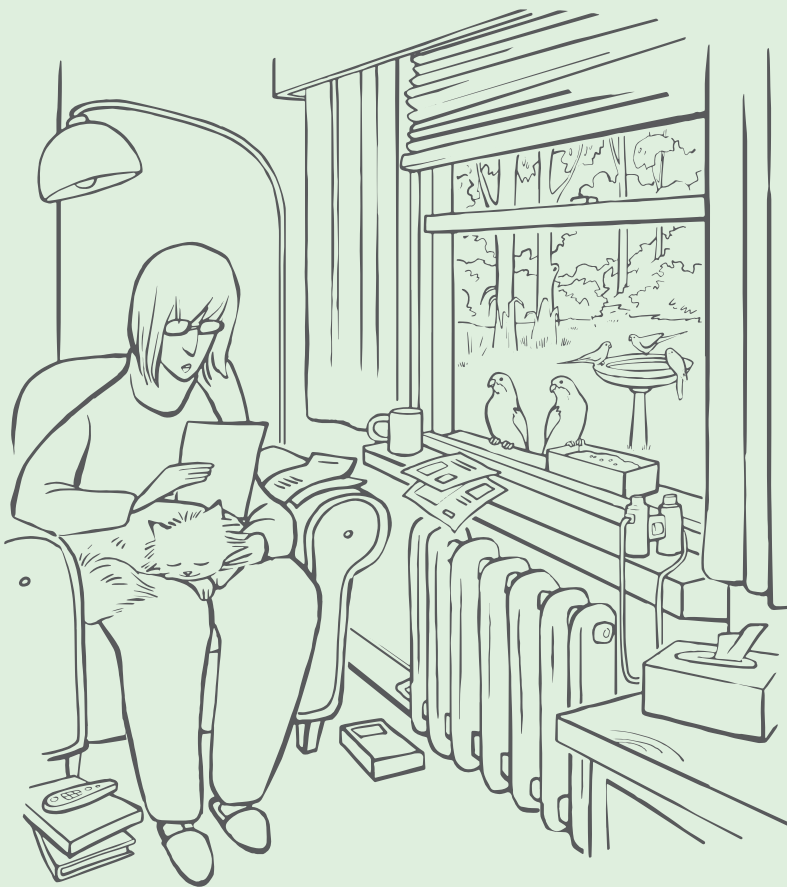


ActewAGL Vulnerability Action Plan

Empowering our community.



Message from our General Manager

“We’re always here to help, and encourage our customers to get in touch if they’re having a hard time paying bills. We promise to provide personalised support when it’s needed most.”

ActewAGL has been part of the Canberra region for more than 100 years. We’re a business run for local people, by local people. Each day, we speak to customers who are a part of the community we live in, and we know first-hand the impact that higher bills can have. It’s not just the cost of utilities, we often hear from people who are doing it tough coping with the cost of living in general.

Early intervention and access to meaningful assistance are critical to getting back on track, and staying there. Our people are specially trained to identify signs of stress or vulnerability, and have many ways of providing personalised, confidential support.

Our solutions go well beyond traditional payment plans. We work in partnership with our customers to make sure they can not only manage their current bills, but also reduce their energy usage and costs moving forward.

Wherever it might help, we also connect our customers with additional support services, including financial counselling, housing, food and crisis assistance. We’re making it our business to take the very best care of our customers, especially those experiencing vulnerability or hardship. I’m proud to outline some of our key commitments here in our Vulnerability Action Plan.

Rachael Turner
General Manager, Retail

Our Commitment

ActewAGL has supplied the people of Canberra and surrounding regions with all their energy needs since 1915.

Our strong heritage and long-standing relationships with community organisations, support networks and advocacy groups gives us unique insights into the ACT energy market.

Our local know-how also enables us to move quickly to identify and provide appropriate support to those who may be struggling to pay their bills.

In 2017, in response to unprecedented increases in the wholesale price of electricity and gas, ActewAGL initiated the Energy Support Fund which, in conjunction with the ACT Government, has seen \$1 million in assistance delivered to local people through Energy Support Vouchers and hardship incentive payments.

Of equal importance is the support we provide at a grass-roots level to our customers throughout their journey with us.

As we continue to refine our financial inclusion support mechanisms, we make the following commitments:



Accessibility

We will always offer simple, accessible services, whether online, over the phone or through our community partners.



Flexibility

We understand that no customer is the same. We will provide personalised solutions that respond to individual circumstances.



Transparency

We will educate, inform and advise on the most appropriate support pathways, communicating clearly and with integrity at all times.



Inclusivity

We will adopt a collegiate, community-minded approach to everything we do.

Caring for our community

We continually review and improve our products and services to meet the needs of the community, particularly the vulnerable. These are some of our support programs:

STAYING CONNECTED

Since 2010, the ActewAGL Staying Connected program has offered customers who are suffering financial hardship individualised arrangements and incentives to help them make their payments.

ACTEWAGL ENERGY SUPPORT PROGRAM

ActewAGL works closely with community partners, such as Care Financial, to provide customers with one-on-one utility budget coaching sessions and pathways into financial counselling.

ENERGY SUPPORT VOUCHERS

Energy Support Vouchers provide an annual \$100 credit which can be applied to gas or electricity accounts in times of need. The vouchers are distributed by Care Financial, St Vincent de Paul Society, The Salvation Army and ACT Civil and Administrative Tribunal.

ENDURING SUPPORT SCHEME

The Enduring Support Scheme helps customers who have engaged financial counsellors to manage debts incurred through domestic or family violence. ActewAGL is developing processes and policies for a possible alignment with the Domestic Violence Crisis Service Staying@Home program, Care Financial Assistance Beyond Crisis program and ACT Civil and Administrative Tribunal Debt Horizon program.

ACT ENERGY EFFICIENCY PRIORITY

We are working with the ACT Government to ensure that priority households are targeted for Energy Efficiency program support.

NSW ENERGY EFFICIENCY PROGRAM

We're developing a support program with the Queanbeyan-Palerang Regional Council and Queanbeyan Moneycare to help regional NSW customers with energy efficiency initiatives.

POSITIVE PARTNERSHIPS

We draw on the skills and experience of Care Financial, Salvation Army Moneycare, St Vincent de Paul Society, Actsmart, Lifeline, LegalAid, Domestic Violence Crisis Service, St John's Care, Companion House and our partners in business to provide ongoing training and feedback.

CUSTOMER ADVOCACY

We're proudly applying Australian Council of Social Service (ACOSS) recommendations, such as removing conditional requirements on discounts and enabling access to demand-responsive tariffs. We also support customers and staff through the ActewAGL Mental Health Strategy and by prioritising concession recipients for support.

How we've already made an impact

"A number of parents told me that their energy voucher came at just the right time, after their bills had been higher over winter and things were tight financially. They appreciated how easy it was to apply for the voucher through our community centre because of our relationship with ActewAGL."
Child and family care worker

4000

Energy Support Vouchers have been issued.

"Many of our clients struggle with the cost of heating in Canberra and are not familiar with the types of heating used here. I was shocked that many houses in Canberra only use reverse cycle heaters and have single-pane windows. I'm from Canada and I've never experienced a cold house like we do in Canberra! It's been great to have Care on board to inform our clients about what types of heating are most expensive and how to reduce their consumption."
Community organisation worker

86%

of voucher recipients had since made four or more payments.

"I had a budget appointment with a Care staff member when they attended the church where I do exercise classes. It was very convenient, and they helped me save 24% on my bill. I also received a heated throw rug which I have been using in the evening when the temperature drops, instead of heating the whole house. I now also know where I can go if I need further assistance with my bills during the winter."
Budget coaching client

1/4

of recipients have subsequently paid off their debt in full.

"I thought I was getting the concession rebate for my pension concession card but when we spoke to the consultant from the Staying Connected program at ActewAGL, it turned out that I wasn't. I was very pleased to get a significant credit to my account. I also got a discount on my bill. Because of the changes we made as a result of the budget coaching session, I could comfortably use my air conditioning during the height of summer. Previously I used fans, but it was so nice to use the air conditioning without having to worry about the bill."
Budget coaching client

41%

have reduced their debt following receipt of the voucher.

How does our Vulnerability Action Plan work?

ActewAGL provides an essential service to our community and it is important to us that we provide meaningful support for those who are struggling to pay their energy bills. Early identification of people in vulnerable circumstances, and effective actions to get them back on track, are at the heart of our action plan.

KEY PILLARS:

Products and services	Culture and capabilities	Good citizenship	Hardship support
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ACTIONS:

Improve access (availability, affordability and relevance) to products and services.	Build financial literacy and capability among vulnerable groups.	Improve and facilitate social, community and/or government support for vulnerable groups.	Facilitate transitions to stable housing for those who do not already have it.
Promote savings and other assistance that protect people in times of financial need.	Improve the capacity, attitude and behaviours of staff (including cultural awareness) to support financially excluded and vulnerable groups.	Increase understanding of vulnerable groups and encourage/collaborate with other stakeholders to identify appropriate pathways of support.	Address economic participation and employment opportunities.
		Support customers and other stakeholders in times of need associated with financial risk.	Increase economic resources and reduce income inequality.

KEY TRIGGERS:

<ul style="list-style-type: none"> Hardship Financial literacy/capability Ethnicity, gender and culture. 	<ul style="list-style-type: none"> Social isolation Financial literacy/capability Digital exclusion. 	<ul style="list-style-type: none"> Social isolation Life stages/life events Ethnicity, gender and culture. 	<ul style="list-style-type: none"> Unemployment Life stages/life events Hardship.
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Our products and services

Products and services will be accessible and meet the needs of our customers at each stage of their journey with us.

Commitment	Result
Seek community feedback regarding products and services and adapt accordingly. Develop hardship-specific products that will complement the Staying Connected program.	Customers have access to demand-responsive tariffs. Customers are given the tools to better manage their ongoing expenses.
Improve accessibility to the my.actewagl.com.au self-service platform and ActewAGL website.	Online information and functionality that everyone can use, no matter their age, skill level or location.
Use data to predict and identify customers prone to hardship or likely to be experiencing difficulty to provide proactive, meaningful support.	Earlier identification of vulnerable customers by the contact centre and the credit team. Vulnerable people have increased access to suitable products and services, increasing their resilience and reducing financial inequality.
Use data to better inform: <ul style="list-style-type: none"> The products and services we deliver. How we engage with customers around financial hardship. The creation of written financial literacy information. 	Data that better informs future products, services and actions, in order to better serve our customers. Products and services that are effective and enable customers to be more financially informed and resilient.
Continue to offer customers a variety of methods to pay their bills, ensuring flexibility and suitability.	Empower customers to take control of their energy bills and smooth out their budget with one of ActewAGL's payment options. Customers have access to payment extensions through my.actewagl.com.au or via phone.
Review and continue to improve plans and tariffs to ensure they reflect customers' changing needs over their lifetime.	Customers have access to appropriate energy products that are based on their individual needs and consumption usage patterns. Customers most in need are supported to better understand and manage their energy costs.
Continue to provide subsidised energy efficiency programs to eligible ACT households via ActewAGL's Energy Saving Solutions suite of programs.	Customers have access to products which can assist them in reducing their energy costs and becoming more energy efficient.
Continue to deliver the ACT Government's Solar for Low-Income Households program.	Subsidised solar panels are installed for households selected by the ACT Government, assisting customers in making long-term savings.
Continue to run the Bill Helpline service, which provides customers with a range of support options, as well as information on rebates, concessions and energy saving advice.	Customers are provided with practical options and tools to assist them in reducing their energy bills.
Continue to offer customers various financing options to purchase energy efficient appliances to spread the cost of installing heating, cooling or hot water systems over five years.	Customers have improved access to energy-efficient appliances. Customers are empowered to reduce their energy bills through the replacement of old appliances with newer, more energy efficient ones.
Continue to engage with financial organisations to provide customers with access to payment options to meet their financing needs for renewable energy products.	Customers are supported to own renewable energy and energy efficient products.

Culture and capabilities

Our business and our people will be equipped with the right skills and a customer-first attitude that will make our customers feel comfortable, listened to and supported.

Commitment	Result
Continue to foster relationships with financial counsellors within the community to better address financial exclusion.	Customers are supported to increase their financial literacy for long-term financial security. Employees operate in an informed environment, which ensures customers are assisted effectively and appropriately.
Build on existing partnerships with the ACT Government, Lifeline, Legal Aid and Domestic Violence Crisis Service (DVCS) to develop financial inclusion initiatives that support vulnerable members and groups in the community.	Improved financial security of vulnerable members and groups within the community.
Explore new partnerships through which to share knowledge and better assist customers facing financial exclusion.	More customers are engaged, particularly those who are typically reluctant to ask for assistance. Customers are provided with a holistic service/support that covers, or is consistent with, support they are receiving elsewhere. The learnings of our partners and their links with the community are better leveraged, ensuring the development of training, policy, and customer propositions are evidence based and not assumption driven.
Encourage and support training and employees development, both internally and through our partnerships with community organisations.	Customer-facing employees are equipped to hold conversations with customers that are centred on their individual circumstances. Employees are empowered to provide an experience personalised to the customer's needs. ActewAGL employees better understand the issues that lead to financial exclusion and are able to better identify and address them during their interactions with customers.
Continue to engage a Customer Experience and Training Officer dedicated to providing training programs tailored for the specific needs of the front-line employees and supported by clear, concise and relevant communications.	Customers are supported by front-line employees who have consistent and relevant information about products and services available to meet their needs.
Develop programs and approaches to support customers in regional and rural NSW.	Customers outside the ACT are enabled to access financial support. Customers receive better resources which address high billing and accumulated debt, regardless of their geographical location.
Provide customers and employees support through the ActewAGL Mental Health Strategy.	Awareness is raised and stigma removed with regard to the need for differing approaches to mental health concerns.
Explore the benefits of hosting a quarterly forum involving representatives of community organisations and partnership organisations.	The financial security and literacy of vulnerable customers is improved.
Review and evaluate how ActewAGL's policies, procedures and processes support inclusion. Particular areas of focus are: <ul style="list-style-type: none"> Debt collection Fees Product design Communications 	Report detailing the findings of the review and subsequent recommendations for improvement. Policies and procedures, along with product design, support and financial inclusion.

Good citizenship

ActewAGL and its predecessors have been part of the Canberra region for more than a century. We respect that our customers come from different cultures and backgrounds and it is our goal to connect, communicate with and support them in every way. We continue to build on our initiatives in this area.

Commitment	Result
Further develop the Enduring Support Scheme (ESS) for customers who have experienced family and domestic violence.	Delivery of the ESS scheme. Those impacted by family and domestic violence receive targeted support and improved financial outcomes.
Continue to work with community organisations to help refugees, migrants, indigenous and other culturally and linguistically diverse customers to access financial inclusion initiatives.	Targeted groups have better access and outcomes from a range of support services.
Review policies and practices to ensure they are reflective of ActewAGL's commitment to overcoming barriers experienced by diverse communities.	Policies and practices better support customers from diverse backgrounds and recognise the particular barriers that impact their security and wellbeing.
Provide a superior customer experience by ensuring all customers, irrespective of their language or disability, are provided with access to interpreting, translation and relay services.	Customers who communicate using a language other than English, or require an alternate method of communication such as relay services, are acknowledged and supported in better managing their energy costs. Customers have a greater understanding of the different product offerings and are supported to make appropriate and affordable selections.
Explore the viability of creating a support framework for small businesses to promote their long-term sustainability within the community.	Small businesses are supported to maintain their financial stability.
Continue to administer state and territory concession programs and provide support and information for concession card customers.	Eligible customers receive concessions and rebates, through their electricity bill, for electricity, gas and water services.
Work with a customer's nominated and authorised contact person to ensure the customer is provided with appropriate information and pathways to the support they need.	Customers are empowered to make informed decisions and have access to appropriate and affordable products and services.
Continue to support and promote the ActewAGL Customer Service Committee.	ActewAGL employees are more aware of activities and initiatives designed to advocate on behalf of the customer and support frontline staff.
Continue ActewAGL's commitment to The Energy Charter and its principles.	The culture and solutions required to deliver energy in line with community expectations is progressed.
Continue to review and develop ActewAGL's online platforms, including my.actewagl.com.au , to make it simpler for customers to access contracts and plan information online.	Customers are better educated and can easily access information and support.
Continue to engage in relevant community forums and engagement channels.	Employees are directly connected with the community through participation in Energy Support Fund and Energy Efficiency Improvement Scheme activities, as well as by participating in various support activities and events. Awareness of support services, available to vulnerable customers, is raised.

Hardship support

The welfare of our customers and our employees is paramount and we endeavor to support them through policies and programs that will contribute to their economic success.

Commitment	Result
Continue to work with customers on the Staying Connected program to ensure their payment plan is affordable and sustainable. Do this by offering the following: <ul style="list-style-type: none"> A range of fee-free payment plans matching eligible payments. Comprehensive assessment of gas and electricity accounts. Through our partnership with Icon Water, assess and manage water accounts. Referrals to free external financial counselling and support services. A commitment that hardship customers will not be disconnected. 	Customers receive personalised support to help them get back on track with their bills. Customers receive a payment plan that is affordable, sustainable and based on their energy consumption. Customers will stay connected. Previously passive customers are engaged in the process.
Continue to make incentive payments available for customers experiencing financial hardship.	Customers in need of the most help receive extra financial support. Customers experience reduced pressure by being able to reduce their debt and better manage their expenses.
Continue to administer the Energy Support Fund, which we established in 2017.	Customers are provided with energy vouchers, to help cover bills and ease pressure on household budgets. Vouchers are distributed by select community groups who provide emergency relief services. Partnerships with community financial service providers, whose work enables longer-term improved financial literacy and support for customers, are continued.
Maintain a strong relationship with the ACT Civil and Administrative Tribunal Energy and Water Hardship Program, to facilitate short and long-term support for customers experiencing significant hardship and/or crisis.	An ongoing and productive dialogue around contracts, energy efficiency, billing accuracy and external support for energy consumers, particularly with regard to Priority Households.

Together, we can achieve more.

Our partners

Care Inc

A community organisation that ensures low income consumers are treated fairly and have support to overcome debt.

02 6257 1788 or 1800 007 007

The Salvation Army Moneycare

Qualified financial counsellors provide free and confidential information and support to help individuals, couples and families through a range of financial situations, from helping to set up a budget to assisting with debt collectors and repayment plans.

137 258

St Vincent de Paul Society

An organisation that's been providing assistance to people going through tough times in the Canberra/ Goulburn region for 166 years.

02 6282 2722 or 131 812

Domestic Violence Crisis Service (DVCS)

DVCS provides support and advice to victims of domestic violence, including emotional, psychological, financial, sexual or other types of abuse.

02 6280 0900 or 1800 RESPECT

Actsmart

Your one-stop-shop for ACT Government programs and assistance that help Canberrans to save energy and water, reduce waste and cut greenhouse gas emissions.

02 6234 7408 or 132 281

actewagl.com.au

ActewAGL