

# Customer Hardship Policy

July 2020



## Table of contents

<b>NECTR'S CUSTOMER HARDSHIP POLICY OVERVIEW</b>	<b>1</b>
1. Introduction	2
2. Our approach to hardship	2
3. Hardship – Nectr's commitment	2
4. Meaning of 'hardship' & eligibility for our hardship program	3
5. Joining the hardship program	3
6. Our programs and services	4
7. We want to check you have the right energy plan	4
8. Payment options	4
9. We will work with you	5
10. Completing or exiting our hardship program	5
11. Other supports to help you pay your energy bill	6
12. We can help you save energy	6
13. Communicating about hardship	7
14. Complaints	7
15. Training	8
16. Privacy	8
17. Updating and reviewing this hardship policy	8

## Contact us, we want to help you

We understand that sometimes life doesn't go according to plan and during this time, you may need assistance to keep up with your energy payments. In this Hardship Policy, we explain what help is available to you as a Nectr customer and how you can access it should you experience financial difficulties.

## Contact us

If you find you are struggling to meet your payment obligations or wish to discuss the forms of assistance that may be available to you, please contact us as soon as possible by.

**Email:** [hello@nectr.com.au](mailto:hello@nectr.com.au)

**Phone:** 1300 111 211.

If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on **131 450**.

If you are deaf or have a hearing or speech impairment, please call the National Relay Service on **133 677**.

## Accessing our Hardship Policy

A printable copy of this Policy is available via our website at [www.nectr.com.au/hardship-policy](http://www.nectr.com.au/hardship-policy).

You can also find a link to our "Hardship Policy" at the bottom of our homepage, [www.nectr.com.au](http://www.nectr.com.au). We can also provide you with a free copy of this policy based on your preferred method of communication. If you cannot access our website, we can send you a copy by post.

## 1. Introduction

Nectr's Hardship Policy (called our 'Hardship Policy' or 'this Policy') applies to all residential customers living in New South Wales and Queensland 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:

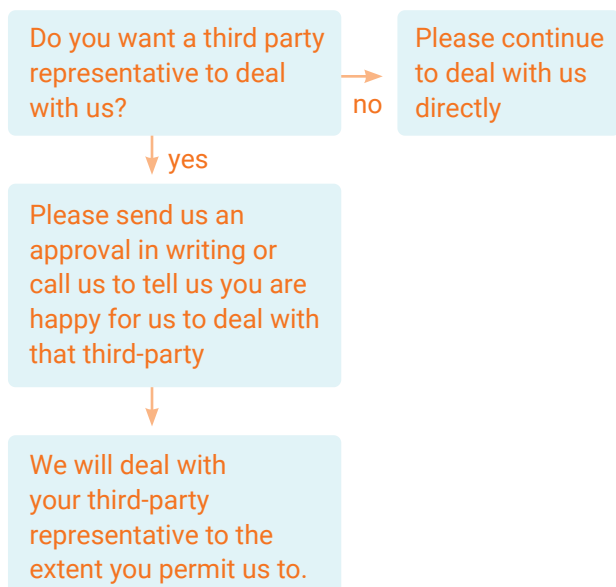
- a financial counsellor
- someone who helps you manage your energy bills.

We need your permission to talk to your support person.

### Your Support Person (Third Party Representative)

If you would like us to deal directly with your elected support person, please send us your approval in writing or call us to tell us you are happy for this person to act on your behalf. You can request a support person or representative at any time; we just need your consent. Where you have elected a support person to act on your behalf, we will engage with that person as we would with you.

The diagram below sets out our approach.



## 2. Our Approach to Hardship

At Nectr, we support our customers who are experiencing hardship. We believe early awareness and intervention is the best way to help customers who face financial difficulty pay their bills, and prevent their energy debt growing to an unsustainable level. We've also adopted the Australian Energy Retailer (AER) Sustainable Payment Plans Framework as a good practice guide for how we assess your capacity to pay.

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; and
- Nectr's Customer Hardship Policy.

## 3. Hardship - Nectr's Commitment

As a Nectr energy customer, we will:

- Provide you with clear information in a timely manner on what assistance is available to you under this Policy
- As soon as reasonably practicable, provide you with the assistance you are entitled to under this Policy
- Be respectful, compassionate and treat your circumstances with sensitivity and respect for your privacy
- Take into account all of your circumstances which we are aware of, and, on that basis, act fairly and reasonably
- Provide you equitable access to this Policy and ensure that it is consistently applied in a transparent way
- Maintain customer assistance programs, such as affordable payment plans
- Regularly monitor your account during your participation in our hardship program, including quarterly reviews of your participation in the hardship program to make sure any existing payment plan remains affordable and you are receiving the right assistance
- Be transparent and accessible and communicate to you, your nominated support person, financial counsellors and community assistance agencies where necessary and always with your consent.

## 4. Meaning of 'Hardship' & Eligibility for our Hardship Program

A customer experiencing hardship is a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. We understand this situation can arise as a result of a variety of factors, possibly with little warning.

The key point is that if you are finding it difficult to pay your Nectr energy bill for whatever reason, please contact us so we can discuss options to help you. You may be eligible to receive the assistance set out in this Policy if you are:

1. a Nectr residential customer; and
2. experience difficulty paying your energy bill.

To assess your eligibility, we will first check that you have a residential account with us. If you do, and there is any indication that you may be experiencing financial hardship, then you will be accepted into the program. If you (or your support person or representative) state that you are in financial hardship, we will accept you into our program provided that you have a current residential account with us.

There is no minimum debt threshold for entry into our hardship program.

Unfortunately, we may not be able to help you if you are ineligible for participation in our hardship program. For example, we cannot help you if you are no longer a Nectr energy customer. If you are not eligible to participate in Nectr's hardship program, we will let you know in writing the reason or reasons why. If you disagree, we will have a Nectr senior manager review the decision and notify you of their decision.

The diagram below summarises eligibility for our hardship program.



## 5. Joining the Hardship Program

### 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 five business days after contacting us.

We will let you know if you are accepted into our hardship program within eight 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 you ideas about how to reduce your energy use

- talk to you about a payment amount that suits your circumstances.

Upon request, we can send you a free copy of our Hardship Policy via your preferred form of written communication.

## 6. Our Programs and Services

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

- flexible payment options
- a review of your energy plan to determine if another one of our energy plans may be more appropriate
- information about your energy use
- energy audits
- advice on concessions and other assistance that may be available to you.

### 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. Payment options

### What we will do

There are different payment options available to hardship customers:

- Payment plans
- BPay.
- Centrepay
- Direct Debit
- Credit/debit card

In some cases, we may also consider partial debt waiver options or payment holidays.

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 you to see if you need help. We will contact you by phone, email or both.

### 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.

## 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. Completing or exiting our Hardship Program

### Active Support

We will actively support you to complete the hardship program. This means attempting to contact you to offer further support as soon as we identify a problem, such as a missed payment while on a payment plan. In addition, we will carry out a quarterly review of your progress in the hardship program. After conducting that quarterly review, we will:

- Update you on your progress towards reducing any arrears you are in
- Arrange a call with you to discuss whether your existing payment plan is appropriate
- Inform you if any of the other assistance available through our hardship program may now be suitable for you.

### Successfully completing our hardship program

We will contact you when you have successfully completed your hardship program, payment plan or have met all of your outstanding payment obligations. Once you no longer require assistance, we will discuss with you how best to transition your Nectr account from our hardship program back into our normal billing cycle.

### Changing your hardship program payment plan

We can modify your payment plan at your request or as a result of our quarterly reviews. We encourage you to stay in contact with us, particularly if your circumstances change, so we can agree to any plan revisions as and when required.

### Choosing to leave our hardship program

You can choose to end your participation in our hardship program and your payment plan at any time by informing us that:

- you no longer want to participate; or
- you are confident you can meet your payment obligations going forward without additional assistance.

### Not meeting your obligations in our hardship program

The only time where we will remove you from our hardship program is where you have missed a payment or payments on a payment plan and you are non-contactable (and after we have made the attempts to contact you set out below).

If you miss a payment, we will contact you to see if you need help. We will contact you by your preferred method of contact to get in touch to get you back on track as soon as we become aware of non-payment. In each case, our objective is to understand any changes in your circumstances so we can reassess your situation and make any changes as required to help you restore your payments.

If we don't have any luck contacting you via your preferred method of contact we will try by phone and email within 2 business days and then, if we are not successful, will try again via post, email and phone after a further 5 business days. We will only then remove you from the hardship program if we have had no contact from you after a total of 20 business days and after we have attempted to contact you by the methods set out in this paragraph.

### Re-entering our hardship program

If you have previously been removed from or chose to leave our hardship program, but then want to re-enter, your application for entry will be assessed as if you were entering the hardship program for the first time. That is, your eligibility will be assessed entirely on whether you

are experiencing financial difficulties due to hardship and meet the eligibility requirements set out in section five (5).

In no case will we refuse your re-entry into our hardship program on the basis of a need for you to complete any action or meet any additional condition.

## 11. 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.

### Information about government concessions and rebates

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for.

If we become aware that you may be entitled to a concession or rebate or any other form of assistance, we will notify you by email or phone. Further information on relevant assistance programs can be found here:

- If you live in New South Wales: [www.energysaver.nsw.gov.au/households/rebates-and-discounts](http://www.energysaver.nsw.gov.au/households/rebates-and-discounts)
- If you live in Queensland: [www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions](http://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions)

### Information about financial counselling & advice

We encourage those customers within our hardship program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with you to help you take control of your finances. To find a financial counsellor in your area, please phone 1800 007 007 or visit [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au).

Further, the National Debt Helpline is a not for profit service that helps people tackle their debt problems and offers free, independent and confidential advice. Visit [www.ndh.org.au](http://www.ndh.org.au)

### Further information about Centrepay

Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to set up and manage regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting [www.humanservices.gov.au/customer/services/centrelink/centrepay](http://www.humanservices.gov.au/customer/services/centrelink/centrepay).

## 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.

### Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

These websites offer some good advice on energy savings tips to help you understand how your household appliances and energy usage affect your energy bills:

- [www.energy.gov.au/households](http://www.energy.gov.au/households)
- [www.energyrating.gov.au](http://www.energyrating.gov.au)
- [www.choice.com.au](http://www.choice.com.au)



- [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

### Energy Audits

Please give us a call or email us to find out if you may be eligible for an in-home energy audit. We will conduct an initial assessment to determine whether you would benefit from an in-home energy audit, and if so, we can help organise one for you. After our initial assessment we will provide a quote for the in-home energy audit and we will explain whether we will fully or partially cover the cost of the in-home energy audit. We may offer such an in-home energy audit free of charge, for example, if there is high unexplained electricity consumption within your household and your debt level is high.

You are not required to agree to an in-home energy audit to be accepted into our hardship program.

## 13. Communicating about hardship

We recognise the importance of communicating effectively with our customers who may have a range of needs, including:

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

If you are such a customer and require information about or access to our Hardship Policy and hardship program, we will:

- refer you to a language service where available or appropriate;
- communicate with you using your preferred method of communication, be it email, phone or post; and
- refer you to services that support customers with disabilities.

If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450.

If you are deaf or have a hearing or speech impairment, please call the National Relay Service on 133 677.

If you have any difficulty accessing these services, our staff can help you to do so.

Additionally:

- we will include on your energy bill a statement to contact us if you believe you may need some help paying your account so we can discuss what assistance is available;
- we will provide bills and documentation in large print where this would be helpful to you;
- we will include, from time to time, an information brochure on Nectr's hardship program in mailings to customers including as an annexure to bills;
- we will meet with community support organisations that support customers with diverse backgrounds and communication needs to promote our hardship program and to obtain feedback on how we can improve our communications; and
- if you are in our hardship program or are looking to enter the program, and live in a regional area or do not have access to the internet, we can, upon request, provide all relevant material by post for free, making sure that postage delays do not disadvantage you.

## 14. Complaints

Nectr Customer Care will work with you to resolve any complaints you may have. If you have a complaint, you can contact us by email ([complaints@nectr.com.au](mailto:complaints@nectr.com.au)) or post at PO Box 1957 North Sydney NSW 2059. You can also call 1300 111 211 to leave a complaint.

View our complete Complaints Handling Policy and Procedure here: [www.nectr.com.au/complaints-policy](http://www.nectr.com.au/complaints-policy) or email or call us and we will send you a copy.

In dealing with your complaint, we will at all times:

- treat you with respect
- take any complaints seriously
- respect your privacy
- manage your complaint fairly and impartially
- properly investigate and record your complaint
- ensure equitable access to our complaints management program and equitable resolutions.

We will also:

- acknowledge any complaint promptly and within three working days;

- begin an investigation into the reasons for that complaint within 24 hours of acknowledgement;
- keep you updated about the investigation and any proposed resolution throughout; and
- notify you as soon as possible of the outcome of the investigation and any proposed resolution.

If you are not satisfied with our proposed resolution, you can escalate your complaint internally at Nectr.

If you are unhappy with the way we are dealing with your complaint, you can submit your complaint to the relevant energy ombudsman in your State.

- In NSW, you can speak to the Energy & Water Ombudsman New South Wales (EWON).
- In Queensland, you can speak to the Energy & Water Ombudsman Queensland (EWOQ).

These ombudsman schemes offer a free complaint resolution service to customers and their contact details are as follows:

#### Energy & Water Ombudsman NSW (EWON)

- Telephone: 1800 246 545
- Website: [www.ewon.com.au](http://www.ewon.com.au)

#### Energy & Water Ombudsman Queensland (EWOQ)

- Telephone: 1800 662 837
- Website: [www.ewoq.com.au](http://www.ewoq.com.au)

## 15. Training

Our staff (including any employees, independent contractors, sub-contractors, and agents, and other third parties who work with us and deal with our customers) will receive regular training on:

- answering customer queries about our Hardship Policy and hardship program;
- identifying customers experiencing payment difficulties due to hardship; and
- assisting customers experiencing payment difficulties due to hardship.

Staff may also attend meetings and training provided by financial counsellors and community organisations to assist in understanding the issues that may be faced by customers.

Our training programs will be reviewed and refreshed on a regular basis. We keep a record of all staff training.

Our staff will receive refresher training whenever we update our Hardship Policy or our training materials to make sure their knowledge is up to date.

## 16. Privacy

Nectr is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). Our Privacy and Credit Reporting Policy is available on our website at [www.nectr.com.au/privacy](http://www.nectr.com.au/privacy).

## 17. Updating and reviewing this hardship policy

We are committed to helping customers keep their electricity supply so we may update this Policy in compliance with changes to legislation or industry best practice. If we do make changes, we will inform affected customers as soon as practicable by their preferred method of communication.

This Policy will be reviewed at least annually.