



Hardship Policy

1) Introduction

This Hardship Policy applies to all residential customers of Incite Energy Pty Ltd (trading as Besy Energy) living in Queensland, New South Wales, the Australian Capital Territory, South Australian and Tasmania 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
- household illness
- family violence
- unemployment, or
- reduced income.

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs, and
- 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 permission to speak to your support person.

As well as considering our hardship program, you should consider the support available in your state or territory.¹

The National Energy Retail Rules require us to consider all circumstances of which you inform us, and having regard to those circumstances, act fairly and reasonably. We are required to respond in a timely manner, provide you with clear information about the assistance that is available, and as soon as practicable provide the assistance.

We have systems in place to ensure that we meet our obligations with respect to customer hardship in:

- The National Energy Retail Law
- National Energy Retail Rules
- The AER Customer Hardship Policy Guideline
- This Customer Hardship policy.

We endeavour to identify hardship as early as possible. We do this by monitoring accounts looking for early indicators - regularly running a report to find accounts with a sudden change of payment pattern or an accumulation of debt. When an account is identified, we contact the account holder to discuss the various payment plans and ways we can assist with account management.

¹ Support available in Victoria is highlighted at the end of this document.

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 or you fail to pay 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 Besy representative 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 jobloss.

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

Our representatives are specially trained to help you with hardship. Our representative 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 within 5 business days. We will let you know if you are accepted into our hardship program within 10 business days of 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 you 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.

The National Energy Retail Rules require our representatives to undergo training to ensure they understand hardship issues. This training ensures that our representatives can:

- *Answer your queries about our hardship policy, and*
- *Identify and assist customers experiencing payment difficulties due to hardship.*

We regularly review and update this training as needed.

3) How to contact us

We encourage you to contact us sooner rather than later if you are experiencing hardship. You can contact us by sending an email to connect@besy.energy or phoning 1300 25 25 04. If you wish for us to liaise with a support person, you will need to notify us of this person's details via email or phone and provide us with this instruction.

We acknowledge that customers may have particular challenges with aspects of this hardship policy including:

- Customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- Customers without internet access
- Customers with disability, and
- Customers in remote areas.

Where a customer informs us of these or other challenges, we will ensure that customer has special support with respect to this policy and the hardship program. This may include referral to language services where available or appropriate, communication by telephone or post if necessary, and referral to disability support services.

If you are not accepted into our hardship program, we will provide you with a reason via email.

4) Payment Options

What we will do

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

- Payment plans
- Centrepay.

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)
- 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 towards 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 email within 5 business days after the payment is missed and by telephone within 10 business days of the missed payment to bring the payment plan back on track.

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 twelve months because you did not follow your plan:

- We do not have to offer you another plan
- We might disconnect your energy.

5) 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.

6) Our programs and services

As a hardship customer, you can access a range of programs and services to help you. We encourage you to contact us so we can:

- assist in getting in touch with a financial counsellor
- advice on energy efficient appliances and energy saving tips, and
- assist in applying for government grants or services.

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.

7) 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 to you about energy plans we can offer.

8) 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.

9) 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 put you on a shortened collection cycle unless you agree first.

10) Who is eligible for our hardship program?

Firstly, we will verify that:

- you're a residential customer; and
- you have an active account with us; and
- you have an outstanding debt which you can't pay in full prior to the date your next bill is due to be issued.

Once the above points have been verified, we will assess your eligibility for the hardship program as follows:

- We will check what you're able to pay towards your account.
- We'll calculate a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12-months and notify you of this amount.

If you can afford to pay this amount, we'll put you onto a standard payment arrangement and confirm the details in writing.

If you cannot afford to pay this amount, you will be eligible for our hardship program. We will work with you to establish a payment plan that you can afford based on your circumstances.

The above steps help us to assess eligibility for our hardship program but are not an exhaustive list.

11) Once you are in our Hardship Program

Once you are accepted into our hardship program it is your responsibility to maintain sufficient funds in the account which the direct debit draws from.

We will:

- Check to ensure you are receiving all concessions and rebates applicable to you
- Consider your energy use and the equipment installed in your home and provide recommendations on how your electricity consumption and electricity bill can be reduced, and
- Recommend other retail energy plans if we think they are a more appropriate solution.

If you have insufficient funds available and a scheduled payment to us fails, we will contact you within 5 business days via email. We will provide you an opportunity to make the payment and inform us of any changes in your circumstances. This may result in us modifying your payment plan.

12) Termination of our Hardship Program

Should you:

- fail to have sufficient funds for payment plan direct debit on two occasions, or

- fail to provide us with up-to-date contact information

we will terminate your inclusion in our hardship program. This may lead to your electricity supply being disconnected.

13) Privacy

We are fully committed to respecting the privacy of its customers. We protect the personal information of our customers in accordance with the requirements set out in the Privacy Act 1988 (Cth).

14) Complaints

If you believe we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us by sending an email to customer_help@besy.energy. We will provide you with a copy of our complaints procedure and ensure that you receive a satisfactory response.

We are committed to managing complaints in a professional, efficient and fair manner. For further information in relation to our complaints procedure, please refer to our Complaints Policy (available at Besy.Energy).

If you're not satisfied with our response, you may make a complaint or take the dispute to the relevant Energy and Water Ombudsman (Ombudsman) in your state. We are required to be a member of the Ombudsman schemes in the States in which we sell electricity. Their contact information is as follows:

<p>Energy and Water Ombudsman SA GPO Box 2947, Adelaide SA 5001 1800 665 565</p>	<p>Energy and Water Ombudsman NSW Reply Paid 86550 Sydney South NSW 1234 1800 246 545 complaints@ewon.com.au</p>
<p>Energy and Water Ombudsman Queensland PO Box 3640 South Brisbane BC Qld 4101 1800 662 837 complaints@ewoq.com.au</p>	<p>Energy and Water Ombudsman Victoria Reply Paid 469 Melbourne VIC 8060 1800 500 509 ewovinfo@ewov.com.au</p>
<p>ACT Civil and Administrative Tribunal GPO Box 370 Canberra ACT 2601 02 6207 1740 ewcomplaints@act.gov.au</p>	

15) Where to get a copy of this document

You can request a copy of this document by emailing connect@besy.energy

There is a clearly marked link on the homepage of our website to a printable form of this policy. Further, this policy may be accessed from this URL: www.besy.energy/customer-support-services-and-hardship-policies

Where a customer has elected a representative to act on their behalf, we will engage with that representative as we would with the customer.

We also aim to make it as easy as possible for a residential customer to know their rights under the National Energy Retail Rules. As well as making our hardship policy available on our website, we will promote our hardship policy on all reminder notices and disconnection notices as well as over the phone with customers showing any indication of hardship.

You may request that a copy of our hardship policy be emailed or posted to you where you are unable to access our website. Further, a copy of our hardship policy will be provided using your preferred method of receiving written communication (if no preferred method is indicated, we will send the policy via post). At no point will we charge a fee for the provision of a copy of our hardship policy.

Support for Victorian customers

The following assistance is available for all Victorian residential customers.

Standard Assistance

Standard assistance is available to all Victorian residential customers to help avoid accruing debt on their energy accounts. You can choose:

- to set up regular payments on a payment plan for up to 12 months
- to make payments on a weekly, fortnightly or monthly basis
- to extend the due date for your bill at least once per year.

Tailored Assistance

Higher levels of assistance are available to all Victorian residential customers with debt greater than \$55 (inclusive of GST) outstanding on their energy accounts. If you miss your bill's due date and need additional assistance to help get back on track, there's a range of options available to you which you can access by giving us a call.

We'll send you information within 21 business days after your bill's due date, telling you about the assistance options you're entitled to and how to access these.

You have 6 business days to consider the information we've provided and let us know if you'd like to take up one of the available options.

Other assistance

We can also help you with advice regarding:

- payment plans that can incorporate both your current debt and your ongoing energy usage (based on a 12-month forecast) over an agreed length of time (maximum of two years)
- the likely cost of your future energy use and how you can reduce this over time
- other assistance available through the government that can help you meet your energy costs (such as, Utility Relief Grant Scheme and concession rebates)
- practical assistance to help you lower your energy costs.

If you need even greater assistance

If you're unable to pay the full-cost of your ongoing energy usage, we can put the payment of your debt on hold for an initial period of six months – and you can pay less than your ongoing usage while you work towards lowering your energy usage costs. After this six-month period, we'll review your progress and continue to work with you to pay your ongoing bills and reduce your costs (as per the options detailed above).

Setting up a payment plan

Once you've set up or revised a payment plan, we'll send you a schedule of payments showing:

- the total number of payments you need to make to finish paying off the debt on your account
- the period of time over which your payments are to be made
- the amount and due date of each payment.

If you don't make a payment by its due date, we'll get in contact with you about options to revise your payment plan or how else we can help you get back on track.