



Appendix 26: Customer Hardship Policy

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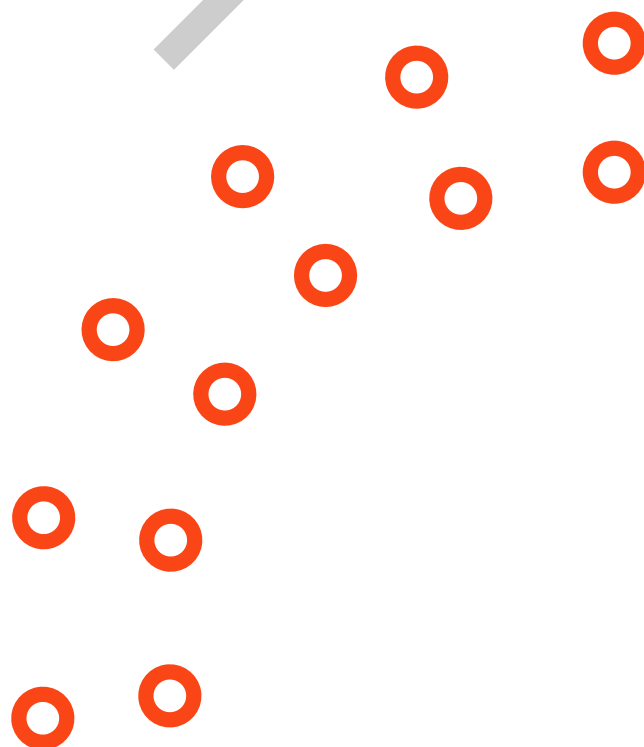
Our hardship policy – Power On Program

ACT | NSW | QLD | SA



This policy's available to residential customers in these states who have an active Origin account.

Effective September 2019



How to get in touch

If you are having trouble paying your energy bills, it's best to contact us sooner rather than later. You may be eligible for help under our Power On Program. It's designed to help you if you are experiencing financial hardship.

Simply call 13 24 61 during business hours or send an email to Enquiries@originenergy.com.au

If you need an interpreter, call 1300 137 427.

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit www.relayservice.gov.au or call 1300 555 727.

Origin has adopted the Australian Energy Regulator's Sustainable Payment Plan Framework and works with community groups to provide support to customers.

Where to get a copy of this document

You can download an electronic version of our Hardship Policy (this document) from originenergy.com.au/financial-support or give us a call and we'll send you a copy at no charge via post, unless your preferred method of communication is email in which case we will email a copy to you. You can also contact us to receive a copy of our Hardship Policy in large print.

Plus, all of our bills and collection notices have a message letting customers know they can talk to us at any time about any payment difficulties they're having. Our collection notices also include a link to our Hardship Policy.

You can also download a copy of our Power On Program brochure from our website listed above, or we can send you a copy.

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01 What is hardship, and who can apply for help?

Introduction

This policy applies to all residential customers living in ACT, NSW, QLD & SA 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 Power On 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.

Our Hardship Program is called Power On.

02 About Origin's Power On Program

Staying on top of bills can be really hard at times, and that's where our Power On Program comes in. Power On is our way of helping customers experiencing hardship to manage their energy usage and bills.

Power On helps us to work with our residential electricity and natural gas customers to make debt collecting and disconnecting someone's energy supply our last resort.

2.1 What we will do to help you

We will tell you about our Power On 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 Power On 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 Power On 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 Power On Program.

In most cases we'll be able to assess your hardship application on the spot and let you know if you are eligible to join the program. Sometimes we might need additional time to consider your circumstances – if we do, we'll provide you with a response within 10 business days from receipt of your application.

If you are accepted into our Power On 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.

2.2 We will work with you

If you have joined our Power On 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.

2.3 How Power On works

How to access the program

You can apply for the Power On Program at any time by contacting us on 13 24 61 or sending an email to Enquiries@originenergy.com.au. To be accepted into the Power On Program we will assess your current circumstances and if applicable, any previous Power On payment arrangements within the last 12 months.

You, your authorised support person or financial counsellor gets in touch

We'll ask about your individual circumstances and what's causing the payment difficulty. We may ask for you to provide supporting evidence of financial hardship to verify your circumstances.

If you've given us the go-ahead to talk to a support person, we'll engage with them as we would with you.

If you need to nominate a support person, simply give us your permission by calling, emailing or writing to us.

Or we may get in touch with you

We feel that every interaction with our customers is an opportunity to keep an eye out for any early signs of hardship.

We're monitoring payment history for late payments or unpaid bills, and may contact you to offer advice or assistance.

2.4 What does a successful Power On Program look like?

There is a range of assistance measures available to our Power On customers, and an important part of the program is a payment plan to help you get back on track. When your plan's in place, you'll need to make all scheduled Power On plan repayments in full and on time.

During the Power On Program, it's important to let us know if your circumstances change – for example, if you move to a new house, change your payment method, or feel like you might struggle to meet an upcoming payment.

2.5 How long does Power On last?

If you're on track

Your Power On plan lasts for the length of time we agreed to when you signed up, as long as you meet your commitments during the program.

Then, when your account is back on track, we'll let you know you've successfully completed the Power On Program and that normal billing terms will apply.

Keeping Power On

Getting in touch to let us know if you're having trouble staying on top of your Power On plan is the most important thing you can do.

If you miss making a Power On payment in full and on time then we may have to cancel your payment plan. If we cancel your first Power On payment plan, then we'll set you up with another – but this may be your last chance to stay enrolled in Power On.

If you have had two Power On payment plans cancelled within the last 12 months because you did not make the payments (in full and on time) then we will remove you from the Power On Program. If this happens, we'll go back to our usual debt collection process which may lead to disconnection if your debt remains unpaid in full.

If you have been removed from our Power On Program we may assess your application to re-enter the program depending on any new circumstance, and we may request you to provide supporting documents for your new circumstance.

Tips for staying on the program

Meeting your scheduled Power On payments is the easiest way to show you're committed to paying your outstanding debt.

If there's anything stopping you from doing this, get in touch right away to discuss options that could help, like:

- changing your payment method, the frequency or the amount,
- seeking assistance from a financial counsellor,
- looking into ways to reduce your energy use to cut costs, and
- talking to us about other ways we may be able to help.

2.6 When we can't help

Unfortunately, you may not be accepted onto the Power On Program if:

- you're no longer an Origin residential customer.
- you've reconnected your power illegally.
- you're dishonest about your circumstances.
- you've had two broken payment plans in the last 12 months (please refer to "Keeping Power On" section)

If we can't help you, we'll be up front and let you know why.

2.7 If you are facing financial Hardship, we'll:

- take into account all of your circumstances that we are aware of,
- respect you and your situation,
- act fairly and reasonably, and
- give you clear information about the assistance available under our Power On Program.

03 Getting back on track with Power On

3.1 Payment options

What we will do

There are different payment options available to hardship customers, including:

- payment plans
- Centrepay.

When you are in our Power On 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 using contact details you have previously provided.

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.

04 Other ways we can help

4.1 Our programs and services

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

- a range of payment options
- referrals for additional support
- support for energy usage

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.

4.2 We can help you save energy

Using less energy can save you money.

What we will do

When you join our Power On Program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

We also encourage you to visit the Origin website for additional energy savings tips.

4.3 We want to check you have the right energy plan

What we will do

When you join our Power On 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.

4.4 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.

Further information on the assistance programs for each state can be found by visiting the websites below:

- Australian Capital Territory: www.act.gov.au
- New South Wales: www.resourcesandenergy.nsw.gov.au
- Queensland: www.qld.gov.au
- South Australia: www.sa.gov.au

4.5 How we will meet our obligations

We have systems in place to enable us to meet our obligations with respect to customer hardship in:

- the Retail Law, and
- the Retail Rules, and
- the *AER Customer Hardship Policy Guideline*, and
- this Hardship Policy.

05 Training

We've created a comprehensive training and refresher program to help our people to help you.

This gives our team the skills to:

- answer your queries about our Hardship Policy and Power On Program,
- identify and help customers who have trouble paying energy bills.

We review and update our training and refresher program regularly.

06 Complaints

If you have a complaint about Power On, our team members are on hand to talk to you – and you can also ask to speak with a more senior person. Just ask.

And if we can't work it out, independent dispute resolution may be available through the relevant state Energy Ombudsman.

Australian Capital Territory Civil & Administrative Tribunal
02 6207 1740

www.acat.act.gov.au

Energy & Water Ombudsman NSW
1800 246 545

www.ewon.com.au

Energy & Water Ombudsman Queensland
1800 662 837

www.ewoq.com.au

Energy & Water Ombudsman SA
1800 665 565

www.ewosa.com.au

07 Our privacy promise

As an Origin customer, we manage your personal and credit information under the requirements laid out in the *Privacy Act* 1988 (Cth). To find out more about how Origin collects, uses, holds and discloses your personal and credit information, please visit www.originenergy.com.au/privacy.