

2024

Financial Hardship Policy

AUSTRALIAN CAPITAL TERRITORY
NEW SOUTH WALES
QUEENSLAND
SOUTH AUSTRALIA



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Overview

NeoGrids recognises that energy is an essential service for residential customers, and financial hardship should not prevent access to energy supply if you are willing to pay your bills but require payment flexibility. Disconnection should be the last resort and only occur when all other payment options have been exhausted.

We understand that financial hardship can arise due to various reasons, and our hardship policy is designed to support you. We strive to find solutions that are fair, equitable, transparent, effective, and long-lasting. Our approach is to treat you with courtesy and respect. Our staff are trained in customer hardship issues, and this training is regularly reviewed and updated. We endeavour to manage financial stress with timeliness, sensitivity, and confidentiality.

Our systems comply with the National Energy Retail Law, National Energy Retail Rules, the AER Hardship Guidelines, and this policy, which is regularly reviewed to ensure ongoing effectiveness and relevance.

Introduction

This policy applies to all residential customers living in the Australian Capital Territory, New South Wales, Queensland and South Australia who are struggling to pay their energy bills due to hardship.

Hardship may arise due to:

- family grievance
- household illness
- accident or injury
- family violence
- unemployment
- reduced income

This policy explains:

- what services we offer 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 assists you in managing your energy bills

You can ask a support person, such as a financial counsellor or someone who helps you manage your energy bills, to contact us on your behalf. We need your permission to talk to your support person, your consent can be provided by completing our Authorised Representative Application Form. 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 when submitting the Authorised Person Application Form.

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 Will Communicate This Policy

We inform customers about the availability of this policy and hardship program at the start of their agreement with us. We also promote our hardship program on reminder notices, disconnection warning notices, bills, and in conversations about payment plans.

You can request a copy of this policy at any time, free of charge, through your preferred communication channel. These documents are also available on our website www.neogrids.com.au.

For any questions, or to apply for our hardship program, you can contact us via completing our Financial Hardship Application Form. Upon receipt of the application, we can assess your account, and provide the appropriate information and assistance. Alternatively, you can reach out to us via the following methods:

- Phone: (03) 6316 5000
- Email: support@neogrids.com.au
- Mail: NeoGrids, Level 19, 180 Lonsdale Street, Melbourne 3000

For customers who are non-English speakers, we can assist through TIS National at 13 14 50. For customers with hearing or speech impairments, please contact us via the National Relay Service at:

- Speak and Listen: 1300 555 727
- TTY: 133 677
- SMS Relay: 0423 677 767

For customers with disabilities, we provide our hardship policy and other documents in alternative formats as required. If you live in a remote area, or do not have internet access, we will send a copy of this policy by post and can contact you by phone to provide further information.

Identifying and Assessing Hardship

We will inform you about our hardship program if you have a residential electricity customer account with us and:

- you tell us you are having difficulty paying your bill
- are referred to us by a financial counsellor or community assistance worker
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak with one of our staff members to assist you to join our hardship program if you have:

- a history of late payments
- dishonoured 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 qualify for a relief grant or other emergency assistance
- you have personal circumstances where hardship support may assist, such as family grievance or unemployment

We will assess your application for hardship assistance within 5 business days of receipt. During the assessment, we will not send you any collection notices or disconnect your energy supply. We will notify you of the outcome within 7 business days.

If accepted into the hardship program, we will:

- Inform you whether you are on the most suitable energy plan or if there is a better option for you.
- Advise you about any government concessions, relief schemes, or energy rebates you may be eligible to receive.
- Provide suggestions on how to reduce your energy usage.
- Discuss a payment plan that fits your financial circumstances.

When your payment plan is successfully completed, you will exit the hardship program, and your account will return to a standard collection cycle.

Unfortunately, you are not eligible to access our hardship program if:

- you are no longer a residential electricity customer
- you reconnected your power illegally
- you are dishonest about your circumstances
- you have had two (2) payment plans cancelled for non-payment in the last 12 months while in our hardship program.

What We Need You to Do

- Keep in touch with us about your circumstances and any changes.
- Actively participate in the program and adhere to agreed-upon payment plans.

Payment Options

We offer flexible payment options to suit individual customer situations. We will develop a payment plan considering:

- your ability to pay
- outstanding debt
- expected energy usage over the next 12 months

Once we agree on a payment plan, we will provide you with the following information:

- contact information for further assistance
- the duration of your payment plan
- plan payment amounts
- frequency of payments
- how payments were calculated

Depending on our hardship policy, we may waive some debt, fees, or charges.

If you miss a payment, we will contact you by phone or email to discuss your payment options and offer a revised plan.

Other Supports to Help You Pay Your Energy Bill

Depending on your state or territory, there are a variety of Government rebate and concession schemes available to assist you in paying your energy bills, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services

We can help determine your eligibility for these programs and assist you with the application process. For more information on relevant assistance programs, please visit the following websites:

- New South Wales, visit www.energy.nsw.gov.au/energy-consumers/financial-assistance
- Queensland, visit <https://www.qld.gov.au/community/cost-of-living-support/energyconcessions/>
- ACT, visit <https://www.actsmart.act.gov.au/energy-saving/rebatessubsidies>
- Western Australia, visit <https://www.wa.gov.au/organisation/energy-policy-wa/household-energy-pricing-and-payment-support>
- South Australia, visit <https://www.sa.gov.au/topics/energy-and-environment/energy-bills/financial-assistance>

Our Programs and Services

As a hardship customer, you have access to a range of programs and services designed to assist you including:

- flexible payment options
- tariff reviews
- information about your energy use
- advice on available concessions and assistance

We Want to Check You Have the Right Energy Plan

When you join our hardship program, we will discuss your energy usage and determine if you are on the right plan. If we identify a better plan, we will explain the benefits and offer to transfer you at no cost.

We Can Help You Save Energy

Using less energy can save you money. When you join our hardship program, we will provide tips to help you reduce energy usage.

We Will Work With You

If you are in our hardship program, we will not charge late payment fees or make changes to your plan without your agreement. For example, we will not place you on a shortened collection cycle unless you agree first.

Successful Completion

We will work with you to ensure you benefit from the Hardship Program until you are no longer in financial hardship. To help you complete the program, we will:

- Adhere to our commitment to assist you
- Provide support as outlined within this policy
- Communicate with you regularly

Upon successful completion, we will contact you to confirm the status of your account and the completion of the program. Your account will then return to a standard collection cycle.

Complaints Handling Process

If you have any complaints or concerns about our actions under this policy, you can raise the issue via our complaint and dispute resolution process. Contact us directly at:

- Phone: 03 6316 5000
- Email: support@neogrids.com.au
- Mail: NeoGrids, Level 19, 180 Lonsdale Street, Melbourne VIC 3000

You will be required to submit a request. Once your dispute is submitted, we will address your complaint promptly and aim to resolve it within 28 business days. If unresolved, you can escalate the issue to the energy ombudsman in your state.

Energy Ombudsman Contact Details:

New South Wales

Energy and Water Ombudsman NSW
Post: Reply Paid 86550, Sydney South NSW 1234
Telephone: 1800 246 545
Email: complaints@ewon.com.au
Website: www.ewon.com.au

ACT

ACT Civil and Administrative Tribunal
Post: GPO Box 370, Canberra ACT 2601
Telephone: (02) 6207 1740
Email: tribunal@act.gov.au
Website: www.acat.act.gov.au

Queensland

Energy and Water Ombudsman Queensland
Post: PO Box 3640, South Brisbane QLD 4101
Telephone: 1800 662 837
Email: complaints@ewoq.com.au
Website: www.ewoq.com.au

Western Australia

Energy and Water Ombudsman Western Australia
PO Box Z5386, St Georges Terrace, Perth WA 6831
Phone: 1800 754 004
Email: energyandwater@ombudsman.wa.gov.au
Website: www.ewov.com.au

South Australia

Energy and Water Ombudsman South Australia

GPO Box 2947, Adelaide SA 5001

Phone: 1800 665 565

Email: contact@ewosa.com.au

Website: www.ewov.com.au

For any further information or assistance, please contact NeoGrids via
support@neogrids.com.au or 03 6316 5000.