

Perth Energy Residential Customer Financial Hardship Policy

At Perth Energy we appreciate you having chosen us to be your energy supplier. As a Western Australian based company we understand that the local economy has ups and downs and that from time to time all of us can face difficult economic circumstances. That is why we are keen to help any customer work through financial difficulties.

This policy applies specifically to residential customers but Perth Energy also applies the general principals of providing help to any of our customers who is facing difficulty in paying their bill.

Please let us know

If you are having trouble paying your bill, whether that's because of a short term difficulty or longer term hardship, do please let us know. Call our Credit Team and we can start to put a process in place to work through the issues together. You are not the only person who has faced this situation and our staff will treat your enquiry with the respect and sensitivity that you should expect. Also, if you tell us we can immediately put a hold on any further actions that we might normally take such as disconnecting supply or taking action to recover anything you owe.

The Credit Team can be contacted in several ways:

By Phone (during Business Hours) **(08) 9420 0353**

Customers who have a hearing or speech impairment can call us through the National Relay Service

- TTY Users **Phone 133 677 then ask for 08 9240 0353**
- Speak and Listen Users **Phone 1 300 555 727 then ask for 08 9420 0353**

Internet Relay Users connect to

NRS (www.relayservice.com.au) then ask for 08 9420 0353



Interpreter Services

If you do not speak English and would like help with anything in this policy, you can use the independent telephone interpreter service (TIS National) to arrange an interpreter. Call 13 14 50 and ask to be connected to Perth Energy on 08 9420 0353

By Email at creditteam@perthenergy.com.au

By Mail at **PO Box 7971, Cloisters Square, WA 6850**

Where do you stand financially?

The first step to working through any issues is to assess your financial situation. An independent person who has experience with helping people in your situation - such as a financial counsellor – can undertake this assessment and will provide the assessment to us. If this assessment confirms that you are having payment difficulties then we can discuss giving you an extension of time to pay or setting up an instalment plan to enable you to catch up any arrears over time. This will help you through whatever



has caused the difficulties and you can catch up. If we can agree on one of these options, and you stick to your commitment, then we will waive any late fees and not charge any interest on the late payments.

The assessment may show that you are experiencing more serious financial issues that are affecting your ability to meet basic living needs. You may have experienced a major issue such as:

- Loss of your, or a family member's, primary income;
- Spousal separation or divorce;
- Physical or mental health issues;
- Loss of a spouse or a loved one;
- A chronically ill child or other family member;
- Family and domestic violence; or
- Other unforeseen factors that are affecting your capacity to pay.

Hardship Indicators

There are a number of factors that may indicate to us that you are experiencing financial hardship. Not all of these need to be in place but they may include:

- Previous requests for information on alternative payment arrangements;
- You have had difficulty paying your bills in the past;
- You are already eligible for Government funded concessions;
- You have had a major change of circumstances that adversely affects your finances;
- You are registered as having a person at your residence who relies on life support equipment;
- You live in public housing;
- The number of dependents you have; or
- You have a disability or medical condition that impacts your earning capacity.

Confidentiality

Any information that you provide to our Credit Team remains confidential to them. It is only used to assess how we can help you and it is not passed to other parts of Perth Energy's business or to outside entities.

How can we help you?

In these more serious circumstances we will look at more options to help. We will generally offer you an instalment plan to help you catch up on any outstanding payments at a pace that matches your current circumstances. We will offer you a plan that is fair and reasonable. We do not charge any fees to set up and operate an instalment plan and, if you stick with this, then interest and late fees will be waived. And, as long as you let us know, we can consider revising this plan if you face continuing financial difficulty.

If you have accepted an offer from us for alternative payment arrangements and have used reasonable endeavours to settle any debt before the timeframe set out in any disconnection warning then the disconnection process will be suspended.

We will also give reasonable consideration to reducing some of your fees, charges or debt. We can also accept you paying your bill in advance if this helps you to better arrange payments.



Again, we encourage you to come and talk with us so that practical solutions can be put in place early. If you ask, we are able to provide further details of assistance available to customers experiencing financial hardship or payment difficulties.

What are the alternatives?

If you do not let us know but let your account fall into arrears we will generally seek to recover any outstanding money from you. As a last resort we may refer an outstanding account to a debt collection agency and the cost of this would then be added to the outstanding money owed. We really would prefer to sort out your account well before we reach this stage so the earlier you contact us the easier it is for us to put a better solution in place.

Business Customers

This hardship policy is specifically designed for residential customers but we appreciate that business customers can face tough times as well and we try to assist them as much as possible too. Please contact us early and we will consider any reasonable request for alternative payment options if you are experiencing payment difficulties.

Other ways to get help

Payment options – you can manage your bill by making regular deductions through Centrepay or by using direct debit. Your bill has details of how to make payments using the internet, phone or post. Centrepay can be contacted through their website at:

<https://www.humanservices.gov.au/individuals/services/centrelink/centrepay>

Concessions and Rebates -

If the financial relief that we provide is still not enough you may be able to make use of the Government's Hardship Utility grant Scheme (HUGS). There are three situations in which you may make an application.

- You have made a payment arrangement with us to pay the outstanding debt over a period of at least 180 days but, at the end of that 180 days, you still have an outstanding bill which is more than \$300 but less than \$1,750. We, Perth Energy, may then submit a HUGS application for you covering that outstanding debt.
- If you subsequently default on a payment arrangement and we serve you with a disconnection notice you are eligible to apply for HUGS provided that you re-enter a revised payment arrangement. We will then ensure that you are not disconnected and will guarantee connection for at least two months as long as you reasonably comply with the revised payment arrangement.
- If your supply has been disconnected you may apply for HUGS on condition that you enter into a payment arrangement for your remaining debt to us. In this circumstance we will then ensure that you are not disconnected and will guarantee connection for at least two months as long as you reasonably comply with the revised payment arrangement.

We will provide sufficient information for the customer representative to assess your eligibility for HUGS, including uploading supporting evidence on the HUGS Online System to confirm that a payment arrangement, disconnection/restriction notice or disconnection/restriction has occurred.



Concessions

Holders of a Pensioner Concession Card, Health Care Card, Veterans' Affairs Gold card (TPI, War Widow and Dependent Child) or Commonwealth Seniors Health Card May be eligible for the Energy Concession Extension Scheme. The payment includes the Energy Assistance Payment and may be more if you also meet the eligibility requirements for the Dependent Child Rebate and/or the Air Conditioning Rebate.

For more information and to complete the electronic application form for the Energy Concession Extension Scheme go to the Department for Finance website, at:

https://www.finance.wa.gov.au/cms/State_Revenue/Other_Schemes/Subsidies_and_Rebates.aspx.

You can also contact:

Department of Finance, Office of State Revenue - Phone: (08) 9262 1486 / Regional 1300 368 364

Financial Counsellors – The Financial Counsellor's Association of WA (FCAWA) can refer you to a counsellor in your area who can provide free, independent and confidential help for you to take control of your financial situation. They can be contacted on the National Debt Helpline at 1800 007 007 and their website contact is www.financialcounsellors.org.

What if you have a complaint?

If after discussing this matter you have a complaint you can send this to us by:

- Filling out the electronic form on our website at (www.perthenergy.com.au/help/complaints);
- Sending a complaint to the Perth Energy complaints email box; or
- By sending a letter to our Head Office address (PO Box 7971, Cloisters Square PO, WA 6850).

Perth Energy is a member of the Ombudsman scheme. If you are not satisfied with our performance you can contact the Energy and Water Ombudsman Western Australia at:

- PO Box Z5386 St Georges Terrace, Perth WA 6831; or
- Phone (08) 9220 7588 or 1800 754 004; or
- www.ombudsman.wa.gov.au/energy