



Discover Energy Pty Ltd

Customer Hardship Policy Victoria

Approval Date

Approved By CEO

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1. Introduction

This policy applies to all residential customers living in Victorian who have an active Discover Energy. The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances. Effective 12 June 2020.

2. What is this Policy about?

We know that things can get a bit tough occasionally and that includes being able to pay for bills. We understand that there are all different circumstances that contribute to these situations such as temporary changes in a person's employment or just one of those times when everything seems to be due at the same time or more ongoing situations such as ill health or a lower income, everyone has their own unique set of circumstance that may effect their ability to stay on top their bills.

3. Identifying customers who might need support

It is important that we identify customers who require payment assistance. Providing assistance to customers when they need it and helping them to understand and manage their energy usage and costs not only helps them get on top of their situation it just makes good business sense.

4. How can we help

If you are a Victorian residential customer, we can provide assistance to help you pay your bills and reduce debt that is accrued on your account.

You can access a range of payment plans that suites your needs – along with advice on energy usage, government grants and ongoing reviews.

We understand that if a customer is experiencing financial difficulties, addressing the situation quickly, with empathy and sensitivity is paramount to helping the customer avoid more debt.

5. What assistance is available?

Victorian residential customers are entitled to a range of assistance options.

Standard Assistance – Is available to all residential customers to help avoid accruing arrears on their energy accounts.

You can opt:

- to set up regular payments on a payment plan for up to two years
- 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 – Is available to all residential customers with a debt greater than \$55 (inc.GST) outstanding on their energy accounts

If you have missed a bill and need assistance getting back on track there is a range of options available to you, just contact us via, email at customerservice@discoverenergy.com.au, online chats, MyAccount requests or just simply give us a call on 1300 946 898 and select option 5 for payment assistance.

If we have not heard from you and you have an overdue balance of \$55 including GST or greater:

- we'll send you information within 21 business days after your bill's due date, telling you about the assistance options you are entitled to and how to access these.
You have six 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.

We can also help you with advice regarding:

- payment plans that can incorporate both your existing debt and your ongoing energy usage for up to two years
- the most likely cost of your future energy use and how you can reduce this over time (if practical)
- other assistance available through the government that can help you meet your energy costs (such as Utility Relief Grants and concession rebates)
- We can also help with practical assistance to help you lower your energy costs, including:
 - recommendations on the right plan for your circumstances
 - taking into account your usage history (if available), plus
 - energy efficiency tips to help lower your usage, and how best to monitor and keep track of your energy usage.

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 the initial six-month period, we will review your progress and continue to work with you to pay your ongoing bills and reduce your costs (as per the options detailed above).

6. Entering into a payment plan

To help you manage your ongoing usage costs and any debt owed, you are entitled to enter into a payment arrangement with us:

- of equal amounts over regular periods such as weekly, fortnightly or monthly payments
- that incorporate the debt owing on your account so your debt is fully paid within two years of your first payment
- that provide for payments covering both usage and debt
- that are based on a reasonable forecast of your energy usage over the next 12 months.

Once you have entered into or revised a payment plan, we will send you a schedule of the payment arrangement showing:

- the total number of payments you need to make to finish paying off the arrears 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 do not 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.

Payment towards your ongoing energy usage

If we've placed your debt on hold, and you don't keep to your agreed payment plan arrangement, we'll get in touch with you about what options are available that give you more time to lower your energy costs such as:

- varying the instalment amount payable
- varying the frequency of payments

We will continue to work with you so that you are able to make payments towards your energy usage within a suitable timeframe. We may also add any unpaid amount for your energy usage to the arrears owing on your account.

7. When will this assistance end?

We will continue to provide assistance as outlined in this policy unless:

- you refuse or fail to take reasonable action towards paying for your ongoing energy use or repaying the debt you have accrued on your account
- you refuse or fail to take reasonable action towards making payment towards the cost of your ongoing energy use, or
- you are no longer facing payment difficulties.

8. Other types of assistance

Home energy and appliance replacement advice You may be entitled to a free energy efficiency consultation – either in your home or over the phone. This can give you advice that's specifically tailored to the way you use energy in your home and discuss options to help replace inefficient appliances. These options may require you to contribute financially, but this will be considered and discussed with you when discussing your overall payment arrangements

Government programs & concessions If you meet certain criteria, you might be able to access government grant programs. These provide financial assistance to people having difficulty paying their energy accounts – with a range of assistance available in Victoria. You can find the full details of this assistance on the Department of Health and Human Services (DHHS) website – <https://services.dhhs.vic.gov.au/concessions-and-benefits>.

Financial counselling We might suggest some extra support, like referring you to a free accredited financial counsellor in your area.

Payment options Our bills list all our payment options – including direct debit, credit card, BPAY, online, telephone and Australia Post.

Privacy We take our customers' privacy seriously, and manage personal and credit information in line with our Privacy Policy and the requirements laid out in the Privacy Act 1988 (Cth). Discover Energys Privacy Policy is available online at [Discoverenergy.com.au](https://discoverenergy.com.au).

9. Complaints Management

We manage customer complaints in accordance with Guidelines for complaints handling in organisations.

Our goal is to resolve customer complaints at the first point of contact between our customer and our team. In the event that this has not been achieved, customers can escalate their concerns to our internal dispute resolution team via email: customerservice@discoverenergy.com.au

If a customer is still unhappy with our response, they can escalate their complaint to the Energy and Water Ombudsman Victoria, which can be contacted via:

Mail: Reply Paid 469, Melbourne VIC 8060

Phone: 1800 500 509

Fax: 1800 500 549

Email: ewovinfo@ewov.com.au

Web: www.ewov.com.au

Talk to us If you do need assistance the sooner you talk to us the better, we are here to help, give us a call on 1300 946 898.

If you'd like a copy of this policy, you can download it from discoverenergy.com.au.

If you need an interpreter, call 131 450.

If you're hearing impaired, you can get in touch through the Telephone Typewriter (TTY) National Relay Service at <http://internetrelay.nrs.gov.au>

Version Control

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