



REAMPED ENERGY PTY LTD

**Hardship Policy**

Version 4

Public Document



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## VERSION CONTROL

Version	Amendment	Author and Date
Version 1	Initial Version	Jason Donald - 01.09.2017
Version 2	Document Review	Jason Donald - 25.02.2018
Version 3	AER Document Review	Jason Donald - 06.09.2018
Version 4	AER Approved Policy	Jason Donald - 11.01.2019



## 1.0 | BACKGROUND

ReAmped Energy Pty Ltd (ReAmped) is a customer focused business so believes in keeping things fair and simple. As electricity is an essential service, it is important we do as much as we can to help our customers maintain access to their supply of electricity. We have developed this hardship policy in accordance with the AER sustainable payment plans framework to provide consistent and compliant support to all our customers. We believe early intervention is the best way to help customers, who face financial difficulty pay their bills and prevent an accumulation of energy debt which could ultimately threaten a customer's energy supply.

To support this effort, our customer service team have received and are required to attend refresher training courses in identifying and dealing with financial hardship. This enables the team to engage in compassionate and non-judgmental conversations. We are committed to ensuring our customers have equitable access to all resources outlined in this policy.

## 2.0 | WHAT DOES HARDSHIP MEAN?

ReAmped defines a hardship customer as a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. Reasons for such an outcome are caused by a multitude of factors, both long and short term. There is no exhaustive list, but more common reasons include the loss of job/income - temporary or permanent; instances of family violence, accidents and/or mental illness. The key point is that if you are experiencing an inability to pay your ReAmped Energy power bill for whatever reason, please email us at [support@reampedenergy.com.au](mailto:support@reampedenergy.com.au) or reach out to us via our online chat as soon as possible, so we can arrange a suitable payment plan. If email or online chat do not suit, more contact options are listed in section 9.0 below.

## 3.0 | IDENTIFYING HARDSHIP

Early intervention is critical to help our customers manage issues of payment hardship, so we encourage customers to contact us if they are struggling to meet their financial commitments to us. However, we understand customers may be reluctant to notify us when they are experiencing payment difficulty. To help us be proactive in early intervention, we monitor several indicators which can help get a sense of whether a customer is facing difficulty or not. These indicators are not limited to, but include:

- a)** Dramatic increases in a customer's usage or bill versus previous bills;
- b)** Unexpected changes in a customer's payment frequency (shifting from weekly or fortnightly to monthly);
- c)** Transactions repeatedly declined by a bank;
- d)** Advice from third parties such as a financial counselor acting on a customer's behalf. For example, a financial counselor contacting us advising a customer is in hardship;
- e)** Reference to a customer's historical payment history (higher incidence of late payments or part payments);
- f)** Unpaid or outstanding bills.



If we get the impression a customer is finding it difficult to make their payment obligations or have missed a previous payment reminder notice, we will contact them and inform them about our Hardship Program and if appropriate, assess their eligibility to join the program.

## 4.0 | ENTRY CRITERIA FOR HARDSHIP PROGRAM

A ReAmped Energy customer will be eligible to receive the assistance associated with this hardship program if they meet all the following conditions:

- a) They must be willing to meet their payment obligations but are unable to do so;
- b) They must be willing to work collaboratively with us to prevent further arrears;
- c) They must not have been previously removed from our hardship program due to failure to meet any of the conditions listed under section 7.0, Customer Commitments below.

If a customer can meet all three of these conditions, then they should contact us at [support@reampedenergy.com.au](mailto:support@reampedenergy.com.au) or via online chat as soon as possible, sharing as much information about their payment difficulty circumstances as possible.

If a customer cannot meet any of these criteria, they should still contact us as above, though they may not be eligible to participate in ReAmped Energy's Hardship Program.

## 5.0 | HARDSHIP PROGRAM

### 5.1 | HOW IT WORKS

Once a customer informs us they are experiencing hardship, we will start the process of assessing their eligibility to our Hardship Program.

- a) Within 2 business days, ReAmped Energy will contact the customer by email to determine their eligibility to our Hardship program.
- b) Before we reach out to a customer, at no charge, we will review the customer's account and usage to determine whether they are on the most appropriate tariff. If there is a better plan and tariff, we will advise the customer. We do not charge exit fees, but the customer will need to complete the sign-up process so that they can give us their explicit informed consent for a potential new contract.
- c) If a customer is found to be eligible for our hardship program, their energy account will be placed on a hold status to stop any collection notices or disconnection of services and within 1 business day, you will be sent our hardship information pack.
- d) The hardship information pack includes:
  - Information about flexible payment plans.
  - Information about concession and rebate schemes a customer may be eligible for;
  - Links to free and independent financial counselling advice
  - Information on access to Centrepay
  - Energy efficiency advice and tips about ways to reduce energy usage around your home;



- Links to a copy of this Hardship policy;

**e)** Within 3 business days of sending the information pack (or earlier if the customer contacts us first), we will contact the customer to discuss and agree on a plan going forward. To find the best arrangement, we will estimate the customers ongoing electricity consumption for the next 12 months as well as make them aware of potential savings available through smarter use of electricity around the home. We will also ask them how much they can afford to pay; over what time frame; and, if necessary, ask them about other financial commitments or dependencies they may have so that we can agree on a sustainable payment path going forward. We will also agree on regular reviews to make sure the existing plan is working for the customer.

**f)** Once we have agreed a hardship plan, we will provide the customer with a copy of the agreed plan using their preferred method of communications (email etc.). This agreement will include details such as expected plan duration; periodic installment amounts; payment frequency and payment dates; the number payments needed to meet any arrears and the basis upon which payments in advance are calculated.

## 5.2 | INFORMATION ABOUT FLEXIBLE PAYMENT PLANS

Our hardship information pack includes information about flexible payment options, which are tailored to the individual customer needs based upon our review of their power usage, debt size and payment history. In general, effective and mutually convenient payment plans can be structured by varying the following factors:

- a)** Duration of payment plan;
- b)** Installment amounts (in advance or arrears, based upon affordability with reference to other home expenses);
- c)** Bill frequency (weekly or fortnightly versus monthly – scheduled to match to customers income payments etc.);
- d)** In some circumstances we may consider partial debt waiver options or payment holidays;

The pack also includes information explaining how various terms are calculated; details about our quarterly payment plan reviews and the availability of/and access to, alternative payment methods such as Centrepay and Direct Debit etc.



## 5.3 | INFORMATION ABOUT GOVERNMENT CONCESSIONS AND REBATES

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES (Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions. If ReAmped Energy becomes aware that a customer may be entitled to a concession or rebate or any other form of assistance, we will notify you by email, online chat, or phone. Further information on relevant assistance programs can be found by visiting the following websites:

- New South Wales, visit [www.energy.nsw.gov.au/energy-consumers/financial-assistance](http://www.energy.nsw.gov.au/energy-consumers/financial-assistance)
- Queensland, visit [www.communities.qld.gov.au](http://www.communities.qld.gov.au) or call 13 74 68
- South Australia, visit [www.dcsi.sa.gov.au](http://www.dcsi.sa.gov.au) or call 1800 307 758
- ACT, visit [www.acat.act.gov.au](http://www.acat.act.gov.au)

## 5.4 | FINANCIAL COUNSELLING & ADVICE

ReAmped encourages its customers within the hardship program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with the customer to help them take control of their finances. To find a financial counsellor in your area please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.

Further, the National Debt Helpline is a not for profit service that helps people tackle their debt problems and offer free independent and confidential advice. Visit <http://www.ndh.org.au/>

## 5.5 | CENTREPAY

Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to setup and manage a regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>.



## 5.6 | ENERGY EFFICIENCY ADVICE, AUDITS & APPLIANCES

### a) Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

To help customers better understand how their household appliances and energy usage affects their bills, we encourage them to contact our customer service team via email, online chat, or request a callback by phone. These websites also offer some good advice:

- <http://yourenergysavings.gov.au>
- <http://www.energyrating.gov.au>
- <https://www.choice.com.au>
- <https://www.moneysmart.gov.au>

### b) Energy Audits

A customer can request an energy audit either by calling or emailing ReAmped Energy (see contact details in section 9.0). Once a customer has given consent, ReAmped Energy will perform a thorough initial investigation of the customer's consumption profile to determine whether an energy audit is required. If recommended, we can consider full or partial cover of the cost of such audits, depending on the customer's circumstances. Such an audit may be offered free of charge to the customer if there is high unexplained electricity consumption within the household and the customer debt level is high.

### c) Electrical Appliance Replacement

Where a field audit recommends replacement of an appliance to reduce electricity consumption, we can refer eligible customers experiencing payment difficulty to a panel of reputable electrical appliance retailers who are able to advise on an alternative suitable appliance.

## 5.7 | THIS HARDSHIP POLICY

This policy is available on our website ([www.reampedenergy.com.au/hardship](http://www.reampedenergy.com.au/hardship)) and a link to this policy is included in the Hardship information pack. Upon request and at no charge, we can make this policy available to customers. We are committed to helping customers keep their electricity supply so we may update this policy in compliance with changes to legislation or industry best practice. If we do make changes, we will inform affected customers as soon as practicable by email.



## 6.0 | HARDSHIP – REAMPED ENERGY’S COMMITMENT

For each customer in the ReAmped Energy hardship program we will:

- Be respectful, compassionate and treat their circumstances with sensitivity & privacy;
- Inform customers of their entitlements;
- Maintain customer assistance programs, such as affordable payment plans in accordance with the AER Sustainable payment plans framework;
- Provide information and support in relation to concessions, financial counsellors and improved energy efficiency;
- Be transparent, accessible and communicate to hardship customers, financial counsellors and community assistance agencies when necessary;
- Not disconnect their energy supply whilst the customer is actively participating in the hardship program;
- Not charge late payment fees, irrespective of jurisdiction, nor require security deposits;
- Not hassle the customer with reminder notices or threats of disconnection. We will monitor customers during their participation in our Hardship Program, with quarterly reviews of their payment plan to ensure they remain affordable;
- Provide the customer with an email copy of this policy (it is also available to be downloaded from the website [https://www.reampedenergy.com.au/docs/Hardship\\_Policy.pdf](https://www.reampedenergy.com.au/docs/Hardship_Policy.pdf))

## 7.0 | CUSTOMERS COMMITMENT

To remain in the hardship program the customer needs to commit to:

- Staying in contact with ReAmped Energy via email, online chat or phone and advise us of any relevant change in financial circumstances as this may impact the ability to remain on the agreed payment plan;
- Meet all agreed scheduled payments as outlined in the payment plan.

## 8.0 | CONCLUSION OF PAYMENT PLANS

### a) Successful Completion

If a customer has successfully completed a payment plan or has been able to meet all outstanding payment obligations to ReAmped Energy, they can request to be removed from the hardship program at any time. Once confirmed, the customer will be contacted by ReAmped Energy confirming successful completion of the payment plan. They will then be returned to ReAmped Energy’s normal billing cycle.



## **b) Changing a Payment Plan**

Either at the customer's request, or as a result of our quarterly reviews, payment plans can be modified. It is important for customers to stay in contact with us, should their circumstances change so we can agree to any plan revisions.

## **c) Leaving a Payment Plan**

- A customer can return to normal billing and collection processes if they complete the payment plan or pay any previous bill arrears;
- If a customer stops meeting their instalment payments ReAmped Energy will attempt to contact them by their preferred method (email, online chat, customer portal or phone) to discuss whether there needs to be changes made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.
- If this contact fails, ReAmped Energy will try again within 2 business days. If a customer fails to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.
- It is important the customer actively participates with our hardship program. If they refuse to engage with us after these repeated attempts to make contact, we will remove the customer from our Hardship program.
- A customer can leave the hardship program by transferring to another retailer.

If a customer in the Hardship program fails to make payments as per the agreed payment plan and refuses to engage with us or transfers to another retailer the customer will default back to our usual debt collections process.

Disconnection and debt collection are ReAmped Energy's absolute last resort, and we will only consider these options after exhausting all other reasonable steps.

**d)** We will assess an individual customers circumstances and eligibility if that customer has been removed from or chooses to leave a hardship plan, but then wants to reenter our hardship plan. In the instance where a customer has left the hardship plan because of successful completion of a previous plan, then we can agree to a new plan using the process outlined within policy. If the customer has left the plan for other reasons, then those circumstances will be reassessed. It may be the case the original payment plan needs to be modified to better fit the customers circumstances.



## 9.0 | CONTACT US

If a customer is struggling to meet their payment obligations or wishes to discuss forms of assistance that may be available to them, they can contact us by:

- Email: [support@reampedenergy.com.au](mailto:support@reampedenergy.com.au)
- Our website [www.reampedenergy.com.au/contact](http://www.reampedenergy.com.au/contact) or via open live chat
- Call back request: 1800 326 733 (1800 3AMPED)

If you require an interpreter, please call the Translating and Interpreting (TIS national) on 131 450 and ask them to call 1800 326 733. Or if required, please call 1800 326 733 via the National Relay Service on 133 677.

## 10.0 | COMPLAINTS

The ReAmped Energy customer service team works with the customer to resolve complaints they may have. If a customer has a complaint, they can contact us by email ([support@reampedenergy.com.au](mailto:support@reampedenergy.com.au)), online chat or by leaving a complaint using the online form available at [www.reampedenergy.com.au/complaints](http://www.reampedenergy.com.au/complaints). Customers can also call 1800 326 733 to leave a complaint. Further information about how we handle complaints can be found in ReAmped Energy's Complaints and Dispute Resolution Policy which can be downloaded from [www.reampedenergy.com.au/complaints](http://www.reampedenergy.com.au/complaints). As per our complaints policy, if customers are not satisfied with our proposed resolution, the complaint can be escalated within the business. If the customer is unhappy with this outcome or at any time, they can submit their complaint to the Energy and Water Ombudsman in their state. The ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

### **Queensland**

Energy and Water Ombudsman Queensland (EWOQ)  
Telephone: 1800 662 837  
Website: [www.ewoq.com.au](http://www.ewoq.com.au)

### **New South Wales**

Energy & Water Ombudsman NSW (EWON)  
Telephone: 1800 246 545  
Website: [www.ewon.com.au](http://www.ewon.com.au)

### **Australian Capital Territory**

ACT Civil and Administrative Tribunal (ACAT)  
Telephone: 02 6207 1740  
Website: [www.acat.act.gov.au](http://www.acat.act.gov.au)

### **South Australia**

Energy & Water Ombudsman SA (EWOSA)  
Telephone: 1800 665 565  
Website: [www.ewosa.com.au](http://www.ewosa.com.au)



## 11.0 | PRIVACY

ReAmped is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). The ReAmped Energy Privacy Policy can be found on its website at [www.reampedenergy.com.au/docs/Privacy\\_Policy\\_&\\_Collection\\_Notice.pdf](http://www.reampedenergy.com.au/docs/Privacy_Policy_&_Collection_Notice.pdf)

## 12.0 | REVIEW OF THE POLICY

This policy will be reviewed at least annually.