

Our Ref: AER23006925
Contact Officer: Sarah Pinchuck
Contact Phone: 07 3835 4661

4 September 2023

Mr Mike Gahan
Body Corporate Chairman
Riviere on Golden Beach CTS 25001
GOLDEN BEACH QLD 4551

By email: [REDACTED]
Cc: [REDACTED]

Dear Mr Gahan,

Variation of conditions for Riviere on Golden Beach CTS 25001's individual exemption for Riviere on Golden Beach, 72 The Esplanade, Golden Beach QLD 4551

On 5 May 2023, we wrote to advise you of the AER's intention to vary Riviere on Golden Beach CTS 25001's individual exemption, to include a new condition relating to hardship provisions for residential customers. The new condition has been designed to increase protections for consumers living in embedded networks.

Pursuant to the delegation given to me by the AER, I have decided under rules 157 and 158 of the National Energy Retail Rules (**Retail Rules**) to vary the exemption conditions of the individual retail exemption granted to Riviere on Golden Beach CTS 25001 on 7 July 2017, as contained in *Schedule 1*, attached to this letter.

The AER may amend the conditions of any exemptions it has granted. Under the Retail Rules, amending a condition is taken to be changing the exemption itself and there is a process that we must follow. This process includes publishing and consulting on the proposed variation(s) for a minimum of 20 business days, considering any submissions made, and making (and publishing) a formal decision. We can confirm that no submissions were received during the public consultation period.

Variation of exemption conditions to include a hardship policy requirement

The AER has decided to vary the exemption conditions due to a new *Hardship Policy* condition introduced in an updated version of the [Retail Exempt Selling Guideline \(version 6\)](#), published in July 2022. The AER considers it appropriate to vary the conditions attached to Riviere on Golden Beach CTS 25001's individual retail exemption to accord customers the additional consumer protections included in the updated guideline.

The *Hardship Policy* condition requires exempt sellers to have a hardship policy and provide customers a hardcopy or electronic link to the policy. The condition is designed to ensure residential customers in embedded networks who experience payment difficulties due to hardship can have access to adequate support to better manage their energy bills.

What you need to do by 8 March 2024

1. Develop and implement an exempt seller hardship policy, that contains at a minimum, the standardised statements provided in the AER's *Exempt Seller hardship policy template*, which can be found under 'Key Documents' on our website [here](#).

What happens if my business does not adhere to the varied conditions?

Section 112(2) of the National Energy Retail Law (**Retail Law**) requires exempt persons to comply with the conditions attached to their individual exemptions. Failing to adhere to these conditions is considered a breach of the Retail Law and may attract civil penalties.

Next steps

We will publish the variation on our website in due course. Please advise us by **30 September 2023** if you have any concerns regarding the variation.

If you have any further queries, or would like to discuss this further, please contact Sarah Pinchuck at [AERexemptions@aer.gov.au](mailto:AERexemptions@ aer.gov.au) or 07 3835 4661.

Yours sincerely,



Rowena Park
General Manager, Compliance and Enforcement Branch
Australian Energy Regulator

Schedule 1: Instrument of Exemption

VARIATION OF CONDITIONS OF INDIVIDUAL RETAIL EXEMPTION

DATE OF APPROVAL: 7 July 2017

DATE OF VARIATION: 4 September 2023

FORM OF ENERGY: Electricity

This individual retail exemption applies to Riviere on Golden Beach CTS 25001 / ABN 60 377 983 808 for the sale of electricity to premises at Riviere on Golden Beach, 72 The Esplanade, Golden Beach QLD 4551.

Condition 1 – Provision of information to exempt customers regarding exemption conditions

1. The exempt person must provide each exempt customer with a copy of these conditions.

Condition 2 – Duplication of network charges

1. The exempt person must ensure that exempt customers who enter into an energy only contract with an authorised retailer are not billed twice for network charges.
2. The exempt person must negotiate directly with the authorised retailer of an exempt customer to ensure that the exempt customer is not billed twice for network charges.
3. The exempt person must reimburse the exempt customer for any duplicate network charges incurred by the exempt customer as a result of an energy only contract.

Condition 3 – Offer matching

1. The exempt person must fulfil a request made by the exempt customer to match any genuine electricity offer that would be available to the particular exempt customer if they were still connected to the grid.
2. The exempt person must fulfil any request made by an exempt customer to match an electricity offer if the request is made 12 months or more after a previous request.
3. In the absence of a subsequent request to match an electricity offer, the exempt person need only apply the matched offer for a period of 12 months.
4. The exempt person's obligation to match an electricity offer expires upon termination or renewal of the exempt customer's tenancy/lease.

Condition 4 – Metering arrangements

1. The exempt person must bear the costs of any changes to metering and other network alterations that take place in the course of the installation of the embedded network.
2. The exempt person must ensure that metering arrangements within the embedded network allow for exempt customers to access retail competition.

Condition 5 – Obligation to supply

1. Subject to conditions 13 and 14, the exempt person cannot refuse to sell energy to a resident except where the resident's premises have been disconnected by the exempt person for a reason other than failure to pay a bill and the matter leading to the disconnection has not been rectified. The exempt person must reconnect the premises and offer to sell energy once the matter is rectified.

Condition 6 – Provision of exempt selling information to exempt customers

1. The exempt person must advise an exempt customer, in writing, at the start of their tenancy/residency/electricity sale agreement of the following:
 - a) any right of the exempt customer, under state or territory laws, to elect to purchase energy from a retailer of their choice and information on the options for metering that would allow this choice
 - b) that the exempt person is not subject to all the obligations of an authorised retailer, and the exempt customer will not receive the same protections as it would if it were purchasing from an authorised retailer
 - c) the exempt customer's rights in relation to dispute resolution including:
 - i) the exempt person's procedures for handling disputes and complaints
 - ii) any right the exempt customer has to access the energy Ombudsman scheme or any other relevant external dispute resolution body in the state or territory in which the exempt customer is located.
 - d) the conditions applicable to the exemption that the exempt person is operating under
 - e) the availability of relevant government or non-government energy rebates, concessions and relief schemes
 - f) the forms of assistance available if the exempt customer is unable to pay energy bills due to financial difficulty, as well as the process the exempt customer should follow to seek these forms of assistance
 - g) the energy tariffs and all associated fees and charges that will apply to the exempt customer in relation to the sale of energy
 - h) the flexible payment options that are available to the exempt customer in relation to the sale of energy, such as arrangements for payment by periodic instalments (bill smoothing)
 - i) contact numbers in the event of an electricity fault or emergency, including the number for a 24-hour emergency contact line.
2. In addition to the requirement to provide the information at the commencement of the exempt customer's tenancy/residency/agreement, the information set out in paragraph 1 of this condition must be provided by the exempt person at any time on request by the exempt customer or the AER.

Condition 7 – Billing and payment arrangements

1. The exempt person must ensure that bills are issued to each exempt customer at least once every three months.
2. The exempt person must offer at least two payment methods to an exempt customer. However, if an exempt person offers direct debit as one payment method, they must also offer at least two other payment methods to an exempt customer (that is, at least three methods in total). In each case, at least one of the payment methods offered must be able to be effected without internet access. For example:
 - a) in person
 - b) by telephone
 - c) by mail
 - d) by direct deposit into a bank account.
3. The exempt person must offer a payment plan to an exempt customer who has identified themselves as being in financial difficulty. Requirements for establishing a payment plan are specified in condition 16.

4. The requirements in condition 7(3) do not apply where the exempt customer has:
 - a) had two payment plans cancelled by the exempt person in the previous 12 months due to non-payment, or
 - b) been convicted of an offence involving illegal use of energy in the previous two years.
5. An exempt person must include the following particulars in a bill for an exempt customer:
 - a) the name of the exempt customer
 - b) the address of the exempt customer's premises
 - c) date that the account was issued
 - d) the identifier of the meter for the exempt customer's premises
 - e) the pay-by date for the bill
 - f) date of the current meter reading or estimate, as applicable
 - g) the dates to which the meter reading or estimate applies (billing period)
 - h) current meter reading or estimate in kilowatt hours and/or cubic metres, as applicable. Where the amount is an estimate, this must be clearly stated on the bill.
 - i) previous meter reading or estimate in kilowatt hours and/or cubic metres, as applicable. Where the amount is an estimate, this must be clearly stated on the bill.
 - j) the amount of energy consumed, or estimated to be consumed, in the meter reading period. For electricity, consumption must be shown in kilowatt hours.
 - k) tariffs, fees and charges applicable to the exempt customer
 - l) the basis on which tariffs, fees and charges are calculated
 - m) any amount deducted, credited or received under a government or non-government funded energy charge rebate, concession or relief scheme or under a payment arrangement
 - n) details of the available payment methods
 - o) a telephone number for account inquiries and complaints.

Condition 8 – Estimation as basis for bills

1. The exempt person must use best endeavours to ensure that the meter for each exempt customer is read and used as the basis, or apportioned, for any bill issued.
2. The exempt person cannot rely on an estimation of the meter value at the start of an energy supply arrangement with an exempt customer, or for the purpose of issuing a final bill to an exempt customer.
3. The exempt person may base an exempt customer's bill on an estimation of the exempt customer's consumption of energy where the exempt person is not able to reasonably or reliably base the bill on an actual meter reading.
4. Where an estimation is used as the basis for an exempt customer's bill, the estimation must be based on:
 - a) historical metering data for the exempt customer reasonably available to the exempt person, or
 - b) where this is not available, the average usage of energy by a comparable customer over the corresponding period.
5. If an exempt customer's bill is based on an estimation, this must be clearly stated on the bill.

Condition 9 – Pay-by date

1. The pay-by date for a bill must not be less than 13 business days from the date on which the exempt person issues the bill.

Condition 10 – Receipts

1. The exempt person must provide each exempt customer with a receipt for any amount paid for energy, except where payment has been made by:
 - a) direct debit, or
 - b) credit card over the phone and the customer is provided with a receipt number.
2. The exempt person must provide the exempt customer with a separate receipt if a payment for energy was made together with a rent payment but has not been separately identified on the rent receipt.

Condition 11 – Pricing

1. The exempt person must not charge the exempt customer tariffs higher than the standing offer price that would be charged by the relevant local area retailer for new connections, if the local area retailer were to supply that quantity, or estimated quantity, of energy directly to the premises of the exempt customer.
2. The exempt person must provide notice to the exempt customer of any change in the exempt customer's tariff as soon as practicable, and no later than the exempt customer's next bill.
3. The exempt person must not impose any charge on an exempt customer that could not be charged by the relevant local area retailer for new connections under a standard retail contract.¹
4. The exempt person must limit any fee charged to a customer for late payment to a recovery of reasonably incurred costs by the exempt person as a result of the customer's late payment.²

Condition 12 – Undercharging and overcharging

1. Where an exempt customer has been undercharged, the exempt person can recover the amount undercharged subject to the following:
 - a) where the undercharging was not the result of the exempt customer's fault or unlawful act or omission, the exempt person must:
 - i) limit the amount to be recovered to the amount undercharged in the 9 months before the date on which the customer is notified of the undercharging; and
 - ii) offer the exempt customer a payment plan to pay the undercharged amount, over a period nominated by the customer of up to 12 months.
 - b) where the undercharging was the result of the exempt customer's fault or unlawful act or omission, the exempt person must offer the exempt customer a payment plan to pay

¹ For clarification, a "charge" includes, but is not limited to, account establishment fees, late payment fees, debt collection fees, service charges, and security deposits. The fees and charges allowable under a standard retail contract are governed by Division 6 of the National Energy Retail Rules (which sets out the requirements for charging a security deposit under a standard retail contract) and may also be governed by jurisdictional legislation.

² For clarification, a late payment fee can only be charged where it has not been excluded by jurisdictional legislation.

the undercharged amount, over a period nominated by the customer of no longer than the period of the undercharging or 12 months, whichever is the shorter.

c) the exempt person cannot charge interest on the undercharged amount.

2. Where an exempt customer has been undercharged and the undercharging was not the result of the exempt customer's fault or unlawful act or omission, the exempt person must inform the exempt customer:

a) why the undercharging has occurred, and

b) that the recovery of undercharged amounts is separate to billing for ongoing energy use, and

c) the exempt customer's options for repaying the undercharged amount.

3. Where an exempt customer has been overcharged, the exempt person must inform the customer within 10 business days after becoming aware of the overcharging and repay the amount overcharged subject to the following:

a) where the amount overcharged is \$25 or more, the exempt person must refund the amount to the exempt customer if requested, or if no such request is made, credit the amount to the exempt customer's next bill. Where the exempt customer no longer purchases energy from the exempt person, the exempt person must use best endeavours to refund the amount within 10 business days.

b) where the amount overcharged is less than \$25, the exempt person must credit that amount to the exempt customer's next bill.

c) no interest is payable on the overcharged amount.

d) where the overcharging was the result of the exempt customer's fault or unlawful act or omission, the exempt person is limited to repaying the amount overcharged in the 12 months before the date on which the error was discovered.

Condition 13 – Disconnection or cessation of supply

1. Where an exempt customer informs the exempt person that they are unable to pay energy bills due to financial difficulty, the exempt person must:

a) direct the exempt customer to the Australian government energy efficiency website or another information resource with energy efficiency advice, and

b) ensure that the exempt customer is aware of relevant government or non- government energy rebates, concessions and relief schemes, and

c) offer the exempt customer the option of a payment plan, and

d) not charge the exempt customer a late payment fee, and

e) not charge the exempt customer a security deposit.

2. Subject to Conditions 14, the exempt person must not proceed with disconnection or cessation of energy supply to an exempt customer unless the following requirements have been met:

a) the exempt customer has requested disconnection, or

b) continuity of supply to the premises would be unsafe, or

c) the exempt customer's tenancy/residency/agreement has ended and the exempt customer is vacating the premises, or

d) the exempt customer has not paid a bill by the pay-by date or has not adhered to the terms of a payment plan, and:

i) following non-payment by the pay-by date, the exempt person has given the exempt customer a reminder notice requesting payment by a date at least 6

business days from the date of issue of the reminder notice, and, in the case of residential exempt customers, has offered the exempt customer more flexible payment terms to pay any amount outstanding and has restated the forms of assistance available if the non-payment is due to financial difficulty, and

- ii) following non-payment by the date specified in the reminder notice, or, in the case of residential customers, the establishment of more flexible payment terms, the exempt person has given the exempt customer a disconnection warning notice informing the exempt customer that disconnection may occur if payment of the outstanding bill is not made by a date at least 6 business days from the date of issue of the warning notice, and
 - iii) the exempt person has, after issuing the disconnection warning notice, used its best endeavours to contact the customer in person or by telephone in connection with the failure to pay, and
 - iv) the exempt customer has, by the date specified in the disconnection warning notice, refused or failed to take any reasonable action towards settling the debt.
3. Where an exempt customer is disconnected in accordance with condition 13(2)(b), the exempt person must use its best endeavours to notify the exempt customer in person or by telephone prior to the disconnection, and must arrange for reconnection of the premises as soon as practicable.
4. This condition does not apply where state or territory tenancy legislation sets out the process and requirements for the disconnection or cessation of energy supply by the exempt person on the basis that they are a landlord.

Condition 14 – When disconnection or cessation of supply is prohibited

1. The exempt person must not disconnect or cease energy supply to an exempt customer's premises where:
 - a) a person residing at the exempt customer's premises requires life support equipment that depends on energy for its operation, or
 - b) an application has been made by or on behalf of the exempt customer for assistance to an organisation responsible for a rebate, concession or relief available under any government or non-government funded energy charge rebate, concession or relief scheme and a decision on the application has not been made, or
 - c) the exempt customer has made a complaint directly related to the proposed reason for disconnection or cessation of supply, to the exempt person, the energy Ombudsman or another relevant external dispute resolution body and the complaint remains unresolved, or
 - d) the disconnection or cessation of supply would occur on:
 - i) a business day before 8am or after 3pm, or
 - ii) a Friday or the day before a public holiday, or
 - iii) a weekend or a public holiday, or
 - iv) the days between 20 December and 31 December (inclusive) in any year.
2. The exempt person must contact its distributor to ask whether disconnection of a retail customer in the relevant jurisdiction would be prohibited on that day due to extreme weather conditions. Where the distributor confirms that the disconnection of a retail customer would be prohibited on that day, the exempt person must not disconnect the exempt customer's premises.
3. This condition does not apply where:
 - a) the exempt customer has requested disconnection, or

- b) where continuity of supply to the exempt customer's premises would be unsafe, or
- c) this condition does not apply where there is an unplanned interruption to supply, or
- d) this condition does not apply where the energy supply agreement between the exempt person and exempt customer has been terminated.

Condition 15 – Reconnection or re-energisation

1. Where an exempt customer is disconnected in accordance with conditions 13 and 14 and the customer makes a request for reconnection, the exempt person must reconnect the premises as soon as practicable after:
 - a) a request for reconnection is made. A request for reconnection can be made ten business days after disconnection, or sooner if the matter that led to the disconnection is rectified.
 - b) any charges for reconnection are paid, and
 - c) the customer agrees to enter into a payment plan with the exempt seller.
2. Subject to condition 15(1), the exempt person must reconnect the premises (or, where required, arrange with the network operator to reconnect the premises) as soon as practicable, and no later than two days from when the request was made.
3. Once reconnected, the exempt person may apply outstanding amounts owed by the customer on previous energy accounts, to future energy bills.
4. Subject to condition 15(1), the exempt person cannot refuse to supply a small energy customer on the grounds that they owe outstanding amounts on their energy account.

Condition 16 – Payment plans

1. In establishing a payment plan the exempt seller must have regard to:
 - a) the customer's capacity to pay; and
 - b) any arrears owing by the customer; and
 - c) the customer's expected energy consumption needs over the following 12
2. month period.
 - a) An exempt seller who offers a payment plan to an exempt customer under this condition must inform the exempt customer of:
 - b) the duration of the plan; and
3. the amount of each instalment payable under the plan, the frequency of instalments and the date by which each instalment must be paid.

Condition 17 – Concessions and rebates

1. Where an exempt customer is eligible to receive a government or non-government energy rebate, concession or assistance under a relief scheme, the exempt person must not hinder an exempt customer's attempts to establish eligibility.
2. If the government or non-government energy rebate, concession or assistance under a retail scheme can only be claimed by the exempt person on behalf of the eligible exempt customer, then, assuming there is no legal impediment, the exempt person must make that claim and, if successful, must apply the rebate, concession or assistance to the exempt customer's bill.

Condition 18 – Life support customers

1. Where an exempt customer provides an exempt person with confirmation from a registered medical practitioner that a person residing at the exempt customer's premises requires life support equipment, the exempt person must:
 - a) advise the person whose embedded distribution network the sale of energy is occurring within (if different from the exempt person) that a person residing at the premises requires life support equipment, and
 - b) advise the exempt person's authorised retailer and distributor that person residing at the premises requires life support equipment, and
 - c) provide the exempt person's authorised retailer and distributor with any relevant information about the premises for the purposes of updating their records and registers.
2. An exempt person must maintain records of any exempt customers who have life support equipment that depends on energy for its operation on their premises.

Condition 19 – Planned interruption to supply

1. In the case of a planned interruption, the exempt person must notify each affected exempt customer by any appropriate means of the interruption at least 4 business days before the date of the interruption.
2. The notification must:
 - a) specify the expected date, time and duration of the interruption; and
 - b) include a telephone number for enquiries (the charge for which is no more than the cost of a local call); and
 - c) include a statement that any enquiries regarding planned interruptions are to be directed to the exempt seller.
3. The exempt person must use its best endeavours to restore the exempt customer's supply as soon as possible.

Condition 20 – Unplanned Interruptions to supply

1. In the case of an unplanned interruption, the exempt person must:
 - a) within 30 minutes of being advised of the interruption, or otherwise as soon as practicable, make available, by way of a 24 hour telephone service (the charge for which is no more than the cost of a local call), information on the nature of the interruption and an estimate of the time when supply will be restored or when reliable information on restoration of supply will be available; and
 - b) if the telephone service is automated-provide options for exempt customers who call the service to be directly connected to a telephone operator if required; and
 - c) use its best endeavours to restore supply to affected exempt customers as soon as possible.

Condition 21 – Choice of retailer

1. Where an exempt customer is eligible under state or territory legislation to purchase energy from a retailer of their choice, the exempt person must not do anything to discourage or prevent them from exercising this choice, whether by:
 - a) requiring the exempt customer to waive their ability to choose a retailer
 - b) unreasonably hindering their efforts to find another retailer, or
 - c) unreasonably hindering any metering or network changes required to enable choice of retailer.

Condition 22 – Contact details

1. The exempt person must provide a means of contact for account inquiries and complaints that can be readily accessed by exempt customers. Where a telephone number is provided, the charge for this call must be no more than the cost of a local call.

Condition 23 – Dispute resolution

1. In the event of a dispute concerning the sale of energy to an exempt customer, and in the absence of a determination of the relevant tenancy tribunal if the customer is a tenant, the exempt person must:
 - a) make reasonable endeavours to resolve the dispute, and
 - b) advise the exempt customer of the exempt person's dispute resolution process and any right that the exempt customer has to access the services of other relevant external dispute resolution bodies in Queensland.
2. The exempt person's dispute resolution process must meet, at a minimum, Australian Standards: AS/NZS 10002:2014 Customer Satisfaction - Guidelines for complaints handling in organisations.

Condition 24 – Continuity of supply

1. The exempt person must notify the exempt customers and the AER immediately if they are (or expect to be) disconnected, or there is any likelihood that they will be unable to continue selling energy.

Condition 25 – Termination of energy supply agreement

1. An energy supply agreement between the exempt person and an exempt customer will terminate:
 - a) on a date agreed by the exempt person and exempt customer, or
 - b) five business days (or a different time agreed by the exempt person and exempt customer) from the date when the exempt customer gives the exempt person a termination notice, or
 - c) at the conclusion of the exempt customer's lease for, or occupancy of, the premises to which the energy is supplied, or
 - d) when the exempt customer starts receiving energy retail services from a different retailer or exempt person, or
 - e) when a different exempt customer moves in and starts receiving customer retail services for the premises, or
 - f) at the end of a period of 10 business days commencing on the day the exempt customer's premises are disconnected, where the conditions for reconnection have not been met.
2. Termination of an arrangement to supply energy does not affect any rights or obligations that have already accrued under the agreement.

Condition 26 – Maintaining records

1. The exempt person must maintain records of the following for each of its exempt customers:
 - a) The name of the exempt customer.
 - b) The address of the exempt customer's premises.
 - c) The identifier of the meter for the exempt customer's premises (if applicable).
 - d) The date that the customer account was created.
 - e) Copies of any bills issued for the previous 12 months.

- f) The date of the most recent meter read for the customer (if applicable).
- g) The basis for determining any estimates of consumption for the purpose of billing where a meter read could not be obtained.

Condition 27 – Member of energy ombudsman scheme

1. An exempt person must, if permitted by an energy ombudsman scheme:
 - a) be a member of, or subject to, an energy ombudsman scheme for each jurisdiction where it sells energy to exempt customers and
 - b) comply with the requirements of that scheme.

Condition 28 – Hardship policy

1. An exempt person must develop, implement, maintain, and comply with, a plain English hardship policy for their residential exempt customers that contains at a minimum, the standardised statements provided in the AER's *Exempt person hardship policy template* published on the AER's website and as in force from time to time.
2. An exempt person's hardship policy must be implemented no later than 3 months from the exemption registration/approval date to which this condition applies.
3. An exempt person's residential exempt customer hardship policy must include:
 - a) processes for the early response by the exempt person in the case of residential exempt customers identifying themselves as experiencing payment difficulties due to hardship,
 - b) flexible payment options (including payment plans) for the payment of energy bills by residential exempt customers experiencing hardship,
 - c) processes for notifying residential exempt customers experiencing hardship of appropriate government concession programs and appropriate financial counselling services, and
 - d) processes to assist residential exempt customers with strategies to improve their energy efficiency.
4. An exempt person's hardship policy must not include unreasonable conditions that a residential exempt customer has to meet before being eligible for hardship support, including that the exempt customer must:
 - a) attend financial counselling
 - b) be represented by a third party such as a financial counsellor
 - c) submit to an energy audit
 - d) make a one-off payment or make a certain number of instalments towards their debt
 - e) pay their bills on time.
5. An exempt person's customer hardship policy must specify that the exempt person:
 - a) will take into account all of the circumstances of the residential exempt customer, and having regard to those circumstances, act fairly and reasonably, and
 - b) will provide a customer who is entitled to receive assistance under the exempt person's customer hardship policy with that assistance, in a timely manner.
6. If an exempt person deems a residential exempt customer to be ineligible for hardship assistance, the exempt person must:
 - a) provide the residential exempt customer the reasons why, and

- b) advise the residential exempt customer of their right to contact the energy ombudsman scheme within their state.
7. An exempt person must provide an exempt customer who is also a residential customer, a hardcopy or electronic link to its hardship policy at the start of their tenancy / residency / agreement or when an exempt customer informs the exempt person that they are experiencing payment difficulties.