

Residential customer hardship policy

What is hardship?

As an electricity retailer we understand that sometimes you may have difficulties with paying your bills on time. These could be issues, such as:

- relationship breakdown
- illness
- unemployment
- death of a loved one
- unexpected expenses
- disability

We appreciate that these can affect anyone and be a difficult time for people, and that electricity is an essential service. This policy outlines what help we can provide if you are experiencing difficulties.

How can you get help?

If you would like to investigate ways to reduce your bills, general information on improving energy efficiency is available at energy.gov.au.

You can also get help is by contacting us to discuss your circumstances. We will also reach out if we identify that you may be experiencing financial hardship. Ways that we may identify this are:

- You appear on reports for late or non-payment
- You fail to meet an agreed payment plan
- An independent financial counsellor lets us know
- You have applied for government assistance

If we suspect that you may be experiencing hardship, then we will reach out and may provide this policy and other support information to you.

If you require accessibility support to access this policy or its services, let us know and we will make every reasonable effort to engage the accessibility as required.

What can you expect?

There are several ways that we will support you. The first is with information, such as:

- How to access government assistance, concession programs, or financial counselling.
- General information on improving energy efficiency.

We can also provide flexible payment options, such as:

- Payment extensions: on request, we may offer additional time to pay all or part of your bill. This will be in line with your capacity to pay your bill given your circumstances.
- Payment plans: We will consult with you or your appointed financial counsellor to agree to a set amount, over a set time frame, to pay off your overdue and future bills. It will be in line with your capacity to pay given your circumstances to establish a fair and realistic payment plan.
- Prepayments: We may also tailor a prepayment plan to cover your future bill costs for your individual case.

We will provide you with written confirmation of all flexible payment options that we agree on.

What else can you expect?

We will ensure that all residential customers have fair and equitable access to assistance under this policy. You will be treated with respect and courtesy. Your circumstances will be kept confidential in accordance with our privacy policy. Any complaints or issues will be dealt with in line with our complaints handling policy. Providing you are meaningfully engaging with us under this policy, then disconnection will remain a last resort.

What do we expect from you?

We ask that you contact us as early as possible if you are having difficulty paying your bills or experiencing hardship, so that we can help.

Meaningfully engaging with us under this policy means that you must meet the agreed payment plans and if your circumstances change, contact us so that we can vary the arrangements if needed.

To discuss hardship assistance with us phone 1800 RIMFIRE (1800 746 3473).