



# **Discover Energy Pty Ltd**

## Customer Hardship Policy

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**Approved By**        **CEO**

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**Version 3.** 22 July 2019

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## 1. Introduction

This policy applies to all residential customers living in Queensland, New South Wales and South Australia 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 consent to talk to your support person, you can provide consent by contacting us by phone or in writing and advising us that you consent for us to discuss details of your account with your support person and provide us with their contact details.

## 2. Principles

The following principles underline this policy:

- Energy is an essential service and we value the trust that you place in us to supply energy as a retailer.
- You as a customer are our ultimate stakeholder and we will, where possible, tailor our service to your needs and circumstances.
- We will continually seek ways to be of assistance to you in terms of services, expertise and connections.
- You will be treated fairly, and with respect, and understanding.
- We encourage you to seek assistance from our staff.

- You will be actively assisted to reduce your energy usage without unduly affecting you financially or personally or reducing your standard of living.
- While participating in the Hardship Program you will not be disconnected.
- We will consider all your circumstances that we are made aware of and act fairly and reasonably having regard to those circumstances.
- Where it is relevant to do so, including when we have been contacted by you or a support person will provide you with clear information about the assistance available to you under this hardship policy within 3 business days.
- If you are entitled to assistance under our hardship policy, we will provide you with that assistance as soon as possible.

This policy statement sets out several rights you have under Australian Energy Law and other legislation.

In respecting your rights, we will:

- Notify you of our hardship policy within 3 business days when hardship or potential hardship is identified;
- Provide you with a copy of our Hardship Policy at no cost, electronically or by mail (on request)
- Put a hold on any external collections or debt recovery action for you while you are participating in our hardship program;
- Follow this hardship policy in managing your accounts;
- Waive any late payment fees applied while you are participation in hardship;
- Work with you and financial counsellors or other advisors assisting you to manage your accounts effectively while you are participating in our hardship program; and
- Work with you to help reduce your energy use.

### 3. Eligibility

#### *Criteria for Entry*

To be eligible to enter the Hardship Program, you should be:

1. A current residential customer account with us; and
2. experiencing financial hardship:

We have no minimum debt threshold for entry into our Hardship Program

#### *Ineligibility*

1. If you do not meet the eligibility criteria for entry to the Hardship Program, you will not be able to participate in it.
2. You will be notified over the phone or in writing of the reasons for the denial.
3. You may request an internal review of the decision, and the Hardship Team manager will conduct that review.
4. If your personal circumstances change, you will have an ongoing opportunity to request entry to the Hardship Program.

When accessing your application for entry into the hardship program we will:

1. Verify your account is active and that you are a residential customer;
2. Review your account for any history of late or non-payment;
3. Review your account to determine your current balance owing;
4. Assess any information that you have provided to us regarding your financial circumstances; and.
5. Approve or decline your application

We recognise that not all customers experiencing financial hardship may have a current balance owing or have previously shown signs of hardship. We have a range of payment plan options both within and outside of our hardship program for customers who are being pro-active to attempt to prevent or minimise energy debt.

Self-identification will be made as easy as possible by providing a variety of communication channels and assisting you throughout the process.

- Call Discover Energy Customer Service: 1300 946 898 and select option 5 during business hours

- Email: [payassist@discoverenergy.com.au](mailto:payassist@discoverenergy.com.au)
- **My Account** – you can also apply to join our hardship program through My Account access

Our hardship program is promoted on reminders and disconnection notices as well as over the phone and on our website

[https://www.discoverenergy.com.au/help\\_and\\_support/hardship\\_policy](https://www.discoverenergy.com.au/help_and_support/hardship_policy)

Our hardship policy is transparent and applied consistently, and we are committed to equitable access to our Hardship Policy.

## 4. 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
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to a staff member to help you join our hardship program if you have:

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

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
- 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.

We will assess your application for hardship assistance by 3 business days:

We will let you know if you are accepted into our hardship program within 5 business days from receipt of the 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 ideas about how to reduce your energy use
- talk to you about a payment amount that suits your circumstances.

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

## **5. Early Identification**

Identification by us is done in a supportive and non-judgmental manner with the intention of helping you get back on track. To help us identify hardship early we will:

- Actively monitor accounts for signs of hardship which may include:
  - Self-identification
  - A history of late or missed payments
  - A sudden change in payment patterns
  - Requests for payment extensions
  - An outstanding debt
  - Eligibility for emergency energy assistance, including URGS or EAPA vouchers
  - Eligibility for concessions, government pensions, payments or rebates
- Contact you by phone within 3 business days of identification to advise you of our hardship program.
- Discuss with you your current energy plan and advise you if we believe if there is a better plan for you.
- Advise you about government concessions, relief schemes or energy rebates you may be entitled to.
- Provide ideas about how to reduce your energy use.
- Advise you of the various payment plans available and ways that we may be able to assist you.
- Offer you entry into the Hardship Program
- If we have not been able to contact you by phone we will, contact you in writing with information regarding our hardship program and invite you to participate in the program.
- A follow phone call will be placed to you if you have received an invitation to participate in our hardship program by letter within 5 business days of the letter being sent.

## 6. What happens next

Once you have been accepted into the hardship program or accepted an invitation to the program we will:

- Assign an account manager to your account to help look after your needs;
- Waive any late payment fee that may have been applied to your account;
- Not request a security deposit;
- Ensure your account is not subject to disconnection due to non-payment while you are participating in the program;
- Work with you to develop an affordable payment plan tailored to your circumstances.
- Record your entry into the program, any current arrears, average monthly usage, payment plan details and estimated period we expect your participation in the program, along with any other information that is relevant to the program and your circumstances for reporting purposes.
- Send you a letter confirming your entry into the program, this letter will confirm the agreed payment schedule, a copy of this policy, contact details for your account manager and the Hardship Manager.

## 7. Payment Options

### What we will do

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

- Payment plans
- Centrepay
- Payment extensions
- Advanced payment

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 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); and
- 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.

If you miss a payment, we will contact you to see if you need help. We will contact you by phone within 3 business days of your missed payment. If we cannot reach you by phone, we will contact you in writing within 5 business days. A follow up phone call will occur within 5 business days of the letter being sent.

### **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

## **8. Communicating with Customers in Hardship**

We will communicate information to you about hardship assistance, including your rights and obligations, via phone calls, letters, emails, bill notices, our web site, and pamphlets.

Letters will be sent to you regarding hardship if:

- you have requested assistances
- When you have been accepted into the program
- When the assistance plan is altered or reviewed
- When a scheduled payment is missed without notice
- When you have been removed from the program, due to either successful completion or otherwise
- When other attempts to contact you have failed.

Account managers will contact you while you are participating in the hardship programme via phone, text messages, and writing, it is important that you keep in contact with your account manager while you are participating in the program.

Your account manager will provide support to you while you are participating in the program by contacting you to provide information regarding;

- energy efficiency ideas
- new offers that we believe may be beneficial to you and help reduce your energy costs.
- The availability of Government schemes that you may be eligible for.
- Changes in your regular usage patterns to help identify both increases and decreases in usage
- Any changes in your scheduled payments

We will also send you SMS reminder prompts 2 days before any scheduled payment is due to both remind you of the pending payment and provide you with the opportunity to contact us if you need to alter the arrangement.

When you successfully complete the program, we will send you a letter advising that the program has been successfully completed, and your account manager will contact you to check if you require any further assistance.

We recognise that customers have culturally and linguistically diverse backgrounds, may suffer from a disability or have limited access to internet services or live in remote areas that make communicating more difficult. We are committed to ensure that all eligible customers are aware of our hardship program and include a reference to our program on all our bills. Flyers will be sent about our program when a customer has opted to receive their bill by post, and we have in place a bilingual team trained in efficient energy use and this policy for non-English-speaking households.

For interpreter services please call: 131 450

Dịch vụ Thông dịch

傳譯員服務

Servicio de intérpretes

Υπηρεσία διερμηνέων

Servizio Interpreti

خدمات مترجم

If you are hearing impaired, you can contact us via the National Relay Service. For more information please visit <https://internet-relay.nrscall.gov.au>

Financial counsellors may refer you to our hardship program and may act on your behalf if you have provided consent to us for them to do so.

We will attend, regular meetings with financial counsellors and community organisations, particularly those that work with communities from diverse linguistic and cultural backgrounds; and community legal centres or community leaders from remote areas.

The purpose of these meetings will be to promote the Hardship Program and ensure that financial counsellors and other authorised third parties have a direct contact for the purpose of referral of customers in need, and to obtain and act upon feedback.

## **9. Other Supports 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.

### **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.

### **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.

## **10. Our Programs and services**

As a hardship customer, you can access a range of programs and services to help you:

- Energy Efficiency products and advice
- Energy Audit
- Advice on entitlements to capital grants for appliance replacement and community buying groups to assist customers with reduced-cost purchases.
- Customised payment plans
- Dedicated Account manager

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.

## **11. We want to check you have the right energy plan**

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 is better
- Ask if you'd like to transfer to the new plan for free.

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

Your account manager will assess your plan and energy usage patterns to determine if there is a more suitable plan available for you. The results will be communicated to you by your preferred method of communication within 3 weeks of entering the hardship program.

If you accept the new offer you will be moved to the new plan within 2 business days of acceptance.

## **12. We can help you save energy**

Using less energy can save you money.

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.

- General hints and tips on how to reduce energy consumption
- Consultation and report with an energy specialist providing specific suggestions for your household including an analysis of household appliances energy efficiencies.
- If deemed necessary by your energy efficiency specialist a free meter investigation
- Help and advice to apply for any eligible government or community appliance replacement programmes.

### **13. We will work with you**

If you have joined our hardship 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 place you on a shortened collection cycle unless you agree first.

### **14. Customers with Prepaid Meters**

#### *Obligations to Customers*

- a. Contracts are not currently offered to customers with prepaid meters (PPM). If a customer has signed an agreement but has a prior PPM, the customer will need to contact us.
- b. Any future change in this policy offering market contracts to customers with PPM, will continue to be bound by this Hardship Policy. Further obligations to customers with PPM are set out in this section.

#### *Identification of Hardship*

- Customers are encouraged to immediately make contact in writing, by phone, email or fax if they are on a PPM contract and are experiencing hardship.
- PPM customers experiencing hardship by the ways listed above will be identified under the heading Early Identification. The eligibility criteria set out above also apply to PPM customers.
- In addition, accounts of PPM customers will be reviewed in order to look for signs of hardship.

- These may include any of the factors listed above and a pattern or number of self-disconnections.
- The Customer Enquiries and Hardship Team will attempt to contact a customer who is believed to be experiencing hardship.
- Invitation letters will be sent to any customer who is believed to be experiencing hardship and who cannot be contacted initially by phone.

### **Specific Assistance (Prepay Meters)**

In addition to the assistance offered to any customer experiencing hardship as outlined below, the following assistance will be provided to PPM customers in the Hardship Program:

Immediate arrangements will be made to replace the PPM with a standard meter at no cost.

- An alternative contract will be offered at no cost and the customer moved from the PPM contract to the offer accepted.

## **15. Leaving the Hardship Program**

You may leave the Hardship Program at any time upon request, on successful completion of the program, removal from the program, or if you change retailers. You can re-enter the program at any time provided you remain eligible to do so.

### **Successful Completion**

Upon successful completion of the Hardship Program:

- You will be sent a completion letter confirming the status of the account and the completion of the program.
- If you have successfully completed the program and remain an active customer of Discover Energy you will receive a once off \$20 completion credit on your account to help keep you on track for your ongoing energy charges.
- Your account will no longer be in the credit cycle or in hardship status, but it will be continually reviewed to ensure that any ongoing payment arrangements are based on capacity to pay.
- Your account will return to the usual credit and collection cycles unless you have wish to re-enter the program.
- Your account manager will contact to confirm your competition and check to see if you require any further assistance.

## Removal from the Hardship Program

Whilst you are on the Hardship Program, it's important that you contact us if you cannot make an arranged payment, your contact details or your circumstances change.

In the event that you fail to make an arranged payment and do not contact us, we will attempt to contact you by phone within 3 business days of the missed payment and 5 business days of the missed payment in writing if we are unsuccessful in reaching you via phone. Where 3 or more consecutive payments are not made, and we have not heard from you or been able to contact you we will consider you to have stopped making payments under your plan.

We will send you a letter advising you of our intent to cancel your plan in the hardship program and will cancel the plan if we have not heard from you within 10 days from the date the letter was issued.

If your plan is cancelled and you are removed from the Hardship Program, you will be sent letter advising that you have been removed from the hardship program which will set out the reasons for the cancellation and removal from the program and give you the opportunity to make contact and arrange a new payment arrangement. If you have 2 payment plans cancelled within the last 12 months, we do not have to offer you another plan and we might disconnect your energy.

### 16. Training and obligations

- The ability for staff to recognise hardship, and to respond as early as possible, is central to this policy:
- Our staff receive training on this policy, issues relating to financial hardship, how to identify customers in potential hardship and communicate respectfully to ensure customers experiencing hardship are dealt with in an empathetic and non-judgmental manner.
- Staff will also receive regular refresher training on identification and referral processes and protocols.
- 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.

- A record of training will be kept for all staff in accordance with the Human Resources training procedures.
- Training will ensure that staff can answer queries related to our hardship policy, queries into our hardship program and provide advice and support to customers experiencing hardship.
- Discover Energy has systems in place to enable us to meet our obligations with respect to customer hardship in:
  - The Retail Law, and
  - The Retail Rules, and
  - The Customer Hardship Policy Guideline, and
  - This customer hardship policy, and
  - Discover Energy will report to all relevant government licensing agencies on agreed hardship assistance performance indicators.

## 17. Complaints

You have a right to lodge a complaint at any time and about any aspect of our services. Once you lodge a complaint, it will be dealt with in accordance with the Policy Statement on Complaints Handling. Located on our website at [www.discoverenergy.com.au](http://www.discoverenergy.com.au)

You are entitled to have a complaint internally escalated if you are not satisfied with the investigation or resolution of the complaint.

If you are not satisfied with initial or escalated response or investigation into your complaint, you may contact the Energy Ombudsman in your state.

Contact us directly on 1300 946 898 to make a complaint.

Contact Details for the Ombudsman Office in your relevant state are listed below

### ***In NSW:***

Energy & Water Ombudsman NSW

Reply Paid 86550, Sydney South NSW 1234

<http://www.ewon.com.au>

[omb@ewon.com.au](mailto:omb@ewon.com.au)

Free Phone: 1800 246 545

Free Fax: 1800 812 291

### ***In Queensland:***

Energy and Water Ombudsman Queensland

PO Box 3640, South Brisbane QLD 4101

<http://www.ewoq.com.au>

[complaints@ewoq.com.au](mailto:complaints@ewoq.com.au)

Free Phone: 1800 662 837

Fax: (07) 3087 9477

***In South Australia:***

Energy and Water Ombudsman South Australia

Mail: GPO Box 2947, Adelaide SA 5001

Free call: 1800 665 565

Free fax: 1800 665 165

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

## **18. Privacy of Personal Information**

Discover Energy is bound by the *Privacy Act 1988* (Cth) and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of personal information.

Information will consequently be handled responsibly and in accordance with customer instructions.

The definition of personal information is information or opinion from which an individual's identity may be ascertained.

Personal information about a customer will be collected whenever contact is made with us and may include, details about an energy account, eligibility or participation in the Hardship Program.

Personal information provided by a customer will be used to confirm his or her eligibility and to determine the level of support appropriate for that account.

All information disclosed will be kept secure and personal information will not be disclosed to any third party unless required to do so by law.

Customers may access and request updates to personal information by contacting the Compliance Lead on 1300 946 898 or by writing to the address provided below

This policy is directly aligned with the document entitled 'Final Guidance on AER approval of customer hardship policies – MARCH 2019.

<https://www.aer.gov.au/system/files/AER-Customer-Hardship-Policy-Guideline-March-2019.pdf>

This Customer Hardship Policy sets out key principles to guide staff in interactions with customers and their representatives. It also sets out the steps we will take to identify and manage hardship.

The purpose of this policy is to identify residential customers experiencing payment difficulties due to hardship and to assist those customers to better manage their energy bills on an ongoing basis.

This policy will be reviewed every six (6) months or as necessary and updated as required, with reference to the guiding documents, to reflect the rules and regulations as they apply to the needs of our hardship customers.

Any amendments to this policy will be approved by the Australian Energy Regulator and published on the Discover Energy website.

## 19. Version Control

Version	Amendment	Author and Date
Version 0.8	Create original document	AJB and CJ 7.06.17
Version 0.9	Inserted logo	AW 25.07.17
Version 1	Various updates per discussion with business.	CJ 20.08.17
Version 2	Updates including feedback from the Australian Energy Regulator (AER)	KE 7.10.18
Version 3	Draft Update per March 2019 Guideline release	BC 23.05.19
Version 3	Minor changes for AER feedback	BC 21.7.19