

# *ENOVA ENERGY – HARDSHIP POLICY*

## TABLE OF CONTENTS

<b>1</b>	<b>INTRODUCTION</b>	<b>3</b>
1.1	HOW DO WE DEFINE HARDSHIP?	3
1.2	WHAT DOES OUR HARDSHIP POLICY CONTAIN?	3
1.3	PLEASE CONTACT US IF YOU ARE HAVING TROUBLE PAYING YOUR BILLS	3
<b>2</b>	<b>WHAT WE WILL DO TO HELP YOU</b>	<b>4</b>
<b>3</b>	<b>HOW DO WE ASSESS YOUR ELIGIBILITY FOR OUR HARDSHIP PROGRAM?</b>	<b>5</b>
<b>4</b>	<b>PAYMENT OPTIONS</b>	<b>6</b>
4.1	WHAT WE WILL DO	6
4.2	WHAT YOU MUST DO	7
<b>5</b>	<b>OTHER SUPPORTS TO PAY YOUR ENERGY BILL</b>	<b>7</b>
5.1	WHAT WE WILL DO	7
5.2	WHAT YOU NEED TO DO	8
<b>6</b>	<b>OUR PROGRAMS AND SERVICES</b>	<b>8</b>
6.1	WHAT WE WILL DO	8
<b>7</b>	<b>WE WANT TO CHECK YOU HAVE THE RIGHT ENERGY PLAN</b>	<b>8</b>
7.1	WHAT WE WILL DO	8
<b>8</b>	<b>WE CAN HELP YOU SAVE ENERGY</b>	<b>9</b>
8.1	WHAT WE WILL DO	9
<b>9</b>	<b>WE WILL WORK WITH YOU</b>	<b>9</b>
<b>10</b>	<b>COMPLAINTS AND DISPUTE RESOLUTION</b>	<b>10</b>
<b>11</b>	<b>STAFF</b>	<b>10</b>
<b>12</b>	<b>PRIVACY</b>	<b>10</b>
<b>13</b>	<b>ACCESS TO INFORMATION</b>	<b>10</b>
<b>14</b>	<b>CHANGES TO FINANCIAL HARDSHIP PROGRAM</b>	<b>11</b>

## 1 INTRODUCTION

This policy applies to all Enova Energy's residential customers living in NSW who find it hard to pay their energy bills due to hardship.

### 1.1 HOW DO WE DEFINE HARDSHIP?

We define financial hardship as a customer who wants to meet their financial obligations, including paying for their energy, but is not currently able to do so.

Financial hardship can be short-term such as a result of a temporary change in income or employment or an unexpected expense or it may be long term as a result of a low fixed income or a medical issue. The circumstances that create financial hardship can be different for everyone so our trained staff can help you with a tailored program to assist you to manage your energy payments and energy consumption.

You might experience hardship because of factors like:

- Death in the family
- Households illness
- Family violence
- Unemployment
- Reduced income

### 1.2 WHAT DOES OUR HARDSHIP POLICY CONTAIN?

Our hardship policy explains:

- what we will do to help manage your energy bills;
- how we consider your circumstances and needs; and
- your rights as a customer in our hardship program.

Our general principle for de-energisation (disconnection) of premises of a hardship customer is that it should be a last resort option.

### 1.3 PLEASE CONTACT US IF YOU ARE HAVING TROUBLE PAYING YOUR BILLS

If you find yourself in a position where you cannot pay your bill please contact us immediately.

You can contact us at any time:

Enova Energy Pty Ltd  
PO Box 435 Byron Bay,  
NSW 2481  
Telephone: 02 5622 1700  
Email: [customercare@enovaenergy.com.au](mailto:customercare@enovaenergy.com.au)

You can also ask a support person to contact us, such as:

- a financial counsellor; or
- someone who helps manage your energy bills.

We will need your permission to talk to your support person. You can send us an email or a letter expressing your consent and instructions for how you would like us to deal with your authorised representative.

We will engage with your representative as we would directly with you, consistent with your instructions.

For customers who don't speak English as a first language we can provide access to our program through use of an interpreter service if required, which is available at no cost to the customer.

Visual and hearing impaired customers may benefit from different formats of written material or use of the National Relay Service ([www.relayservice.gov.au](http://www.relayservice.gov.au)). We can help you access services for the hearing impaired.

For customers without internet access or living in remote areas, upon request we can send our policy to you by post at no charge.

We include a reference to our hardship program and the services noted above, as well as relevant contact phone numbers, on our bills.

You should rest assured that we have the systems in place to support you and meet our obligations for hardship customers under the Retail Law, Retail Rules, the Australian Energy Regulator guideline and this hardship policy.

## 2 WHAT WE WILL DO TO HELP YOU

We will tell you about our hardship program if:

- you tell us you are having trouble paying your bill;
- you are referred to our program by a financial counsellor or other community worker; or
- We are concerned you may be experiencing financial hardship.

We understand some customers may feel uncomfortable discussing their financial problems, therefore, we also employ strategies to assist in identifying vulnerable customers. We may be alerted to the possibility you are experiencing hardship if you have:

- a history of late payments;
- broken payment plans;
- requested payment extensions;
- received a disconnection warning notice; or you have been disconnected for non-payment.

If we are concerned that you may be experiencing financial hardship we will contact you and recommend you speak to a staff member to help you join our hardship program.

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

- you are eligible for a relief, grant or other emergency assistance; or
- 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; and
- work out if you can join the hardship program.

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

We will let you know if you are accepted into our hardship program within 5 business days of receipt of your application.

If you are accepted into our hardship program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you;
- tell you about government concessions, relief schemes or energy rebates you may be able to receive;
- give you ideas about how to reduce your energy use; and
- talk to you about a payment amount that suits your circumstances.

### 3 HOW DO WE ASSESS YOUR ELIGIBILITY FOR OUR HARDSHIP PROGRAM?

You will be eligible to participate in our hardship program if you:

- have a current residential account with us; and
- are experiencing financial hardship.

If you can meet both conditions, then you should contact us as soon as possible and share as much as you can about your circumstances.

To assess your eligibility, we will check that you have a residential account with us. If you do and there is any indication that you are experiencing hardship then you will be accepted into the program.

If you (or your representative) call us and state that you are in hardship, we will accept you into our program provided that you have a residential account with us.

If we deem you as ineligible for our program we will give you a clear reason for why we deem you as ineligible.

## 4 PAYMENT OPTIONS

There are a range of different options available to help you pay your bills under our hardship program. Enova Energy has adopted the AER's Sustainable Payment Plans Framework (SPPF). The SPPF consists of a set of principles developed by the AER that guide retailers in assessing a customer's capacity to pay.

### 4.1 WHAT WE WILL DO

There are different payment options available to hardship customers, including:

- payment plans; and
- Centre pay.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.

To make your payment plan, we will consider:

- how much you pay;
- how much you owe; and
- 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; and
- 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); and
- how we worked out your payments.

You can choose centrepay, if you are eligible.

Centrepay is a free service you can use to help you pay your bills. Centrepay can automatically take an amount of money from your Centrelink payment to go toward your energy bills and expenses.

Depending on the circumstances, we may be able to remove some debt, fees or charges you owe.

## 4.2 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 arrangement.

If you miss a payment, we will contact you to see if you need help. We will attempt to contact you by phone at least twice, and if this fails we will contact you by written correspondence. It is important that you communicate with us or you may risk removal from the program.

Tell us if your contact details change.

We may stop helping you if you:

- Stop making payments under the 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; and
- we might disconnect your energy.

## 5 OTHER SUPPORTS TO PAY YOUR ENERGY BILL

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

### 5.1 WHAT WE WILL DO

We will tell you about other ways you can get help to pay your energy bill:

- Government relief schemes
- Energy rebates
- Concession schemes
- Financial counselling services.

We will help you to:

- locate more information about these programs;
- understand if you are eligible; and
- guide you through the application process or, where possible, make the application on your behalf.

## 5.2 WHAT YOU NEED TO DO

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

To view the current NSW Government assistance programs, visit:  
<http://www.resourcesandenergy.nsw.gov.au/>

## 6 OUR PROGRAMS AND SERVICES

As a hardship customer, you can access a range of programs and services to help you. Our program includes payment extensions; payment plans; energy efficiency advice; a review of your energy contract prices; assessing your eligibility for government rebates; and flexible payment options to help you manage your regular energy payments.

### 6.1 WHAT WE WILL DO

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

We will help you to:

- Pay your energy bills in a method that is affordable and convenient
- Identify ways to reduce your energy consumption and reduce your total energy costs (see section 7 below)
- Ensure that you feel supported and secure that you can rely on us to assist you through this difficult time

## 7 WE WANT TO CHECK YOU HAVE THE RIGHT ENERGY PLAN

### 7.1 WHAT WE WILL DO

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:

- explain why the plan it better; and
- ask if you'd like to transfer to the new plan for free.

We will only talk to you about energy plans we can offer.

## 8 WE CAN HELP YOU SAVE ENERGY

Using less energy can save you money. We believe it is one of the best ways to lower your bills.

### 8.1 WHAT WE WILL DO

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.

We will propose an energy audit by one of our energy coaches if we think you may benefit from this. They will help you implement measures that allow you to better manage your energy consumption and reduce your energy cost as a result.

If an in-home audit indicates that you require replacement appliances, but you do not have the capacity to fund new appliances, then we may provide financial assistance to you through our not-for-profit arm. In these circumstances, Enova Energy will nominate a third party to provide the appliances on its behalf.

## 9 WE WILL WORK WITH YOU

There is no fee for joining our hardship program. Also, if you have joined our hardship program, we will not:

- charge late payment fees;
- require a security deposit; or
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

We will spend as much time as necessary with you and take you through your rights and obligations under our Financial Hardship program.

After we come to an agreement we will set out in writing, usually by way of email, all the details of any payment plan, including:

- the duration of the plan;
- the instalment amounts to be paid, the frequency of those instalments and their payment dates;
- the number of instalments required to clear your arrears; and
- any other relevant information.

We will then monitor and review your payment plan over time and do as much as we can to help you and we may proactively contact you if we notice anything on your account that may affect your payment plan.

If your circumstances should change during the payment plan, you should contact us as soon as possible so that together we can review your payment plan.

## 10 COMPLAINTS AND DISPUTE RESOLUTION

Enova Energy will resolve all complaints in accordance with our Complaints & Dispute Resolution Policy. This policy is available on our website.

If you have a complaint about any aspect of our hardship policy please contact us to lodge your complaint and discuss a resolution:

Enova Energy PO Box 435  
Byron Bay NSW 2481  
Ph: 02 5622 1700

If you are not satisfied with the resolution you have been provided by us you are entitled to raise your concern with the Energy and Water Ombudsman of NSW:

- [www.ewon.com.au](http://www.ewon.com.au)
- [email.omb@ewon.com](mailto:email.omb@ewon.com)
- ph: 1800 246 545

## 11 STAFF

When you contact Enova Energy your enquiry will be handled by a member of your community who is trained to identify and support customers experiencing hardship.

Enova Energy regularly reviews and updates its customer hardship training to ensure we give you the best possible service.

Our staff will always display respect and empathy for your situation and will work with you to establish a fair and reasonable payment plan considering your individual circumstances in a holistic manner. We will also ensure that you fully understand the details of the hardship program.

## 12 PRIVACY

A financial counselling service may also contact Enova Energy directly on your behalf. We will ensure that we respect your privacy and only discuss your circumstances if we have your authority to do so.

## 13 ACCESS TO INFORMATION

The Enova Energy Financial Hardship Program is in printable form on our website at <https://enovaenergy.com.au/billing/hardship-policy-and-financial-support/>

It will be also provided to any customer on request in accordance with the customer's preferred method of receiving communication and at no charge.

A copy will be sent to you in accordance with your preferred method of receiving communication.

#### 14 CHANGES TO FINANCIAL HARDSHIP PROGRAM

When you have successfully completed a payment plan on our hardship program and are able to manage your current and future energy bills you may be removed from the program. We will contact you to let you know you have successfully completed the plan and that you will be subject to our normal billing and collection processes moving forward.