



The purpose of Metered Energy Holdings Pty Ltd's (Metered Energy) hardship policy is to identify Customers experiencing payment difficulties and to assist Customers who fall into hardship to better manage their existing and future energy bills on an ongoing basis.

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1 Introduction

The purpose of Metered Energy Holdings Pty Ltd's (Metered Energy) hardship policy is to identify Customers experiencing payment difficulties and to assist Customers who fall into hardship to better manage their existing and future energy bills on an ongoing basis.

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

You might experience hardship because of factors like:

- Death in 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.

Metered Energy understands energy is an essential service for each Customer and disconnection from these essential services can impact on households. As a result, Metered Energy uses disconnection as a last resort option and prefers to work with Customers who are willing but unable to pay their bills to assist them in repaying and managing their energy bills.

Hardship though is a partnership that also relies on the Customer being proactive and committed to the principles and rules of the program, including remaining in contact with our Hardship Team.

Metered Energy's goal for Customers experiencing hardship is to help them with their energy needs and to provide temporary support through our hardship assistance program. It is not our policy to provide income support.

Metered Energy

- a. will when dealing with a customer who is experiencing payment difficulties due to hardship, take into account all of the circumstances of the customer of which they are aware and, having regard to those circumstances, act fairly and reasonably, and
- b. in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer, clear information about assistance available to the customer under the our hardship policy, and
- c. as soon as practicable, provide a customer who is entitled to receive assistance under our customer hardship policy with that assistance.

Metered Energy is committed to maintaining positive relationships, where possible, with all our Customers and building complexes as a whole through our agreements with the Bodies Corporate.

2 Our Hardship Team

Metered Energy has established a Hardship Team within the Credit Management department specialising in the identification, assessment and assistance of requirements on a one on one basis for all Customers either identified or referred as potentially being in hardship.

We will recommend you speak to a Hardship team 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

Metered Energy educates our staff to identify and work empathetically and non-judgementally with Customers in hardship. Our training covers issues relating to financial hardship, identification and referral processes and protocols, and respectful communication with Customers. We provide ongoing refresher training on:

- Government funded concession schemes;
- Our legal responsibilities (e.g. Customer Contracts/Charters, Australian Consumer Law, Office of Fair Trading, Energy Ombudsman Schemes);
- Our Hardship Policy, procedures and work instructions;
- Hardship indicators and triggers;
- Guidance on reducing consumption.

The broader group of Metered Energy staff are provided training and regular information regarding Customer Hardship through induction training and updates on concessions changes, eligibility and other information that may be relevant at the time.

3 What is Customer Hardship?

A Customer undergoing hardship is one who is identified by Metered Energy, an independent accredited Financial Counsellor or themselves as having the intention but not the financial capacity to make required bill payments within the timeframe required by Metered Energy's payment terms.

Metered Energy actively seeks to identify Customers who may be vulnerable to financial hardship and make sure that they are offered a number of options to help them manage their energy bills and energy consumption.

In categorising hardship, Metered Energy considers that it often takes two distinct forms, Short and Long Term.

3.1 Short Term:

Temporary factors causing Customer hardship could include:

- Unexpected one-off expenses;
- Temporary reduction in income, e.g. a period of illness;
- Financial over commitment/s

Thus a Customer experiencing short term hardship is such where the factors causing hardship may be temporary in nature.

These Customers generally require flexibility or temporary assistance such as an extension of time to pay, a one-off grant, or a payment arrangement.

3.2 Long Term:

A Customer in longer term hardship is a Customer experiencing difficulty in meeting the cost of their energy usage (and any arrears) on an ongoing basis. These Customers may be identified by exhibiting one or more of the following indicators:

- Customer's payment history suggests difficulty in adhering to standard repayment plans;
- Customer is seeing a Financial Counsellor;
- Customer is a tenant in public housing;
- Customer is eligible for a government concession;
- Customer has previously applied for a Government Grant.

Therefore a Customer experiencing long term hardship is such where the Customer is expected to face bill payment issues for a longer period of time.

Customers that are identified as suffering long term financial hardship may need a specific and sustained solution to address the underlying causes of their situation, and it is recommended that they consult an independent Financial Counsellor.

4 Hardship Indicators and Eligibility

4.1 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 can also support you to join our hardship program if you tell us:

- You are eligible for relief grant or other emergency assistance
- You have personal circumstances where hardship support may help. For example, death in the family or job loss

A Customer may be identified as a Hardship Customer through either self-assessment, through an independent Welfare Officer, accredited Financial Counsellor or through contact with Metered Energy staff.

Whatever assessment takes place, our Hardship Team consider the following indicators when determining whether a Customer may need assistance under our Hardship Program:

- The Customer has a history of unpaid bills and/or substantial follow up by Metered Energy staff regarding late or non-payment of bills;
- A History of broken payment arrangements;
- The Customer finds it hard to pay their energy bills and any arrears despite having an instalment plan;
- Identified changes in personal circumstances;
- Self-identification;
- A Financial Counsellor contacts us on behalf of the Customer.

The above list are Metered Energy's primary indicators of possible hardship, however each Customer will be managed in accordance with their individual circumstances.

4.2 Eligibility

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.

Our 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 by the close of business the following business day after the receipt of your application.

We will let you know if you are accepted into our hardship program within 2 business days from the receipt of the application.

To be eligible to participate in Metered Energy's Hardship program, the Customer must meet the following minimum eligibility criteria:

- Be an existing, active Metered Energy Customer;
- Use Energy in a home that is the primary domestic residence, but may include other account types as well;
- Have an ability to meet minimum repayment amounts;
- Be willing to review their debt or usage levels;
- Agree to be contactable by the Hardship Team;
- Update all their contact details when required;

Access to the program will be denied if the Customer does not meet the above eligibility criteria. If a customer is deemed ineligible for our hardship program we will provide the customer with the reason why they are deemed ineligible within 2 business days from the receipt of the application.

Where appropriate, when Metered Energy becomes aware that a Customer is experiencing payment difficulties, we will also provide information on the right to have the bill redirected to a third party, independent financial counselling and other relevant services, concessions, grants or rebates that may be available, and to the extent available, how to arrange for an energy audit or other means of reducing consumption.

5 Rights and Responsibilities

5.1 Our Responsibilities

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
- 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. We will see if another energy plan may be better for you. If you agree, we can transfer you to a better plan for free.

If you miss a payment, we will contact you to see if you need help via phone, SMS and email within 2 business days of your scheduled payment date.

Where a Customer has been assessed as being in hardship and eligible to enter into our Customer Hardship Program, Metered Energy shall advise these Customers of their rights and obligations in respect of their agreement to enter into the Customer Hardship Program by way of:

- Phone or email confirmation of Metered Energy's assessment of the Customer's financial circumstances within 2 business days from receipt of your application;
- An explanation of Metered Energy's Customer Hardship Policy;
- An explanation of the Customer rights and obligations upon entering into Metered Energy's
- Customer Hardship Program;
- Provision of information in writing to the Customer for signing as part of the formal agreement to enter into the Metered Energy Hardship Program.

Note:

If changes are to be made to a Customer's account, supply or connection as a result of the recommendations from an assessment including, but not limited to, changes to pricing arrangements, tariffs and or payment frequencies or methods, consent will be required to make those changes which will be obtained where appropriate.

5.2 What you must do

You must 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 the 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

For a Customer's financial hardship plan to be sustainable the Customer must:

- Continue to have an active account with Metered Energy;
- Maintain regular contact, including advising of any change in circumstances.

If the Customer fails to meet any of these conditions then the Customer is at risk of being removed from the program.

Metered Energy will, where possible, facilitate contact through a range of flexible contact methods to ensure that Customers can remain in direct contact with Metered Energy.

6 Payment Plans

6.1 Summary

Where a Customer is to be offered payment options, the Customer will be consulted either over the phone or in person. Metered Energy will try in all instances to provide Customers or their Financial Counsellor with as much input and consultation as possible in determining the most mutually beneficial payment option.

Metered Energy has a Credit Management department who specialise in creating appropriate, and practical short term payment plans tailored to the Customer's needs.

Metered Energy has adopted the AERs Sustainable Payments Plans framework as a good practice framework for assessing customer's capacity to pay, we will generally offer payment plans in accordance with the billing period, unless the Customer agrees otherwise.

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 payment plan to suit your situation. This will include payments to cover:

- What you owe;
- An amount to cover your energy use.

In calculating an appropriate Payment Plan, Metered Energy may receive advice from a Financial Counsellor representative of the Customer. Metered Energy will consider any advice from external councillors in regards to Customer payments, as far as is possible within the requirements of the Privacy Act 1988.

6.2 Payment Plan Details

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 the payments

In the absence of an adequate Financial Counsellor, Metered Energy may refer a Customer to one of the free Counselling services as outlined in Chapter 13 “Concessions, Grants and Support”.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

If appropriate for the Customer, Metered Energy may consider offering provision for a discount (such as a pensioner discount) if applicable, however our Duty of Care extends only to that which is covered by our agreement with the Body Corporate overseeing the building.

6.3 Revising the Payment Plan

Metered Energy will review the Payment Plan at 3 month intervals if required. Metered Energy may make provision for revising the Payment Plan by adjusting the amount of the instalments where;

- The difference between the Customers estimated consumption and actual consumption may result in the Customer being significantly in credit or debit at the end of the period of the plan;
- The Customer advises of a change in circumstances such that the Payment Plan may need to be revised.

7 Removal and Re-entry from the Hardship Program

7.1 Summary

Our financial Hardship Policy is available to our customers at any time that they experience temporary or long term financial hardship. We will make every effort to assist them in such circumstances and to successfully complete and exit the hardship program. Our hardship team will regularly liaise with these customers and review their account to ensure that the energy plan and payment plan remains suitable to their needs and is being adhered to along with advising of any other concessions that may have become available.

7.2 Removal from the Hardship Program due to successful debt controls

Once the Customer's account has no outstanding debt and they have displayed an ability to recommence funding their current energy usage, then they will be returned to Metered Energy's normal terms of credit and collection procedures. Any payment plans are maintained, but Hardship Program incentives and individual case management are completed when a Customer successfully leaves the program.

In all cases where a Customer successfully clears their account debt and is now funding their current energy usage, Metered Energy will notify the Customer in writing of their successful exit of the Hardship Program. The notification will advise the Customer that they no longer require hardship support, and will be returned to normal credit and collection processes.

7.3 Removal from the Hardship Program due to non-compliance

Metered Energy will endeavour to assist in any way possible, however recognise that Customers will not always cooperate with the conditions of the Hardship Program. In the event that a Customer fails to adhere to the conditions of entry and/or comply with the agreed arrangement, Metered Energy will consider that non-compliance, and subsequently remove the Customer from the program. Any payment plans will be rendered null and void. Metered Energy will take this step only after using its best endeavours to re-engage the Customer through either verbal or written communication. The Customer will be advised in writing of any decision removing them from the Hardship Program. A Customer reserves the right to exit the Hardship Program at any stage, however in doing so they will be returned to Metered Energy's normal debt collection procedures.

In the circumstance of a customer being removed from participation in the Hardship Program, that customer must again meet the eligibility requirements set out in section 4 of this document, and agree to the rules of participation set out in section 4 to be considered for re-entry into the program.

7.4 Re-entry into the Hardship Program

If a Customer successfully graduates and leaves our Hardship Program, and then finds they need to re-enter the Hardship Program, they can do so, subject to our normal eligibility requirements.

There will be no adverse implication if a Customer is found to be requiring re-entry into the program; however it is strongly recommended that they consult an independent Financial Counsellor if requiring re-entry into the program.

8 Payment Options

8.1 What we will do

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

- Payment Plans
- Centrepay
- Australia Post Postpay
- Credit Card by Telephone
- Via the Metered Energy website www.meteredenergy.com.au
- Direct Debit
- BPAY

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.

8.2 Centrepay

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.

Customers who receive benefits or allowances from Centrelink are eligible to use Centrepay as a bill-paying service. Centrepay automatically deducts payments of no less than \$10 from a Customer's benefits to pay their energy bill. There is no cost to Customers to use Centrepay, and they can halt deductions at any time by contacting Centrelink. Further information can be obtained from Centrelink at www.centrelink.gov.au or by phoning 1800 050 004.

8.3 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.

At Metered Energy, disconnection only occurs as a last resort. In compliance with the Retail Laws and Rules, we will not disconnect any residential Customer while they are actively participating in our hardship program.

9 Our programs and services

As a hardship customer you can access a range of programs and services to help you:

- Energy audits
- Websites
- Various Government assistance schemes
- Community Services Organizations

As part of Metered Energy's corporate responsibility, we assist all Customers with advice on how to better manage their energy consumption.

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 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.

Those Customers identified as being in need of hardship assistance are specifically referred to targeted websites designed to assist consumers in reducing their energy consumption. Further to this, individual energy audits would be recommended.

The Customer Care team will provide further assistance with energy audits and recommendations to assist Customers in the home.

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.

At a time convenient to the Customer, our specialists will conduct an initial over the phone audit to identify any areas where consumption can be reduced in the household. This will include a detailed audit of appliances and usage to help identify if there are any cost effective options available to assist the Customer reduce their energy bill.

Based on information provided by the Customer and historical information of usage and patterns, the specialist will offer advice on strategies, plans and programs that may help increase efficiency in the home. If there is a discrepancy in the usage or an indication that there may be a faulty appliance within the home and it is a requirement of relevant jurisdictional legislation, a site visit by an external Energy Auditor may be offered to Customers who are currently participating in the Hardship Program.

A thorough high bill investigation will be conducted before determining if an Energy Audit is required. If following a field audit, it is found that an appliance should be replaced, then the Customer will be provided with the following assistance:

- Advice on the availability of local community buying groups that allow for the purchase of appliances at a discount;
- Advice on the availability of any Nil Interest Loan Schemes (NILS);
- Advice on who to contact for faulty appliance replacement (Home Energy Audit etc.) where applicable.

The intention of an energy audit is to provide practical information about current appliance usage and possible steps available to assist the Customer in the reduction of future usage as a means to assist Customers with strategies to improve their energy efficiency. These strategies may include tips and/or Government published suggestions and initiatives in place to increase awareness of ways to better manage energy, including tips and FAQ's published on our website.

All outcomes and recommendations will be provided in consultation with the Customer to assist their understanding of, and means available to reduce their energy usage in a way that is most appropriate for their circumstances.

10 Policy Development & Commitment

10.1 Policy Development

Metered Energy has systems in place to enable us to meet our obligations with respect to customer hardship in the Retail Law, Retail Rules, the AER's Customer Hardship Policy Guideline and our own hardship policy.

Metered Energy will review and enhance this policy and any associated procedures, material or associated information where required by relevant regulations, changes in products or services and/or advice or feedback from industry and consumer groups that may improve the overall policy. Metered Energy will report to all relevant government licensing agencies on agreed hardship assistance performance indicators.

10.2 Commitment

Metered Energy recognises and supports the principles and standards described within the regulatory framework for Customer Hardship.

In managing Metered Energy's Hardship Policy, the Hardship Team completes regular reviews of processes and procedures as well as regular training on Hardship identification and assistance for all staff.

This policy will be reviewed annually or as required due to legislative changes.

11 Communication and Complaints

11.1 Communication

All Metered Energy staff are made aware of this policy as part of our standard induction training.

Customers experiencing hardship can contact Metered Energy's Hardship Team from 8am to 5pm Monday to Friday on 1300 633 637 via email at contact@meteredenergy.com.au or via our website www.meteredenergy.com.au/contact-us

Metered Energy's Hardship Policy is available to all Customers and can be viewed on Metered Energy's Website www.meteredenergy.com.au/financial-assistance.

A free copy of this Policy can be supplied via post, email or the customers preferred method of receiving written communication upon request by contacting Metered Energy Customer Support on 1300 633 637, or email contact@meteredenergy.com.au or via our website www.meteredenergy.com.au/contact-us

Metered Energy is committed to its customers and is aware that Australia is a diverse multicultural Nation and as a result English may not be the first language of some customers. Metered Energy will work closely with community groups and interpreter services to provide these customers and those with disabilities and other communication needs, access to our hardship policy and program.

Contact information of these services are listed under section 14.

If a customer requests in writing or verbally over the phone to have a third party act on their behalf Metered Energy will engage with the nominated third party as they would with the customer and in accordance with the customers consent and instructions.

Information, in community languages (including Arabic, Cantonese, Vietnamese, Italian, Greek, Spanish, and several other languages are available via our interpreter services at no cost to the customer.

11.2 Complaints and Disputes

If a Customer wishes to raise a complaint about access to, or participation in, the hardship program, they can contact Metered Energy on either our phone number or website below.

In the event a Customer expresses dissatisfaction with the Metered Energy's Hardship Program that cannot be satisfactorily resolved by a member of our Hardship Team, Metered Energy will escalate the complaint and arrange for personnel, independent from the hardship program, to review the dispute, aiming to resolve the issue to the satisfaction, if possible, of all parties concerned.

If a customer is still unsatisfied they have the right to contact The Department of Fair Trade for additional independent advice. The contact details for their local office can be obtain from the Department's website: <https://www.qld.gov.au/law/fair-trading>

12 Privacy

Any financial information disclosed by a Customer is confidential and will not be used for any purpose other than assessment of an application for assistance. Any information we need to know about your situation will be kept confidential and in accordance with the requirements of the Privacy Act 1988.

13 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
- Concessions programs
- Financial counselling services

What we need you to do

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

13.1 Government Concessions and Grants

Metered Energy's Hardship Team and independent Home Auditors will inform Customers experiencing hardship about Government concessions, grants, rebates and capital goods assistance Programs.

We are happy to discuss any appropriate programs and assist where we can with access to these services or any other appropriate support services.

Whilst Metered Energy is not in a position to provide general Financial Advice, we have included a list of numbers on the following pages for Financial Counsellors who are better qualified to assist in this regard.

13.2 ACT

For information on ACT grants and concessions visit www.concessions.act.gov.au and www.grants.act.gov.au

13.3 NSW

NSW Customers can access the following grants and rebates:

- NSW Low Income Household Rebate
- Life Support Rebates
- Medical Energy Rebate
- Energy Accounts Payment Assistance (EAPA)

For further information, visit <https://www.service.nsw.gov.au>

13.4 QLD

Queensland Customers can access the following concessions and assistance:

- Electricity Concession
- Reticulated Natural Gas
- Electricity Life Support Concession Scheme
- Medical Cooling and Heating Electricity Concession
- Home Energy Emergency Assistance (HEAA) Seniors Electricity and Gas Rebates

For further information, phone 13 74 68 or visit www.qld.gov.au/community

13.5 Financial Counsellors

ACT:

<http://www.carefcs.org/>

NSW:

www.fcan.com.au

Queensland:

<https://fcaq.com.au/>

14 Application Process and Procedures

14.1 How to Apply

Once identified as a Hardship Customer, as per the requirements set out in chapter 4. “Hardship Indicators and Eligibility”, a Metered Energy Hardship Team member will contact the Customer to advise them of what they need to do to in order to gain entry into the Hardship Program.

If you feel you may be undergoing hardship and would like to apply for our Hardship Program, you can contact Metered Energy’s Hardship Team using the contact details below or contained on your energy Bill.

Metered Energy

Phone: 1300 633 637
Email: contact@meteredenergy.com.au
Web: www.meteredenergy.com.au
Post: PO Box 192 Bulimba 4171

Translation Service

Phone: 131 450

National Relay Service

Phone: 1800 555 660
Fax: 1800 555 690
SMS: 0416 001 350
Email: helpdesk@relayservice.com.au