



CUSTOMER HARDSHIP POLICY

1. WHAT'S THE PURPOSE OF THIS POLICY?

1.1. Energy is essential

Energy is an essential service for all Australians. Powerclub will always try to find a suitable solution for our members dealing with financial hardship and are not able to manage their energy bills.

1.2. Let's talk

The purpose of Powerclub's hardship policy is to encourage members experiencing payment difficulties to contact us either directly or indirectly. Powerclub is here to assist those who fall into hardship to find a better way to manage their energy consumption and energy bills on an on-going basis.

1.3. Disconnection is a dirty word

Disconnection of your energy supply for non-payment of your bill will always be a last resort. A member participating in any of Powerclub's hardship programs will be protected from disconnection for the duration of that program.

2. INTRODUCTION

This policy applies to all residential customers living in New South Wales, Queensland, Australian Capital Territory and South Australia who find it hard to pay their energy bills due to hardship.

You might experience hardship due to circumstances changing:

- 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; and
- Your rights as a customer in our hardship program.

You can ask a support person to contact us, such as:

- A financial counselor,
- Someone who helps you manage your energy bills

We need permission to talk to your support person

3. WHAT POWERCLUB WILL DO TO HELP YOU?

3.1. Communication

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 counselor or other community worker
- We are concerned that you may be experiencing financial hardship

3.2. Respect

Our policy is designed to respectfully work with all members experiencing financial hardship and ensure the level of assistance provided to each member is flexible, consistent with others and aligned with the type of hardship they are experiencing.

3.3. Be pro-active

Powerclub achieves this by clearly identifying members that are experiencing payment difficulties due to financial hardship and work with them to:

- a) ensure payment arrangements are put in place quickly, fairly and affordably.
- b) review payment arrangements regularly to ensure flexibility
- c) consider varying options available to members experiencing different levels of hardship.
- d) encourage and facilitate access to financial counseling, energy audits and any government assistance available.
- e) review consumption levels for inconsistencies or new developments.
- f) educate members in relation to options available to them to better manage their energy bills and matters affecting their energy expenses.

3.4. Keeping PACE

Our hardship procedures are focussed around payments, assistance, consumption, and education ('PACE'). Our hardship program is identified as the *PACE Program*.

Powerclub staff are trained and empowered to assist members transition in and out of our *PACE Program* as well as providing advice and support while members are participating in the *PACE Program*.

4. WHAT IS FINANCIAL HARDSHIP?

4.1. Doing it tough?

When a Powerclub members experiences financial hardship and are unable to meet their payment commitments within the normal timeframe; we encourage you to contact us directly.

- Writing at Level 2, 696 Bourke Street Melbourne VIC 3000
- Email at info@powerclub.com.au
- Contact our Customer Care team on **1300 294 459**

Alternatively, you can contact us indirectly through a third party, such as a financial counselor or a welfare agency.



5. WHAT ARE A MEMBERS RIGHTS AND OBLIGATIONS?

5.1. Members rights

At Powerclub, we believe it is your right to:

- a) have access to a hardship program that delivers real assistance in meeting your energy payments, in a timely manner, after considering your specific situation.
- b) be treated with respect and empathy.
- c) be provided with information related to the hardship policy and *PACE Program* that is easy to understand.
- d) be advised in relation to any government assistance that may be available and helped when applying for assistance.
- e) have your personal information managed sensitively, in line with our privacy policy.
- f) complain if you feel you have not been dealt with in a way consistent with this policy or Powerclub's 'Disputes and Complaints policy' available on www.powerclub.com.au

5.2. Minimizing Impacts

It is our intention to help minimize the potential for further negative impacts on your financial position. We will do this by providing an immediate response if you self-identify, or are identified by Powerclub, as being in potential financial hardship, you will be immediately considered eligible for inclusion in the *PACE Program*.

The *PACE Program* is intended for customers who:

- are a residential or small business customer.
- are demonstrating signs of temporary, fluctuating or persistent financial hardship.
- are willing to work with Powerclub and to commit to agreed terms of the *PACE program*. are not currently excluded from the *PACE Program* for previous non-compliance.

5.3. Member obligations

As a member, it is your obligation to be truthful, open and collaborative when working with Powerclub to achieve the agreed objectives of any program you enter into, including a specific need to inform us of any change to your circumstances that may affect your ability to pay your energy bill within any agreed timeframe.

5.4. Identification for hardship

If you are identified as being a hardship customer, we will proactively work with you to ensure you understand all your options to manage bill payments, receive financial assistance, counseling and to manage your energy usage. We will strive to identify hardship customers early and find a solution that works best for your situation.

We will recommend you speak to a Powerclub's 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 *PACE* 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 Powerclub on **1300 294 459** so we can discuss your individual situation.

Powerclub's staff are specially trained to help you with hardship. Our 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 5 business days from receipt of the application.

We will let you know if you are accepted into our hardship program, within 5 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; and
- we can send you a free copy of our hardship policy.

6. OTHER SUPPORT 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.

6.1. What we will do

We will tell you about other ways you can get help to pay your energy bills, such as:

- Government relief schemes
- Energy rebates
- Concession programs
- Financial counseling service

6.2. 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, such as:

- advice and explanation of a better energy plan where Powerclub have a better offer available in your area;
- 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));
- advice and assistance to change over to a smart meter (where appropriate);



- fair and reasonable payment plans at fair and reasonable installment intervals; and
- where high consumption is evident, advice on energy-saving tips and how to obtain energy audits.

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

8. CONSIDERATION FOR THE PACE PROGRAM

8.1 Initiation E-mail

Within one business day of you agreeing to the proposed *PACE Program verbally*, a communication will be sent to you confirming the proposed actions and your inclusion in the *PACE* program. This communication will state the agreed terms and conditions of the *PACE* Program including:

- agreed actions
- payment commitments (including installment amounts, due dates, duration and review triggers).
- rights and obligations of members whilst participating in the *PACE* Program.
- access to and detail of Financial counselors in your area if needed.
- a short form of the hardship policy and additional educational material.
- the methodology as to how the plan was calculated, all parties involved in executing the plan and state the consequences of not complying with the agreement made.

8.2 Reasons for exclusion

If Powerclub finds that you are in debt due to fraudulent or dishonest activities, you will be ineligible for the *PACE Program*.

8.3 Communication

The *PACE* team will communicate with its Hardship members using the following methods:

- SMS (text messages);
- Letters;
- Telephone Calls
- Emails

If there is a contact method that works best for you, let the *PACE* team know. If you prefer to receive a copy of our customer hardship policy in written format, we will forward a copy to your nominated address. In some circumstances, it may be necessary to use an alternative contact method for example, in an emergency or as a last resort.

Powerclub from time to time will include a reference to Powerclub's hardship policy on our Members bills.

Where your bill is mailed to you, Powerclub will include a brochure or flyer referencing our hardship policy and how to contact us.



8.4 Translation services

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

TTY/voice calls: **133 677**

Speak & Listen: **1300 555 727**

SMS relay: **0423 677 676**

8.5 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.

English	for interpreter assistance please phone 13 14 50
Italian	Per assistenza di interpretariato, La preghiamo di telefonare 13 14 50
Arabic	اللت صال ي رجي ال فوري ة ال ترجمة ب خدمة ل ال س تعان ة 13 14 50
Simplified Chinese	如需翻译协助，请致电 13 14 50
Greek	Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στο 13 14 50
Spanish	Para la asistencia de un intérprete llame al 13 14 50
Vietnamese	Để được trợ giúp từ phiên dịch viên, vui lòng gọi điện thoại 13 14 50

Powerclub provides an English version of our policy on our webpage. If you require a larger print copy or in another language, please contact our Customer Care team on **1300 294 459** and they will forward you a copy.

8.6 Support Services

Powerclub will distribute to Welfare and Financial Counsellors and other agencies as required, a copy of this hardship policy and details of our *PACE* program.

The Salvation Army – salvationarmy.org.au/en/Get-Assistance/Financial-Assistance

St Vincent DePaul – vinnies.org.au/findhelp#vic

Financial Counselling Australia – by telephoning **1800 007 007** or financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor

8.7 Elected Representative

There may be circumstances that you would prefer to use an elected representative to act on your behalf.

If you have requested that someone speak on your behalf, such as a financial counselor or someone who helps you manage your energy bills; we will need your permission to talk to your support person.

If you have an elected representative to act on your behalf, we will engage with them as we would you our customer. Our engagement will be consistent with your wishes and instructions to us.

If that person is going to make decisions on your behalf, we will need you to authorize them to do so. You can send us an email stating the person full name and contact details and include any information you would like us to know in how they are to manage or provide advice on your account.

If email is not your choice, you can call us and tell us about your representative, who they are and how they will be acting on your behalf.



8.8 Ineligible for the PACE Program

Powerclub will advise you if we have deemed you as ineligible for our *PACE Program*. If this happens, Powerclub will provide you a reason for the ineligibility directly to you.

9 ENTERING THE PACE PROGRAM

9.1 Initial commitment

Every participant in the *PACE Program* will need to:

- a) confirm their participation;
- b) work with Powerclub on a flexible and tailored program to meet your needs, and
- c) keep Powerclub fully informed of any changes in your circumstances.

9.2 On-going support

Powerclub commits to review your specific circumstances as regularly as you request, and in any case, no less frequently than monthly. We will ensure that:

- a) you are aware of your current commitments under the plan.
- b) you can identify that you are in further hardship if necessary and we will work with you to develop a new plan
- c) you are fully informed of any new or additional options available under the *PACE Program* and government schemes.
- d) you are aware that there are arrangements in place or available for third party counselors, welfare agencies, translation or cultural assistance.
- e) you are aware of how to make a complaint and how to escalate that complaint under our Complaints and Disputes policy (and the location of that policy on our Powerclub website).

This regular review will include discussions or information on how the government schemes available, and other assistance under the *PACE Program*, apply to you and your eligibility for any schemes. Assistance in applying for any schemes will also be provided by Powerclub.

10. HOW TO REDUCE YOUR CONSUMPTION

10.1 Keeping it simple

The simplest and most effective way that you can reduce your energy bill is to reduce your total consumption. The Powerclub team are ready to offer you advice and simple strategies to reduce your energy use and save money.

10.2. Powerclub can help you save energy

Using less energy can save you money

10.3 What we will do

When you join the *PACE* hardship program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

There are state and Federal Government based initiatives supporting efforts by individuals to improve energy efficiency, including:

- the Australian Government provides details of Australia wide energy efficiency schemes at www.yourenergysavings.gov.au
- The Victorian Energy Efficiency Target Scheme outlined on www.veet.vic.gov.au/



- The Queensland Affordable Energy Plan outlined at www.dnrme.qld.gov.au/
- The NSW Appliance Replacement Offer outlined at www.resourcesandenergy.nsw.gov.au/
- The South Australian Retailer Energy Efficiency Scheme outlined at www.sa.gov.au/
- The ACT Actsmart Home Energy Efficiency Program outlined at www.actsmart.act.gov.au/

Under the *PACE Program*, Powerclub will review the options offered by both Federal and State governments under efficiency schemes on an on-going basis, as part of the compliance program, to ensure our information is current.

10.4 Energy Audits

All members on the *PACE Program* may need a review of their energy efficiency or consumption habits. Powerclub will support you in identifying your current efficiency gaps and consumption habits by recommending:

- a self-assessment of current appliance efficiencies and consumption with the aid of calculators;
- a phone audit conducted by Powerclub to assist in identifying appliance, metering, and tariff issues;
- an on-site energy audit designed to resolve more complex issues.

It is likely that an on-site energy audit will be most beneficial to the member later in the *PACE Program* if consumption abnormalities persist or cannot be explained.

11. HOW DOES A PAYMENT PLAN WORK?

PAYMENT OPTIONS

11.1 What we will do:

There are different payment options available to hardship customers, including:

- Payment plans
- Centrepay
- Credit Card
- Direct Debit
- Cheque

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 payment 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 to the payments)
- How we worked out our 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 towards 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:

- In first instance by email
- A second contact will be by telephone if we have no response to our email
- We will also confirm our action by sending you a letter to the premises address registered with us.

11.2 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 payment under your plan
- Do not tell us when your contact details change

If you have had two payment plans canceled 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

11.3 Payment Plans

If you are offered a payment plan, terms of that payment plan will be fair and reasonable and will be designed to accommodate your circumstances.

11.4 Powerbank Balances

If your Powerbank balance is more than what is required to sufficiently protect you from wholesale market spikes, we may use the excess to cover outstanding Powerclub bills. There are conditions around withdrawing from your Powerbank which are provided as part of your market contract. Because the Powerbank is operated as a trust, options are limited to the contract terms.



11.5 Monitoring Payment Plans

Once a payment plan is put in place, Powerclub will help you to monitor your consumption and arrears payments on a regular basis to ensure you're meeting your obligations under the payment plan. If necessary, Powerclub will consider negotiating changes with you to the agreed *PACE Program* to accommodate for changes in your payment behavior and/ or circumstances.

11.6 PACE Program Protection

We will work with you:

If you have joined the PACE Hardship Program during the term of *the PACE Program*, we **will not**:

- Disconnect you;
- Charge late payment fees;
- Require a security deposit;
- Charge early exit fees if you need to change the product you are on; and
- Make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

11.7 Systems in Place

Powerclub has systems in place to enable us to meet our obligations with respect to customer hardship in:

- I. The National Energy Retail Law, and
- II. The National Energy Retail Rules and
- III. The Australian Energy Regulator's Customer Hardship Policy Guideline, and
- IV. Powerclub's Customer Hardship Policy

12. WE WANT TO CHECK YOU HAVE THE RIGHT ENERGY PLAN

12.1 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.

12.2 Would I be better off on a new contract?

A change in contract could potentially improve your consumption profile, your payment commitments or your Powerbank balance. If Powerclub finds that a change of contract is recommended, we will negotiate the terms with you. To assist your understanding of any proposed new contract, Powerclub will provide a direct comparison between impacts on your cash flows and your rights and obligations under both contracts.

In addition, there will be no early termination charge or other penalty for the early termination of the previous contract



If you are receiving or eligible to receive payments from Centrelink, the Centrepay facility may be appropriate to assist with making regular payments direct to Powerclub. The Centrelink payment option will be included in any new market contract offered to you.

12.3 How would I know?

Powerclub will assess how appropriate your current market contract is for your circumstances. Powerclub will do this by comparing:

- Forecast cash flows under your current contract with optional contracts identified and agreed by you as potentially suitable;
- Forecast cash flows under your current market contract against a standard retail contract

13. WHEN WILL THE PACE PROGRAM END?

The *PACE Program* will end when payment difficulties have been resolved and you are able to manage the payment requirements of our normal bill collection cycle.

If you are actively participating in our hardship program, our normal collection cycle and activities will not be applied to you and you will not have your energy disconnected. If it is found that you are not able to meet the agreed program arrangements, Powerclub may have to place you back into the normal collection cycle.

It's our preference not to do this but if we do, and you want to continue with the *PACE Program*, we will ask you to demonstrate why Powerclub should grant you access again. You will need to demonstrate how you can move to a position where you can meet your payment obligations.

Members excluded from the *PACE Program*, together with those who have completed the program, will return to the normal process of scheduled reminders or warning notices and where applicable, disconnection of energy supply.

14. HOW OFTEN WILL THIS POLICY BE REVIEWED?

The Powerclub Customer Hardship policy will be formally reviewed on an annually basis. The aim of the review will be to assess the success of the current policy and to determine potential improvements that will benefit you our members, employees or other individuals, as well as incorporating any change to statutory or market circumstances.

Prior to any changes to the Powerclub Customer hardship policy, all proposed changes to this policy will be submitted to the Australian Energy Regulator for review and approval.

All reviews and updates will be updated on Powerclub's website: www.powerclub.com.au

15. TRAINING

Staff are made aware of this policy as part of standard induction training.

Powerclub staff are specifically trained to handle inquiries, to identify and to manage customer in hardship. This training includes the utilization of external agencies to assist in the sensitive management of customers in the program. This training is frequently updated, and refreshers are provided periodically to ensure our team can assist customers in need. Refresher training is often conducted through team meetings and/or workshops.



16. HOW WILL POWERCLUB COMMUNICATE THIS POLICY?

This Powerclub hardship policy is available through our website <https://powerclub.com.au/customer-hardship-policy> or by contacting our call center on **1300 294 459**.

17. HOW DO I MAKE A COMPLAINT?

If you would like further information about our customer hardship policy or any related issue, or you are unhappy or not satisfied with the outcome of Powerclub's customer hardship policy, you can contact us by:

- Writing at Level 2, 696 Bourke Street Melbourne VIC 3000
- Email at info@powerclub.com.au
- Contact our Customer Care team on **1300 294 459**
- For full information on Powerclub's Dispute Resolution please visit www.powerclub.com.au

17.1 Lodging a Complaint with us

- a) Powerclub will accurately record the details of the complaint or dispute as part of Powerclub's complaint and dispute management process, give it fair and genuine consideration and seek to achieve a fair outcome.
- b) Powerclub will acknowledge your inquiry, complaint or dispute as soon as possible within 48 hours of receipt and aim to resolve the inquiry within ten business days from when we receive our feedback in a fair and reasonable manner.
- c) There may be times when we need a bit longer to find the answer or solution, but we will be sure to contact you within five business days to give you an update and let you know when we think we will find the answer or solution. We will also confirm how frequently you'd like to be updated moving forward.
- d) Powerclub will ensure the Complainant is satisfied that Powerclub had done everything reasonably possible to resolve with the proposed resolution before closing off the complaint or dispute.

17.2 Escalation of a Complaint

At any time, you can tell us that you wish to escalate a matter. If this happens, we will refer your query or complaint to senior managers within our team.

Powerclub will provide the member, in writing, the contact details for the relevant energy Ombudsman if Powerclub has been unable to resolve the member's complaint within 28 days. This information is also available on the Powerclub website.

The Energy Ombudsman is an independent, free service available to domestic and business customers and can investigate and resolve disputes between customers and electricity and gas companies.

You may choose to contact the Energy Ombudsman scheme in your state. Powerclub would prefer to hear from you and request you contact us first.

18. RIGHT TO AN INDEPENDENT DISPUTE RESOLUTION

If you feel your complaint has still not been adequately resolved, you have the right to lodge a complaint with your state ombudsman. The Ombudsman provides an independent and free dispute resolution service for customers who are unable to resolve their complaint with their energy retailer.

ACT Civil and Administrative Tribunal



Mail: DX 5691, GPO Box 370, Canberra ACT 2601

Phone: (02) 62077 7740

Fax: (02) 6205 4855

Email: ACATenergycomplaints@act.gov.au

Web: www.acat.act.gov.au

Energy and Water Ombudsman New South Wales

Mail: Reply Paid K1343, Haymarket NSW 1239

Phone: 1800 246 545

Fax: 1800 812 291

Email: omb@ewon.com.au

Web: www.ewon.com.au

Energy and Water Ombudsman Queensland

Mail: PO Box 3640, South Brisbane QLD 4101

Phone: 1800 662 837

Email: complaints@ewoq.com.au or info@ewoq.com.au

Web: www.eoq.com.au

Energy and Water Ombudsman South Australia

Mail: GPO Box 2947, Adelaide SA 5001

Phone: 1800 665 565

Fax: 1800 665 165

Web: www.ewosa.com.au

Energy and Water Ombudsman of Victoria

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