



1. What is PACE?

Powerclub's hardship program is focused on Payments, Assistance, Consumption and Education ("PACE"). For some customers, the challenge is short term – maybe just a week or two. For others it's a bit longer; while every instance is unique it is a very personal journey and one which Powerclub treat with respect, flexibility, consistency and with care.

Powerclub is committed to providing our residential customers the opportunity to establish suitable payment arrangements to manage their electricity bills.

2. How will Powerclub achieve this?

Powerclub will encourage our customer to contact us as soon as they think they might have trouble paying a bill.

We offer a range of options to all active residential customers, beginning with:

- **An extension to pay your bill** – Powerclub can extend your due date at least once per year allowing you the chance to pay in full;
- **Instalment plan** – we will offer instalment plans allowing you the chance to regular make payment and clear a balance before your next bill is issued;
- **Shortening your billing cycle** – using your smart meter, and if you are not already on monthly billing; we can offer you a shorter billing cycle by moving you to a monthly bill cycle. This will allow you to keep your bills under control. We will even consider a preferred day of the month you would like us to send your bill;
- **Bill Smoothing** - Bill Smoothing allows you to 'smooth out' your payments over the year to help you to budget;
- **Pay in Advance** – Powerclub will provide the service and facility if you choose to make additional payments in advance of your regular electricity invoice;
- **Energy Efficiency Advice** – Give us a call about how to reduce your energy costs. Our handy hints and tips can help you get the most out of changing your habits and your usage of your appliances. We can provide you with advice over the phone by providing an energy audit to identify key arrears of energy usage.

There may be situations where an in home-audit is required. When Powerclub is considering whether to facilitate energy efficiency audits the PACE Team will work with you. Please refer to Energy Audits and Assistance section 8 in this policy.

Powerclub is with you at all time as you journey in our PACE Program. Any assistance and action we require from you will be formally communicated to you with clear timeframes for those actions.

3. Powerclub's Team

Communication from the Powerclub team will ensure that all bills, reminder notices and disconnection 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 dates you must contact us.

It is critical that you keep us informed and if your circumstances change, or you think you might have difficulties making your agreed payments, talk to us.



Customer Solutions Team – our Customer Solutions Consultants will refer residential customer who might need assistance to a member of the Payment Assist Team whenever possible. Should a call back be required at a more suitable time, we will arrange this with you.

PACE Team – our PACE Team has a suite of assistance measures available and are empowered to provide customers with the support they need to get out of financial difficulty.

If your needs are more severe, the PACE Team may refer you to our Pace Specialist.

Pace Specialists – the PACE Specialist are available to provide immediate tailored support to hardship customers.

4. Customer Assistance Program – PACE

4.1 Identifying Customers Experiencing Payment Difficulties

Any customer experiencing payment difficulty can opt to become a participant in our 'PACE' program. These circumstances may include, but are not limited to:

- a. the customer advises us directly that they are having financial difficulties;
- b. Powerclub becomes aware during our conversations and/or dealings with the customer they are experiencing difficulties in paying their bills;
- c. the customer advises us through a third party they are having financial difficulties. A third party could be a financial advisor or welfare agency;
- d. Customer advises of recent events that place them in a vulnerable financial position such as a job loss, illness, family violence, or a sudden change in living circumstances;
- e. Customer with limited or no English skills;
- f. Customer that has a history of late payment or failed payment plans;
- g. A high bill;
- h. History of broken payment plans;
- i. A death in the family;
- j. An unexpected essential cost of living expense;
- k. Receiving several bills at once.

4.2 Information for Customers Experiencing Payment Difficulties

Powerclub will make available information and how to access our PACE Program to Residential Customers:

- a. Who have not paid a bill by its pay-by-date and who contacts Powerclub; and
- b. Who have not paid a bill by its pay-by-date and have arrears of more than \$55 (inclusive of GST) within 21 business days after the pay-by-date.

Powerclub will allow the residential customer no less than 6 business days to consider the information given under clause 4.2 a and b, to request further information and/or put forward a payment proposal in line with Powerclub's Customer Assistance Program.

4.3 Assistance Available to Customers

All residential customers of Powerclub are entitled to minimum forms of assistance to enable them to avoid getting into arrears.

The standard forms of assistance that Powerclub offer are:

- a. Making payments of an equal amount over a specified period;
- b. Options for making payments at different intervals;
- c. Extending by a specific period the pay-by-date for a bill; and
- d. Paying for energy use in advance.



4.4 Tailored Assistance to Customers

Powerclub will make available to all customers in arrears a tailored program. The objective is flexibility and practicable assistance that makes it easier for you as our customer, to pay for your on-going energy use, repay your arrears and lower your energy costs.

The tailored assistance consists of the following measures:

- a. Repayment of arrears over not more than 2 years by payments at regular intervals of up to one month;
- b. Advice from Powerclub about payment options that would enable a customer to repay their arrears over not more than 2 years
- c. Specific advice about the likely cost of any customer future energy use and how this cost may be lowered;
- d. Specific advice about any government and non-government assistance (including Utility Relief Grants and Energy Concessions) available to help a customer meet their energy costs;
- e. Practical assistance to help a customer lower their energy costs including, but not limited to:
 - I. The tariff that is most likely to minimise the customer's energy costs, based on Powerclub's knowledge of the customer's pattern of energy use and payment history; and
 - II. Practical assistance to help the customer reduce their usage of energy, based on the customer's pattern of energy usage and on the circumstances of where the customer lives, provided there is scope for action to be taken for that purpose; and
 - III. Information about how the customer is progressing towards lowering their energy costs given at enough intervals for the customer to be able to adequately assess their progress.
- f. An initial period of at least 6 months during which:
 - I. Repayments of the customer's arrears is put on hold; and
 - II. The customer pays less than the full cost of their on-going energy use while working to lower that cost.

Powerclub may extend this assistance for a further period if the extension assists the customer to continue to lower the cost of their energy usage.

A customer is entitled to the assistance mentioned in subclause 4.4 a to d while continuing to pay the full cost of their energy usage.

A customer is entitled to the assistance mentioned in clause 4.4 c to f if they cannot pay the full cost of their on-going energy usage.

5. Assessment Process

Powerclub's PACE Team will ensure the best outcome for each customer based on each individual case. We will have discussion regarding what you can afford to pay and set-up a sustainable payment plan that allows you to cover your ongoing consumption costs, and chip away at your arrears over time.

Don't worry if you don't know what you can afford, we can help by referring you to an independent third party for advice. Together we will identify the most appropriate payment



options and work with you to ensure you understand your regulatory entitlements including receiving all the government and non-government assistance you are eligible for.

Powerclub is committed to act fairly and reasonably when assisting our customers circumstances. We will use our best endeavours to provide timely and sustainable assistance.

Powerclub's aim is to establish open communication with you and to alleviate any immediate concerns regarding the arrears and ongoing management of your account. We will maintain a respectful and considered approach and the PACE Team will provide personalised assistance that sets you on the pathway towards sustainability.

The success of the PACE Program is dependent on our customers fully immersing in the process and meeting the agreed solutions.

6. Payment Options and Methods

a. Payment Plans

- I. **Instalment Payments** - customers can arrange to pay for their current and/or future electricity usage by instalments, considering their individual financial circumstances and assisting them to manage the peaks in their electricity usage. Customer will be encouraged to set-up a direct debit;
- II. **Flexible Payments** – allowing the customer to pay off the account balance in instalments (or a lump sum) prior to the next bill or an additional amount added to the next bill(s);
- III. **Deferral of the payment due date** - to enable the customer to manage short term usage an extension to the due date may be appropriate; or
- IV. **Centrepay** – where a customer receives Centrelink benefits, they will be encouraged to use CentrePay deductions.

b. Payment Options

- I. **CentrePay** – the use of CentrePay to make regular deductions from your Centrelink payments. This service is free and ensures that customer payments are made on a regular basis.
Go to humanservices.gov.au/CentrePay for more details and information on how to set-up your CentrePay Deductions.
- II. **Direct Debit** – If the customer is in the PACE Program, they will be encouraged to set-up direct debit making it easier to keep on top of ongoing payments.

7. Payment Plans

7.1 Customers with an active Payment Plan will receive:

- a. specific information, in writing, about their agreed payment plan including:
 - I. The total number of payments to be made to pay the arrears; and
 - II. The period over which the payment is to be made; and
 - III. The date by which each payment must be made; and
 - IV. The amount of each payment
- b. Regular reviews of the adequacy of payments being made under the payment plan within the PACE Program to ensure they are enough to cover the customer's usage; and
- c. Frequent review of their electricity usage by Trained PACE Specialists



- 7.2** A customer with an active Payment Plan will be expected to attempt to maintain the following behaviours:
- Maintain regular contact and advise of any changes in circumstances that may impact on the customer's ability to maintain the payment plan;
 - Make payments as per their payment plan;
 - Participate in a review of their electricity usage by expected customer behaviours to the PACE Team; and
 - Adhere to the behavioural expectations outline above.
- 7.3** A Payment Plan or revised proposal plan complies with the Powerclub PACE Program if it;
- Provides for the making of payments of equal amounts at regular intervals of up to one month; and
 - Would result in the residential customer's arrears being fully paid in no more than 2 years after the first payment;
 - Provides for payments for energy use being made together with payments to reduce arrears; and
 - Is based on a reasonable forecast of the customer's energy use over the next 12 months.
- 7.4** Powerclub will ensure our customers with an active Payment Plan are:
- Provided with reasonable access to flexible payment options;
 - Contacted as required to confirm the payment plan and electricity tariff are still appropriate and ensure the PACE Program and its workings remain appropriate;
 - Not charged late payment fess and will not be required to pay a security deposit; and
 - Not subject to debt recovery action or disconnection while they maintain their payment plan.
- 7.5** If a customer fails to make a payment towards their payment arrangement, Powerclub will contact the customer to discuss varying the amount payable, the frequency of those payment, or both, to give the customer more time to lower their energy costs.
- 7.6** When a customer is tailored to a PACE Assistance Plan and not meeting their responsibilities to pay for their ongoing usage and arrears (as applicable) Powerclub will contact the customer and work with them to identify a working timeframe to enable the customer to lower their ongoing energy costs.
- 7.7** A customer participating in a Payment Plan will cease when the customer;
- Successfully completes the payment plan and returns to paying bills as supplied or informs us they no longer wish to participate in the PACE Program;
 - Fails to maintain obligations in relation to a payment plan under PACE Program. This could be repeatedly failing to meet a payment obligation. In these circumstances and where Powerclub has used our best endeavours to communicate with the customer, the customer maybe removed; and
 - Fails to demonstrate a willingness to participate or engage with Powerclub in order to take reasonable action towards making payments towards the cost of their on-going energy use and arrears.
- 7.8** Where participation ceases, by meeting one of the above conditions, the customer will be notified formally in writing, returned to normal billing and collection cycles and are



managed in accordance with regulatory obligations and all other codes and guidelines that may be applicable.

Powerclub may add any amount unpaid for energy use to the customer's arrears.

8. Energy Audits and Assistance

8.1 Audits

There may be situations where an in home-audit or over the telephone audit may be required. When Powerclub is considering whether to facilitate energy efficiency audits the PACE Team will work with you.

When the PACE Team are considering facilitating energy efficiency audits the following will be considered:

- a. The premises location, the proximity and resources required to undertake the audit, and if Powerclub staff can complete the work or we engage a third party;
- b. The relative age of the premises/property and the type and general age of the appliance in use;
- c. The type and frequency of use of each of the appliances in the premises;
- d. Any relevant occupational health and safety risks; and
- e. For any field audits, there may be a partial cost to the customer/member and how the benefits of incurring costs will be established.

Please note – Powerclub will consider where appropriate, a field audit is to be action. Powerclub will consider whether the potential savings that may be achieved exceed the contribution required, we will communicate the potential benefits to the customer and seek the consumer's consent to any costs that they may incur as a result conducting a field audit.

8.2 Energy Audit Outcome

On completion of the energy audit and review of the report Powerclub will consider on a case-by-case basis the customer/members requirements. The PACE Team will discuss, negotiate directly with the customer/member or the property owner (where the customer is boarding/renting or where the customer/member is under a different arrangement).

8.3 Changes and Assistance

Powerclub will consider any changes to the customer/members, energy account with us. This may include:

- a. Changes to tariff and/or price plan based on our knowledge and the current information we have on your energy use, payment history and information you have provided to us;
- b. Ongoing monitoring of your energy consumption and advice on your progress with the aim to lowering your energy costs; and
- c. Where appliance replacement is identified and the appliance is no longer working efficiently and needs to be repaired or replaced, Powerclub will discuss options to assist. This may include referral to a relevant community program,

No change to the customers circumstance will occur until Powerclub has the customer/members explicit informed consent to make the change. Where the customer/member is unable or cannot provide such consent, they must facilitate and obtain the consent prior to Powerclub making change.



9. Appropriate Programs and Services available to Customers

	Program	Contact
VIC	Utility Bill Payment Voucher	Anglicare - 13 26 22 Salvation Army - 13 72 58
VIC	Advance Payment Utilities Allowance Essential Medical Equipment Payment	Department of Human Services - 13 62 40
VIC	Utility Relief Grant Scheme Annual Electricity Concession Life Support Machine Electricity Concession Service to Property Charge Concession Electricity Transfer Fee Waiver	Victorian Department of Human Services - 1800 658 521

10. Disconnection Policy

Powerclub will make every effort to assist customers experiencing payment difficulties, including advice that electricity is an essential service. Our endeavour is to maintain supply to the customer home. There may be circumstances where the customer may be returned to regular management of their arrears which may lead to the disconnection of their energy supply.

While the customer is in the PACE Program they will not be disconnected for non-payment. A customer that does not fulfil the agreement of the PACE Program arrangement may be returned to regular credit management and can potentially be disconnected as a last resort.

11. About this Policy

Powerclub will include a copy of this policy and a summary, plain English version on our Website: <http://powerclub.com.au/hardhsip-policy>

Information about payment assistance will also be provided to all new customers and again to all customers in all bills, overdue notices and follow-up letters.

Powerclub will make available this Hardship Policy to all customers who call 1300 294 459 to customers who ask about the PACE Program.

This policy comes into effect as soon as practicable, and no later than seven days, after approval by the Essential Services Commission.





12. Privacy

The Personal and Financial Information discussed and disclosed by a customer will be managed in accordance with Powerclub's Privacy Policy. This is located on our website:

<http://powerclub.com.au/privacy>

13. Complaints

You have the right to make a complaint anonymously where it is practical and lawful to do so. Powerclub will reply to any complaint in compliance with our Complaints and Disputes Policy.

To contact us:

Email: info@powerclub.com.au

Phone: 1300 294 459

Write: Power Club Limited
Complaints Manager
The Hub
Level 2, 696 Bourke Street
Melbourne VIC 3000

In the case where you are not happy with Powerclub's complaint handling process, you have the right to take the complaint to the office of the Australian Information Commissioner. You can obtain their contact details from their website at www.aaic.gov.au

You may wish to prefer to contact the Industries Independent Complaints body – the Victoria Energy and Water Ombudsman

Free call: 1800 500 509

Email: ewovinfo@ewov.com.au

Web: www.ewov.com.au

14. Review of Policy

Powerclub has an established Hardship Program that has been modified and expanded to ensure the best outcome for the customer and the business. The Policy and process will be reviewed on an ongoing basis as part of Powerclub's internal compliance program.