



REAMPED ENERGY PTY LTD

**Hardship Policy Summary**

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 | PURPOSE AND AIM OF HARDSHIP POLICY

ReAmped Energy is a customer centric business, so we believe in keeping things fair and simple for customers. As electricity is an essential service, it is important we do as much as we can to help our customers maintain access to their electricity supply. As customers ourselves, we know there are times when our personal financial circumstances change which can make it difficult to meet our various payment obligations. The purpose of our Hardship Policy is therefore to give people the opportunity to vary their electricity bill payment obligations during these times, to ensure continued access to electricity.

## 2.0 | WHAT DOES HARDSHIP MEAN?

Most people genuinely want to pay their electricity bills on time, but sometimes, for various reasons, can't. This is how we define a Hardship customer – a customer who wants to pay, but for some reason is not able to. This policy is designed to help these customers during these times.

## 3.0 | IDENTIFYING HARDSHIP

The best way to help customers who find themselves in such circumstances is early intervention. We encourage all our customers to let us know if they are facing difficulties paying their electricity bills. This is the surest and quickest way in which we can help. In some cases, it is difficult for a customer to let us know about this, so we track various payment performance indicators which are useful indicators of potential hardship. Factors such as a sudden increase in bill size or changes in customer selected billing frequencies or repeated bank declines on payment etc. The list is not exhaustive. The most important thing a customer can do is let us know they are struggling with meeting their payments. We can help!

## 4.0 | HOW TO ACCESS OUR HARDSHIP PROGRAM

Accessing our hardship program is very easy.

- First, if a customer wants to fully pay their bills on time, but for some reason can't, they should contact us as soon as possible. Early intervention and open communications are important.
- Second, they must be willing to work collaboratively with us to prevent further arrears. This helps manage the size of the payment arrears which makes it easier and quicker to settle using any agreed payment plan.
- Last, any customer seeking help from us needs to show commitment to the agreed plan. If a customer has failed to meet the obligations of a previously agreed payment plan, then they may not be eligible to participate in our Hardship program.



## 5.0 | THE HARDSHIP PROGRAM – HOW IT WORKS

- **Eligibility** - Once a customer informs us, they are struggling to meet their payments, we will immediately assess the customer's eligibility to join our Hardship Program and within two (2) business days, let them know whether they can join. During this time, we will review their account and usage to determine whether we can offer them a cheaper tariff plan.
- **Account on 'Hold'** - If a customer is eligible to join our plan, their energy account will be placed in a 'hold' status which means they will not receive any arrears or debt collection notices and will not be threatened with disconnection.
- **List of available assistance** - We will issue eligible customers a copy of our Hardship information pack. This pack contains information about flexible payment plans and concessions and rebate schemes the customer may be eligible for. There will also be contact details and links to free financial counselling advice services and for eligible customers, information on access to Centrepay. The pack will also include information about energy saving tips which may help a customer reduce their bills as well as a copy of the Hardship Policy.
- **Agreed Plan** - Within three (3) business days after the issue of the Hardship information pack, we will contact the customer to discuss and agree on a plan going forward. To find the best arrangement, we will also ask the customer 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. Once we have agreed to a plan, we will send the customer a copy of the agreed plan.

## 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 and 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 | HARDSHIP - 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 | OUR CONTACT DETAILS

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.



## 9.0 | COMPLAINTS

If a customer has a complaint about any aspect of our interaction with them, 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. We will always try our best to resolve any complaints and will escalate issues accordingly, but at any time, customers are also able to submit complaints to the Energy & Water Ombudsman in their state. The Ombudsman schemes offer a free complaint resolution service to customers and their contact details are listed below.

### **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)

## 10.0 | PRIVACY

In accordance with the Privacy Act 1988, ReAmped Energy is committed to respecting our customers privacy and protecting their personal information. The ReAmped Energy Privacy Policy can be found at:

[https://www.reampedenergy.com.au/docs/Privacy\\_Policy\\_&\\_Collection\\_Notice.pdf](https://www.reampedenergy.com.au/docs/Privacy_Policy_&_Collection_Notice.pdf)