

2024

Financial Hardship Policy (Victoria)

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Introduction

At NeoGrids, we recognise that energy is an essential service for residential customers. We realise that various situations, whether temporary or ongoing, can lead to financial difficulties. We are dedicated to ensuring that financial hardship does not prevent you from accessing this essential service. Our financial hardship policy is designed to support customers experiencing payment difficulties.

Purpose

This policy aims to assist Victorian residential customers who are experiencing financial hardship, in accordance with the Energy Retail Code of Victoria. The policy outlines how we identify and assist customers facing payment difficulties and ensuring customers receive the necessary guidance regarding the support available, including payment assistance.

Payment Difficulties

Payment difficulties occur when a residential customer experiences immediate financial disadvantage due to a change in personal circumstances, making it impossible to pay an outstanding amount for energy usage. Changes in personal circumstances, as defined by the Energy Retail Code, include:

- Sudden and unexpected disability, illness, or injury to the residential customer or a dependent.
- Loss of or damage to property.
- Other similar unforeseeable events beyond the customer's control.

Financial Hardship

Financial hardship is a more serious condition where paying for energy usage affects the residential customer's ability to meet their basic living needs, or those of a dependent. Factors contributing to financial hardship include, but are not limited to:

- Loss of the primary income of the customer or a family member.
- Spousal/defacto separation or divorce.
- Physical and mental health issues.
- Loss of a spouse/defacto or loved one.
- Chronic illness of a child.
- Domestic violence.
- Budget management issues associated with low income.

- Other unforeseen factors leading to an incapacity to pay, such as reduced income or increased non-discretionary expenditure.

Identifying and Assessing Hardship

We actively monitor accounts for overdue, late, or in-arrears payments. Hardship may be identified through:

- Customer contact indicating inability to pay.
- Notification by a financial counsellor or community assistance agency.
- Application for a utility relief grant or other government assistance.

Customers facing payment difficulties are encouraged to contact us as soon as possible for assistance.

Support Person

You can ask a support person to contact us, such as:

- a financial counsellor.
- someone who assists you to manage your energy bills.

You can ask a support person, such as a financial counsellor or someone who assists you to manage your energy bills, to contact us on your behalf. We need your permission to talk to your support person, this permission can be provided by completing our consent form or contact us. We will record their details on your account, allowing us to discuss your account and participation in our hardship program with them. If you no longer require their assistance or want us to discuss only certain matters, please inform us.

All discussions with you or your support person will be kept strictly confidential. Your personal information is protected in accordance with privacy legislation.

How We Can Help

We provide a range of assistance options tailored to your individual circumstances to help you manage your energy bills, repay arrears, and lower future energy costs.

Our Financial Hardship Program offers various forms of assistance based on your circumstances:

Standard Assistance

Standard Assistance is available to all current residential customers to avoid accruing excessive arrears on their energy accounts. This includes:

- options for making payments at different intervals, i.e. weekly, fortnightly or monthly; or
- extending the pay-by date for a bill by at least one billing cycle in any 12-month period; or
- paying for energy use in advance.

Tailored Assistance

Tailored assistance is available to current residential customers with outstanding debts exceeding \$55 (including GST). It aims to assist current customers to pay for ongoing energy use, bill arrears, and lower energy costs. This includes:

- Repaying outstanding debts within a maximum period of two years through a payment plan, covering both your current balance and your ongoing balance,
- Providing advice on payment options to repay arrears in under two years,
- Offering advice on the likely cost of future energy use and how to lower it,
- Providing information on government and non-government assistance, including Non-Mains Utility Relief Grants and energy concessions,
- Assisting with completing grant applications over the phone,
- Offering practical assistance to reduce energy costs, such as conducting energy audits and providing progress updates,
- Considering and discussing fair and reasonable solutions proposed by customers to pay arrears.

Enhanced Assistance

If paying for ongoing energy use is a significant challenge, NeoGrids may temporarily suspend debt repayment for up to six (6) months. During this period, current customers can make reduced payments while working to lower energy consumption. After six (6) months, your progress will be assessed, and ongoing support will be provided to address bills and implement cost-reduction strategies.

Temporary Suspension of Disconnection and Debt Recovery Procedures

NeoGrids will temporarily suspend disconnection and debt recovery procedures for customers experiencing payment difficulties or financial hardship. This suspension will last for 14 business days and may be extended upon customer request.

Setting Up a Payment Plan

To help manage ongoing usage costs and debt, customers are entitled to set up payment arrangements that:

- Involve equal amounts over regular periods, i.e. weekly, fortnightly, or monthly.
- Cover both current usage and debt in arrears, ensuring debt is fully paid within two years.
- Are based on a reasonable forecast of energy usage over the next 12 months.

Once the payment arrangement is established, we will send you a confirmation detailing:

- The total number of payments required to settle the arrears
- The duration of the payment plan
- The amount and due date of each payment

If you miss a payment towards your ongoing usage by the due date, we will reach out to discuss adjusting the payment amount or frequency to help you manage your energy costs.

It is your responsibility to collaborate with us in implementing the practical assistance we provide. If you do not follow through, we will contact you to set a timeframe for implementing the assistance and may add any unpaid amounts for energy use to your arrears.

Further Support

If commitments in the payment plan are not met, NeoGrids will contact you to discuss alternatives, such as adjusting the payment amount or modifying the payment frequency. NeoGrids will continue to support you throughout the process until the financial difficulty is resolved, provided you take reasonable actions to manage energy usage expenses and settle accumulated arrears.

NeoGrids will use preferred contact methods to reach you, and if necessary, alternative methods such as phone calls, SMS, email, or mail. You are encouraged to respond to communication attempts to ensure continued assistance.

Exiting the Hardship Program

You may exit the hardship program at any time by request, upon successful completion of the program, or if you fail to meet your payment obligations and do not engage with us. If you switch to another retailer, you will be removed from the program and revert to

our standard debt collection process. Disconnection and debt collection are measures of last resort.

Our Team

The NeoGrids staff are trained in a variety of ways to help customers, including those in Hardship. Our training assists our staff:

- identify potential Hardship situations;
- educate customers on our Hardship program; and
- communicate with understanding and empathy and provide clear advice.

Additional Assistance

Government Programs and Concessions

The Victorian Government offers concessions and grants for energy customers experiencing hardship. More information is available on the Department of Families, Fairness and Housing (DFFH) website – <https://services.dffh.vic.gov.au/concessions-and-benefits> or you may contact them via phone on 1800 658 521.

Non-Mains Energy Concession

This grant assists concession cardholders who access non-mains electricity via an embedded network. The rebate amount depends on the energy purchased from a non-mains source. Eligible concession cards include:

- Pensioner Concession Card
- Health Care Card
- DVA Gold Card

Non-Mains Utility Relief Grant

This grant helps pay overdue non-mains energy or water bills due to a temporary financial crisis. Eligible concession cards include:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card

Customers on very low incomes may also be eligible. NeoGrids will ask questions to determine eligibility and provide advice on next steps.

Financial Counselling

Customers can talk to a financial counsellor or consumer advocate by calling 1800 007 007 (open 9.30 am – 4.30 pm Monday to Friday). This service is available nationwide. It

provides free and independent financial advice which considers your entire financial situation. Alternatively, you can visit the following website <https://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor> to find a local service.

Reducing Your Energy Use

Household appliances can account for a significant portion of home energy use. Using appliances efficiently can save energy and reduce costs. Visit our website for energy-saving tips or the Australian Government's website at <https://www.energy.gov.au>. You can also refer to our energy saving tips section on our website

Complaints

Customers can lodge a complaint if they are dissatisfied with the outcome of their Financial Hardship application. Complaints will be managed according to NeoGrids' Complaint and Dispute Resolution Policy, available at www.neogrids.com.au. If the matter remains unresolved, an independent dispute resolution may be available through the ombudsman.

Energy and Water Ombudsman Victoria
Mail: Reply Paid 469, Melbourne VIC 8060
Phone: 1800 500 509
Fax: 1800 500 549
Email: ewovinfo@ewov.com.au
Website: www.ewov.com.au

Confidentiality & Privacy

NeoGrids adheres to the Privacy Act 1988 (Cth) and the Australian Privacy Principles, which regulate the collection, use, disclosure, and storage of personal information. All our discussions will remain strictly confidential, and we will manage all information responsibly in accordance with your instructions.

Copy of our Hardship Policy

You can obtain a copy of our hardship policy by visiting our website or by calling us on 03 6316 5000.

We are here to help

The sooner we can speak with customers experiencing trouble paying their bills, the quicker we can aid those facing difficulties. If you need assistance with your energy payments, please contact us.

Office Contact Number: 03 6316 5000
Email: support@neogrids.com.au
Website: www.neogrids.com.au

If you need an interpreter, call 131 450.

If you're hearing impaired, you can get in touch through the Telephone Typewriter (TTY) National Relay Service on 133 677.