

ONLINE POWER AND GAS

Financial Hardship Policy for Domestic Customers

1 Introduction

The supply of energy to our customers is an essential service. We do, however, recognise and understand that some customers may at some point in time experience financial hardship and may require support and assistance during these times.

Customers who experience financial hardship are entitled to receive assistance and support concerning the ongoing supply of their gas and electricity.

This policy outlines the way in which we identify customers who may be suffering some form of financial hardship and how we intend to assist and support our customers with their energy usage and costs.

2 Definition of Hardship

A customer experiences financial hardship under this policy if a customer purchases gas or electricity principally for personal, household or domestic use and genuinely has the intention of paying their account with us, however, does not have the present financial capacity to pay us in accordance with our payment terms and conditions (**Hardship**).

We are committed to identifying, supporting and assisting our customers in times of Hardship and we have developed Hardship programs to facilitate our commitments. Our staff are suitably trained to identify, support and assist those customers experiencing Hardship and to administer our Hardship programs.

This does not, however, include customers who are unwilling to meet their financial obligations to us.

3 Identifying Hardship and Early Response

We encourage customers who may be suffering financial hardship to contact us either personally or through a third party, such as a financial counsellor or a community support agency.

We understand that customers may not feel comfortable notifying us of their financial situation. We, therefore, employ credit management cycles and account monitoring for the purposes of identifying customers who may be experiencing circumstances of Hardship as quickly as possible.

In addition, our staff are trained to ask questions which are designed to encourage our customers to discuss their circumstances with us and identify Hardship including by observing a customer's history of:

- late payments
- payment extensions

- government assistance, (e.g., grants and concessions)

Where we consider that a customer may be experiencing Hardship:

- our responsible Customer Care Manager will initiate contact with the customer through phone or written communication;
- we will internally monitor the customer's account and if it is determined that a customer is experiencing Hardship, the customer will be transferred to one of our specialists for assistance and support; and
- on a case by case basis, we may also suspend any normal credit management action with respect to any customer that we consider may be experiencing circumstances of Hardship.

4 Equitable Access and Transparency

We are committed to providing our customers with equitable access to the benefits and procedures under this policy in circumstances of Hardship and will work with customers to consider their present and future energy needs.

Our goal is to always support customers with the reasonable ongoing supply of their energy needs and to provide them with assistance during their times of Hardship.

5 Hardship Programs

We are committed to offering fair and reasonable payment options and instalment plans that accommodate our customers' circumstances. Once circumstances of Hardship have been identified, we will inform customers of their rights and options available to them. Our trained staff will verbally inform Hardship customers of their rights and obligations and these will be re communicated through any written communication to the customer from us during their time in the Hardship program.

A customer's rights include:

- access to customer support services, including financial counsellors and other community support agencies
- access to available government grants and concessions
- access to energy usage audits and programs
- access to appliance replacement programs and assistance;
- access to affordable payment plans and instalment payments
- the renegotiation of instalment payments
- where appropriate, the right of a customer's financial counsellor to deal with us concerning an appropriate Hardship program
- the right not to be disconnected whilst actively participating in a Hardship program
- a customer's contact with us during a Hardship program

Once Hardship has been identified, we may provide any one or more of the following Hardship programs to the customer:

- fair and reasonable payment options with fair and reasonable instalment intervals that accommodate a customer's particular circumstances. Such options will include but not be excluded to the following –
 - Longer term payment plans with options to pay weekly, fortnightly or monthly or on specific dates as required by a customer
 - Ongoing incentives – In some circumstance at our trained staffs discretion, we may provide additional 'one off' incentives in the form of credits or % discounts on outstanding debt to our customers to encourage them to stick to their agreed payment schedule
 - Roll over of debt – In circumstances determined by our trained staff we may roll over a portion or all of the current debt onto the next invoice. This will provide customers some initial relief before committing to a payment plan agreed upon.
 - Debt waiving –Our trained staff are provisioned on a case by case basis and may wave a portion of the outstanding debt
- auditing of a customer's energy usages
- refer a customer to a suitable financial counsellor
- assist the customer with applying for a Utility Relief Grant

When assessing a customer's circumstance and an appropriate Hardship program, we will work with our customers to determine the most appropriate tariff bearing in mind:

- cost effectiveness
- whether the customer has dedicated off peak appliances
- any previous tariffs and previous bills (if available)
- the customer's overall power usage
- any other relevant information provided by the customer to us

As part of our approach to Hardship we will continue to work with our customers and monitor energy consumption during their participation in a Hardship program. Our dedicated support staff we review each customer enrolled in a Hardship program every three months to ensure that:

- the customer is able to meet its obligations under the Hardship program
- the Hardship program is meeting the needs and expectations of the customer
- the tariff applied is appropriate for the circumstances
- any changes to the customers circumstances

Throughout the Hardship program we will continue to communicate with our customer and internally monitor the customer's usage and account. We will also ensure that our staff are mindful of our customer's Hardship program. This ensures that we deliver the highest possible service to meet our customer's expectations in times of Hardship.

6 Energy Field Audits

We offer assistance in facilitating energy field audits for customers experiencing Hardship. Energy field audits will be available to all Hardship customers and will be communicated by our trained staff. As determined by our trained staff and, depending on our customer's circumstance, we may contribute to or pay for an energy field audit for a customer experiencing Hardship. Contribution or complete covering of cost of an audit will be determined by our trained staff.

Partial cost cover

If we partially cover the cost of an audit OPG will pay the agreed amount (This agreement will be recorded verbally with one of our trained staff members and recorded in the customers history within our system) with the customer to the audit partner, who will then provide an invoice for the remaining amount to the customer. A full detailed report will be provided to each customer outlining their audit information and potential opportunities to save energy at their property.

Our customers may also request an energy field audit at their cost and in which case, we will refer the customer to our chosen audit partner to perform the service.

We will also assist our customers to understand the results of energy field audits and the potential benefits of conducting them.

7 Appliance Assistance

Customers may experience large swings in their energy usage depending on the appliances that they have in their household.

Where a customer is experiencing Hardship and in appropriate circumstances as determined by our Customer Care Manager, we will work with our customers to identify particular appliances that if replaced may reduce the customer's energy consumption and energy costs. At a customer's request we will nominate a suitable third party (that we are affiliated with or not affiliated with) to sell or supply a customer with a particular appliance.

We will work with all customers identified as hardship in this manner and discuss appliance usage with them.

8 Support, Grants and Concessions

In implementing and discussing Hardship programs with customers, we will refer our customers to the support agencies for further assistance that they may require.

We will also inform our customers experiencing Hardship about any government grants or concessions which may be available to assist them.

Some of the grants and concessions which may be available to a customer include:

- Annual Electricity Concession (AEC)
- Winter Energy Concession (WEC)
- Controlled Load Electricity Concession
- Service to Property Charge Concession
- Electricity Transfer Fee Waiver
- Life Support Concession
- Medical Cooling Concession
- Utility Relief Grant Scheme (URGS)

(For further information on any of the above, please visit www.dhs.vic.gov.au or phone 1800 658 521).

9 The End of the Hardship Program

A Hardship program will end where:

- the customer has met all of the requirements of the Hardship program and has advised that they are no longer experiencing circumstances of Hardship
- the customer has asked to be removed from the Hardship program
- the customer changes energy providers
- We will only remove customer from our Hardship program for reasons set out in this policy (unless requested by a customer)

10 Disconnection

We will only disconnect a customer as a last resort and will not disconnect a customer that is actively participating in a Hardship program.

All customers participating in a Hardship program are separated from our normal credit collection process to ensure that disconnection cannot take place and are managed separately by our Customer Care Manager.

11 Complaints

Online Power and Gas's dispute resolution policy can be found on its website at www.onlinepowerandgas.com.au. Alternatively you can request a copy of this policy by calling us on (03) 8354 6800 or in writing to PO Box 13293, Law Courts, VIC, 8010.

Customers who are unsatisfied with the outcome of our enquiry into their complaint may contact the Victorian Energy and Water Ombudsman, an independent and free service, on 1800 500 509 or <http://www.ewov.com.au/>.

12 Privacy

We are committed to respecting the privacy and protecting the personal information of our customers in accordance with the Australian Privacy Principles.

Online Power and Gas's Privacy policy can be found on its website at www.onlinepowerandgas.com.au. Alternatively you can request a copy of this policy by calling us on (03) 8354 6800 or in writing to PO Box 13293, Law Courts, VIC, 8010.

13 Contact Details

For any further information or questions please contact us on through the following –

customerservice@onlinepowerandgas.com.au

Phone: (03) 8354 6800

In writing to: Customer Care Manager
PO Box 13293
Law Courts, VIC, 8010

This policy will be published on the Online Power and Gas website according to ESC Guidelines.

All Hardship policies are only published upon approval from the Essential Services Commission.