



Customer Hardship Policy



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1. INTRODUCTION

This policy applies to all residential customers living in Queensland, New South Wales, Tasmania, the Australian Capital Territory and South Australia who find it hard to pay their energy bills due to hardship. You might experience hardship because of factors like:

- death in the 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.

You can find out more information about appointing a support person in section three (3) below.

2. OUR APPROACH TO HARDSHIP

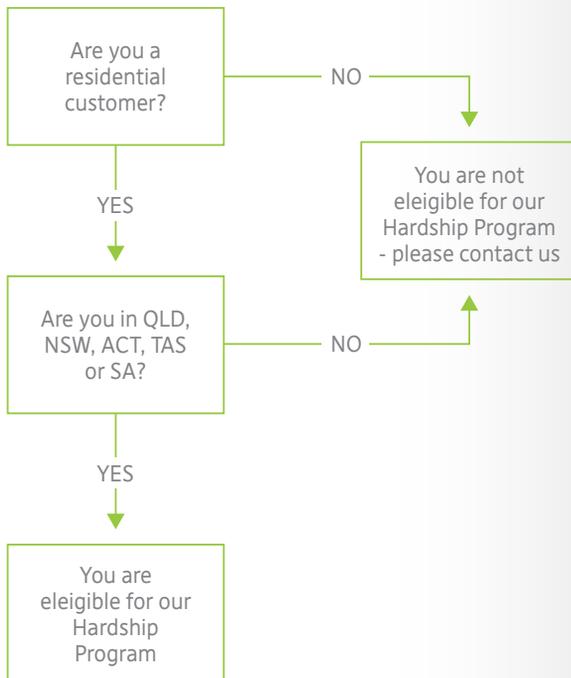
The principles that underline this Policy are:

- We will consider all of your circumstances and deal with you empathetically, respectfully, reasonably and fairly at all times;
- We will, in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer clear information about the assistance available to the customer under this policy;
- We will, as soon as reasonably practicable, provide customers with the assistance they are entitled to under this policy;
- We encourage customers in hardship to self-identify;
- We actively look for ways to assist you reducing your energy usage without reducing your standard of living;
- Energy is an essential service and we are being trusted by you to supply energy as your retailer;
- Any customer in hardship and participating in our Hardship Program will not be disconnected. Disconnection of energy supply has a significant impact on a customer's life;
- We will ensure equitable access to our Hardship Program and will apply our Policy in a transparent and consistent manner;
- Our customers are our ultimate stakeholders. Our service is integrally tied to your way of life; and
- We will always look for ways to assist you with our services, our expertise and our connections.

We have systems in place to ensure that we meet our obligations with respect to customer hardship in:

- The National Energy Retail Law
- National Energy Retail Rules
- The AER Customer Hardship Policy Guideline
- This Customer Hardship policy.

You are eligible to join this Hardship Program if you have a current residential account with us and you are located in QLD, NSW, ACT, TAS or SA. If you are in Victoria, please see our Victorian Hardship Policy.



3. COMMUNICATION

We aim to make self-identification as easy as possible by opening up a variety of communication channels (mail, phone, fax, email either directly or via an authorised third-party) and by ensuring that you are supported and assisted throughout the process.

Next Business Energy acknowledges that some of its customers may have particular challenges with aspects of its Hardship Policy or Hardship Program including:

- English literacy, including customers from culturally and linguistically diverse backgrounds
- Lack of internet access
- Living in a remote area
- Disabilities.

Where a customer informs Next Business Energy of such a challenge, or any other particular challenge, Next Business Energy will ensure that customer has special support with respect to the Hardship Policy or Hardship Program including:

- Referral to language services where available or appropriate;
- Communicating via phone or post where necessary; and
- Referral to services that support customers with disabilities.

If a customer wishes someone to represent them in their engagement with Next Business Energy, they may request this at any time and Next Business Energy will send a consent form or phone the customer to ensure that the customer consents.

Where a customer has consented to us dealing with their representative or support person, we will deal with that representative as we would the customer.

You may contact us using the following details to discuss our Hardship Policy, if you would like to participate in our Hardship Program or discuss any difficulties you are having with payment or account. We will make sure you speak to staff from our Hardship Team who are specially trained to deal with hardship enquiries.

Next Business Energy Pty Ltd

IBM Centre, Level 26
60 City Road
Southbank VIC 3006
Tel: 1300 466 398
Fax: 03 8535 2550
Email: info@nextbusinessenergy.com.au

There is a clearly marked link on the homepage of our website to a printable form of this policy. Further, this policy may be accessed from this URL: www.nextbusinessenergy.com.au/customer-support-services-and-hardship-policies

Where a customer has elected a representative to act on their behalf, Next Business Energy will engage with that representative as it would with the customer.

We also aim to make it as easy as possible for a residential customer to know their rights under our Hardship Policy. We will promote our Hardship Program on all reminder notices and disconnection notices as well as over the phone with customers showing any indication of hardship. Our Hardship Policy will also be promoted via our website.

A link to our Hardship Policy is easily accessible and marked clearly on the home page of our website and is available in a printable format. A copy of our Hardship Policy will be posted to customers where they are unable to access our website or request a copy. Further, a copy of our Hardship Policy will be provided using their preferred method of receiving written communication (if no preferred method is indicated, we will send the policy via post). At no point will we charge a fee for the provision of a copy of our Hardship Policy.

4. EARLY IDENTIFICATION

Our Customer Enquiries and Hardship Team will endeavour to identify Hardship as early as possible. They will monitor accounts and look for early indicators.

We run reports to find accounts with a sudden change of payment pattern or an accumulation of debt.

We will contact these account holders to discuss the various payment plans and ways we can assist with account management. We will offer customers, with indications of Hardship, entry into the Hardship Program.

We will implement extensive system and process support to identify customers who are potentially experiencing hardship. Our Customer Enquiries and Hardship Team will attempt to contact a customer who is believed to be experiencing hardship. An Invitation Letter will be sent to any customer who we believe may be experiencing hardship who cannot be contacted initially by phone.

5. DENIED ACCESS TO THE PROGRAM

If you are deemed ineligible for our Hardship Program, we will notify you over the phone or in writing of the reasons for the denial.

You may request an internal review of the decision and a manager within our Hardship Team will conduct that review.

6. OBLIGATIONS TO CUSTOMERS WITH PREPAID METERS

We do not currently offer contracts to customers with prepaid meters (PPM). If you have signed an agreement with us but have a prepaid meter, you must contact us.

If we do at any point in the future offer market contracts to customers with PPM, we will continue to be bound by this Hardship Policy. Further obligations we have to customers with PPM are set out in this section.

7. IDENTIFICATION OF PPM CUSTOMERS EXPERIENCING HARDSHIP

We encourage you to contact us (in writing, by phone, email or fax) immediately if you are on a PPM contract with us, and are experiencing hardship. We will identify PPM customers experiencing hardship by the ways listed above under the heading Early Identification. The Eligibility Criteria set out above also applies to PPM customers.

In addition, we will review accounts of PPM customers looking for signs of hardship. These may include any of the factors listed above and also a pattern or number of self-disconnections.

Our Customer Enquiries and Hardship Team will attempt to contact a customer who is believed to be experiencing hardship. An Invitation Letter will be sent to any customer who we believe may be experiencing hardship who cannot be contacted initially by phone.

8. SPECIFIC ASSISTANCE OFFERED TO PPM CUSTOMERS

In addition to the assistance outlined below, offered to any customer experiencing hardship, we will provide the following assistance to PPM customers in the Hardship Program:

- We will make immediate arrangements to replace the prepayment meter with a standard meter at no cost
- Offer an alternative contract and move the customer from the PPM contract to the offer accepted at no cost.

9. OBLIGATIONS WITH RESPECT TO PRIVACY

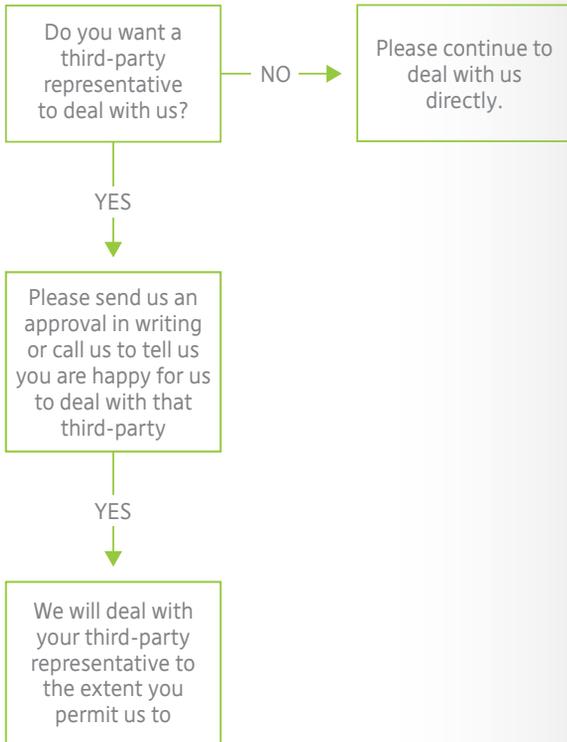
We will collect personal information about you when you contact us to provide us with details about your energy account, eligibility, or participation in the Hardship Program. We will use personal information provided by you to confirm your eligibility and to determine the level of support appropriate for your account. We will keep all information disclosed to us for this reason secure and will not disclose your personal information to any third party unless required to do so by law or with your consent. Please refer to our Privacy Policy for more information on how we collect, use, store and disclose personal information we collect, available at www.nextbusinessenergy.com.au/privacy-policy

You may access and request an update to personal information held by us at any time by contacting our Customer service on 1300 466 398 or by writing to us at the address provided above.

10. DEALING WITH A THIRD PARTY

As noted above, if a customer wishes someone to represent them in their engagement with Next Business Energy, they may request this at any time and Next Business Energy will send a consent form or phone the customer to ensure that the customer consents.

Where a customer has provided consent for Next Business Energy to deal with a third party representative, Next Business Energy will engage with the third party representative as we would the customer and consistent with the customer's consent and instructions.



11. WHAT WE WILL DO ONCE WE IDENTIFY HARDSHIP

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 will recommend you speak to a staff 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.

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

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

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. 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 end of the second business day after contacting us.

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

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.

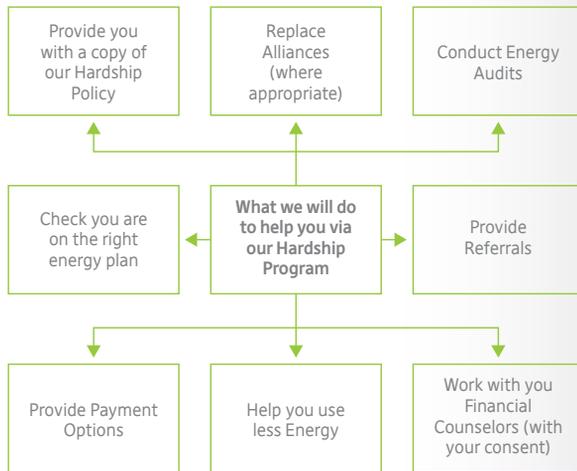
We can send you a free copy of our hardship policy.

As soon as hardship is confirmed, we will waive any late payment fee applied on your account. We will not charge a security deposit if you are in Hardship. We will ensure that your account is not disconnected whilst you are on the Hardship Program.

The date, method of identification, current arrears, estimated monthly usage, current payment plan, and estimated length of hardship will be noted clearly on your account. An Account Manager will be assigned to your account. Your Account Manager will be responsible for ensuring that your account is managed in accordance with this Policy.

We will send you a letter confirming your entry into our Hardship Program within 48 hours. The letter will confirm your acceptance into the program, detail all aspects of the program, contain a copy of this Policy, contain the name and direct contact number and email address for your Account Manager and their supervisor.

Some of the measures you can expect on our Hardship Program are set out in the following diagram and are explained in further detail:



12. PAYMENT OPTIONS

What we will do

There are different payment options available to hardship customers:

- payment plans
- Centrepay.

In some cases, we may also consider partial debt waiver options or payment matching.

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

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

- what you owe
- an amount to cover your energy use.

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 your payments.

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.

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

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

If you miss a payment, we will contact you to see if you need help. We will contact you by firstly attempting to contact you via your preferred method of communication and at the same time writing to you to ask you to establish contact. If we can't get a hold of you within a week and a half, we will then send you a further letter via post and email and ask that you contact us.

What you must do

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 your 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.

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
- concession programs
- financial counselling services.

What we need you to do

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

14. 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.

15. 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.

16. OUR PROGRAMS AND SERVICES

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

- Energy Efficiency advice
- Energy Audits
- Field Audits
- Electrical Appliance Replacement.

More information on all these options is provided at www.nextbusinessenergy.com.au/customer-support-services-and-hardship-policies

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.

Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy usage, thus saving them money. For more information see www.nextbusinessenergy.com.au/customer-support-services-and-hardship-policies

We have specific expertise in the area of Energy Efficiency and offer a range of Energy Efficiency products via our business partners. Improved efficiency can make a significant difference to energy usage in an average household.

Energy Audits

Within a week of your entry into the Hardship Program, your Account Manager will arrange a telephone or face-to-face discussion between you and one of our Specialists. The Specialist will thoroughly go through the various electrical appliances in your home and the ways that you are using those appliances. The Specialist will then analyse those results and contact you again to give you specific advice on saving energy. The Specialist will also email or mail out a copy of their report.

Where our Specialist is particularly concerned about the usage measured at your home, they will request your meter to be checked or tested or an electrician visit your home at no cost to you.

Your Account Manager will, in consultation with the Specialist, review whether some appliances in your home need to be replaced. If so, those appliances will be sourced from third parties. Your Account Manager will research any entitlement you may have to Capital Grants for appliance replacement and Community buying groups in your area to assist you with a reduced cost purchase.

Field Audits

We may carry out field audits on your property, or engage a contractor to complete the audit on our behalf for no cost, in the following circumstances:

- Where energy usage is not explained by the changes in use or level of expected use in your household;
- Where we have conducted all other inquiries such as a meter test without any resolution of any underlying issues; or
- At the discretion of our Account Manager having regards to your involvement in the program, level of debt and payment plan negotiated.

Electrical Appliance Replacement

Where a field audit recommends replacement of an appliance to reduce electricity and gas usage, 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.

17. 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.

18. REFERRAL AND ASSISTANCE WITH GOVERNMENT REBATES, CONCESSIONS AND GRANTS

To find a financial counsellor in your area please phone 1800 007 007 or visit 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 www.ndh.org.au

Your Account Manager can assist you with management of your account. Your Account Manager will work with any existing advisors you have including Financial Counsellors and solicitors. With your permission, your Account Manager will arrange and schedule group meetings or conference calls to bring all parties together to work on a plan to address your energy account management.

If you join the Hardship Program with no external advisors, we will, at no cost to you, arrange a meeting with a Financial Counsellor or another third party who may be able to assist you.

Your Account Manager will be responsible for providing you with information on any Government Rebate, Concession or Grant that you may be entitled to and will assist you with the application process. Your Account Manager will speak to you about the eligibility criteria and ask you questions to assist you in determining eligibility. For more information see www.nextbusinessenergy.com.au/customer-support-services-and-hardship-policies

You may leave the Hardship Program at any time upon request, successfully complete the program or be removed from the program. In any case, you are able to re-enter the program at any time after that provided you are eligible to do so.

19. SUCCESSFUL COMPLETION

We will work with you to ensure that our programs and services help you to complete our Hardship Program.

Upon successful completion of the Hardship Program, you will be sent a letter confirming the status of the account and the completion of the program. Your account will no longer be in the credit cycle or in hardship status but will continue to be reviewed to ensure that any ongoing payment arrangements are based on your capacity to pay.

Your account will then return to the usual credit and collection cycles unless you wish to re-enter the program.

20. TRAINING

Our staff (including any employees, independent contractors, sub-contractors, and agents, and other third parties who work with us and deal with our customers) have received training to understand hardship issues and to:

- answer customer queries about our customer hardship policy and hardship program;
- identify customers experiencing payment difficulties due to hardship; and
- assist customers experiencing payment difficulties due to hardship.

Our staff will receive training on this Policy, how to identify customers in potential hardship; training on issues relating to financial hardship; regular refresher training on identification and referral processes and protocols; training in respectful communication to ensure customers experiencing hardship are dealt with in an empathetic and non-judgmental manner.

Our training is regularly reviewed and updated. A record of training is kept for all staff in accordance with our HR Training Procedures.

21. COMPLAINTS

You have the right to lodge a complaint with us at any time and about any aspect of our services and, if you do so, we are obliged to abide by our Policy Statement on Complaints Handling.

Please contact us if you would like to lodge a complaint about access to, or participation in, the hardship program.

You are entitled to have your complaint escalated within our organisation if you are not satisfied with the investigation or resolution of your complaint.

If you are not satisfied with our response or investigation into your complaint you may contact the Energy Ombudsman in your state:

Queensland

Energy and Water Ombudsman Queensland (EWOQ)

Telephone: 1800 662 837

Website: www.ewoq.com.au

New South Wales

Energy & Water Ombudsman NSW (EWON)

Telephone: 1800 246 545

Website: www.ewon.com.au

Australian Capital Territory

ACT Civil and Administrative Tribunal (ACAT)

Telephone: 02 6207 1740

Website: www.acat.act.gov.au

South Australia

Energy & Water Ombudsman SA (EWOSA)

Telephone: 1800 665 565

Website: www.ewosa.com.au



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