

# Customer Hardship Policy (NERL)

---

10 December 2019

Version 5.0

<b>Document Number</b>	<b>BMSDOC-18-2015</b>
<b>Document Owner</b>	<b>GM Retail &amp; Energy Procurement</b>
<b>Due Date for Review</b>	<b>10/12/2020</b>

**Review Required by:**

- |   |  |
|---|--|
| <input type="checkbox"/> Engineering Operations     | <input type="checkbox"/> Corporate Services        |
| <input type="checkbox"/> Network Operations         | <input type="checkbox"/> Finance                   |
| <input type="checkbox"/> Safety & Compliance        | <input type="checkbox"/> Business Development      |
| <input type="checkbox"/> Project Manager Tonsley    | <input type="checkbox"/> Plant Manager Mascot      |
| <input type="checkbox"/> Plant Manager Central Park | <input type="checkbox"/> Enwave WA                 |
| <input type="checkbox"/> CEO                        | <input checked="" type="checkbox"/> Tas Gas Retail |
| <input type="checkbox"/> COO                        | <input type="checkbox"/> Legal                     |
| <input type="checkbox"/> Commercial & Analysts      | <input type="checkbox"/> Operations Australia      |

**Applicable to:**

- |  |  |
|--|--|
| <input type="checkbox"/> Enwave Australia Holdings | <input checked="" type="checkbox"/> Tas Gas Retail |
| <input type="checkbox"/> Enwave Tonsley            | <input checked="" type="checkbox"/> Enwave Mascot  |
| <input type="checkbox"/> Enwave Central Park       |  |
-

## Document History

Version No.	Published Date	Description of Change
1.0	September 2019	New document.
2.0	27 November 2019	Updated as per AER's advice
3.0	06 December 2019	Updated with additional AER request, by TGR.
4.0	09 December 2019	Introduction updated as per AER's request.
5.0	10 December 2019	Updated section 2.0 to include information required as per AER.

## References

### Cited in this Document

Title	Document Number
National Energy Retail Law (South Australia) Act 2011	
National Energy Retail Rules	
Australian Energy Regulator Customer Hardship Policy Guideline	
Complaints and Dispute Resolution Policy	BMSDOC-18-1912

### Additional Reading

Title	Document Number
Customer Hardship Policy Summary - TGR - All States	BMSDOC-18-2013

## 1. INTRODUCTION

This policy applies to all residential customers of Tas Gas Retail and Enwave Mascot who live in New South Wales, South Australia and Tasmania and who find it hard to pay their energy bills due to hardship.

If you are not a residential customer of Tas Gas Retail or Enwave Mascot and you have a concern or enquiry, you can contact us using the details on page 8 of this policy.

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 permission to talk to your support person.

This policy is available on our website, under Customer Service.

If you prefer a printed copy, you can contact us and ask us to post you a copy free of charge.

## 2. OUR APPROACH TO HARDSHIP

We support customers who are experiencing hardship. As electricity and gas supply is an essential service, it is important we do as much as we can to help you maintain access to these services.

We recognise that energy is an essential service for residential customers and that disconnection due to inability to pay energy bills must be a last resort option.

We have developed this hardship policy in accordance with the Australian Energy Regulator's (AER) sustainable payment plans framework 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 where possible prevent an accumulation of energy debt.

We monitor our customer's accounts regularly and provide our customers with reminders to ensure they are aware of any outstanding amounts. Our bills and reminders include our contact details and ask you to contact us if you are experiencing financial hardship.

If a customer is experiencing payment difficulties due to hardship we will take into account all of the circumstances which we have been made aware of, having regard to those circumstances, act fairly and reasonably, and in a timely manner when it is relevant to do so.

When you tell us you are experiencing payment difficulties we will give you clear information about the assistance available to you under this Policy and, as soon as practicable, provide you with that assistance.

Our hardship program isn't for everyone. It has been set up for people who really need one to one support. If you're feeling worried about your bill, please have a chat with us – even if you're not sure you're eligible for the program. Everything you tell us will be kept confidential and even if you're not eligible, we may be able to help in another way.

Our customer service team will assess your eligibility by :

- asking you a few questions to help us understand your situation
- checking your payment history
- asking you some questions around payment, and discuss payment plan options.

If our customer service team thinks you're eligible for our hardship program, they will discuss the available options with you.

### **3. WE ARE ABLE AND WILLING TO HELP YOU**

#### **3.1 What we can do**

Our customer service team are trained to understand hardship issues so that we can engage with you in a compassionate and non-judgemental way to:

- answer queries about this hardship policy and our hardship program
- identify if you are experiencing payment difficulties due to hardship
- assist you if you are experiencing payment difficulties due to hardship
- we will regularly review and update our hardship training program to ensure the provision of relevant, quality and consistent customer support services aligned with this policy
- assess your eligibility to enter the hardship program.

You will be eligible to enter our hardship program if you are in financial hardship, we will take the following steps to assess your situation:

- verify that you are an active residential customer of ours
- verify that you have an outstanding debt which cannot be paid before the next billing cycle
- discuss with you what you are able to afford to pay towards your account and calculate a payment plan that will meet your estimated future consumption as well as your existing debt
- confirm with you that you can afford to meet the proposed payment arrangement
- provide clear options if you are unable to meet the proposed payment arrangement.

If you are ineligible for participation in our hardship program, we will let you know the reason(s) why you are not eligible.

For your peace of mind, 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.

### **3.2 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
- 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 within 5 business days from when we received your application.

We will let you know if you are accepted into our hardship program within 7 business days, if your preferred method of communication is email, or 10 business days, if your preferred method of communication is by post, from the 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.

## **4. PAYMENT OPTIONS**

### **4.1 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 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 to see if you need help. We will contact you by using our best endeavours to reach you by phone, text and email.

If you receive a message from us in relation to an outstanding account, please contact as soon as possible so that we can work together to resolve the problem.

## 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 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.

## **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.

### **5.1 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

### **5.2 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:

- flexible payment arrangements
- energy audit – we can discuss your energy use and provide you with information and tips on energy saving
- information on no interest loan schemes to help with an appliance upgrade or replacement.

### **6.1 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**

### **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 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.

### **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.

Services that we may provide you include:

- over the phone energy audits to assist in identifying ways to reduce your consumption
- referral to an energy expert or not-for-profit organisation in your local area who could provide a home visit energy audit
- referral to a government scheme or a not-for-profit organisation, who may be able to assist with the cost of replacing or fixing your appliance
- provision of information on available grants, rebates and capital goods assistance programs that may help you.

Our websites include energy saving tips and information.

## **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. EXITING OUR HARDSHIP PROGRAM**

When you have completed our hardship program, we will write to you and let you know. From this time, you will need to pay your bill when it becomes due for payment.

If you need more assistance you can call us to discuss your circumstance and we will let you know what your options are.

There is no limit to how many times you can access our hardship program as long as each time you:

- make the scheduled payments set out in the agreed payment plan; and
- let us know as soon as you can if you have on-going difficulties so that we can work together to revise the payment plan if necessary.

## **11. HOW TO CONTACT US & ACCESSIBILITY**

You can contact one of our staff members who is specifically trained to handle enquiries about our hardship program by any of the following ways:

### **New South Wales**

(ELECTRICITY customers at Central Park)

Email: [enwave.centralpark@nextgenutilities.com.au](mailto:enwave.centralpark@nextgenutilities.com.au)  
Online form: [www.enwavecentralpark.com.au](http://www.enwavecentralpark.com.au)  
Phone: 1300 057 405  
Post: Enwave Central Park  
PO Box 217, HAWTHORN, VIC 3122

(ELECTRICITY customers at Mascot)

Email: [enwave.mascot@nextgenutilities.com.au](mailto:enwave.mascot@nextgenutilities.com.au)  
Online form: [www.enwavemascot.com.au](http://www.enwavemascot.com.au)  
Phone: 1300 057 405  
Post: Enwave Mascot  
PO Box 217, HAWTHORN, VIC 3122

### **South Australia - Tonsley**

## Customer Hardship Policy (NERL)

### (ELECTRICITY customers)

Email: [enwave.tonsley@nextgenutilities.com.au](mailto:enwave.tonsley@nextgenutilities.com.au)  
Online form: [www.enwavetonsley.com.au](http://www.enwavetonsley.com.au)  
Phone: 1300 057 405  
Post: Enwave Tonsley  
PO Box 217 HAWTHORN, VIC 3122

### (GAS customers)

Email: [info@enwavetonsley.com.au](mailto:info@enwavetonsley.com.au)  
Online form: [www.enwavetonsley.com.au](http://www.enwavetonsley.com.au)  
Phone: 1800 950 950  
Post: Tas Gas Retail  
PO Box 858 LAUNCESTON, TAS 7250

### Tasmania

#### (GAS customers)

Email: [info@tasgas.com.au](mailto:info@tasgas.com.au)  
Online form: [www.tasgas.com.au](http://www.tasgas.com.au)  
Phone: 1800 750 750  
Post: Tas Gas Retail  
PO Box 858 LAUNCESTON, TAS 7250

If you are deaf, or have a hearing impairment, contact us through the National Relay Service:

- TTY users' phone 133 677
- Speak and Listen users' phone 1300 555 727
- Internet relay users [connect to the NRS](#)
- SMS Relay text 0423 677 767

If you need an interpreter, call TIS National on 131 450.

### German

Für Kunden, die Schwierigkeiten haben, Englisch zu verstehen, steht unter der Nummer 131 450 ein kostenloser Dolmetscherdienst zur Verfügung.

### Italian

Se un cliente ha difficoltà con l'inglese, c'è un servizio interpreti a disposizione, gratuito per i clienti, al numero 131 450.

### Korean

. 영어사용에 어려움이 있는 고객을 위해 무료 통역서비스를 제공하고 있습니다. 131 450번으로 연락주시기 바랍니다.

### Arabic

ا على الرقم 131 450. إذا كان العميل لديه صعوبة في اللغة الإنجليزية، فإن هناك خدمة ترجمة فورية متاحة للعميل مجاناً

### Chinese

如果客户使用英语存在障碍，请致电131 450，这里可为客户提供免费的口译服务。

## Greek

Εάν κάποιος πελάτης δυσκολεύεται με την αγγλική γλώσσα, υπάρχει δωρεάν υπηρεσία διερμηνείας, στο τηλέφωνο 131 450.

If you are experiencing any difficulty understanding or accessing our hardship policy or if you have a disability, such as visual impairment, which prevents you from accessing this policy please contact our customer service team who will assist you on an individual basis.

We can provide this policy and other documents in another format (for example in larger font or in a different document type) according to your needs.

If you have elected to have a support person or representative to act on your behalf, we will engage with that person as if they were you based on the consent and instructions that you provide us.

We need your permission to talk to your support person.

If a person contacts us on your behalf, we will ask for your permission to disclose information to them before discussing you or your account with them. When we contact you for your permission, you can tell us how much information we are able to give that person.

We work with community partners to support customers with diverse and other communication needs.

## 12. COMPLAINTS & DISPUTES

Our customer service team will always seek to resolve complaints at the time they are raised.

If you raise a complaint with us that requires action, we will endeavour to resolve your complaint within 5 business days. If you are not satisfied with our proposed resolution, the complaint can be escalated within the business.

Complaints can be made using the contact details above or to:

Email: [info@tasgas.com.au](mailto:info@tasgas.com.au)  
Post: Attention: General Manager Retail and Energy Procurement  
PO Box 858  
LAUNCESTON TAS 7250

If you are unhappy with how we handle your complaint or the outcome, you can make a complaint to the Energy and Water Ombudsman. The ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

### New South Wales

- Energy & Water Ombudsman NSW Telephone: 1800 246 545
- Website: [www.ewon.com.au](http://www.ewon.com.au)

### South Australia

- Energy & Water Ombudsman SA (EWOSA) Telephone: 1800 665 565
- Website: [www.ewosa.com.au](http://www.ewosa.com.au)

### Tasmania

- Energy Ombudsman Tasmania Telephone: 1800 001 170
- Website: [www.energyombudsman.tas.gov.au](http://www.energyombudsman.tas.gov.au)

Further information about how we handle complaints can be found in our Complaints and Dispute Resolution Procedure which can be downloaded from:

**New South Wales**

[www.enwavemascot.com.au/ComplaintsHandlingPolicy.pdf](http://www.enwavemascot.com.au/ComplaintsHandlingPolicy.pdf)

**South Australia**

[www.enwavetonsley.com.au/help-centre/complaints](http://www.enwavetonsley.com.au/help-centre/complaints)

**Tasmania**

[www.tasgas.com.au/complaints-tas](http://www.tasgas.com.au/complaints-tas)