

# Customer Hardship Policy – NSW & QLD

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Version 1.2

Company Real Utilities Pty Ltd

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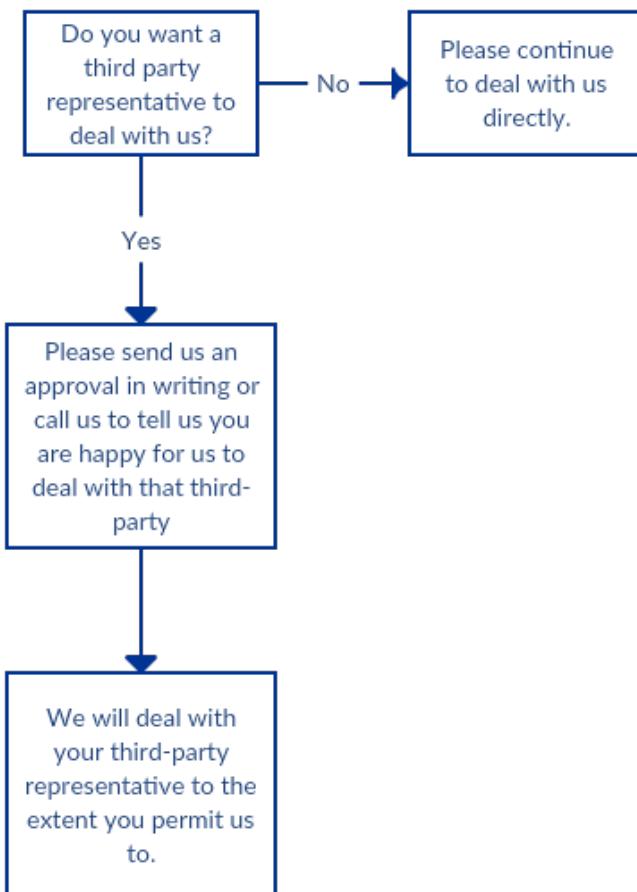
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## 1. Introduction

- 1.1. This Policy applies to all residential customers living in Queensland, New South Wales, the Australian Capital Territory and South Australia who find it hard to pay their energy bills due to hardship. You might experience hardship because of factors like:
  - 1.1.1. Death in the family
  - 1.1.2. Household illness
  - 1.1.3. Family violence
  - 1.1.4. Unemployment
  - 1.1.5. Reduced income
- 1.2. This Policy explains:
  - 1.2.1. What we will do to help you manage your energy bills
  - 1.2.2. How we consider your circumstances and needs
  - 1.2.3. Your rights as a customer in our hardship program
- 1.3. You can ask a support person to contact us, such as:
  - 1.3.1. A financial counsellor
  - 1.3.2. Someone who helps you manage your energy bills
- 1.4. We need your permission to talk to your support person.

### Support Person

- 1.5. You may provide your permission for us to deal with a third party support person via whatever means are convenient to you.
- 1.6. If you would like a support person to represent you, you may request this at any time, and we will send a consent form or phone you to ensure that you consent (we will accept consent via whatever means are convenient to you).
- 1.7. Where you have elected a support person to act on your behalf, we will engage with that support person as we would with you.
- 1.8. The diagram below summarises our approach.



## 2. About our hardship Policy

- 2.1. We support customers who are experiencing hardship. Electricity is an essential service, so we must do as much as possible to help you maintain access to your supply of electricity.
- 2.2. We have developed this Hardship Policy in accordance with the AER's Hardship Guideline to provide consistent and compliant support to all our customers. We believe early intervention is the best way to help customers who face financial difficulty pay their bills and prevent an accumulation of energy debt which could ultimately threaten a customer's energy supply.
- 2.3. We have systems in place to ensure that we meet our obligations with respect to customer hardship in:
  - 2.3.1. The National Energy Retail Law
  - 2.3.2. National Energy Retail Rules
  - 2.3.3. The AER Customer hardship Policy Guideline
  - 2.3.4. The Customer Hardship policy

### 3. Our Hardship commitment

- 3.1. As a Real Utilities customer, we will:
  - 3.1.1. Provide you with clear information in a timely manner on what assistance is available to you under this Policy
  - 3.1.2. As soon as reasonably practicable, provide you with the assistance you are entitled to under this Policy
  - 3.1.3. Be respectful, compassionate and treat your circumstances with sensitivity and respect for your privacy
  - 3.1.4. Take into account all of your circumstances which we are aware of, and, on that basis, act fairly and reasonably in dealing with a customer who is experiencing payment difficulties due to hardship.
  - 3.1.5. Provide you equitable access to this Policy and ensure that it is consistently applied in a transparent way
  - 3.1.6. Waive any late payment fees if you are a participating in the Hardship Program
  - 3.1.7. Maintain customer assistance programs, such as affordable payment plans
  - 3.1.8. Regularly monitor your account during your participation in our hardship program, including quarterly reviews of your payment plan to make sure it remains affordable and you are receiving the right assistance at the right time
  - 3.1.9. Be transparent and accessible and communicate to you, your nominated support person, financial counsellors and community assistance agencies when necessary
  - 3.1.10. Not disconnect your energy supply while you are actively participating in our hardship program

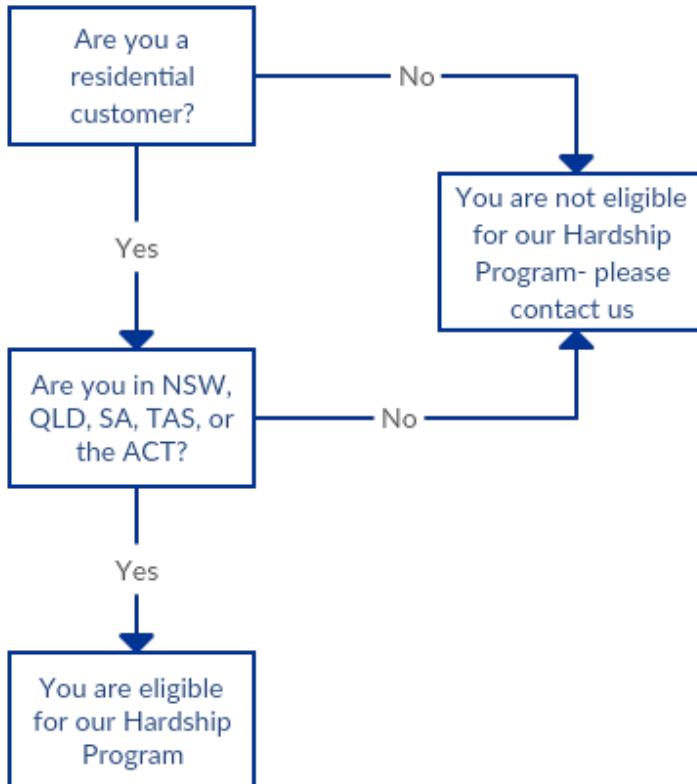
### 4. Accessing our Hardship Policy

- 4.1. You can access a printable version of our Hardship Policy via the URL/hyperlink on the homepage of our website. You can also download an electronic copy of this Hardship Policy at the following link  
<https://www.frasersproperty.com.au/Real-Utilities/Hardship-AER>
- 4.2. If you are unable to access our website, we can provide you with a copy of this policy for free in another way. Please contact us if you would like us to provide you with a copy by email, or send you a copy by post.
- 4.3. If you have specific communication requirements, such as limited internet access, low proficiency in English, residence in a remote area, or a need for an interpreter, please inform us and we will work with you to ensure that you can access our hardship policy.

### 5. Eligibility for the Real Utilities Hardship Program

- 5.1. A customer experiencing hardship is a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. This situation can arise as a result of a variety of factors, both long and short term, and some of them are set out in the introduction to this policy.

- 5.2. If you are experiencing an inability to pay your Real Utilities energy bill for whatever reason, please contact us.
- 5.3. We will direct customers to this Policy and our Hardship Program if we believe they might be experiencing hardship.
- 5.4. The diagram below sets out whether you are eligible to participate in our hardship program:



- 5.5. If we decide that you are ineligible for our Hardship Program, we will contact you and let you know of the reasons why.

## 6. Re- Entry into the Real Utilities Hardship Program

- 6.1. If you have previously been removed from or chose to leave our hardship program, but then want to re-enter, your application for entry will be assessed as if you were entering the hardship program for the first time. That is, your eligibility will be assessed based on whether you are experiencing financial difficulties due to hardship and meet the eligibility requirements above.
- 6.2. In no case will we refuse you entry into our Hardship Program on the basis of a need for you to meet any special condition.

## 7. What we will do to help you

- 7.1. We will tell you about our hardship program if:
  - 7.1.1. You tell us you are having trouble paying your bill
  - 7.1.2. You are referred to our program by a financial counsellor or other community worker
  - 7.1.3. We are concerned that you may be experiencing financial hardship.
- 7.2. We will recommend you speak to a staff member to help you join our hardship program if you have:
  - 7.2.1. A history of late payments
  - 7.2.2. Broken payment plans
  - 7.2.3. Requested payment extensions
  - 7.2.4. Received a disconnection warning notice
  - 7.2.5. Been disconnected for non-payment
- 7.3. We can also support you to join our hardship program if you tell us:
  - 7.3.1. You are eligible for a relief grant or other emergency assistance
  - 7.3.2. You have personal circumstances where hardship support may help. For example, death in the family or job loss
- 7.4. You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.
- 7.5. Our staff are specially trained to help you with hardship. Staff will:
  - 7.5.1. Ask you a few questions about your circumstances
  - 7.5.2. Work out if you can join the hardship program.
- 7.6. We will assess your application for hardship assistance within 5 business days after contacting us.
- 7.7. We will let you know if you are accepted into our hardship program within 10 business days from receipt of the application.
- 7.8. If you are accepted into our hardship program, we will:
  - 7.8.1. Tell you if you are on the right energy plan or if there is a better plan for you
  - 7.8.2. Tell you about government concessions, relief schemes or energy rebates you may be able to receive
  - 7.8.3. Give you ideas about how to reduce your energy use
  - 7.8.4. Talk to you about a payment amount that suits your circumstances
- 7.9. We can send you a free copy of our Hardship Policy.
- 7.10. Your free copy of our Hardship Policy will be sent to you via your preferred form of written communication.

## 8. Payment options

### What we will do

- 8.1. There are different payment options available to hardship customers, including:
  - 8.1.1. Payment plans
  - 8.1.2. Centrepay
- 8.2. When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.
- 8.3. To make your payment plan, we will consider:
  - 8.3.1. How much you can pay
  - 8.3.2. How much you owe
  - 8.3.3. 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.
- 8.4. We will offer a payment plan to suit your situation. This will include payments to cover:
  - 8.4.1. What you owe
  - 8.4.2. An amount to cover your energy use.
- 8.5. Once we agree to a payment plan, we will send you information including:
  - 8.5.1. Who you can contact for more help
  - 8.5.2. How long the payment plan will go for
  - 8.5.3. The amount you will pay each time
  - 8.5.4. How many payments you need to make
  - 8.5.5. When you need to make your payments (this is also called the frequency of the payments)
  - 8.5.6. How we worked out your payments
- 8.6. You can choose to use Centrepay, if you are eligible.
- 8.7. 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.
- 8.8. 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.
- 8.9. Depending on the rules in our Hardship Policy, we may be able to remove some debt, fees or charges you owe. If you miss a payment, we will contact you to see if you need help. We will contact you by your preferred form of communication.
- 8.10. If this contact fails, Real Utilities will try again within 2 business days. If you fail to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.
- 8.11.
- 8.12. What you must do
  - 8.12.1. Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.
  - 8.12.2. Tell us if your contact details change.
- 8.13. We may stop helping you if you:

- 8.13.1. Stop making payments under your plan
- 8.13.2. Do not tell us when your contact details change.
- 8.14. If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:
  - 8.14.1. We do not have to offer you another plan
  - 8.14.2. We might disconnect your energy.

## 9. Successful Completion

- 9.1. If you have successfully completed a payment plan or have been able to meet all outstanding payment obligations to Real Utilities, you can request to be removed from the hardship program at any time.
- 9.2. Once confirmed, we will contact you confirming successful completion of the payment plan. You will then be returned to Real Utilities' normal billing cycle.

### Steps we will take

- 9.3. We will take the following steps to help you complete our Hardship Program:
  - 9.3.1. Adhere to our Hardship Commitments;
  - 9.3.2. Provide you with the supports outlined in the policy; and
  - 9.3.3. Communicate with you regularly.

### Changing a Payment Plan

- 9.4. Either at your request, or as a result of our quarterly reviews, payment plans can be modified. It is important for you to stay in contact with us, should your circumstances change so we can agree to any plan revisions.

### Leaving a Payment Plan

- 9.5. You can return to normal billing and collection processes if you complete the payment plan or pay any previous bill arrears.
- 9.6. If you stop meeting your instalment payments Real Utilities will attempt to contact you by your preferred method to discuss whether there needs to be changes made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.
- 9.7. If this contact fails, Real Utilities will try again within 2 business days. If you fail to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.
- 9.8. It is important that you actively participate with our hardship program. If you refuse to engage with us after these repeated attempts to make contact, we will remove you from our hardship program.
- 9.9. You may leave the hardship program by transferring to another retailer **subject to payment of any previous bill arrears.**

- 9.10. If, as a participant in the hardship program, you fail to make payments as per the agreed payment plan and refuse to engage with us, or if you transfer to another retailer, you will default back to our usual debt collections process.
- 9.11. Disconnection and debt collection are Real Utilities absolute last resort.

## 10. Other Supports to help you Pay your Energy Bill

- 10.1. Depending on the state or territory you live in, there are other supports to help you pay your energy bills.

### **What we will do**

- 10.2. We will tell you about other ways you can get help to pay your energy bill, such as:
  - 10.2.1. Government relief schemes
  - 10.2.2. Energy rebates
  - 10.2.3. Concession programs
  - 10.2.4. Financial counselling programs

### **What we need you to do**

- 10.3. If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

## 11. Information about government concessions and rebates

- 11.1. There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES (Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions.
- 11.2. If we become aware that you may be entitled to a concession or rebate or any other form of assistance, we will notify you by email or phone. Further information on relevant assistance programs can be found by visiting the following websites:

- New South Wales, visit [www.energy.nsw.gov.au/energy-consumers/financial-assistance](http://www.energy.nsw.gov.au/energy-consumers/financial-assistance)
- Queensland, visit [www.communities.qld.gov.au](http://www.communities.qld.gov.au) or call 13 74 68
- South Australia, visit [www.dcsi.sa.gov.au](http://www.dcsi.sa.gov.au) or call 1800 307 758
- ACT, visit [www.acat.act.gov.au](http://www.acat.act.gov.au)

## 12. Information about financial counselling & advice

- 12.1. We encourage those customers within our Hardship Program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with you to help you take control of your finances. To find a financial counsellor in your area, please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.
- 12.2. Further, the National Debt Helpline is a not for profit service that helps people tackle their debt problems and offer free, independent and confidential advice. Visit <http://www.ndh.org.au/>

## 13. Further information about Centrepay

- 13.1. Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to setup and manage regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.
- 13.2. Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>.

## 14. Our programs and services

- 14.1. As a hardship customer, you can access a range of programs and services to help you, including:
  - 14.1.1. Flexible payment options;
  - 14.1.2. Review of your tariff to determine if another one of our tariffs would be more appropriate;
  - 14.1.3. Information about your energy use;
  - 14.1.4. Advice on how you can reduce your energy use;
  - 14.1.5. Advice on concessions and other assistance that may be available to you.

### **What we will do**

- 14.2. We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

## 15. We want to Check you have the right Energy plan

### **What we will do**

- 15.1. When you join our hardship 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:

- 15.1.1. Explain why the plan is better
- 15.1.2. Ask if you'd like to transfer to the new plan for free
- 15.2. We will only talk to you about energy plans we can offer.

## 16. We will work with you

- 16.1. If you have joined our hardship program, we will not:
  - 16.1.1. Charge late payment fees
  - 16.1.2. Require a security deposit
  - 16.1.3. Make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

## 17. We can help you Save Energy

- 17.1. Using less energy can save you money:

### What we will do

- 17.2. When you join our hardship program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

### Energy Efficiency

- 17.3. Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.
- 17.4. These websites offer some good advice on energy savings tips to help you understand how your household appliances and energy usage affect your energy bills:
  - <http://yourenergysavings.gov.au>
  - <http://www.energyrating.gov.au>
  - <https://www.choice.com.au>
  - <https://www.moneysmart.gov.au>

### Energy Audits

- 17.5. Please give us a call or email us to find out if you may be eligible for an in-home energy audit. We will conduct an initial assessment to determine whether you would benefit from an in-home energy audit, and if so, we can help organise one for you. After our initial assessment we will provide a quote for the in-home energy audit and we will explain whether we will fully or partially cover the cost of the in-home energy audit. We may offer such an in-home energy audit free of charge, for example, if there is high unexplained electricity consumption within your household and your debt level is high.

- 17.6. You are not required to agree to an in-home energy audit to be accepted into our hardship program.

## 18. What we will do to help you

- 18.1. We recognise the need to ensure that we communicate effectively with customers with different needs including:
  - 18.1.1. customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
  - 18.1.2. customers without internet access
  - 18.1.3. customers with disability, and
  - 18.1.4. customers in remote areas
- 18.2. We will ensure that our customers have support with respect to communicating about the Hardship Policy and Hardship Program including:
  - 18.2.1. Referral to language services where available or appropriate;
  - 18.2.2. Communicating via phone or post in accordance with the customer's preferred method of communication;
  - 18.2.3. Ensuring that customers aren't disadvantaged by delays in communication; and
  - 18.2.4. Referral to services that support customers with disabilities.
- 18.3. If you are in our hardship program or are looking to enter the program, and live in a regional area or do not have access to the internet, we can, upon request, provide all relevant material by post for free, making sure that postage delays do not disadvantage you.
- 18.4. If you have not indicated a preference for how you wish to receive written communication, we will send you the Hardship Policy to you via post.
- 18.5. We will provide bills and documentation in large print where this would be helpful to you.
- 18.6. If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450.
- 18.7. If you are deaf or have a hearing or speech impairment, please call the National Relay Service on 133 677.
- 18.8. If you have any difficulty accessing these services, our staff can help you to do so.

## 19. Contact us

- 19.1. If you find you are struggling to meet your payment obligations or wish to discuss forms of assistance that may be available to you with a member of our staff that is specifically trained to assist you with any payment difficulties, please contact us as soon as possible by:

Email: [support@realutilities.com.au](mailto:support@realutilities.com.au) or  
Phone: 1300 16 16 68
- 19.2. If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450.
- 19.3. If you are deaf or have a hearing or speech impairment, please call the National Relay Service on 133 677.

## 20. Complaints

- 20.1. Real Utilities will work with you to resolve any complaints you may have. If you have a complaint, you can contact us by email [support@realutilities.com.au](mailto:support@realutilities.com.au) or post at Level 2, 1C Homebush Bay Drive, Rhodes, NSW 2138 Australia. You can also call 1300 16 16 68 to leave a complaint.
- 20.2. Once a complaint has been received, a representative from Real Utilities will immediately acknowledge the complaint and prioritise it for resolution.
- 20.3. Complaints about this Policy or the Hardship Program will be given high priority and we will try to respond as soon as possible.
- 20.4. In all instances, Real Utilities will:
  - 20.4.1. Freely accept complaints lodged on our website, in person, by telephone, facsimile, email or letter;
  - 20.4.2. Acknowledge any complaint received as soon as possible;
  - 20.4.3. Begin an investigation into the reasons for a complaint within 24 hours of acknowledgment;
  - 20.4.4. Keep the complainant updated about the investigation and any proposed resolution;
  - 20.4.5. Notify the complainant as soon as possible of the outcome of our investigation and any proposal we have for resolution; and
  - 20.4.6. Provide the complainant with the option of an internal review of their complaint if they are unsatisfied with the outcome of the investigation or the proposed resolution.
- 20.5. As per our Standard Complaints and Dispute Resolution Procedures, if you are not satisfied with our proposed resolution, you can escalate your complaint within the business. If you are unhappy with the outcome or at any other time, you can submit your complaint to the Energy and Water Ombudsman in your state. The ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

### Queensland

Energy and Water Ombudsman Queensland (EWOQ)

Telephone: 1800 662 837

Website: [www.ewoq.com.au](http://www.ewoq.com.au)

### New South Wales

Energy and Water Ombudsman NSW (EWON)

Telephone: 1800 246 545

Website: [www.ewon.com.au](http://www.ewon.com.au)

### Australian Capital Territory

ACT Civil and Administrative Tribunal (ACAT)

Telephone: 02 6207 1740

Website: [www.acat.act.gov.au](http://www.acat.act.gov.au)

### **South Australia**

Energy and Water Ombudsman SA (EWOSA)

Telephone: 1800 665 585

Website: [www.ewosa.com.au](http://www.ewosa.com.au)

## **21. Training**

- 21.1. Our staff (including any employees, independent contractors, sub-contractors, agents and other third parties who work with us and deal with our customers) will receive regular face to face and online webinar training on:
  - 21.1.1. answering customer queries about the customer hardship policy and hardship program, and
  - 21.1.2. identifying customers experiencing payment difficulties due to hardship, and
  - 21.1.3. assisting customers experiencing payment difficulties due to hardship
- 21.2. Our training programs will be reviewed and refreshed on a regular basis. Whenever the Hardship Policy or training materials are updated, staff will receive refresher training to ensure that their knowledge is up to date.
- 21.3. Staff will attend meetings and training provided by financial counsellors and community organisations to assist in understanding the issues that may be faced by customers.
- 21.4. A record of training will be kept for all staff.

## **22. Privacy**

- 22.1. Real Utilities is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth) and Australian Privacy Principles. Please visit our Privacy Policy for more information.

## **23. Review of the policy**

- 23.1. This policy will be reviewed at least annually.