you say **yes** first.



## Join our hardship program

We can help you join our hardship program.



We will tell you about our hardship program if

- you contact us for help to pay your bills



- someone you know tells us you might need help



- we are worried you need help to pay your bill.

We will ask you to think about the hardship program if in the past you have



- paid your bills late

- broken payment plans



- asked for more time to pay bills



- been warned by us before

- been **disconnected** because you did not pay your bills.

Disconnected means your energy was cut off because you did **not** pay on time.

We can help you to join our hardship program if you tell us



- you are allowed to get support services



- you have hardship in your life such as job loss.

Our staff are trained to help you with hardship.



Our expert staff will

- ask you questions about how you live

- ask about money problems

- work out if you can join the hardship program.





Once you apply

- we can take up to [retailer to insert number of weeks or business days] to read your **application**

Your application is the form you send us to say you want our help.



- we can take up to [retailer to insert number of weeks or business days] to tell you if you can join the program.



If you join our hardship program we will

- see if there is a better energy plan for you
- give you tips to save energy and money
- see if there are other ways to help you



- talk about the right payment amount to suit you.



If you want to learn more, ask us for a free copy of our hardship policy.



## Ways you can pay

There are different ways you might pay your bill.



For example,

- **payment plans**
- **Centrepay.**

Payment plans say how you will pay your bills in the future.



Centrepay is a free service that uses money from your Centrelink account to pay for bills.

You can choose to use centrepay if you are eligible.



## How we make your payment plan

We want to make a plan that will work with your life.

To make your payment plan we will think about



- how much you can pay

- how much energy we think you will use in the next 12 months



- how much you **owe**.

When you owe money, it means you need to pay money.

## What happens when you start your payment plan?

Once we agree to a payment plan, we will send you information about



- 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



S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

- when you need to make your payments

- how we worked out your payments.

Sometimes we can remove money you owe.

## What happens if you miss a payment?



If you miss a payment, we will contact you to see if you need help.

We will contact you by [contact process explained by retailer when a hardship customer misses a payment plan instalment].

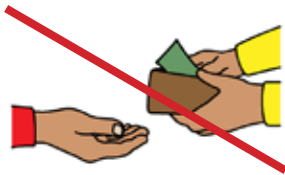
## What you must do



Tell us if things change and you **cannot** make the payments in your plan anymore.

We can review your payment plan if you talk to us when things change.

Tell us if your contact details change.



We may **not** help you anymore if you

- stop payments in your plan
- do **not** tell us when your contact details change.



## We can stop your energy plan

If we cancel 2 plans in the past year because you did **not** follow your plan



- we do **not** have to offer you a new plan
- we might disconnect your energy.



## We might move you to a different plan



When you join our hardship program, we will make sure you are on the best plan for you.

If we think there is a better plan for you, we will

- tell you about the other plan
- ask if you want to move plans for free
- help you join the new plan if you say **yes**.

## Other ways to get help

There may be other ways you can get help to pay your bills depending on where you live.

We will tell you if you can get other supports.

For example,



- **financial counselling**

Financial counselling means you talk to an expert for help with money problems.

- **government relief schemes**

Government relief schemes are supports from the government to pay bills.



- **energy rebates**

Energy rebates are plans to get some money back from the bills you pay.



- **concession programs.**

Concession programs make your bills cheaper.



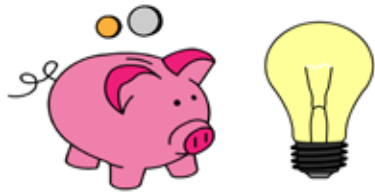


## Our programs

As a hardship customer we offer programs to help you manage your energy bills, including [retailer to insert other services/products available to hardship customers].

We think about your life and try to find a [program/service] that can help you.





## We can help you save energy

Your bills will cost less if you use less energy.



We will give you tips to use less energy.



## We will work with you

If you have joined our hardship program

- we will **not** charge late payment fees.

For example, we will **not** ask for extra money if you pay late.



- we will **not** ask for a **security deposit**.



A security deposit is extra money you might have to give a service when you join.



- we will **not** make changes to your plan unless you say **yes** first.

For example, we will **not** change how often you must pay a bill unless you say **yes** first.



## More information

[retailer]



Call XX XXXX XXXX



Website [www.](#)



Email

## More help

[retailer insert details of relevant energy ombudsman]



National Relay Service

TTY 133 677

Then ask for XX XXXX XXXX

Speak and Listen 1300 555 727

Then ask for XX XXXX XXXX

Internet relay users connect to the NRS

Then ask for XX XXXX XXXX

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