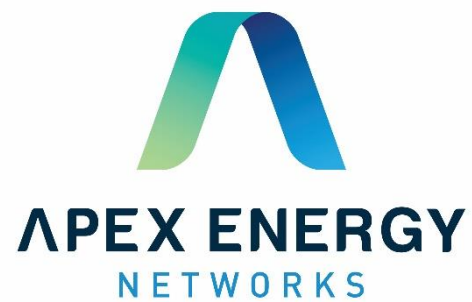




Hardship Support Policy and Program



1. Introduction

This policy applies to all residential customers living in Queensland and New South Wales 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 hardship program

You can ask a support person or a 'Customer Representative' to contact us, such as:

- a financial counsellor
- someone who helps you manage your energy bills.

This 'Customer Representative' is a person you have appointed and delegated to deal with us, on your behalf, with some authority over your account. An 'Advocate' is a person you have appointed to deal with us, on your behalf, but without any authority over your account.

You can authorise a 3rd party to speak on your behalf. You can either call or write to us with the following details:

- Authorised person's name
- Contact number
- Date of birth
- How long the authority is for

We have appropriate systems in place to enable us to meet the obligations we have with respect to customer hardship in:

- The Retail Law
- The Retail Rules
- AER Customer Hardship Policy Guideline March 2019, and
- This Hardship Policy

The following principles underline this policy:

- Energy is an essential service and Apex Energy values the fact that you trust us to supply energy as a retailer.
- You are the ultimate stakeholders and Apex Energy intends to tailor its service to your needs and circumstances.
- Apex Energy will continually seek ways to be of assistance in terms of services, expertise and connections. Where helpful, you will be referred to an interpreter service.
- You will be dealt with respectfully, with understanding and fairly.
- We will assist you to reduce the energy usage without affecting you financially or personally or reducing the standards of living.
- Disconnection of customers is a last resort. We will not disconnect if you are actively participating in the Apex Energy Customer Hardship Program.
- Apex Energy will carry out its Hardship Program fairly, consistently and transparently.

2. Eligibility and Process for Acceptance

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

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

The process for acceptance in our Hardship Program is as follows:

- Contact must be made with one of our Customer Service Representatives
- Our customer service representative will verify that you are a current residential customer of ours through a standard verification process
- They will verify that you have an existing debt
- They will ask if you accept to commit to making payments according to an agreed payment plan and will inform us if you are unable to meet the payment conditions
- They will ask that you stay in touch to keep us informed of any changes to your circumstances
- If you answer yes to these questions, then you will be accepted into our Hardship Program
- If you have made contact in writing or email, we will ask these questions and upon your response to these questions will give you a response within 5 business days
- Permission may also be sought to ask broader questions of income and expenditure to assess your capacity to pay and if we can assist you any further.

If you do not need the above criteria you may be ineligible for assistance under this policy. We will contact you and tell you why you are ineligible.

3. Indicators of Financial Hardship

The following is a list of possible indicators:

- You have expressed financial difficulties
- Your account history indicates that you have had payment difficulties in the past
- You are visiting a financial counsellor
- You have been referred to Customer Hardship Support Program by an external organisation.
- You have experienced a loss of primary income, serious illness, death, disability, domestic violence or separation.

4. Identification by Apex Energy – 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 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.

5. Customer Obligations

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

- 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

6. What we will do to help you

We will tell you about our hardship 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 hardship 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 hardship 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 hardship program

We will assess your application for hardship assistance within 3 business days from your application.

We will let you know if you are accepted into our hardship program within 5 business days from receipt of the application.

If you are accepted into our hardship 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.

7. Payment Options

7.1 What we will do

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

- Centrepay
- Direct debit
- BPay
- Credit Card

When you are in our hardship 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.

7.2 Flexible Payment Options

- Apex Energy have specially trained account consultants that can tailor assistance to your individual needs and establish a personalised payment plan.
- In providing flexible payment options, Apex Energy is committed to Sustainable payment plans: A good practice framework for assessing customers' capacity to pay.
- You will be informed about the range of options we have available to pay any amount outstanding on your account and/or for ongoing consumption.
- The payment arrangement made with you will take into consideration the amount outstanding on your account, capacity to pay and the expected energy consumption over the next twelve (12) months.
- In setting up the payment arrangement, discussions will be held with you regarding the circumstances surrounding entry into the Customer Hardship Support Program, other financial commitments you have and any support you are 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 you are receiving
 - Any support you are receiving or is entitled to
 - household and other expenses
 - Any dependents that rely on you for income and/or other forms of support.
 - Any likely change to your income and expenditure over the next twelve (12) months
 - Other financial commitments you have
 - Any report from a financial counsellor or other authorised third party on your capacity to pay.
- If you are entitled to receive payments from Centrelink and would like to enter into a Centrepay arrangement, we will ensure that this facility is made available.
- You may contact us for further information on Centrepay using the contact details provided towards the end of this document.
- 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 your capacity to pay.

- Payment plans will include an offer to pay for the energy consumption in advance or in arrears by instalment payments.
- The final payment plan negotiated will be set out in a schedule and confirmed over the phone and emailed or mailed to you.
- You will have the option of requesting a hardship arrangement be reviewed at any time to either decrease or increase payments.
- Account Manager will review your account on a monthly basis under the Customer Hardship Support Program. The Account Manager will contact you if an arrangement becomes unsuitable.
- The Account Manager has a duty to ensure that he or she treats you with respect and courtesy at all times.
- You can contact the Account Manager's supervisor at any time if you are unhappy with the way the Account Manager is managing the account under the Customer Hardship Support Program.

Once we agree to a payment plan, we will send you information via your preferred communication method, this will include:

- 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.
- right to cancel or amend the arrangement upon request

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.

If you miss a payment, we will contact you to see if you need help. We will contact you by:

- Making 2 phone calls to let you know the details of the missed payment.
- If we are unable to contact you over the phone, we will send you 2 payment plan reminder letters advising you the details of the missed payment and what you must do to prevent the arrangement from getting cancelled.
- 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.

If you successfully complete the payment plan and return to a sustainable credit position, we will send a letter of congratulations, encouraging you to continue regular payments and the account will be returned to the normal collection cycle.

If we remove you from the Hardship Program, we will send a Letter which sets out the reasons for removal from the program and gives you the opportunity to make contact and negotiate further payment arrangements.

7.3 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

8. 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.

8.1 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

8.2 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.

9. Our programs and services

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

- An Account Manager will work with existing advisors, including financial counsellors and solicitors, should any be involved.
- With your 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 you join the Customer Hardship Support Program with no external advisors and if you consent, a meeting will be arranged with a Financial Counsellor at no cost.
- The Account Consultants will be responsible for providing you with information on any government rebate, concession or grant to which you may be entitled and will assist with the application process.
- Account Consultants will speak to you about your eligibility criteria and seek information to assist in determining eligibility.

Following are the available government rebates, concessions or grants for each state:

QLD Customers

- Electricity Concession
- Reticulated Natural Gas
- Electricity Life Support Concession Scheme
- Medical Cooling and Heating Electricity Concession
- Home Energy Assistance Scheme (HEAS)

For more information visit - www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions

NSW Customers

- Energy Switch
- Family Energy Rebate
- Appliance Replacement Offer
- NSW Gas Rebate
- Low Income Household Rebate

- Energy Accounts Payment Assistance Scheme (EAPA)
- Discounted Energy Efficient Lighting
- Discount Energy Efficient Air Conditioners

For more information visit - <https://www.service.nsw.gov.au/campaign/cost-living#energy-and-utilities>

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.

9.1 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.

10. We want to check you have the right energy plan

When you join our hardship 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.

10.1 Market Contract Review

- Account Consultants will be responsible for reviewing the appropriateness of your 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.
- If, on review, an Account Manager determines that you could be provided with an offer that is more suitable to the circumstances (e.g., lower tariffs, different product structure) you will be given the option of moving to the new offer.
- If you consent, we will move you to the new offer at no cost. You will remain a participant of the Customer Hardship Support Program on the new contract.
- Your Account Manager will, during the review, determine if the market contract prevents you from using Centrepay and, if it does, will offer 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 your current market contract will be communicated by phone or in writing within three (3) weeks of entry into the Customer Hardship Support Program. You will then be given as much time as needed to consider accepting an alternative offer.

11. We can help you save energy

Using less energy can save you money. We will suggest the following:

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

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

12. We will work with you

If you have joined our hardship 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

13. Disconnection

While you are actively participating in the Customer Hardship Support Program, Apex Energy will ensure your home is not disconnected and there is no collection action on your account.

14. Access to the Policy

This policy is directly aligned with the document entitled 'AER Customer Hardship Policy Guideline Version 1 March 2019. <https://www.aer.gov.au/system/files/AER-Customer-Hardship-Policy-Guideline-March-2019.pdf>

This Policy is available on our website and will be provided free of charge on request.

Upon Request a copy will be sent to you in accordance with your preferred method of receiving written communication from us.

We are committed to providing energy services, and appropriate hardship programs to our customers with diverse communication.

If you have difficulty with English, you can call the interpreter service on 131450.

If you experience any disabilities, you can appoint an authorised 3rd party or advocate to deal with us, on your behalf.

If you reside in a remote area and don't have access to the internet, you can request a copy of this policy at no cost by calling us on 1300 273 969 or in writing to Apex Energy PO Box 5658, Maroochydore BC, QLD 4558.

Customers are informed about the existence of a Hardship policy through our Customer Charter, which is issued during the sign-up process along with the welcome pack, Hardship welcome letter, Reminder and Disconnection notices.

15. Complaints

If you have a complaint about Apex Energy's Customer Hardship Support Program, you can contact Apex Energy Network by calling us on 1300 273 969 or emailing us at admin@apexenergy.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. Please note as an embedded network customer in Queensland you are ineligible to contact your states ombudsman. The contact details for the NSW Energy Ombudsman are below:

Energy and Water Ombudsman of New South Wales

By Post: PO Box 1343, Haymarket NSW 1240

Freepost: Reply Paid 86550, Sinfo@apexenergydney 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.

For Queensland customers of embedded networks you can contact the Queensland Civil & Administrative Tribunal (QCAT) on 1300 753 228 or email them at enquiries@qcat.qld.gov.au

16. Training

Apex Energy staff will receive training on this policy, issues relating to financial hardship, how to identify customers in potential hardship, assist customers experiencing payment difficulties 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'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 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 Apex Energy Privacy Policy under the requirements of the Privacy Act 1988.

17. Review Process

Apex Energy 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 ever changing 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's commitment to working together to reduce arrears and enable customers to manage their future energy usage.

18. Privacy

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. Apex Energy's Privacy policy can be found on our website.

19. Contact Details

You can call us on 1300 273 969 or email us at admin@apexenergy.com.au. If you require an interpreter, you may call 131 450. For help using an interpreter, please visit Australian Government Translating and Interpreting Services Website at <https://www.tisnational.gov.au/>.