

# **ActewAGL's Financial Hardship Policy**

delivered through our  
**Staying Connected  
Program**

## TABLE OF CONTENTS

<b>1. Important information</b>	<b>1</b>
Introduction	1
<b>2. What is the Staying Connected program?</b>	<b>1</b>
<b>3. What do we mean by 'hardship'?</b>	<b>2</b>
<b>4. What we will do to help you</b>	<b>2</b>
4.1 When will we help	2
4.2 Who will we help	4
4.3 Our commitments	5
4.4 Your commitments	5
4.5 A little bit of extra help	5
4.6 Further benefits	5
<b>5. Payment options</b>	<b>6</b>
5.1 What we will do	6
5.2 What you must do	6
<b>6. Other support to help you pay your energy bill</b>	<b>7</b>
6.1 What we will do	7
6.2 What we need you to do	8
<b>7. Our programs and services</b>	<b>8</b>
7.1 What we will do	8
7.2 Informing you about the Staying Connected program	8
<b>8. We want to check you have the right energy plan</b>	<b>9</b>
8.1 What we will do	9
<b>9. We can help you save energy</b>	<b>9</b>
9.1 What we will do	9
<b>10. We will work with you</b>	<b>10</b>
<b>11. Removal from the Staying Connected program</b>	<b>10</b>
11.1 Steps before removal	10
11.2 Accepting a repeat Staying Connected program participant	10
<b>12. Contact us</b>	<b>10</b>
12.1 Feedback and complaints	10

# Staying Connected program



## 1. IMPORTANT INFORMATION

### Introduction

This policy applies to all residential customers living in the ACT and NSW who find it hard to pay their energy bills due to hardship.

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
- 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. Upon receiving permission, we will engage with your contact in a way that is consistent with your consent and instructions. You can provide this consent and information by email, in writing, or over the phone.

## 2. WHAT IS THE STAYING CONNECTED PROGRAM?

ActewAGL understands that life doesn't always go to plan. Despite your best efforts, you can sometimes experience difficulty paying your energy bills as a result of financial hardship.

The Staying Connected program provides practical solutions to help you get back on track and ultimately keep your electricity and/or gas supply connected.

The Staying Connected program is focused on providing personalised, targeted and flexible assistance. Central to the Staying Connected program is providing you with a tailored payment plan.

The ActewAGL Hardship policy is delivered through our Staying Connected program.

## 3. WHAT DO WE MEAN BY 'HARDSHIP'?

ActewAGL considers you are in financial hardship when you want to pay your energy bills on time, but for reasons outside of your control, you can't manage to do so. 'Financial hardship' is defined as financial challenges, resulting in you being unable to pay an outstanding energy bill, without affecting the ability to meet the basic living needs for yourself or a dependent.

We recognise that your hardship circumstance is unique to you. The ways in which we can help and the services we can provide or recommend can vary, depending upon your individual needs.

When you contact the Staying Connected team, you will talk directly to a team member who has undergone specialised training to understand and manage hardship issues. In addition, every member of the ActewAGL Contact Centre has completed hardship-specific training and can:

- **Answer** questions about the Hardship policy and the Staying Connected program;
- **Identify** customers who may be experiencing payment difficulties due to hardship; and
- **Assist** if a customer is experiencing payment difficulties due to hardship.

Regular team training ensures that the team remains updated in line with regulatory and best practice changes.

[Read on for how we can offer practical solutions to support you.](#)

## 4. WHAT WE WILL DO TO HELP YOU

### 4.1 When will we help

We will tell you about our hardship program if:

- you tell us you are having trouble paying your bill
- you are referred to the Staying Connected program via one of ActewAGL's call centres, including our Credit Management team
- if you submit a Staying Connected form through our website
- you are referred to our program by a financial counsellor or other community worker
- you are referred to our program by the ACT Civil and Administrative Tribunal
- we are concerned that you may be experiencing financial hardship.

We will recommend a payment arrangement, or suggest that you speak to a staff member to help you join our hardship program, Staying Connected, if you have:

- an inability to meet the terms of a reasonable payment arrangement
- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment.

# Staying Connected program



We may contact you directly to discuss your account if we identify any of these issues.

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

- you are eligible for 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.

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

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

## 4.2 Who will we help

We recognise that no request for hardship assistance is the same as another. If, after reading this policy, you are still unsure as to your eligibility, we encourage you to contact us. We will look at every request on a case-by-case basis and take into account your individual circumstances.

To assess your eligibility for the Staying Connected program, we will verify the following:

- you have an outstanding debt which cannot be paid before the next billing cycle
- you are an active, residential customer with ActewAGL.

Once verification has occurred, ActewAGL will assess your eligibility in the following way:

- our staff will first confirm with you what you are able to afford to pay towards your accounts
- should you request it, ActewAGL will also take into consideration a financial counsellor's statements about your financial capacity.

If we believe you may benefit from the help of a financial counsellor, we may offer to refer you, but seeing a financial counsellor is not mandatory or a prerequisite to receiving our assistance.

- Our staff will calculate a payment arrangement that would meet your projected consumption for the coming 12 months, as well as your existing debt.

We will tell you this amount and discuss your options as outlined below. If you are unable to meet this payment arrangement, you would be considered eligible for the Staying Connected program.

## CAN YOU MEET THE PAYMENT ARRANGEMENT?

### If you can afford to meet this payment arrangement

- We will discuss with you the option of setting up a standard payment arrangement. You do not need to be on the Staying Connected program to set-up this payment arrangement.
- This arrangement will enable you to lower your debt and meet your future consumption.
- You will be protected from disconnection whilst you are adhering to the agreed payment arrangement.

### If you are unable to meet this payment arrangement

- You are eligible for the Staying Connected program and we will work with you to establish a payment arrangement you can afford.
- We will set up a payment schedule, based upon your preference.
- Your payment schedule can be weekly, fortnightly, or monthly— as long as it's a regular payment schedule, we will work with you and your preferences.
- You will be protected from disconnection whilst you are on the Staying Connected program and adhering to your agreed payment arrangement.

### If you are unsure if you can afford to meet this payment arrangement

- If you are speaking with someone other than our Staying Connected team, we will transfer you, or arrange for the Staying Connected team to return your call.
- The Staying Connected team will ask you a number of questions relevant to your individual circumstances.
- These questions will assist the Staying Connected team to assess your capacity meet this payment arrangement.
- At the conclusion of this discussion, you and the Staying Connected team will decide together whether you do, or do not, have the capacity to meet the payment arrangement and your eligibility for the Staying Connected program.

We will assess your application for hardship assistance within 2 business days from receipt of your application.

We will let you know if you are accepted into our Staying Connected program within 3–5 business days from receipt of your application.

If you are deemed ineligible for the Staying Connected program, we will contact you and provide you with a reason for your ineligibility.

Business accounts are not eligible for direct support, but sole traders experiencing cash flow concerns are eligible for consideration with their residential accounts.

# Staying Connected program



## 4.3 Our commitments

If you are accepted into our Staying Connected program, we will:

- ensure your energy remains connected while you are participating in the program
- tell you if you are on the right energy plan or if there is a better plan for you
- talk to you about a payment amount that suits your circumstances
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- connect you with other organisations that may be able to provide you with financial advice and support
- treat you with respect, courtesy and empathy
- treat all information provided by you with confidentiality
- give you ideas about how to reduce your energy use.

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

To keep our commitments to you, we have systems and processes in place that enable us to meet our obligations with respect to customer hardship in:

- i. the Retail Law, and
- ii. the Retail Rules, and
- iii. the AER's Hardship Guidelines, and
- iv. ActewAGL's Hardship policy.

## 4.4 Your commitments

To remain on the Staying Connected program, you will be required to work with us. You can do this by keeping the lines of communication open and letting us know if your circumstances change. You also do this by making your agreed payments, in full and on time. If, for any reason, you don't think you will be able to make a scheduled payment, or if doing so will cause you greater hardship —please contact us.

If we think it might further support you, we may also recommend that you meet with a financial counsellor or other third party, but your acceptance onto our Staying Connected program is in no way conditional upon your acceptance of this referral.

## 4.5 A little bit of extra help

ActewAGL believe that if you are meeting your commitments, we should acknowledge that and give you a little bit extra, to help you get back on track. So, if you are a Staying Connected program participant and you make five consecutive payments to schedule, we will credit your account with an equal instalment, up to a maximum value of \$50. We will continue to do this, every fifth payment, whilst you are on the program and making your scheduled payments.

## 4.6 Further benefits

Once you are participating in the Staying Connected program, you will not be subject to additional charges such as late fees, field call fees, or reconnection fees.

## 5. PAYMENT OPTIONS

### 5.1 What we will do

First and foremost, if you are on the Staying Connected program, ActewAGL will work with you, to choose the payment method that best suits your needs.

There are different payment options available to Staying Connected customers, including:

- Short-term or long-term payment plans
- Direct Debit
- Centrepay
- BPAY
- Post Office payment
- credit card payments
- payments online via our self-service platform or over the phone.

When you are in our Staying Connected program, we will offer you flexible payment options to suit your individual situation. To make your payment plan, we will consider:

- how much you can pay
- how much you owe
- 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.

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.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.

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

# Staying Connected program



If you miss a payment, we will contact you to see if you need help. We will contact you by your preferred means of contact. For more information on our process for missed payment plan instalments, please see section 11 (page 10).

In addition to all of the above, we will also provide you with information about:

- our incentive program
- our commitment to privacy
- our contact details.

## 5.2 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:

- stop making payments under your plan
- 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.

ActewAGL may conduct reviews during the course of your payment plan. Reviews can involve the Staying Connected team contacting you, to ensure that the agreed-upon plan is still appropriate for your circumstances. In addition to being conducted from a proactive monitoring perspective, reviews can also be triggered by the following occurrences:

- multiple missed payments
- significant changes in energy consumption
- your account is in credit
- your account has been closed.

## 6. OTHER SUPPORT 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.

### 6.1 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.

# Staying Connected program



If you are unable to afford a payment arrangement at least equal to your future consumption, our Staying Connected team can provide you with referrals for further support. This will be tailored to your individual circumstances, for example:

- If you live in the ACT, we can refer you to the ACT Civil and Administrative Tribunal (ACAT), who may be able to provide you with further hardship assistance.
- If you live in NSW, we can help to put you in touch with community organisations and financial counsellors.

## 6.2 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.

## 7. OUR PROGRAMS AND SERVICES

As a hardship customer, you can access a range of programs and services to help you. These include, but are not limited to:

- reviewing your account to ensure that you are on the most appropriate plan
- checking that you are receiving available concessions
- providing tailored energy efficiency advice and referrals
- receiving incentive payments when you adhere to the agreed payment schedule
- providing a referral to a financial counsellor or government assistance scheme.

### 7.1 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.

ActewAGL works closely with the following agencies and recommends the services they provide:

- Actsmart Home Energy Efficiency Program: 0262347408
- ACT Civil and Administrative Tribunal ACT-EW Hardship Program: 02 62077740
- Care Inc. Financial Services: 02 62571788 or 1800 007 007
- St Vincent de Paul Canberra/Goulburn: 02 62822722 or 02 62347470
- Salvation Army Moneycare Goulburn: 0478 402 058
- Salvation Army Moneycare Queanbeyan: 0418 261 391
- Salvation Army Moneycare Canberra: 02 6248 7191
- Mission Australia Nowra: 02 44482000

In NSW, we strongly recommend the [Energy Accounts Payment Assistance Scheme](#).

### 7.2 Informing you about the Staying Connected program

ActewAGL proactively promotes awareness of our Staying Connected program and supporting Hardship policy to customers, financial counsellors and other agencies via internal and external networks, website, and the media. It is easily accessible on the [ActewAGL website](#).

# Staying Connected program



At your request, we can post or email you a copy of the Hardship policy, free of charge, or direct you to it on the ActewAGL website.

If you have a disability, literacy, cultural or linguistic requirement, our Staying Connected team are trained to provide you support. We regularly work with our community partners to support customers who are without internet access or in a remote area. We can assist you to access TIS National interpreter services, as well as National Relay Service supports for the hearing impaired. We can also provide larger billing for the sight impaired.

An ActewAGL energy bill contains information urging customers experiencing difficulties to contact us at the earliest opportunity to discuss a solution.

## 8. WE WANT TO CHECK YOU HAVE THE RIGHT ENERGY PLAN

### 8.1 What we will do

When you join our Staying Connected program, we will talk to you about your energy use and whether you are on the right plan.

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
- record your acceptance of any terms and conditions.

We will only talk to you about energy plans we can offer and it is not a requirement or prerequisite of the Staying Connected program that you change your plan.

## 9. WE CAN HELP YOU SAVE ENERGY

Using less energy can save you money.

### 9.1 What we will do

When you join our Staying Connected program, we can give you tips to use less energy, based on your billing. This can be different depending on the state or territory you live in. We may recommend you make contact with the ACT Government's Actsmart Home Energy Efficiency Program or the NSW Government's Energy NSW Program, especially if a potential improvement in consumption has been identified through:

- changes in patterns of behaviour
- support in providing a written report to landlord or housing
- eligibility for a NSW or ACT Government Energy Efficiency program.

## 10. WE WILL WORK WITH YOU

If you have joined our Staying Connected 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.

## 11. REMOVAL FROM THE STAYING CONNECTED PROGRAM

The Staying Connected program is ActewAGL's opportunity to provide practical solutions when you most need support. However, there are occasions when a participant may be removed from the program. This is always a last resort and will only occur after the Staying Connected team has made multiple attempts to contact you.

### 11.1 Steps before removal

If payments are not made as agreed, the Staying Connected team will attempt to contact you by mail, email and/or by phone, to warn of a pending removal.

If you have nominated someone, we will attempt to contact your authorised alternative contact (for example, an advocate or financial counsellor) in order to further prompt contact from you, prior to your being removed from the Staying Connected program.

If there is still no response from you, your account will be removed from the Staying Connected program.

Following your removal from the Staying Connected program, we will notify you by mail of your removal from the Staying Connected program and to advise you that normal credit action will resume. The letter will also remind you that your protection against disconnection has been removed.

### 11.2 Accepting a repeat Staying Connected program participant

If you have been previously removed from the Staying Connected program, you are not excluded from re-acceptance, but your circumstances may need to be reassessed. We will reassess you in the same manner as described in section 4.2.

## 12. CONTACT US

### 12.1 Feedback and complaints

ActewAGL values your feedback and will work to resolve your complaints at the first point of contact. If this is not possible, we encourage you to provide your feedback or lodge a complaint:

## Staying Connected program



*Our primary concern is the safety of both ActewAGL customers and employees. We will not be able to assist customers who are abusive or threatening.*

**Call:** 02 6248 3519

**Email:** [resolutions@actewagl.com.au](mailto:resolutions@actewagl.com.au)

**Mail:** GPO Box 366 Canberra ACT 2601

If you are not satisfied with the way in which your complaint has been handled, you have a right to escalate your enquiry to the applicable energy ombudsman:

- ACT Civil and Administrative Tribunal: 02 62077740
- NSW Energy & Water Ombudsman: 1800 246 545

ActewAGL recognises that we provide essential services, and commits to working with all relevant regulatory and consumer organisations to manage issues that you may face as a result of financial vulnerability. Disconnection of energy services is a last resort option and ActewAGL will not disconnect you whilst you are actively participating in the Staying Connected program.

You can access our Staying Connect program via:

- Call: 1300 138 574
- Email: [stayingconnected@actewagl.com.au](mailto:stayingconnected@actewagl.com.au)
- Submission via the [ActewAGL website](#)

