

Customer Hardship Policy

1. Introduction

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

This policy is referenced in our terms and conditions, on our website and on all collections correspondence. All AP2U staff are trained to identify potential hardship customers and they will be referred to the hardship team for assessment when required.

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.

For more information on financial counsellors in your state, call 1800 007 007 or visit the Government's MoneySmart website www.moneysmart.gov.au

If you elect a representative or support person to act on your behalf, we will engage with your representative/support person as we would with you and consistent with your consent and instructions to AP2U.

We need your permission to talk to your representative and/or support person. AP2U requires consent from you before any communication can occur. Please call or email AP2U and request a “Third-Party Authorisation Form”.

This form must be completed and returned to AP2U before the representative/support person can speak on your behalf.

2. What we will do to help you

When interacting with a customer who is experiencing payment difficulties due to hardship AP2U will:

- a) consider all the circumstances which we are aware of and have regard to those circumstances
- b) act fairly and reasonably
- c) give you clear information about the assistance available to you under our hardship policy in a timely manner
- d) as soon as practicable provide you with assistance under our hardship policy.

AP2U has systems in place to enable us to meet our obligations in accordance with the Retail Law, the Retail Rules, the AER Customer Hardship Policy Guideline and AP2U’s Customer Hardship Policy. AP2U has adopted the Sustainable Payment Plan Framework (SPPF), where applicable.

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.

You will deal with a dedicated consultant, skilled in dealing with customers in hardship. These consultants are provided with full training in the below areas:

- AP2U's Customer Hardship Policy and Program
- ability to identify customers who may be suffering financial hardship
- sensitive approaches to communicating with customers in hardship
- understanding the issues associated with income uncertainty
- information on relevant financial counselling services and assistance available to customers.

Training for customer representatives is completed upon induction and at regular intervals to ensure staff have the relevant understanding and abilities to identify and refer customers experiencing payment difficulties and who would be eligible for the hardship program. The training program and related training material is reviewed annually in accordance with changing business and/or legal requirements.

We will assess your application for hardship assistance by working day 5 of receiving the application.

We will let you know if you are accepted into our hardship program within 10 business days from receipt of the application.

When considering access to our hardship program, AP2U will assess your application as follows:

- verifying that you have an outstanding debt which cannot be paid before the next billing cycle
- asking you what you are able to afford to pay towards your accounts, and calculate a payment plan that will meet your projected usage for the coming 12 months, as well as your existing debt
- discussing the proposed payment plan with you to confirm you can afford to meet the arrangement

- providing you with clear options if you are unable to meet the arrangement.

We will hold our collections activity during the assessment process.

We will communicate with you through phone, email and/or post, and will endeavour to use your preferred method where possible.

If you are accepted into our Customer 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.

We can send you a free copy of our hardship policy on request.

If you are deemed ineligible for our hardship program, we will provide a reason for this ineligibility.

3. Payment Options

AP2U will generally offer a 3-month payment plan with a review taking place at the end of each plan.

What we will do

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

- payment plans
- Centrepay
- bill smoothing
- temporary suspension of arrears
- flexible payment plan options including fixed regular or flexible payment amounts.

When you are in our Customer 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 (provided by Centerlink) 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.

There is no cost to customers to use Centrepay, and you can pause deductions at any time by contacting Centrelink. Further information is available at <http://www.centrelink.gov.au> or by calling 1800 050 004.

Depending on the rules in our Customer 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 send you an email within 3 business days of the missed payment advising you that a payment has been missed. If we haven't heard

back from you, we will follow up with a phone call within the next 3 business days. Once you miss a second payment you will receive an email stating that your payment plan has been cancelled. Over the next 15 business days we will attempt to contact you every 3 business days utilising one of the following communication channels: telephone call, email and SMS. If during this time you have not made any contact with us or we have not been able to contact you, will remove you from our hardship program.

What you must do

Tell us if your situation changes and you can no longer make the payments on 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.

A letter and/or email will be issued to advise that you have been withdrawn from the Customer Hardship Program and debt collection activity will resume.

4. 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.

5. Our programs and services

As a hardship customer, you can access a range of programs and services to help you. Some of these are below:

- Home Energy Emergency Assistance Scheme (HEEAS – QLD customers)
- Energy Accounts Payment Assistance vouchers (EAPA vouchers – NSW customers)
- referrals to financial counsellors and community welfare organisations which may be beneficial
- Centrelink issued concession card.

What we will do

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

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

What we will do

When you join our Customer 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.

7. We can help you save energy

Using less energy can save you money.

What we will do

When you join our Customer Hardship Program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

8. 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.

In order to support you through our Hardship Program we will:

- provide regular updates about how you are progressing towards reducing your energy costs
- provide ongoing assessment of the success of the payment plan to ensure it is suited to you
- monitor payments and bills to avoid accumulation of arrears.

The Customer Hardship Program is a partnership that relies on you being committed to maintaining payments and remain in contact with our hardship team.

9. Complaints

If you are dissatisfied with an outcome, you can request to have your complaint reviewed by an AP2U representative at a higher level to the initial AP2U representative who handled the matter by contacting AP2U on info@ap2u.com.au or calling on 07 3193 8830.

If you remain dissatisfied with our response to your complaint, it is your right to contact the Energy Ombudsman in your state. The Energy and Water Ombudsman in each state is a free and independent service

that can provide information, advice and assistance to customer who feel any complaint is not satisfactorily dealt with. Their details are outlined below.

<p>Energy & Water Ombudsman QLD (EWOQ)</p> <p>Free-call: 1800 662 837</p> <p>Fax: (07) 3087 9477</p> <p>Online: http://www.ewoq.com.au</p> <p>Mail: PO Box 3640, South Brisbane BC Qld 4101</p>	<p>Energy & Water Ombudsman NSW (EWON)</p> <p>Free-call: 1800 246 545</p> <p>Free-fax: 1800 812 291</p> <p>Online: www.ewon.com.au</p> <p>Email: complaints@ewon.com.au</p> <p>Free-mail: Reply Paid 86550, Sydney South NSW 1234</p>
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10. Contact us

AP2U would like to talk to any customer who is finding themselves in financial difficulties. Please call us on 07 3193 8830.

If you prefer not to talk over the phone, please email info@ap2u.com.au and we will assess your eligibility through email.

A copy of our hardship policy is available online at: <https://ap2u.com.au/wp-content/uploads/2023/02/AP2U-Hardship-Policy.pdf>

This policy will be made available in printable formats for customers to download and/or print.

If you would like to request a hard copy to be posted (free of charge) please call on 07 3193 8830 or email info@ap2u.com.au

11. Customers with diverse communication needs

AP2U understands that everybody should have access to essential services, and we are committed to supporting customers with diverse communication needs. These include but are not limited to:

- a) customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- b) customers without internet access
- c) customers with disability

d) customers in remote areas.

AP2U staff are trained to show a genuine sense of fairness and goodwill, and take customer requests seriously, regardless of race, religion, social status, or other characteristics. Extra time to help customers overcome language difficulties or to provide additional explanations is provided.

Other services that are available, should you require assistance are:

- Department of Human Services
- National Debt Helpline
- ASIC's MoneySmart
- National Relay Services and Interpreter Services
- a simplified and summarised version of our Hardship Policy ("Easy English" version).

Department of Human Services

The Government's Department of Human Services provide free self-service facilities to people living in rural, regional and remote areas. To find your closest location where you can access computers and phones free of charge please search online: <https://findus.humanservices.gov.au/findnearest.asp>

National Debt Helpline

If you're having problems with debt, the National Debt Helpline (NDH) may be of assistance. Visit their website <http://www.ndh.org.au/> for simple step-by-step guides on how to manage debt. If you need more help, call them on 1800 007 007 to speak to a free, independent and confidential financial counsellor. You can also find a financial counsellor in your local area through their interactive map.

MoneySmart

The Australian Security and Investments Commission's (ASIC) MoneySmart has tips and tools to help you make the most of your money.

National Relay Services and Interpreter Services

The National Relay Service (NRS) is a government initiative that allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive phone calls. There are several relay call options (connections) that can be accessed by phone, web or teletypewriter (TTY). There may be more than one relay call option that suits you, depending on your needs and situation.

NRS are available on:

- Speak and Listen Relay 1800 555 727
- SMS Relay 0423 677 767
- TTY (Speak and Read, Type and Read, Type and Listen) 1800 555 677

Additional information is available online:

<https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>

Interpreter services are available on 13 14 50

A simplified and summarised version of our Hardship Policy (“Easy English”)

A simplified version of the Hardship Policy is available with simple terms, summarised details and visual aids. Please contact AP2U via phone or email on 07 3193 8830 or info@ap2u.com.au

12. Privacy

We will always protect your privacy in accordance with the Privacy Act 1988.

13. Review

AP2U Policies are subject to routine reviews, as well as review in accordance with applicable legislative and internal changes and/or requirements.