



## Assisting Customers Experiencing Payment Difficulties

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## 1. Our approach to hardship and payment difficulties

### 1.1 Our Policy

This Policy details how Powershop identifies whether you are experiencing payment difficulties and if you are how we provide assistance to enable you to better manage your energy bills on an ongoing basis.

Powershop understands that you may need assistance when you're facing difficulties in other areas of your life. Therefore, Powershop has developed this Policy so that we can provide the most appropriate help you need to minimise any risk to the ongoing supply of energy to your property.

### 1.2 Talk to us

To receive the help detailed in this Policy or for more information about the assistance Powershop can offer, please don't hesitate to contact us:

- **Phone:** 1800 515 313
- **Email:** [paymenthelp@powershop.com.au](mailto:paymenthelp@powershop.com.au)
- **Web:** <https://www.powershop.com.au/payment-help/>

### 1.3 Participating

Powershop will offer this policy to you if you are a customer who is experiencing either short term payment difficulties or long term hardship which can make it hard for you to keep up with your bills. For example, you may be eligible if:

- You are in arrears of greater than \$55 (Victorian customers are eligible), or;
- you are unable to pay your energy bills due to events in your life that you might not be able to control such as the sudden loss of income, the death of someone close to you, or domestic violence;
- paying your energy bills will result in you going without vital necessities such as food and/or healthcare;
- you are willing to work with us to reduce your arrears and where possible, safely reduce your energy usage; and
- you are willing to work with us in accordance with your rights and obligations as detailed in this Policy.

To discuss your eligibility for assistance, either you or your authorised representative can contact us to discuss your circumstances.

## 2. Identifying those who require assistance and responding early

If we notice signs or if you or someone on your behalf tells us that you're having difficulty making payments we may be able to help.

### 2.1 How can you identify hardship?

If you believe that you require assistance with paying your energy bills, you should contact us as soon as possible to discuss your options. You can also avoid falling behind on your energy bills by agreeing to a standard assistance payment plan. For more information on standard assistance see Section 4.1 of this Policy.

### 2.2 How do we identify payment difficulties?

Powershop tries to identify customers who may be facing payment difficulties so we can offer help as soon as possible. Things we may look at are account history, government assistance sought, or whether we have received referrals from financial counsellors. At a minimum, if you have not paid

your bill by its due-by-date we will reach out before your next bill falls due in order to offer assistance.

**The easiest way for us to offer help is for you to reach out to us as soon as possible.**

Other factors that may lead us to contact you to discuss your circumstances include:

- outstanding payments exceeding your usual level of arrears;
- a sudden change in your historical payment habits;
- transactions being declined by your financial institution on a repeated or regular basis; or
- where someone advises us on your behalf (e.g. a financial counsellor) that you may be facing financial difficulties.

### **3. What will Powershop do?**

If you are on a payment assistance plan or in hardship, Powershop, depending on your situation:

- may invite you to join Powershop's hardship program called **ON**;
- pause our usual account reminders;
- will provide suggestions on how to reduce your energy usage;
- will ensure that, where possible, you are offered the most effective tariffs and products;
- will inform you of any relevant government concession or assistance programs;
- will direct you to support services in your area if your circumstances permit;
- will engage with you to identify what works for you;
- will in certain circumstances, offer discounted products which reward your commitment to an arrangement; and
- may in certain extreme circumstances, waive some or all of your past debt.

In addition to the assistance detailed above we will:

- not disconnect you for non-payment if you have made appropriate arrangements with Powershop;
- not commence debt-recovery proceedings against you;

#### **3.1 Advice and counselling**

We are always happy to help with all things energy and we pride ourselves on providing a fair and reasonable service, but there are professionals who are better placed to provide advice on financial matters and the other challenges life may present. We will generally suggest that customers seek out a financial counsellor if we believe they will benefit from specialised advice and we may actively contact **ON** participants to recommend financial counselling. Where possible we will inform you of financial counsellors in your area.

#### **3.2 Assessing how appropriate your contract is**

For **ON** participants and customers in certain situations, we will inform you of a contract we think is most appropriate for you. You will be directed towards options with the greatest flexibility in terms of payment options (this is usually our retail market offer) and Centrepay will always be a payment option.

If we find you a better tariff for your usage, where possible, we will offer you an opportunity to switch tariffs free of charge. This may not be possible in all distribution networks due to tariff availability and limitations on tariff changes.

In assessing your tariff we will consider your historical usage (if available), any dedicated off-peak appliances you have (such as a hot water service which operates outside of peak hours), your overall

energy usage and any other relevant information you provide to us.

### 3.3 Audits

A quick way to reduce your energy costs is to reduce your energy usage wherever possible and safe to do so. To help you reduce your energy usage, Powershop will offer you an over the phone energy audit and provide information on future energy usage and how these costs may be lowered.

Powershop may offer **ON** participants and customers in certain circumstances a free home auditing service where appropriate – for example if your energy usage is higher than the historical average without explanation.

## 4. Payment plans and discount products

Customers facing payment difficulties may be offered flexible payment options, payment arrangements, and other assistance.

### 4.1 Payment options

We have a lot of payment options. You can pay by BPay, credit card, or direct debit. You are also welcome to pay by Centrelink's payment service **Centrepay**. For more information on Centrepay visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call 1800 050 004.

**If paying by Centrepay, Powershop's Centrepay reference number is: 555 102 111 S.**

### 4.2 Payment plans

#### Standard Assistance

The best way to receive assistance is to call us as soon as you are facing payment difficulties. If you have not yet missed a payment, there are a number of options available which are designed to help you avoid falling behind. These options include:

- purchasing power in advance which gives you access to better discounts and allows you to control how much you pay towards your account and when you pay it;
- allowing you to pay equal regular amounts or amounts at different intervals towards your account so you know exactly how much you need to pay, and when you need to pay it - rather than waiting for a bill; or
- allowing you to extend the due date of your bill one billing cycle once every twelve months.

#### Tailored Assistance

If you have missed a bill, or a payment towards a standard assistance payment arrangement by its due date we can offer you a tailored arrangement which is designed to provide practical assistance to help you to reduce your energy usage and manage ongoing energy costs, while repaying overdue amounts. This arrangement may include:

- options on a payment arrangement which will provide you with up to two years to pay off the arrears on your account at intervals that suite your needs, for example weekly or fortnightly; or
- if you are not in a position to pay your ongoing consumption, placing repayments of arrears on hold for six months while you pay as much as you can towards your ongoing bills any amount unpaid will be added to your arrears. During this period we will work with you to help you to try to reduce your energy use. At the end of the six (6) month period we will review your payment plan and;
  - provide you with another six (6) month period where you will pay below your ongoing energy use, if we believe that this will be beneficial in allowing you to further reduce your energy use, or

- provide you with a payment plan were you will be expected to repay your arrears in a period of up to two years

As part of this, Powershop will provide you with information on:

- how to safely lower your energy usage to reduce the cost of bills based on your usage patterns and the information that you provide us. We will provide you regular feedback on the impact to your energy usage on the changes that you implement;
- third-party not-for-profit appliance replacement programs and
- the availability of government and non-government assistance.

We will always ensure that any payment plan is:

- suited to your circumstances;
- consistent with your rights under your retail contract; and
- consistent with your rights under applicable regulations.

When setting up a payment plan we will consider the information you provide us on your circumstances and information we are given on your behalf by financial counsellors or other authorised parties. In order to establish the best payment arrangement for you, we will take the following into consideration:

- any information you are willing to give us in order to assess what you will be able to afford;
- any arrears currently owing; and
- your expected usage over the next 12 months.

We will also provide you at least six (6) business days, if required, in order to review our proposed payment arrangement. Any payment arrangement will attempt to avoid you going into further debt. Once the payment arrangement has been set we will provide you with the following information in writing:

- the duration of the payment arrangement, including the estimated number of instalments;
- the due date of each payment, and
- the amount of each payment.

We will let you know in what circumstances the plan might need to be revised or cancelled, as well as how we intend to monitor and review the payment plan to make sure it remains appropriate for you. Additionally, if your circumstances change contact us as soon as possible.

## 5. Government grants and assistance

If you tell us, or we become aware, that you are entitled to a concession or grant that you do not currently receive, where possible we will help you apply for it. Some concessions can be applied for with Powershop, others will require you to apply to the government directly.

For specific information on the concessions and rebates that you may be eligible for, please visit <https://www.powershop.com.au/concessions/>.

## 6. Energy efficiency improvement

Most households can benefit from improving their energy efficiency. The Australian Government has established a useful resource at [www.environment.gov.au/energy/efficiency](http://www.environment.gov.au/energy/efficiency) which is a good starting point for information on improving your household's energy efficiency.

Powershop's website also has tips on improving energy efficiency ([www.powershop.com.au](http://www.powershop.com.au)). If you can't find the answers online, call us on 1800 515 313 and we'll direct you to the right information.

A driver of high energy bills can be inefficient appliances, such as fridges or gas heaters. Each state

has some form of appliance replacement program for eligible customers. For information on these different schemes please visit <https://www.powershop.com.au/payment-help/>.

## 7. Your rights and obligations

All customers will always be treated with empathy and respect. You have rights and obligations under this Policy and we will ensure that you are aware of these rights and obligations when we first discuss an arrangement with you, whether that is an **ON** program obligation or another assistance arrangement.

We apply this Policy consistently to all customers facing payment difficulties. We also aim to make our Policy and its application fair and transparent, and we encourage you to contact us if you are unclear on any element of this Policy and how it applies to you.

### 7.1 Arrangement expectations

We have the following expectations of those receiving assistance from Powershop:

- work cooperatively with us;
- reach out if we can help in any way - don't avoid contact with us;
- provide us with as much information as you are comfortable sharing about your circumstances;
- let us know early if you feel you may not be able to meet any payment or other obligation; and
- keep us informed of changes to your circumstances.

### 7.2 Completing your arrangement

You can end your assistance arrangement with Powershop by:

- informing us that you no longer wish to receive assistance; or
- informing us you are confident that you will be able to meet your future obligations without additional assistance.

Once you are no longer receiving assistance we will discuss any necessary changes to your Powershop account moving forward.

### 7.3 Not meeting your obligations

Powershop can cease its assistance arrangement if:

- despite repeated opportunities, you fail to meet your obligations payment obligations
- you do not maintain contact with Powershop;
- you transfer to another retailer; or
- you do not meet the arrangement expectations detailed above in Section 7.1 of this Policy.

Prior to cancelling a payment arrangement for non-payment, Powershop will contact you to discuss the missed instalment, and will provide you with an opportunity to set up an alternate payment arrangement.

### 7.4 Privacy & Complaints

We will always treat your information in accordance with our Privacy Policy, located at [www.powershop.com.au/privacy-policy/](http://www.powershop.com.au/privacy-policy/).

If you have any feedback or complaint regarding this Policy, we'd love to hear from you via email

[paymenthelp@powershop.com.au](mailto:paymenthelp@powershop.com.au) or phone on 1800 515 313.

## **8. Policy operation and promotion**

### **8.1 Review of this Policy**

We will review this Policy and its operation periodically to ensure that it remains appropriate and well placed to identify customers in difficult circumstances so we can help. If this policy changes and you are currently participating in **ON**, you will be notified promptly.

### **8.2 Promotion of this policy**

It is our intention that this Policy is promoted, and its existence made known to relevant government and welfare agencies. Powershop will take every opportunity to discuss this Policy with key stakeholders, in order to help achieve this Policy's stated purpose.