



Customer Hardship Policy

Victorian Residential Customers





Call the Translating and Interpreter Service on 131 450 and ask for Next Business Energy on 1300 466 398.

Gọi cho Dịch vụ Phiên dịch và Phiên dịch theo số 131 450 và yêu cầu Năng lượng Kinh doanh Tiếp theo theo số 1300 466 398.

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1. INTRODUCTION

This Hardship Policy provides an overview of Next Business Energy's approach to assisting you as a Victorian residential customer should you ever anticipate or face payment difficulties, as stated in the Energy Retail Code version 12. Next Business Energy is dedicated to actively helping residential customers who require assistance, regardless of their circumstances. Next Business Energy is committed to assisting all customers experiencing any degree of electricity payment difficulties.

We recognise our responsibility to recommend and provide a minimum set of assistances to residential customers, regardless of whether you are facing payment difficulty. We also recognise that disconnection of a residential customer for not paying their bill is a measure of last resort.

Broadly, this policy sets out the minimum assistance that Next Business Energy will provide to you and obligations of Next Business Energy staff to contact you if we believe that you are experiencing any payment difficulties.

The principles that underline this Policy include:

- Promoting a culture of cooperation and collaboration between you and us as your retailer;
- Ensuring that all customers, regardless of their circumstances will face no judgment, and will be treated with understanding, dignity and respect, whilst having their privacy respected;
- Acting promptly by contacting you to provide information regarding your entitlements to payment assistance within 21 days of you not paying your bill on time;
- Providing meaningful communication to you about your entitlements to assistance by using clear and unambiguous terms;
- Recognising periods of payment difficulties for customers and intervening as early as possible to provide or recommend avenues of assistance;
- Actively looking for ways to reduce energy usage without compromising your standard of living;
- Preventing customers from falling into arrears in repaying their energy bills.

The purpose of this Policy is to aid in the early identification of residential customers experiencing or anticipating payment difficulty and to assist those customers to better manage payment of their energy bills on an ongoing basis. This Policy will be reviewed every twelve months or immediately if required to reflect the needs of customers experiencing payment difficulty.

2. Availability and Review

A copy of this Policy will be available on our website. Any amendments to this Policy will need to be approved by the Victorian Essential Services Commission. We will provide a residential customer with a copy of this Policy, assistance available under this Policy and how to access it, as well as approaches customers can take to lower energy costs when requested by the customer. This Hardship policy will be effective from 1 January 2019.

3. Disclaimer

"The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances."

4. Eligibility

All residential customers, regardless of whether you are experiencing financial hardship, are entitled to standard payment assistance after contacting us on the below details:

Next Business Energy Pty Ltd

Level 26, 60 City Road, Southbank VIC 3006

Tel: 1300 466 398

Fax: 03 8535 2550

Email: info@nextbusinessenergy.com.au

You do not need to be in debt to gain access to these entitlements and you do not need our permission to access assistance. Further details of this assistance are set out in section 5 below.

You are entitled to information regarding payment assistance available to you and how to access such assistance, if you contact us and have not paid your bill by its due date.

If you are in arrears of more than \$55 and have not paid your invoice by the due date, we will contact you within 21 business days after that due date and provide you with information regarding payment assistance you are entitled to and how you can access such assistance.

You will have a period of at least 6 business days to consider payment assistance information that we provide to you and you can request further information or put forth a payment proposal.

Your eligibility to receive payment assistance from us will cease if you are no longer facing payment difficulties.

5. Overview of Assistance Available

There are two types of assistance available to you:

1. Standard Assistance
2. Tailored Assistance

6. Standard Assistance

Every residential customer, regardless of whether you are experiencing financial difficulty, is entitled to receive standard assistance from us to avoid getting into arrears and experiencing on going energy debt. Standard assistance aims to encourage you to take early action with us to avoid getting into arrears by contacting us as soon as you have difficulty paying a bill and providing you with ways to manage your payment difficulties.

We will provide standard assistance to customers in the form of:

- Options for you to make payments of an equal amount over a specified time;
- Options for you to make payments at differing intervals i.e. monthly or fortnightly;
- Extending your pay-by-date of a bill i.e. delaying payment of one missed bill to the next billing cycle; and
- Allowing you to pay for energy in advance.

7. Tailored Assistance

If you are a residential customer and in arrears of over \$55 (inc. GST) because you have been unable to pay your bills, you are entitled to flexible and practicable assistance from us to assist in payment of your on-going energy use, repayment of arrears and lowering your overall energy costs in a manageable way.

If you are able to repay the full cost of your ongoing energy use, at a minimum, we will provide you with the following assistance:

- a) Make regular repayment of arrears owed to us over a period of up to 2 years;
- b) Advice from us regarding your options available for repayment of arrears over not more than 2 years;
- c) Advice from us regarding your future energy use and how you can reduce energy costs; and
- d) Advice from us regarding government and non-government assistance (including Utility Relief Grants and energy concessions) that may assist you in meeting energy costs.

If you are not able to repay the full cost of your ongoing energy use, at a minimum, we will provide you with the following assistance:

- e) Advice from us regarding your future energy use and how you can reduce energy costs;
- f) Advice from us regarding government and non-government assistance that may assist you in meeting energy costs;
- g) Practical assistance to lower your energy costs, such as:
 - i. Recommending changes to your energy tariff to minimise your energy costs based on your pattern of usage and payment history;

- ii. Recommending ways to reduce your energy use, based on your energy consumption pattern and where you live, for example in home energy audits or appliance replacement schemes;
- iii. Information demonstrating how you are progressing toward lowering your energy costs to assist you in assessing your progress.

h) An initial period of at least 6 months during which:

- i. Repayment of your arrears is put on hold; and
- ii. You pay less than the full cost of your ongoing energy use while working to lower that cost.

At the end of this 6-month period, you may exercise your entitlement to the assistance below while continuing to pay the full cost of your on-going energy usage:

- i. Make regular repayment of arrears owed to us over a period of up to 2 years;
- ii. Advice from us regarding your options available for repayment of arrears over not more than 2 years;
- iii. Advice from us regarding your future energy use and how you can reduce energy costs; and
- iv. Advice from us regarding government and non-government assistance (including Utility Relief Grants and energy concessions) that may assist you in meeting energy costs.

We may extend the 6-month period that your arrears are put on hold for a further period if this extension would assist you in continuing to lower the cost of your energy usage.

i) Any other assistance that may be required.

8. Failing to Make a Payment

If you are receiving payment assistance under this Policy, if you fail to make payment by the due date, we will contact you to discuss you putting forward a payment proposal. If you fail or refuse to take reasonable action to pay your ongoing energy use and repay your arrears, we may cease to provide you with payment assistance.

If repayment of arrears to us is on hold for a period of at least six months and you fail to make payment of your ongoing energy use by the due date, we will contact you to discuss varying the amount payable and the frequency of your payments to give you more time to lower your energy costs. If you fail to implement practical assistance provided by us, we will contact you and work together to develop an implementation timeframe.

We may also add any amount unpaid for energy use to your arrears.

We may also cease to provide you with payment assistance if you are no longer facing payment difficulties.

9. Making Payments

Payment Arrangements

To assist you with repayment of arrears, we will provide you with information about your current pattern of energy usage and what this is likely to cost in the future, as well as repayment options for you to consider. This may include, for example:

- Identifying better products or tariffs structures to suit your energy consumption;
- Providing advice on how to reduce your energy usage or otherwise reduce the amount of your bill;
- Providing you with the data and other tools to allow you to better monitor and reduce your energy usage.

Once we have provided this information, you will have six business days to propose a payment arrangement that suits your circumstances and will result in repayment of the arrears.

If repayment of your arrears is not on hold for an initial period of at least 6 months, we must accept your payment arrangement if it outlines the following:

- Making of a payment of equal amounts at regular intervals of up to one month;
- Would result in your arrears being fully paid in under two years from your first payment;
- Provides for payments for energy use being made together with payments to reduce arrears; and
- Payments being based on a reasonable forecast of your energy usage over the next 12 months.

However, we may accept your payment proposal if it:

- Provides for you making payments of different amounts and at different intervals;
- Results in you fully paying arrears after two years from the date of your first payment; or
- Provides for payment of energy use being made separately from payment of arrears.

Once we accept your payment proposal, we will give you a written schedule of payments stating the total number of payments you must make to pay off arrears, the period over which payments are to be made, the date by which payments must be paid and the amount of each payment.

Making Payments

Centrepay can be used to make payments under your standard retail contract or market retail contract.

Debt

We will not commence or continue proceedings for the recovery of arrears owed to us while you are receiving financial assistance.

10. Supply Capacity Control Product

We will not offer any supply capacity control products to a residential customer for any credit management purpose.

11. Training

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 staff will attend meetings and training provided by Financial Counsellors and Community Organisations to assist them in understanding the issues that may be faced by our customers. A record of training will be kept for all staff in accordance with our HR Training Procedures.

12. Privacy

Next Business Energy is bound by the Privacy Act 1988 (Cth) and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of your personal information. Our objective is to handle information responsibly and in accordance with your instructions. 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

Personal Information is information or opinion from which an individual's identity may be ascertained. 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.

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

13. 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

New South Wales

Energy & Water Ombudsman NSW (EWON)

Telephone: 1800 246 545

Australian Capital Territory

ACT Civil and Administrative Tribunal (ACAT)

Telephone: 02 6207 1740

South Australia

Energy & Water Ombudsman SA (EWOSA)

Telephone: 1800 665 565

14. Energy Efficient Products and Advice

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 consumption in an average household.

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 consumption 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.

15. 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.



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