



REAMPED ENERGY PTY LTD

Hardship Policy

Version 2

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



1.0 | BACKGROUND

ReAmped Energy Pty Ltd (ReAmped) is a customer focused business and believes in keeping things fair and simple. We have developed this policy in accordance with the AER Sustainable payment plans framework to provide consistent and compliant support to all our customers. At ReAmped we believe that early intervention is the best way to not only help customers in financial difficulty pay their current bills but also prevent uncontrollable arrears. Once customer hardship has been identified we will work collaboratively with the customer to reduce and eventually eliminate any outstanding arrears, only exploring disconnection as a last resort.

Our customer service team have all received comprehensive training in identifying and dealing with financial hardship as part of their induction and is embedded in their ongoing training programs. This enables the team to engage in compassionate and non-judgemental conversations. We are committed to ensuring that customers have equitable access to all resources outlined in this policy.

2.0 | WHAT DOES HARDSHIP MEAN?

ReAmped defines hardship as residential customers who would like to pay their energy bills, but do not have the financial capacity to do so at a point in time. This could either be a short-term hardship, where there has been a temporary change in financial circumstance or a long-term hardship where a customer has low and/or fixed income or a prolonged illness which causes difficulty in paying their energy bills.

3.0 | IDENTIFYING HARDSHIP

In order to support our belief in early intervention and provide our customers with timely assistance ReAmped is constantly monitoring its customers' usage and payment history for late payments, frequency of applications for government assistance and payment extensions. We consider these to be key indicators that customers are experiencing difficulty in meeting their energy bills. We encourage customers who are struggling financially to contact us as soon as possible so we can work together on a tailored solution. In some circumstances third party advocates such as financial counsellors or welfare agencies may advise us of a customer's situation. In all cases, once we have identified that customers are experiencing difficulty we are able to offer options to support them through this period.



4.0 | REAMPED'S COMMITMENT

For each customer entering into the hardship program we will:

- Be respectful, compassionate and treat their circumstances with sensitivity.
- Make customers aware of our Hardship Policy. The Hardship Policy is available on the website at www.reampedenergy.com.au/hardship
- Inform customers of their entitlements.
- Establish suitable customer assistance programs, such as an 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.
- Not disconnect their energy supply whilst the customer is actively participating in the hardship program.

We will continue to work with customers during their participation in our Hardship Program by regularly reviewing any payment plans provided to ensure they remain affordable.

5.0 | DISCONNECTION NOTICES

To remain in the hardship program the customer needs to contribute by:

- Keeping in contact with the ReAmped Customer Service Team and advising them of any change in circumstances that may impact the payment plan.
- Making all the scheduled payments as outlined in the plan.
- Proactively managing energy usage to responsible levels and within their financial means.
- Actively engaging with a Financial Counsellor where appropriate and agreed.

6.0 | DISCONNECTION FAILURE

Customers may request removal from the hardship program at any time where they have met all the requirements of the arrangements we have agreed and have advised that they are no longer experiencing difficulty in paying their energy bills. Where customers complete the hardship program they will be contacted by ReAmped advising of the successful completion and that they will be returned to ReAmped's normal billing cycles, debt collection and disconnection processes.

Customers who decide to change retailer will automatically be removed from ReAmped's hardship program.



7.0 | PAYMENT PLANS

ReAmped has flexible payment plan options that can be tailored to an individual customer's situation. When assessing the best option we will consider the customer's ability to pay, current amount overdue and their expected energy usage for the coming year. Before ReAmped recommends a payment plan we will use our best endeavours to provide the customer an opportunity to advise us of a regular amount they can afford. This is to avoid any pressure on a customer to accept an unrealistic payment plan.

ReAmped Payment Plan

A tailored plan designed to ensure consumption and overdue amounts are paid off over a maximum period of 24 months. This can be by way of weekly, fortnightly or monthly direct debit instalments.

8.0 | CENTREPAY

Customers who receive Centrelink benefits or allowances are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to setup and manage a regular deduction from their Centrelink payment to pay their energy bills.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>. Please note, use of Centrepay is a requirement for all standing contracts but may not be available for some market contracts. Customers should check their market contract terms and conditions to confirm availability of this payment option.

9.0 | GOVERNMENT CONCESSIONS AND GRANTS

There are a variety of government concessions, grants and rebates to assist low income, vulnerable or medically dependent customers. Further information on the assistance programs can be found by visiting the below:

- New South Wales, visit www.trade.nsw.gov.au.
- Queensland, visit www.communities.qld.gov.au or call 13 74 68.

10.0 | FINANCIAL COUNSELLING SERVICES

ReAmped encourages its customers within the hardship program to speak to an accredited financial counsellor. This is a free service whereby the financial counsellor works with the customer to help them take control of their finances. To find a financial counsellor in your area please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.



11.0 | REVIEW OF MARKET CONTRACT

ReAmped will review and continually monitor the customers behaviour and consumption upon entry into a hardship program. If we find a more appropriate tariff we will advise them of this and if they decide to transfer, they can do so at no cost. We will bear in mind the cost effectiveness, whether the customer has any dedicated off-peak appliances, previous bills and tariffs, the overall power usage and any other relevant information provided by the customer.

12.0 | ENERGY EFFICIENCY ADVICE AND AUDITS

Many customers are unaware of the modifications, which can be made around the house or to their consumption behaviour, to save money. ReAmped's online customer portal allows its customers to easily view their consumption in a graphical form over a user-defined period i.e. a day, week, month etc. ReAmped also encourages off-peak consumption and moving discretionary energy usage to lower price periods. ReAmped also has some great ideas and tools specifically designed to help customers reduce bills.

To help customers better understand how their household appliances and energy usage affects their bills, we strongly encourage them to contact our customer service team via the online portal and visit the below useful websites:

<http://yourenergysavings.gov.au>

<http://www.energyrating.gov.au>

<https://www.choice.com.au>

<https://www.moneysmart.gov.au>

We can facilitate an energy audit for customers experiencing payment difficulty. We are able to consider full or partial cover of the cost of such audits, depending on the circumstances of each case. Such an audit may be offered free of charge to the customer if there is an unexplained higher than usual electricity consumption within the household and the customer debt level is high. A thorough investigation of the customers profile will be undertaken by ReAmped before determining if an energy audit is required.

13.0 | ELECTRICAL APPLIANCE REPLACEMENT

Where a field audit recommends replacement of an appliance to reduce electricity consumption, 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.



14.0 | DISCONNECTION

If a customer stops making their instalment payments ReAmped will attempt to contact them on at least three occasions. We will only disconnect a customer as a last resort, and will not disconnect a customer who is actively participating in a program under this policy. If the customer is unable to provide reasonable assurance that they will meet their payment obligations and/or if they fail to follow another payment plan, then ReAmped will remove the customer from its hardship program. If this occurs the customer will default back to ReAmped's usual debt collections process. Under this process the customer will no longer be protected from disconnection if energy bills are not paid.

Disconnection is ReAmped's absolute last resort, and would consider it only after exhausting all other reasonable options.

15.0 | FEES AND SECURITY DEPOSITS

Customers participating in the hardships program will not be charged late payment fees or asked for a security deposit.

16.0 | COMPLAINTS

The ReAmped customer service team works with the customer to resolve any complaints they may have. ReAmped's Complaints and Dispute Resolution Policy can be found on its website at www.reampedenergy.com.au. If resolution is not possible, or at the request of the customer, the complaint will be escalated with the ReAmped Energy's corporate structure as set out in the Complaints and Disputes Resolution Policy. If the customer is unhappy with the outcome of the enquiry they may submit their complaint to the Energy and Water Ombudsman Victoria by visiting www.ewov.co.au or by phoning 1800 500 509

17.0 | PRIVACY

ReAmped is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). The ReAmped Energy Privacy Policy can be found on its website at www.reampedenergy.com.au.



18.0 | REVIEW OF THE POLICY

This policy will be reviewed on an annual basis.