



Hardship Support Policy and Program



CUSTOMER HARDSHIP POLICY

Apex Energy Network's National Hardship Policy Established in January 2017 is facilitated through the Apex Energy Network Customer Hardship Support Program. The program was developed in consultation with Apex Energy Network's Strategy and Compliance committee, which consisted of Account Consultants, strategic and compliance directors within Apex Energy Network.

Apex Energy Network is committed to offering innovative and reasonable payment solutions for customers facing difficulties. The Customer Hardship Support Program is designed to provide assistance to customers experiencing financial hardship and unable to make payments as required under Apex Energy Network's Electricity Supply Agreement and under applicable law.

This policy is directly aligned with the document entitled 'Final Guidance on AER approval of customer hardship policies – May 2011'. <https://www.aer.gov.au/retail-markets/retail-guidelines-reviews/guidance-on-aer-approval-of-customer-hardship-policies>

So as to work in the best interests of our customers, Apex Energy Network maintains the Customer Hardship Policy. Broadly, this policy sets out key principles to guide staff in interactions with customers and their representatives. It also sets out the steps we will take to identify and manage hardship.

This Policy is available on our website <https://www.apexenergy.com.au> and will be provided to customers free of charge on request.

The following principles underline this policy:

- Energy is an essential service and this company values the fact that customers trust it to supply energy as a retailer.
- Customers are the ultimate stakeholders and Apex Energy Network intends to tailor its service to their needs and circumstances.
- Apex Energy Network will continually seek ways to be of assistance to all customers in terms of services, expertise and connections. Where helpful, customers will be referred to an interpreter service.
- Customers will be dealt with, respectfully, with understanding and fairly.
- Customers in hardship will be encouraged to seek assistance from our staff.
- Customers will be actively assisted to reduce their energy usage without affecting them financially or personally or reducing their standards of living.
- Disconnection of customer is a last resort and customers participating in the Apex Energy Network Customer Hardship Support Program will not be disconnected.
- Apex Energy Network will carry out its Hardship Program fairly, consistently and transparently.

Apex Energy Network acknowledges that at times customers may not be able to meet our standard payment terms. Therefore, residential customers who are willing to pay, but are prevented from doing so due to either ongoing hardship or temporary difficulties, may be eligible for Apex Energy Network's Customer Hardship Support Program.

The Customer Hardship Support Program aims to provide support to customers in hardship with an opportunity to manage, stabilise and assist them out of the cycle of debt. This is achieved by offering a range of alternatives to best meet the customers' individual needs and situations.

Definition of Financial Hardship

A customer experiencing financial hardship has been defined as someone who is willing to fulfil his or her commitments but does not have the ability to do so.

Eligibility

To be eligible to enter the Customer Hardship Support Program, a customer must meet the following criteria:

- Have a current residential customer account with us; and
- Be experiencing short- or long-term hardship.

Indicators of Financial Hardship*

The following is a non-exhaustive list of possible indicators:

- The customer has expressed financial difficulties.
- The customer's account history indicates that they have had payment difficulties in the past.
- The customer is visiting a financial counsellor.
- The customer has been referred to Customer Hardship Support Program by an external organisation.
- The customer has experienced a loss of primary income, serious illness, death, disability, domestic violence or separation.

Customer Obligations

While participating in the Customer Hardship Support Program, Customers must:

- Be willing to pay;
- Keep in regular contact with their Apex Energy Networks Account Manager and update them of any relevant change in financial circumstances; and
- Adhere to the Customer Hardship Support Program.

Referral to the Customer Hardship Support Program

Customers are referred to Customer Hardship Support Program through four main channels:

1. Self-identification by customer. Apex Energy Network encourages customers who are experiencing financial hardship, or think that they may in the future, to contact us to discuss how we can support them in managing their electricity account. Our Account Consultants are trained to assist customers throughout this process in a supportive manner. Customers will be encouraged to consider how they might benefit from participating in the Hardship Program. In order to promote self-identification, Apex Energy Networks will include a notice about the Customer Hardship Support Program on Customer reminder notices. Customers can call us on 1300 273 969 or email us at info@apexenergynetworks.com.au. If Customers require an interpreter, they may call 131 450. For help using an interpreter, customers should visit the Australian Government Translating and Interpreting Services Website at <https://www.tisnational.gov.au/>.
2. Contact Centre – Apex Energy Network Account Consultant;
3. External Organisations (Financial Counsellors);
4. Identification by Apex Energy Network – Early Response. Achieved by ongoing monitoring of accounts looking for potential indicators of hardship, including accumulating debt. Once potential financial hardship is discovered, Apex Energy Network will offer the relevant customers assistance and referral into the Customer Hardship Support Program. Customers will be contacted by phone call within 48 hours of being identified as a customer who may benefit from participation in the Hardship Program. Whether or not the customer responds to that contact, they will be sent a letter inviting them to participate in the Hardship Program immediately after contact is attempted. A follow-up phone call will then be made to discuss the letter.

Assistance available under Customer Hardship Support Program

- Solutions are tailored to meet the customer's individual needs.
- Payment plans are established to cover the customer's ongoing energy costs and reduce arrears, considering the customer's capacity to pay.
- Customers are encouraged to make their regular payments.
- Information is provided about alternative payment options, government assistance and concessions, as well as counselling and support services.
- Energy conservation advice is offered to assist customers in reducing their consumption and future energy costs.
- Supply is maintained, and customers are shielded from further collection action or disconnection while they are actively participating in the program
- Customers avoid incurring additional fees and charges associated with debt.
- All customers are sent a welcome letter confirming their payment plan..

We encourage customer to contact their Account Manager to adjust their payment plans if there has been a change in their circumstances, preventing them from meeting the agreed arrangements, as described in the indicators of financial hardship.

Failure to enter into an adjusted payment plan, or to make repayments of an adjusted payment plan will impact on a customer's eligibility to remain in the Customer Hardship Support Program.

Customers may choose to exit a payment plan early at any time and will not be charged an early exit fee.

Late payment fees will be waived for customers on our Customer Hardship Support Program. Customers on our Customer Hardship Support Program will not be required to pay a security deposit.

Customers on our Customer Hardship Support Program will not be disconnected. Disconnection of energy is a last resort.

Customers on our Customer Hardship Support Program will not be charged a late payment fee.

Correspondence from Apex

Upon acceptance in to the Customer Hardship Support Program you will receive written confirmation. **Refer to annexure A.**

Once a payment plan has been agreed you will receive written confirmation of the plan and instalments due. **Refer to annexure B.**

If you fail to make the agreed instalments you will receive notification that you have missed an instalment. **Refer to annexure C.**

If after receiving notification of a missed instalment you continue to not make payment of the instalments your payment plan will be cancelled. You will receive written notification of this and what options you have. **Refer to annexure D.**

Flexible Payment Options

- In providing flexible payment options, Apex Energy Network is committed to *Sustainable payment plans: A good practice framework for assessing customers' capacity to pay*¹
- Customers will be informed about the range of options they have available to pay any amount outstanding on their accounts and /or for ongoing consumption.
- The payment arrangement made with any customer will take into consideration the amount outstanding on the customer's account, the customer's capacity to pay and the customer's expected energy consumption over the next twelve (12) months.

¹ See <https://www.aer.gov.au/system/files/AER%20Sustainable%20payment%20plans%20framework%20-%20Version%201%20-%20July%202016.pdf>.

- In setting up the payment arrangement, discussions will be held with a customer regarding the circumstances surrounding entry into the Customer Hardship Support Program, other financial commitments the customer has and any support the customer is entitled to under government-funded schemes, concessions and rebates.
- When considering a customer's capacity to pay, the following factors will be reviewed:
 - Any income the customer is receiving
 - Any support the customer is receiving or is entitled to
 - The customer's various personal, household and other expenses
 - Any dependents that rely on the customer for income and/or other forms of support
 - Any likely change to the customer's income and expenditure over the next twelve (12) months
 - Other financial commitments the customer has
 - Any report from a financial counsellor or other authorised third party on the customer's capacity to pay
- If a customer is entitled to receive payments from Centrelink and would like to enter into a Centrepay arrangement, we will ensure that this facility is made available.
- Customers may contact us for further information on Centrepay using the contact details provided below.
- To ensure an appropriate payment plan is calculated, we will determine the estimated usage and amount needed to reduce arrears over an extended period.
- The length of the payment plan will be dependent on the nature of the hardship, the level of debt and the customer's capacity to pay.
- We will have regard to the customer's expected energy consumption over the following twelve (12) months when establishing payment arrangements.
- Payment plans will include an offer for the customer to pay for their energy consumption in advance or in arrears by instalment payments.
- The final payment plan negotiated with a customer will be set out in a schedule and confirmed over the phone and emailed or mailed to the customer using Letter HP03 (see Schedule A). The letter will confirm the customer's current arrears, the date the first payment is due, a schedule of all payments including the dates that payments will be due, confirmation of the amounts of each payment, confirmation of the number of instalments under the arrangement and confirmation of the customer's right to cancel or amend the arrangement upon request.
- The customer will have the option of requesting a hardship arrangement be reviewed at any time to either decrease or increase payments.
- A customer's Account Manager will review the customer's account on a monthly basis under the Customer Hardship Support Program. The Account Manager will contact the customer if an arrangement becomes unsuitable.
- The Account Manager has a duty to ensure that he or she treats customers with respect and courtesy at all times.
- A customer may contact an Account Manager's supervisor at any time if the customer is unhappy with the way the Account Manager is managing the account under the Customer Hardship Support Program.

Government Rebates, Concessions and Grants

- A customer's Account Manager will work with existing advisors, including financial counsellors and solicitors, should any be involved.
- With a customer's permission, the Account Manager will arrange and schedule group meetings or conference calls to bring all parties together to work on a plan to address energy account management.
- If a customer joins the Customer Hardship Support Program with no external advisors and if the customer consents, a meeting will be arranged with a Financial Counsellor at no cost to the customer.
- The Account Consultants will be responsible for providing customers with information on any government rebate, concession or grant to which the customers may be entitled and will assist them with the application process.
- Account Consultants will speak with customers about the eligibility criteria and seek information to assist in determining eligibility.

Further information for customers who may be eligible for government rebates, concessions or grants in their state of residence, may be found on the following websites:

- New South Wales: www.resourcesandenergy.nsw.gov.au
- Queensland: www.dews.qld.gov.au

If customers would like to seek their own financial assistance, they can contact the National Debt Helpline on 1800 007 007 to talk for free to financial counsellor from anywhere in Australia.

Energy Efficient Products and Advice

- Within a week of a customer's entry into the Customer Hardship Support Program, the customer's Account Manager will, with the customer's consent, arrange a telephone or face-to-face discussion with an energy efficiency specialist (Specialist) at no cost to the customer.
- A Specialist may also request that meters be checked or tested or an electrician visit at no cost to the customer.

Market Contract Review

- Account Consultants will be responsible for reviewing the appropriateness of customers' market contracts upon entry to the Customer Hardship Support Program. This review will take place within two (2) weeks of entry into the Customer Hardship Support Program and will be conducted at no cost to customers.

- If, on review, an Account Manager determines that a customer could be provided with an offer that is more suitable to the customer's circumstances (e.g., lower tariffs, different product structure) the customer will be given the option of moving to the new offer.
- If the customer consents, the customer will be moved to the new offer and not be charged any fee to do so. The customer will remain a participant of the Customer Hardship Support Program on the new contract.
- The customer's Account Manager will, during the review, determine if the customer's market contract prevents him or her from using Centrepay and, if it does, will offer the customer an alternative contract or the opportunity to amend the existing contract to include Centrepay. In all cases, any alternative contract offered will make Centrepay available as a payment option.
- The results of the review into the appropriateness of a customer's current market contract will be communicated to the customer by phone or in writing within three (3) weeks of entry into the Customer Hardship Support Program. The customer will then be given as much time as needed to consider accepting an alternative offer.

Unique assistance

Sometimes a customer may benefit from tailored assistance which as an alternative, or in addition, to another form of support in the Hardship Program. This may include payment incentives, debt suspension or partial debt waiver.

This type of assistance will be offered at Apex Energy Network's discretion and the following factors will be considered:

- Capacity to pay;
- Payment history;
- Engagement with Apex Energy Network;
- Participation in Apex Energy Network's Hardship Program.

Transferring from the Customer Hardship Support Program

- Customers who successfully complete their payment plan and return to a sustainable credit position are sent a letter of congratulations, encouraged to continue regular payments and the account is returned to the normal collection cycle. **Refer to annexure E.**
- The customer must remain in contact and notify Apex Energy Network of any relevant changes in financial circumstances. If the customer fails to keep an arrangement and/or respond to two phone calls from us and two letters requesting contact, the customer will be removed from the Hardship Program and will go into the normal collections cycle.
- If a customer is removed from the Hardship Program, he or she will be sent a Letter which sets out the reasons for removal from the program and gives the customer the opportunity to make contact and negotiate further payment arrangements.

Review Process

Apex Energy Network are continuously looking to further develop and improve the Customer Hardship Policy & Customer Support Program.

The Customer Hardship Policy is to be reviewed biannually, by the compliance panel. The Customer Support Program is a fluid set of guidelines allowing for the varied and everchanging cases it is required to facilitate, it will be formally reviewed biannually parallel with the Hardship Policy.

The success of the Customer Hardship Support Program is dependent on customers', as well as Apex Energy Network's, commitment to working together to reduce arrears and enable customers to manage their future energy usage.

Training

Apex Energy Network staff will receive training on this policy, issues relating to financial hardship, how to identify customers in potential hardship and communicate respectfully to ensure customers experiencing hardship are dealt with in an empathetic and non-judgmental manner.

Staff will also receive regular refresher training on identification and referral processes and protocols.

Staff will attend meetings and training provided by financial counsellors and community organisations to assist in understanding the issues that may be faced by customers.

A record of training will be kept for all staff in accordance with the Human Resources training procedures.

Apex Energy Network's Customer Hardship Support Program Account Consultants are provided with training in areas including:

- Sensitive approaches to communicating with customers in hardship.
- Understanding the issues associated with income uncertainty.
- Financial counselling and assistance available to customers.

Apex Energy Network is committed to providing customers with the highest level of service and ensures that:

- All customers are treated individually and with respect.
- All information gathered is treated with sensitivity and in accordance with the STRAT Apex Energy Network Privacy Policy under the requirements of the Privacy Act 1988.

WEBSITE SUMMARY

What is the Apex Energy Network's Hardship support program?

Apex Energy Network has a national hardship support program. It's available to Apex Energy Network residential customers who are experiencing a temporary or long-term financial difficulty that is making paying their electricity bills difficult.

Apex Energy Network understand that financial support is sometimes needed, our hardship support program differs from other payment plans. It is designed to provide personalised assistance and support to help you get back on track with payment of your electricity bills.

Apex Energy Network have specially trained account consultants that can tailor assistance to your individual needs and establish a personalised payment plan. While you are actively participating in the Customer Hardship Support Program, Apex Energy Network will ensure your home is not disconnected and there is no collection action on your account.

Depending on your needs, we can also provide you with information about: payment options, including regular, and forward payment plans, government concessions and assistance for which you may be eligible, other support services, and energy efficiency advice to help you understand and manage your energy usage and save you money.

What to expect while participating in the Customer Hardship Support Program

By participating in Apex Energy Network Customer Hardship Support Program, you will always speak directly to one of our specially trained account consultants.

We will listen and work with you to set up a personal payment plan that takes into consideration your financial situation and what you can afford to pay.

As long as you are actively participating in the Customer Hardship Support Program, you will not be disconnected from your gas or electricity supply and you will be exempt from further collection action. Apex Energy Network will also support Hardship Participants if they choose by;

- offering advice about government assistance and concessions that may be available.
- putting you in touch with other support services which you may find useful, including independent financial counselling.
- providing you with simple energy saving tips that can help you save money by using less gas or electricity, while still keeping your home comfortable.

Who is eligible to participate in the Apex Energy Network Customer Hardship Support Program?

The Customer Hardship Support Program is available to Apex Energy Network's residential customers who are experiencing temporary or long-term financial difficulty and having trouble paying their electricity bills.

There are a number of reasons why it may be difficult to pay your energy bills.

These may include, but not limited to;

- loss of or change in income,
- serious illness, disability or death in the family,
- separation, divorce or other family crisis, or
- other personal reasons.

Will everyone know I am having difficulty paying my bills?

No. Your privacy is important to us. Our Account consultants experienced with assisting customers in financial difficulty. Any information we need to know about your situation will be kept confidential and in accordance with the requirements of the Privacy Act 1988, and the Apex Energy Network privacy Policy.

Complaints

If you have a complaint about Apex Energy Network's Customer Hardship Support Program, you can contact Apex Energy Network by calling us on 1300 273 969 or emailing us at info@apexenergynetworks.com.au.

We will endeavour to resolve your issue as quickly as possible in accordance with our Disputes Resolution Policy. However, if you remain dissatisfied, you may wish to contact the Energy Ombudsman in your state. The contact details for the Energy Ombudsman are below:

Energy and Water Ombudsman of New South Wales

By Post: PO Box 1343, Haymarket NSW 1240

Freepost: Reply Paid 86550, Sydney South NSW 1234.

Free call: 1800 246 545

Free fax: 1800 812 291

Online: <https://www.ewon.com.au/page/contact-us>

Interpreter: 131 450 - For help using an interpreter visit TIS

National Relay Service: 133 677 - For help using this service visit NRS

Email: omb@ewon.com.au

In Person: Level 11, 133 Castlereagh Street, Sydney. Please ring beforehand to make an appointment.

Energy and Water Ombudsman Queensland

Freecall: 1800 662 837

Translation services: 131 450 - For help using an interpreter visit TIS

National Relay Service: 133 677 - For help using this service visit NRS

Fax: (07) 3006 2670

Online: <http://www.ewoq.com.au/submit-a-complaint>

Email: complaints@ewoq.com.au or info@ewoq.com.au

In person: Level 16/53 Albert Street, Brisbane City QLD 4000

