

Staying Connected Program – Financial Hardship Customer Charter

Corporate policy 7.1.2

Responsible Officer: Staying Connected Supervisor
Policy Custodian: General Manager Retail
Division: Retail
Date of effect: May 2010
Date of last review: 2 March 2012

Language assistance

For language assistance please call 13 14 50, which is a 24 hour phone number.

如果您需要幫助，請打電話給下面的號碼。

¿Necesita un intérprete? Llame al número indicado abajo.

هل تحتاج إلى مترجم؟ اتصل بالرقم أدناه.

Trebate li pomoč tumača? Nazovite niže navedeni broj.

Nếu quý vị cần sự giúp đỡ, vui lòng gọi số bên dưới.

Se vi serve un interprete, telefonate al seguente numero.

Αν χρειάζεστε διερμηνέα, τηλεφωνείτε στον αριθμό παρακάτω.

1. Introduction

ActewAGL's Financial Hardship Customer Charter is in line with the requirements of the ACT Consumer Protection Code, the NSW Electricity Supply (General) Regulations 2001 and the Gas Supply (Natural Gas Retail Competition) Regulation 2001.

2. Policy Statement

ActewAGL recognises that some residential customers may, at times, be unable to meet their utility payment obligations. The key objective of the Staying Connected program is to assist those customers so that they remain connected to their utility services by offering flexible and affordable payment plans.

ActewAGL considers that a customer in financial hardship is a small retail customer who 'cannot pay' as opposed to 'will not pay'.

Disconnection of utility services for genuine hardship customers is a last resort option and ActewAGL will not disconnect a customer whilst they are actively participating in the Staying Connected program.

ActewAGL's Staying Connected Program will be reviewed periodically to ensure it remains sensitive to the customer's needs and remains an effective policy in line with industry and regulatory standards and requirements.

3. Identification of hardship customers

Self identification

ActewAGL will assist customers to self assess by:

- bill and reminder notices containing details of assistance to encourage early contact
- making an income and expenditure calculator available on ActewAGL's website for self assessment of overall financial capacity
- promoting awareness of ActewAGL's Staying Connected program through reminder notices, brochures, website and the media
- working closely with consumer welfare groups and other appropriate government agencies
- providing interpreter services for customers from non-English speaking backgrounds
- providing services for the hearing and sight impaired.

Identification by ActewAGL

ActewAGL will proactively identify customers who may potentially be facing hardship by:

- ensuring that bill payment reminders contain information about assistance that ActewAGL may be able to provide if they are unable to pay their bill
- ensuring that attempts are made to contact customers by telephone if their bills are unpaid and the customer has not contacted ActewAGL
- using commonly accepted indicators to identify whether a customer may be in hardship
- integrating ActewAGL's financial hardship and credit management processes, leading to earlier identification of customers that may be in financial distress that could potentially lead to hardship.

Payment options

ActewAGL's objective is to support customers facing short and long-term financial distress and/or hardship by:

- offering flexible payment arrangements to suit the customer's individual needs
- assisting customers align their consumption with capacity to pay
- not being charged fees for disconnection, reconnection or late payment fees
- creating a supportive environment in which the customer feels comfortable.

A letter will be sent to the customer, outlining this agreement as well as their rights and responsibilities. ActewAGL will liaise with customers periodically to ensure that the arrangements remain appropriate for their individual circumstances.

ActewAGL customers identified as being in financial distress or hardship will be offered the opportunity to:

- pay by instalments
- pay in arrears or in advance, or
- place a short term moratorium on payments in certain circumstances.

ActewAGL has a number of flexible payment methods available and will work with customers on the Staying Connected program to choose the payment method that best suits their needs. These payment methods include:

- Budget pay – where the customer specifies an amount to be paid by instalments and then pays the balance owed by the due date.
- Even pay – the billing system calculates an average instalment for the customer to pay. The instalment is re-evaluated every six months.
- Centrepay – the customer specifies an amount to be paid and Centrelink send the monies direct to the customer's utility account. All customers in receipt of Centrelink benefits are eligible to utilise this payment method. All information to set up Centrepay can be obtained through Centrelink.
- In addition, the customer can pay via instalments through Epayplus, Bpay, Australia Post and the ActewAGL Home Connect Stores.

Government rebates and concessions

ActewAGL will ensure that a customer's eligibility for any rebates or government concessions will be assessed and applied where appropriate when entering the Staying Connected program.

Customers will be advised of or directed to the following.

- Forms for rebate for pensioners and veterans which are available at <https://secure.actewagl.com.au/forms/rebates/pensionact.aspx>
- Form for rebate of healthcare cardholders, for electricity only, which are available at <https://secure.actewagl.com.au/forms/rebates/hcc.aspx>
- The Energy Accounts Payment Assistance (EAPA) scheme for NSW customers.

For more information customers can:

- visit the ActewAGL website at actewagl.com.au/stayingconnected
- contact ActewAGL on 131493
- to submit an online enquiry at <https://secure.actewagl.com.au/forms/enquiry>
- visit a home connect store.

ActewAGL will assist those customers with no computer access.

Referrals

ActewAGL may refer a customer to an independent financial counseling service so that their individual circumstances can be assessed as a whole. ActewAGL will actively work with a financial counselor who is assisting a customer to put an affordable payment plan in place for their ActewAGL account.

ActewAGL may also accept referrals from other consumer organisations for those customers that they have assessed being in hardship and requiring assistance for their utility bills. Customers who are then assessed over the telephone will be advised immediately of their eligibility for the Staying Connected Program. Customers who are referred via email will be contacted within one business day.

ActewAGL will, where appropriate, refer a customer to organisations that provide home energy audits.

Customer rights and responsibilities

To be eligible to participate in the Staying Connected program, the customer must:

- be an active, small retail customer
- have an outstanding debt which cannot be paid before the next billing cycle
- be experiencing short or long-term financial hardship.

In addition customers must demonstrate a willingness to pay their utility bills by:

- making payments as agreed
- maintaining communication with ActewAGL, particularly when experiencing payment difficulties due to a change in circumstances
- maintaining communication if personal details have changed.

A customer will be allowed two payment arrangements within a twelve month period.

Customers who are uncooperative or abusive will not be assisted.

Customers on life support or other special medical circumstances will automatically be eligible for assistance under ActewAGL's Staying Connected program if required.

Range of programs to assist customers in hardship

ActewAGL will assist customers by:

- working with the customer to establish sustainable payment plans
- rewarding electricity customers who make ongoing and regular payments as agreed under their payment plan
- considering the suspension of interest for water accounts
- not subjecting customers to any additional charges such as late fees, field call fees and reconnection fees
- assisting customers in setting up automatic deductions from Centrepay
- working together with customers to close the gap between consumption and capacity to pay by providing energy and water saving information
- referring ACT customers to the Government's Energy Wise Home Energy Audit scheme, which applies no charge for concession holders
- referring NSW energy customers to the EAPA and Energy Grant scheme
- referring customers to financial counsellors and/or charitable organisations if required.

Removing a customer from the Staying Connected program

Customers may be removed from ActewAGL's program if:

- there is no overdue balance
- the customer can be assisted under our normal credit terms
- the customer is no longer an ActewAGL customer
- the customer fails to make payments as agreed

- mail is returned in conjunction with missed payments.

ActewAGL will attempt to contact the customer over the phone and in writing to warn them that they may be removed from the Staying Connected program.

ActewAGL will also attempt to contact an authorised alternative contact (for example, the customer's financial counsellor) in order to prompt contact from the customer prior to them being removed from the Staying Connected program.

If there is no response from the customer after attempts to contact them, they will be advised of their removal from ActewAGL's program in writing.

Accepting a repeat Staying Connected customer

Customers who have been previously removed from the Staying Connected Program are not excluded from re-acceptance, but must meet eligibility criteria to be reconsidered.

Once the customer has been reassessed and is considered eligible for ActewAGL's Staying Connected Program they may, as a requisite of being accepted, be required to set up automatic payments from Centrepay or some other deduction program.

The customer must acknowledge their obligations and responsibilities under the program prior to being accepted. This may be done over the telephone, or in person.

Transparency and accessibility

Greater transparency will promote confidence with customers in understanding the Staying Connected program.

ActewAGL will provide customers easy access to this policy and if requested will send a copy to the customer by mail at no charge. All relevant Staying Connected literature will be available on ActewAGL's website.

ActewAGL will provide on-going training to all front line staff on the Staying Connected program to maintain the high level of skill required and expected by ActewAGL for dealing with customers in financial hardship in a professional, sensitive and respectful manner.

4. Terms and definitions

Small retail customer

A small retail customer is a person who:

- in the ACT uses less than 100 megawatts (MW) per hour of electricity per year
- in NSW uses less than 160MW per hour of electricity per year
- uses less than 1 terajoule of gas per year.

Escalation

Customers have the right to escalate any enquiry to other organisations such as the following.

For ACT customers:

- ACT Civil and Administrative Tribunal (ACAT) Energy and Water unit on 02 6207 7740.

For NSW customers:

- o Energy and Water Ombudsman NSW (EWON) on 1800 246 545.

Further information regarding the ActewAGL internal complaints process is available on the ActewAGL website.

Other agencies and programs

ActewAGL may refer customers to the following services which are listed in the White Pages.

- o CARE Inc Financial Counselling Services on 02 6257 1788
- o The Salvation Army on 13 72 58
- o St Vincent De Paul Society on 02 6282 2722

ACT Energy Wise Home Energy Audit

The ACT Energy Wise Home Energy Audit is available at no charge for concession holders. Audits are conducted by a professional energy auditor from the Home Energy Advice Team (HEAT), which can be contacted on 02 6260 6165.

Energy Grant scheme NSW

The Energy Grants scheme is available to customers who hold a Pensioner Concession Card, Health Care Card or Veterans' Affairs Gold Card. Customers can contact the following agencies:

- o The Department of Industry and Investment (Energy) on 1300 136 888 or by visiting www.savepower.nsw.gov.au
- o The Department of Environment Climate Change and water on 1300 361 967
- o Field Force, which conducts audits and minor refits on 1300 662 416
- o The NSW Office of Water on 02 9895 7085.

Energy Accounts Payment Assistance (EAPA)

ActewAGL will refer customers to a range of community welfare organisations who distribute EAPA vouchers.

5. Responsibilities

| <i>Position</i> | <i>Responsibility</i> |
|---|-------------------------------|
| Staying Connected Supervisor – Retail Finance | Implement and maintain policy |

6. Related documents

- Financial Hardship Policy

7. Document control

| <i>Version</i> | <i>Author/Editor</i> | <i>Description of changes</i> | <i>Approved by/date</i> |
|----------------|----------------------|---|--|
| 1 | Harvey Escribano | Minor amendments in line with NECF minimal requirements | Australian Energy Regulator 2 March 2012 |

