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## **1 The TRUenergy Hardship Policy**

We understand that some people in financial hardship find it difficult to pay their energy bills. We have adopted this policy to help those people and goes beyond our obligations under the various state Energy Retail Codes to protect customers.

We try to find solutions for customers in financial difficulties that are fair, effective and sustainable. In doing so we recognise government's role to provide for the welfare of people in financial hardship.

## **2 Aims of the TRUenergy Hardship Policy**

This policy aims to help customers regain control of their energy use and financial situation. We aim to help customers manage their energy bills and finances responsibly, and to make more efficient use of their home appliances.

## **3 Our approach**

Our approach is to treat all our customers with respect. We recognise that customers in financial hardship may be especially vulnerable and we will treat them with sensitivity at all times.

## **4 Definition of financial hardship**

We define hardship as:

A genuine inability to pay energy bills due to low income, vulnerability, illness, unemployment or other reasonable cause.

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## 5 Types of financial hardship

In this policy we look at two types of financial hardship:

- **short-term** (temporary); and
- **long-term** (chronic).

### 5.1 Short-term financial hardship

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We treat financial hardship as short-term if a customer is in difficulty because of a temporary change in circumstances.

Some examples include instances where a customer has:

- received a number of bills at the same time;
- incurred an unexpected or emergency one-off expense;
- suffered a temporary reduction in income (for example if in casual employment and hours are reduced); or
- become over-committed financially.

In these situations customers will usually be able to manage their financial situation when provided some flexibility in payment terms for their TRUenergy account.

### 5.2 Long-term financial hardship

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We treat financial hardship as long-term if a customer has difficulty meeting the cost of their energy use on an ongoing basis.

We recognise that some of these customers are better able to cope with these difficulties than others. So we can respond appropriately, we distinguish between customers experiencing long-term financial hardship who are coping with the payment of their energy bill and those who are not.

Those customers we identify as suffering long-term financial hardship and who are not coping may need a targeted and sustained solution to address the underlying causes of their situation.

We will actively try to identify those who may be vulnerable to financial hardship and make sure that they are offered a number of options to help them manage their energy bills.

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## **6 Indicators of financial hardship**

We use a number of indicators to identify as early as possible customers who may be in financial hardship. The earlier we can identify a customer in financial hardship, the more options we have to help.

Some of the key indicators of financial hardship are:

- A customer is not paying all they are being billed. If, on an ongoing basis, a customer is paying an amount that is less than the amount owing, that customer may be in financial difficulty;
- A customer finds it hard to pay their energy bills and any arrears despite having an instalment plan;
- A customer breaks an instalment plan;
- A financial counsellor contacts us on behalf of a customer;
- A customer does not pay two consecutive bills;
- Customer applies for help under a Government Assistance Program. Includes Utility Relief Grant Scheme (VIC) / Emergency Energy Payment Scheme (SA) / Emergency Accounts Payment Assistance Scheme (NSW);
- A customer has difficulty paying if a bill has been late. While we try to minimise billing delays and errors, we recognise that if a bill is late, this may contribute to a customer's financial difficulty;
- A concession cardholder on a Budget Plan builds up a debt of more than \$500;
- A customer has previously applied for help under a government utility financial assistance program and now owes more than \$500;
- A customer whose case has been managed by the Customer Welfare Team owes more than \$500;
- A customer tells us they are in financial difficulty.

## **7 Assessment of capacity to pay**

If we identify customers who find it difficult to pay their bills on a long-term basis, we will refer them to a credit specialist or, in some cases, to our Customer Welfare Team to assess their capacity to pay.

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## **8 Customer expectations**

For a solution to a customer's financial hardship to be sustainable that customer must work with us by:

- budgeting to meet the cost of their energy needs; and
- taking practical steps to keep energy use to responsible levels.

In most cases this can be done if the customer makes some small day-to-day changes in their energy use. These will make a big difference over time.

Customers must also keep in touch with us. We will do everything possible to make it easy for customers to call us by providing accessible opening hours and local call numbers.

## **9 Financial counsellors**

We work to create the best outcomes for customers in hardship by involving other people or agencies who can help. We will work in partnership with financial counsellors acting for customers in financial hardship and we will take into account their advice when determining our response under this policy.

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## 10 Links to other programs

Where possible, we will link with other government and community programs to provide a coordinated approach to managing financial hardship. Some of the programs are listed below.

### **Referrals to financial counsellors**

All of our consultants who deal with customers have access to a list of free and independent financial counsellors. If a customer tells us that they are in financial difficulty or appear to us to be, they may be referred to one of these financial counsellors.

### **Concessions**

All customers who are eligible for ongoing concession entitlements from the State Government should receive them.

### **Energy efficiency advice**

If appropriate, we will give customers energy efficiency advice. We will also provide referrals to government and community energy programs that help customers such as 'Energy Friends' in SA.

### **Government Utility Financial Assistance Programs**

Includes Utility Relief Grant Scheme (VIC) / Emergency Energy Payment Scheme (SA) / Emergency Accounts Payment Assistance Scheme (NSW)

Funded by the respective State Governments, these grant programs provide financial assistance to customers who are experiencing severe financial difficulty of a one-off nature.

### **'No Interest' Loan Schemes**

A number of community groups run 'No Interest' Loan Schemes. Loans under these schemes enable people on low incomes to buy essential household items like washing machines with no interest charges.

### **High Efficiency Gas Heater Rebate**

Operated by Sustainability Victoria and funded by the Victorian State Government, this program provides subsidies to people who wish to purchase an energy efficient gas heater. The concessions are greatest for those who hold concession cards, but are only available in certain areas.

### **Capital Grant Program**

Available to home-owners in Victoria who also hold a current concession card, this State Government program provides help to purchase essential appliances such as heaters and hot water services.

### **Community Buying Services**

Customers seeking to purchase home appliances, such as fridges and dryers, may be referred to buying services run by community groups. These groups help customers to get the best available market prices for essential items.

## **11 Communicating with customers in financial hardship**

We treat all customers respectfully and take a compassionate and sensitive approach to solving their problems.

If a customer needs an interpreter or is hearing impaired, we will provide this service for free.

## **12 Customer Welfare**

Our Customer Welfare Team helps customers who are in severe financial hardship. These customers may be referred from within TRUenergy or from external sources, such as financial counsellors.

The Customer Welfare Team is responsible for:

- making sure payment options for customers experiencing financial hardship are flexible;
- providing advice on other assistance programs;
- providing advice on energy efficiency and free home energy audits; and
- offering programs such as the Customer Support Plan and Special Support Plan to help customers in financial hardship.

The Customer Welfare Team also look after the Customer Support Plan and Special Support Plan. These plans are designed to help customers regain control of their energy spending.

The Customer Welfare Team is specially trained to manage customers in financial hardship. Experts from the community sector help with this training.

Customers who are being managed by the Customer Welfare Team and are meeting their agreed payment plans are not subject to our standard credit and debt collection processes.

## **13 Customer Support Plan**

Customers or their representatives may apply for a Customer Support Plan, which provides financial assistance to those who have suffered financial hardship.

Customers who have received assistance under a State Government Utility Assistance Scheme in the past 12 months and still owe more than \$500 may be eligible for help under the Customer Support Plan.

We will supplement the grant provided under a State Government Utility Assistance Program by providing an additional 25% of the amount of the grant if:

- more than 27% of a customer's total household income is spent on rent/mortgage; or
- more than 5% of a customer's total household income is spent on utilities, other than their telephone

This will be provided as credit on the customer's account (the minimum payment under this plan is \$100).

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## **14 Special Support Plan**

We will consider waiving a larger amount of debt if:

- A customer is suffering severe hardship or a major personal crisis has occurred beyond the customer's control such as the death of a spouse or a significant health or medical problem. We may need to see supporting evidence.
- We believe that the customer will have little chance to reduce it without assistance.

## **15 Financial assistance**

Our goal for customers suffering hardship is to help them with their immediate needs and to give them some ideas for meeting their financial obligations in the longer term. It is not our policy to give ongoing support in the form of cash or credit.

We recognise that, in some cases, customers will need temporary support before they can manage the usual costs of their energy use. We have flexible payment plans to help these customers.

## **16 Energy efficiency**

A key element of our response to customers suffering hardship is to help them manage their energy use. This is an important way to help customers control their energy costs.

Our Customer Welfare Team gets special training to help customers manage their energy use.

If a customer in rental accommodation has concerns about the energy efficiency of appliances installed by the owner, we will, if asked, call the owner.

## **17 Continuous improvement**

At least once a year we will review our Hardship Policy to see if it can be improved. We will speak to our stakeholders as part of our review.

## **18 Contacting us in the event of hardship**

If you are suffering financial hardship, or represent someone who is, please call us on 133 466 for assistance.

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