CUSTOMER POLICY

Hardship Policy

1. Translation services

For TTY assistance, please use one of the following 24 hour relay call numbers:

- TTY/voice calls: 13 36 77
- Speak & Listen: 1300 555 727
- SMS relay: 0423 677 767

TIS

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on 13 14 50 for assistance by an interpreter.

Si vous ne parlez pas anglais et avez besoin d'aide avec ce document, veuillez appeler le service de traduction et d'interprétation TIS (Translating and Interpreting Service) au 13 14 50 pour bénéficier des services d'un interprète.

यदि आप अंग्रेज़ी नहीं बोलते हैं और आपको इस दस्तावेज़ के साथ सहायता की ज़रूरत है, तो दुभाषिए द्वारा मदद दिए जाने के लिए अनुवाद एवं दुभाषिया सेवा (Translating and Interpreting Service - TIS) को 13 14 50 पर फोन करें।

Jika Anda tidak bisa berbahasa Inggris dan butuh bantuan membaca dokumen ini, telepon layanan Terjemahan dan Juru bahasa (TIS) di 13 14 50 untuk mendapatkan bantuan jurubahasa.

Se non parli inglese e hai bisogno di aiuto con questo documento, chiama il Servizio traduttori e interpreti (TIS) al numero 131 450 per avere l'assistenza di un interprete.

あなたが英語話者でなく、この文書の読解について支援を必要とする場合は、翻訳・通訳サービス TIS（電話番号13 14 50）までお電話のうえ、通訳者による支援をお求めください。

영어 비사용자로 이 서류을 읽는 데 도움이 필요하신 분은 번역통역서비스 13 14 50번으로 전화하여 통역사의 도움을 받으시기 바랍니다.

Se não fala inglês e precisa de ajuda com este documento, ligue para o Serviço de Tradutores e Intérpretes (Translating and Interpreting Service – TIS) no 13 14 50 para obter ajuda de um intérprete.

如果你不会英语、需要别人帮你了解本文件内容，拨打翻译服务处（TIS）的电话13 14 50请翻译帮忙。

Nếu không biết nói tiếng Anh và cần người giúp mình với tài liệu này, hãy gọi cho Dịch vụ Thông Phiên dịch (TIS) số 13 14 50 để thông dịch viên giúp đỡ quý vị.

如果您不會說英文並且需要幫助了解本文件，請致電13 14 50 TIS翻譯和口譯服務，以獲得口譯員的幫助。

2. Difficulty reading

If you have difficulty reading for any reason, please contact our customer care team and we can arrange any of the following for you

- Sending you an 'Easy English' version of this policy

- The option to receive bills in a large easy to read format
- Work with you to provide this policy in a format that is accessible to you.

3. Introduction

This policy applies to all residential customers living in 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.

EZI Power recognizes that family violence is a serious issue. We have a dedicated Family Violence Policy that prioritises your safety and privacy. If you are experiencing family violence, we will provide specialized assistance that does not require you to repeatedly disclose your situation.

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.

If you have elected a representative (authorised third party) to act on your behalf, then we will engage with that representative the same as we would with you and will engage with that representative in a way that is consistent with your consent and instruction. You can provide consent for a representative to act on your behalf and instructions by contacting our customer service team using the contact details set out in this policy.

As an energy retailer EZI Power has an overarching responsibility to assist a customer who is experiencing hardship for any reason. When dealing with such a customer we will

- consider all your circumstances of which we are aware of, and having regard to those circumstances, act fairly and reasonably
- in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer clear information about the assistance available to the customer under this hardship policy
- as soon as practicable, provide a customer who is entitled to receive assistance under this hardship policy with that assistance.

EZI Power has systems in place to enable it to meet its obligations with respect to customer hardship in

- the Retail Law, and
- the Retail Rules, and
- the AER Customer Hardship Policy Guideline, and
- this customer hardship policy.

This policy can be found

- online (in a printable format) at https://www.ezipower.com.au/wp-content/uploads/2020/04/HardshipPolicy.pdf and in your welcome pack that you received when first signing up with EZI Power
- in a reference included on your bill and
- through calling our customer care team on 1300 888 394 where they can arrange to post you a free copy of this hardship policy. This number is included on all correspondence with you.

4. 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 by two business days. We will let you know if you are accepted into our hardship program within two 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.

The Hardship Policy will be sent **immediately** (within 2 business days) upon request or identification..

EZI Power regularly reviews and updates its customer hardship training to ensure that our staff can provide you with the best possible help. All staff are made aware of this policy as part of normal induction training. However, a dedicated team of staff have been specifically trained to handle enquiries and manage our hardship program. These staff have been trained to understand hardship issues to

i. answer customer queries about our customer hardship policy and hardship program,

ii. identify customers experiencing payment difficulties due to hardship and

iii. assist customers experiencing payment difficulties due to hardship

Hardship staff can be contacted by the details found at the end of this policy.

We will send you a free copy of our hardship policy in accordance with your preferred method of written communication. If you do not elect a preferred method then the Hardship Policy will be sent to you via the post. The Hardship Policy is included as part of your welcome pack. An additional copy will be sent to you when you are considering entering the Hardship Program.

5. Payment Options

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 you to offer assistance. We will contact you by SMS, phone and/or letter on at least two occasions in order to allow you to respond. These contacts will be

- two days after the payment due date
- Seven days after first contact attempt

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.

6. 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.

7. Our programs and services

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

- advice or referrals to other support agencies who can provide a range of additional family services to help support household costs including possible faulty appliance replacements (No Interest Loan programs (NILS))
- fair and reasonable payment plans at fair and reasonable instalment intervals; and
- where high consumption is evident, advice on energy saving tips and how to obtain energy audits.

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

Early response to hardship indicators.

Our customer hardship team specialists are trained to identify customers who are vulnerable or may be about to experience hardship. This will be carried out whenever a customer:

- makes contact for payment arrangements
- makes a direct request for assistance, or
- responds to our contact regarding a late or missed payment.

Additionally, staff will review your payment history including late payments, requests for payment extensions, broken payment plans or if customers are receiving government grants and/or concessions.

All bills, reminder notices and disconnection or restriction warnings contain information advising customers to let us know if they are experiencing difficulties and that options are available to assist them with payments.

This includes clear information about key dates and any next steps, such as dates by which you need to make a payment or contact us.

Remember, it is critical that you keep us informed if your circumstances change, or you think you might have difficulties making your agreed payments.

Steps when entering our hardship program

When you enter the hardship program you can expect to go through the following steps, which are designed to help you navigate the program and get back on track with your energy costs.

- Assessment – first we will assess whether you are eligible for assistance under the hardship program.
- Assistance - In this step we will ask you questions regarding what you can afford to pay and whether you are entitled to any concessions that may help reduce the costs immediately. This information helps us to determine what assistance may be best suited in your circumstances. We will also provide you with a range of information upfront including what we expect of you and what you can expect of us and when you can expect to receive information.
- Payment plans – in this step we will work with you to develop an affordable payment plan.
- Monitoring – we will monitor payments and usage to gauge whether they are likely to get you back on track with your energy payments. We will contact you if we feel that we need to reassess or if there are other forms of assistance available that will help.
- Energy efficiency advice and energy audits – throughout the process we will try to understand your energy usage and consider different ways in which we may help you reduce your energy costs. Please note that this is an option to assist you and that entry into the Hardship program is not dependent on you agreeing to have an energy audit.

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

Eligibility

You will be eligibility for entry into our Customer Hardship Program, if:

- You are a residential customer of EZI Power; and
- You find it hard to pay your energy bills due to hardship

Our process for assessing the eligibility of a customer who seeks entry into (or re-entry) into our Customer Hardship Program is briefly described as follows. Our customer hardship team specialist will, on a case-by-case basis and having regard to your individual circumstances:

- establish open communication with you
- discuss your individual circumstances and needs and whether any indicators of possible hardship, including but not limited to the following, are present:
  - customers who let us know they are in financial hardship and are unable to pay their bill by the due date

  - customers advising of recent events that place them in a vulnerable financial position such as job loss, illness, death in the family, family violence, or a sudden change in living circumstances
  - customers receiving assistance from a Financial Counsellor or other advocates
  - customers with limited or no English skills
  - low literacy or numeracy
  - customers that have a history of late payments or failed payment plans
  - temporary loss of income or variable income
  - history of broken payment plans
  - an unexpected essential cost of living expense
  - receiving several bills at once
  - a high bill.
- assess whether you are a residential customer of EZI Power

If you do not meet the above criteria you may be ineligible for assistance under this policy. If we consider you ineligible for assistance under this policy we will inform you at the time of this and tell you why you are ineligible, including any options or other forms of assistance that may be available to you. We may provide other options for you at our discretion.

8. We want to check you have the right energy plan

What we will do

We will identify the 'Deemed Better Offer' (our lowest cost plan) for your circumstances and offer to transfer you to that plan at no cost. We will review your plan every 100 days to ensure you remain on the lowest cost option. 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.

If you are not currently on our Deemed Better Offer what we will do,

- **Automatic Assessment:** When you join our hardship program, we will immediately identify our **"Deemed Better Offer,"** which is the lowest cost energy plan we can offer you based on your usage.
- **Free Transfer:** We will explain why this plan is better and, with your agreement, transfer you to this plan for free.
- **Ongoing Financial Credit:** If for any reason you are not on our lowest cost plan while in the hardship program, EZI Power will apply a **financial benefit (credit)** to your account on each bill. This credit will ensure you are financially no worse off than if you were already on that lower-cost plan.
- **Regular Reviews:** We will review your energy plan at least once every 100 days to ensure it remains the best option for your circumstances.
- **No Exit Fees:** We will not charge any fees to move you to a better plan while you are receiving hardship assistance.

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.

9. We will work with you

While you are in the hardship program, EZI Power is strictly prohibited from:

- charging late payment fees,
- requiring security deposits
- or applying any interest or penalties to your debt
- make changes to your plan without your agreement

10. Your Protections

If you are an active participant in our hardship program and following your agreed payment plan, EZI Power **will not**:

- Charge late payment fees or interest.
- Require a security deposit.
- Make changes to your plan or move you to a shortened collection cycle without your explicit agreement.
- Disconnect your energy supply for non-payment.

11. Feedback and complaints

EZI Power always takes feedback and complaints seriously. If you wish to submit feedback or lodge a complaint this can be done by using the contact details at the end of this policy.

Upon receipt of your complaint, we will follow these steps

1. We will acknowledge your complaint (immediately if made in person or within two working days if via email, phone message or post
2. We will attempt to resolve your complaint at first contact if possible
3. If a resolution is not possible on first contact, we will outline the timeframe for resolving the complaint
4. If we must investigate your complaint, we will do so within 10 working days and advise you of the outcome.
5. If there are delays, we will contact you and advise of the delay, the reason for the delay, and will outline a new timetable for resolution.

For full information on EZI Power's complaint handling process visit https://www.ezipower.com.au/help-support/help-center/.

If you are unsatisfied with how we have handled your complaint then you have the right to contact the Energy Ombudsman Scheme in your state, they may be able to assist with your complaint. However, EZI Power would prefer that you contact us first.

Energy & Water Ombudsman Queensland

- Freecall: 1800 662 837
- Interpreter: 131 450
- NRS: 133 677
- Online form

- In writing to PO Box 3640, South Brisbane BC Qld 4101

Hardship Customer Care Contact Details		Contact hours
Phone	1300 888 394	9am – 5pm Mon-Fri
Email	customerservice@ezipower.com.au	
Online	www.ezipower.com.au	
Postal	ATTN: Hardship Team PO Box 4778, Eight Mile Plains, QLD 4112	

This policy has been based on the AER Customer Hardship Policy Guideline Version 1 March 2019