

# **Ergon Energy Retail**

## **Hardship Policy**

**April 2024**



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## Purpose

Ergon Energy Queensland Pty Ltd (Ergon Energy Retail) is committed to providing effective assistance to customers who are unable to pay their energy bills and has established the Customer Assist program for this purpose.

If you contact us and we identify that you meet the entry criteria for the Customer Assist program, we will immediately give you information about assistance available under the program and will begin providing that assistance as soon as you are accepted onto the program.

## Introduction

This policy applies to all residential customers living in Regional 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.

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.

## Hardship program overview

Our Customer Assist program offers a range of services and products to assist you to manage your energy usage and payments. Through assistance provided by our team members, flexible payment arrangements, and community and government partnerships, our aim is to provide you with a responsible program which prevents further financial hardship, but at the same time is sustainable for us.

We consider customer disconnection as a response to outstanding debt recovery to be a last resort option. We are committed to supporting you when you comply with program requirements to meet your energy usage debts on a sustainable and independent basis.

Communication and promotion of our Customer Assist program is actioned through various channels including marketing brochures, bill messages, contact centre scripting, our website and community group partnerships.

We adopted the *Sustainable Payment Plan Framework* (SPPF) in July 2016. In adopting the SPPF, our commitment to you is to improve the quality of our capacity to pay conversations and establish ongoing communication between us and you in an empathetic and respectful way, all of which is delivered in a manner that is both flexible and consistent.

We also have systems in place which enable us to meet our obligations with respect to hardship outlined in the:

- Retail Law
- Retail Rules
- AER Customer Hardship Policy Guideline
- Ergon Energy Retail customer hardship policy.

## Hardship customer definition

We define a Hardship customer as a residential customer who has the willingness to pay their energy bills as they fall due but has been identified or presents as not having the financial capacity to keep to standard payment terms or payment plan terms.

## Identification

### Customer self-identification

We will talk to you and explore your capacity to pay for your ongoing energy needs. We do this by:

- Providing access to our program when you call our Operations Centre on 13 10 46
- Providing access to our program when you call our Customer Assist Program direct on 1800 670 352, or seek contact via our email address [customerassist@ergon.com.au](mailto:customerassist@ergon.com.au)
- Providing information about our hardship program and policy to you through multiple communication channels which are tailored to individual customer needs.
- Engaging in referrals from a financial counsellor, a community support worker, or a member of the community who you have agreed may advocate on your behalf. You or your representative can provide a signed third-party authority form and we will engage with your representative according to the instructions you provide. You can do this by accessing our third party authority form [Authority to Release Information \(ergon.com.au\)](#), or your third party can supply their own form in accordance with the ACCC's Debt Collection Guidelines
- We can also discuss your account with an authorised person/s once you supply us with their details and authorisation to do so. You can provide this over the phone, or by emailing us an Appointment of authorised representative form which can be found [at ergon.com.au/authorisedrep](#)

We will engage with your authorised representative or third-party authority as we would yourself regarding your account. This engagement will be consistent with your consent and instructions to us as your retailer.

### 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 that 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, a 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 team members 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 immediately during the call.

We will let you know if you are accepted into our hardship program within five (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.
- Provide you with ideas about how to reduce your energy use.
- Talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our hardship policy. We do this via your preferred method of contact i.e. postage/email, or the policy can be easily accessed on Ergon Energy Retail's website at [ergon.com.au/customerassist](http://ergon.com.au/customerassist).

If you don't have internet access or live in a remote area, we will let you know how to access support from the Customer Assist Program through:

- Welcome communications sent via post or email after opening a new account.
- A highly visible message on your bills.
- Payment reminders.

If you have not indicated to us your preference for how you wish to receive your written communications, Ergon Energy Retail must send a copy of our Hardship Policy to you via the post.

### **Identification by us**

We use early identification proactive system reporting to identify customers who may be having trouble in paying their electricity bills but have not self-identified. This reporting takes into consideration several indicators to determine whether a customer displays characteristics of experiencing financial difficulties.

## **Eligibility for the Customer Assist program**

### **Eligibility assessment**

When assessing eligibility, our team members take into consideration whether you have a current active account for your primary residence and objectively assess your ability to pay your energy bills by their due date. We do this by asking a few questions about your circumstances to determine if you need additional support outside the standard payment plan terms.

You may not be able to participate in the Customer Assist Program if your account is no longer active.

If your account is no longer active, for example, you no longer live at the premises or have transferred to another retailer, you can get in touch with us or we will attempt to contact you to offer you a payment arrangement to pay off any debt you may still have with us. This payment arrangement will be offered in a manner consistent with relevant elements of our hardship policy, including:

- Consideration of your capacity to pay
- Protections from debt collection
- Exemption from late payment fees

If we identify you're in hardship and you have an active account and a closed account, we will offer you payment arrangements for both accounts to assist in getting these up to date.

Our program is designed to assist you to get on top of money that is currently owed and future bills. If you are deemed ineligible to participate in our program, you will be advised the reason for ineligibility over the phone or via letter or email.

## **Participation in the Customer Assist program**

Once you have been identified as eligible to participate in the Customer Assist program our team members will call you to discuss the participation guidelines and seek your consent to comply with these requirements.

These details are posted/emailed to you in a Customer Assist Welcome Pack, which includes details of the agreed payment arrangement, information on available rebates and concessions, and energy usage advice.

We will also attempt to contact you when you receive your next bill, when your payment arrangement expires, or when you have a broken arrangement due to non-payment, to review the adequacy of your payment arrangement. On-going reviews are conducted to enable you to re-negotiate your payment plan to accommodate changing circumstances.

## How we ensure you're supported

We have developed entry criteria, participation guidelines, successful completion, removal, and returning conditions for the Customer Assist program.

### Entry Criteria

Includes the assessment of both circumstantial indicators and your financial capacity.

### Circumstantial indicators

- You have a current active account, and you owe us money (outstanding debt).
- You have been identified or present as not having the financial capacity to keep to standard payment terms or payment plan terms.
- You are experiencing financial difficulties because of experiencing life changing events or ongoing embedded disadvantage.

### Financial capacity

Your financial capacity is measured by your ability to meet the value of the regular payment to cover the expected future usage, plus the amount required to clear outstanding debt within the timeframe of the payment arrangement.

### Participation guidelines

You will be advised of, and are asked to agree to, our participation guidelines upon acceptance into the program:

- To work with us to determine your capacity to pay, and to develop an agreed payment plan.
- To pay the amounts on the dates we agree, or advise us of any change in circumstance that may impact your ability to make these agreed payments.
- To keep us updated with your latest phone and email contact details.
- To respond to attempts to contact you and review the adequacy of your payment arrangement.

## Successfully Completing the Program

All actions of Ergon Energy Retail are focused on supporting you to successfully complete the program and to enable you to manage your account on your own.

When your plan is in place you will need to make all agreed payments in full and on time. We will graduate you from the program if:

- Your account is in credit or
- Your account has a nil balance or
- You agree to a long-term arrangement which covers any debt and your estimated future usage which allows you to manage your account on your own.

You will be advised by a letter/email once you have reached this milestone, encouraging you to maintain your focus on matching your usage with your affordable payments.

## Being removed from the Program

You will be removed from the Customer Assist program where there is no commitment with the agreed participation guidelines as above. (i.e. absence of reasonable attempts to meet responsibilities). We will attempt to contact you via SMS, letter, and telephone if you are at risk of being removed from the program.

This includes:

- SMS sent three (3) business days after a broken arrangement, or payment plan completion.
- SMS sent two (2) business days after the first SMS sent.
- Warning letter issued to your preferred method of contact (email/post) seven (7) business days after the second SMS is sent.
- Outbound call attempted ten (10) business days after warning letter issued. In the event

contact is unsuccessful, we will send a letter advising of your removal from the program.

If you have been removed from the program, you may still be eligible for a payment plan by calling 13 10 46.

If you have broken a payment plan or you are not committed to the participation guidelines (as above) on three occasions over the previous 12 months, we will refuse you re-entry to the program unless your individual circumstances have changed.

## Returning to the Customer Assist Program

Unfortunately, we may not be able to assist you if you've already been removed from the Customer Assist program. If you re-apply for participation on the program, our team members will assess whether you meet the entry criteria, and whether you have committed to a regular payment method and the program participation guidelines previously.

## Payment options

### What we will do

There are different payment options available to hardship customers including:

- Payment plans
- Centrepay
- Direct Debit
- BPAY
- Cash or credit card via Australia Post
- Credit card
- Cheque or money order from a financial institution.

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 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 of 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 SMS the day after the payment is missed. If we don't hear from you within two business days, we will contact you by letter or e-mail. If we still haven't heard from you within seven business days of you receiving your letter/email, we will attempt to call you to bring the payment plan back on track or negotiate new payment plan terms.

### **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.

Our key objective when setting up payment plans or arrangements with you is to keep you connected and committed to working towards long term energy bill management. We encourage conversations that reach realistic and achievable payment amounts that are tailored to be considerate of your circumstances and our commercial obligations. In dealing with you, we will consider your individual circumstances and act reasonably and fairly in regard to these circumstances.

## **Other supports to help you pay your energy bills**

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 you are eligible for these programs, let us know as soon as possible so we can help you.

## **Our programs and services**

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

- Referral to Community organisations within your area. Referral to a community organisation can assist with free financial counselling and budgeting service, food vouchers, more affordable accommodation, job assistance, emergency relief, welfare support and school supplies.
- Electricity Life Support Concession Scheme
- Disaster relief funding grants and Drought relief payments
- Home Energy Saver Scheme

### **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.

### **We will work with you**

If you have joined our hardship program, we will not:

- Charge late payment fees.
- Require a security deposit.
- Make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

## 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.

During our initial telephone contact with customers, our team members help customers understand where energy usage could be reduced and how this could assist with ongoing and sustainable energy affordability.

In the Customer Assist program package, energy efficiency brochures are provided as well as references to our online audit tools. Where it is considered that energy usage is excessively above average usage for the customer demographic profile, we may recommend a meter test and the option to complete a household energy audit.

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

#### 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.

## Staff training

Our team members have fully documented procedures supporting the *Ergon Energy Queensland Pty Ltd Hardship Policy*, and participate in a range of training courses covering hardship awareness, communication and empathy skills, energy efficiency and relevant legislative changes.

Team members participate in regular empathy training and hardship awareness training, assisting them to identify the triggers of hardship and how to work with customers experiencing hardship.

Team members are trained and receive regular hardship refresher training so they may initiate conversations with customers in a way that will raise awareness of our program and offer participation in the program.

Training is regularly reviewed and updated on an annual or as needs basis.

## Ongoing support tools

We are committed to providing ongoing support tools for you by:

- Continuing to offer payment arrangements to you through our call centre.
- Offering tips and hints to continue to reduce usage.
- Continued access to government rebates.
- Access to My Account.

## Hardship complaints and compliance management

We manage complaints in accordance with AS 10002:2022– Guidelines for complaint management in organisations and aims to resolve customer complaints at the first point of contact in accordance with our complaints procedures:

- We first strive to achieve a resolution between the Customer Assist team and you.
- Where this has not been achieved, you will be offered the opportunity to escalate your concerns to our internal escalated complaints team via email at [enquiry@support.ergonretail.com.au](mailto:enquiry@support.ergonretail.com.au)
- If, after we provide a resolution for you, you are not satisfied that the outcome is equitable or believe that we have not done everything in our power to deliver a fair outcome, you may request escalation of the matter to our internal Dispute Resolution Advisory Team. This team will investigate the matter further and propose possible alternative options.

If you are still dissatisfied after working with our internal Dispute Resolution Advisory Team, you may escalate externally to the Energy and Water Ombudsman Queensland:

- Phone: 1800 662 837 (freecall)

- Online: [ewoq.com.au](http://ewoq.com.au)
- Email: to [complaints@ewoq.com.au](mailto:complaints@ewoq.com.au)
- In writing to:  
Energy and Water Ombudsman Queensland (EWOQ)  
PO Box 3640, South Brisbane BC QLD 4101

The Energy and Water Ombudsman Queensland is an independent body established by the Queensland Government to investigate and resolve complaints and disputes between energy retailers and distributors and energy customers using up to 160MWh of electricity per annum. This is typically households and many small businesses.

Ergon Energy Queensland Pty Ltd (EEQ) proactively seeks to meet its legal obligations to customers in hardship by designing a framework to identify, assess and manage these obligations with reference to the International Standard (ISO) 19600 Compliance Management Systems – Guidelines.

## Privacy

Your information will be dealt with by us in accordance with our [Privacy Statement](#). Our Privacy Statement sets out how you may access and seek correction of your personal information or make a privacy related complaint. Our Privacy Statement and contact details are available at [www.ergon.com.au](http://www.ergon.com.au).

## References

- National Energy Retail Law
- National Energy Retail Rules
- National Energy Retail Law (Qld) Regulation 2014
- Guidance on AER Approval of Customer Hardship Policies
- Privacy Act 1988 (Commonwealth)
- AS 10002:2022– Guidelines for complaint management in organisations

## Definitions

All terms defined in body of policy.

## Enforcement

Under National Energy Retail Law, energy retailers must develop, seek approval of, maintain and implement a customer hardship policy.

## Contact us

If you are having trouble paying your electricity bill, contact us by phoning 13 10 46.

If you are experiencing financial difficulty, call us on our freecall number 1800 670 652

Our team members are specifically trained to handle enquiries about our Hardship Policy and Hardship Program.

## National Relay Service

If you have a hearing or speech impairment, you can contact us through the National Relay Service (NRS). To make a relay call through NRS all you need to do is:

- Contact the NRS via the contact number below or detail on the NRS national web page
- Give the Ergon Energy number you want to call.

Speak and Listen number: 1300 555 727

TTY number: 133 677

SMS relay number: 0423 677 767

For more information, visit the NRS website [About the National Relay Service \(NRS\) | Access Hub](#)

## Translating and interpreting service

If you need assistance from someone in a language other than English, you can contact us through this Australian

government service by phoning 13 14 50 and request the Ergon Energy phone number you wish to contact.

## **Where to find this Policy**

You can view a copy of this policy online at [ergon.com.au/customerassist](https://ergon.com.au/customerassist) or by phoning us on 1800 670 652.