

HARDSHIP POLICY

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1 Introduction

This policy applies to all residential customers living in ACT, NSW, Queensland, South Australia, Tasmania, Victoria 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 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.

2 Why does Savant Energy have a Hardship Policy?

At Savant Energy, we understand that from time-to-time customers experience financial hardship and may need additional assistance and flexibility. Our Hardship Policy identifies and assists vulnerable customers to manage their energy usage and costs.

Energy is an essential service for residential customers, and Savant Energy believes financial hardship should not preclude customers from energy supply if they are willing to pay their bills but require some payment flexibility. This policy supports our customers to support themselves.

We have a proactive prevention and intervention approach to hardship. We will champion intelligent prevention strategies that educate our customers in the wise use of energy.

Savant Energy is a licensed Electricity Retailer and is required under national energy regulations to have a comprehensive hardship policy.

Savant Energy will report to all relevant government licensing agencies on agreed hardship assistance performance indicators.

Savant Energy has systems in place to enable Savant Energy to meet its obligations with respect to customer hardship in:

- the Retail Law, and
- the Retail Rules, and
- this Guideline, and
- Savant Energy's customer hardship policy

3 What is Hardship?

Savant Energy defines hardship as customers who are willing to meet their financial obligations, but do not have the financial capacity to do so. In this policy we differentiate between two types of customer hardship: short- and long-term hardship.

3.1 Short-term Hardship

Customers experiencing short-term hardship are undergoing a sudden change in circumstance, which has resulted in temporary financial difficulty. These customers generally require flexibility and temporary assistance, such as an extension of time to pay, or flexible payment arrangements.

3.2 Long-term Hardship

Customers experiencing long-term hardship are generally on low and/or fixed incomes such as pensions or allowances. Hardship may have resulted from a combination of low income and a change in circumstances or an unforeseen event; and may require a more formalised case management approach and additional assistance over a longer period.

3.3 Identifying customers experiencing hardship

Savant Energy understand that the following identifiers are not an exhaustive list and there may be other avenues for a customer to be identified as potentially requiring assistance. These indicators are not a requirement to be considered for our hardship program, with more information on eligibility available below.

3.3.1 Customer self-identification

Savant Energy encourages you to proactively contact us if you are having trouble in meeting your financial commitments. We provide contact details on every letter we send you, so you can contact us and advise us if you are having difficulty in paying your bill.

Customer authorised representative
If you are uncomfortable with discussing your financial situation with us, you can nominate a representative to contact us on your behalf. This can be someone you have a personal relationship with or any other representative such as a financial counsellor. Please note, you will need to advise Savant Energy in writing that you have nominated this person, so we can discuss your account details with them.

Where a customer has elected a representative to act on their behalf, the retailer will engage with the customer's representative as they would the customer and consistent with the customer's consent and instructions to the retailer.

3.3.2 Savant Energy proactive identification of customers that may be experiencing hardship

In addition to a customer self-identifying their financial hardship difficulty, at Savant Energy we will also proactively take measures to try and identify customers experiencing payment difficulties due to hardship, so that we can provide information and assistance.

During an interaction with Savant Energy
If we are on a call with you, and you state that your personal hardship circumstances are impacting your ability to pay, we will refer you for consideration for entry into our hardship program. Personal hardship circumstances include, but are not limited to, a statement of hardship due to:

- Significant life events such as a death in the immediate family;
- Serious injury or illness resulting in extended hospital stay;
- Serious accident requiring long term medical expenses; and/or
- Loss of primary income (losing a job).

This is not an exhaustive list of personal hardship circumstances that may impact your ability to pay. There may be other personal hardship circumstances not listed that may impact on your ability to pay.

Savant Energy systems
We also identify customers that may be experiencing payment difficulties. Customer accounts that show at least 2 of the following indicators will be contacted by Savant Energy to inform them of our hardship program and referral to other support services:

- Eligibility for or receiving a concession or government assistance
- Increase of more than 30% in energy consumption (compared to the same time last year)
- 2 or more late payments in the past 12 months
- 2 or more broken payment extensions or arrangements in the past 12 months
- 2 or more disconnection warning letters in the past 12 months.

3.4 Processes to identify residential customers experiencing payment difficulties due to hardship

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.

3.5 Processes for the early response to hardship customers

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 48 hours and will let you know if you are accepted into our hardship program within 10 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

We can send you a free copy of our hardship policy.

4 Eligibility

4.1 Eligibility criteria

To be eligible to participate in the Savant Energy Hardship program, the customer must:

- have an active, residential customer account; and
- be experiencing short or long term financial hardship (which may be identified through but not limited to the scenarios described above. Refer 3.3 to 3.5); and
- demonstrate a willingness to pay; and
- have a debt outstanding which cannot be paid before the next bill renders.

Customers will not be eligible to participate in the Savant Energy Hardship program if the account is:

- currently disputed (e.g., customer is disputing the pricing or the meter read used in calculating their bill);
- “final account” – unless already on the Savant Energy Hardship program (the customer is no longer a resident at the supply address, however, is financially responsible up to the move out date); or
- a “dear customer” or “deemed” account (whereby the customer is utilizing services, however, has not completed/ signed or returned an energy supply contract with Savant Energy)

Employees of Savant Energy are also ineligible to participate in the program unless written approval is provided by a senior manager.

As mentioned above, to be eligible to participate in the hardship program, customers must demonstrate a willingness to pay their utility bills by actions such as:

- making part-payments towards their account;
- contacting Savant Energy as early as possible when experiencing payment difficulties;
- seeing a financial counsellor; or
- attempting to make payments or maintain plans.

4.2 Customers Not Eligible for the Hardship Program

Where a customer is deemed ineligible for the Hardship Program, Savant Energy will provide a reason for ineligibility to the customer.

5 Payment Options

5.1 What we will do

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

- Payment plans
- Centrepay
- Direct Debit
- BPAY

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.

We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe; and
- 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; and
- how long the payment plan will go for; and
- the amount you will pay each time; and
- how many payments you need to make; and
- when you need to make your payments (this is also called the frequency of the payments); and
- 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. Further information can be obtained from Centrelink at www.centrelink.gov.au or by phoning 1800 050 004.

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 phone, email or post depending upon your preferred method of contact. Customers participating in our hardship program are responsible to communicate with Savant Energy in a timely manner. Failure to do so may result in the removal from the hardship program.

5.2 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; or
- 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; and/or
- we might disconnect your energy.

5.3 Monitoring and Reviewing Payment Plans

Savant Energy will review a payment plan if informed by a customer or financial counsellor that a customer's circumstances have changed. We recognise not all customers will phone if they are in further financial difficulty, and our staff will contact each customer at least once every three months to confirm their payment plan continues to be appropriate and affordable.

If a customer is paying less than their usage and accumulating debt, our staff will monitor the customer's account and make contact more frequently. We encourage customers to make payments that, at the very least, cover their usage.

5.4 We will work with you

If you have joined our hardship program, we will not:

- charge late payment fees; or
- require a security deposit; or
- make changes to your plan without your agreement.

For example, we will not put you on a shortened collection cycle unless you agree first.

At Savant Energy, disconnection only occurs as a last resort, however, we will not disconnect any residential customer while they are actively participating in our hardship program.

5.5 Exiting Hardship Plans

Customers who graduate from our hardship program will be returned to normal billing cycles. This will be once they have cleared any past due balance owed. Customers who choose to change retailers will be removed from the hardship program.

We may stop helping you if you:

- stop making payments under your plan; or
- 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; and/or
- we might disconnect your energy.

Customers who exit a hardship plan (for whatever reason) will be notified by us in writing as to why they have exited the program and their status as a customer.

6 Other Services

6.1 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.

6.2 Our programs and services

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

- Advice regarding structuring of a payment plan
- Advice regarding government grants or concession
- assistance options
- financial counsellors
- energy efficiency information
- home energy audits

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.

6.3 Government Concessions and Grant

Savant Energy will inform customers experiencing hardship about government concessions, grants and rebates.

6.3.1 ACT
For information on ACT grants and concessions visit www.revenue.act.gov.au/community-assistance/utilities-concession and www.grants.act.gov.au.

For information about the ACT Civil and Administrative Tribunal's debt waiver initiative, visit www.acat.act.gov.au.

6.3.2 NSW
NSW customers can access the following grants and rebates:

- NSW Low Income Household Rebate
- Life Support Rebates
- Medical Energy Rebate
- Energy Accounts Payment Assistance (EAPA) For further information, visit www.trade.nsw.gov.au.

6.3.3 Queensland
Queensland customers can access the following concessions and assistance:

- Electricity Concession
- Reticulated Natural Gas
- Electricity Life Support Concession Scheme
- Medical Cooling and Heating Electricity Concession
- Home Energy Emergency Assistance (HEAA)
- Seniors Electricity and Gas Rebates

For further information, phone 13 74 68 or visit www.qld.gov.au/community

6.3.4 South Australia
South Australian customers can access the following rebates and concessions:

- Energy Concession
- Emergency Financial Assistance
- Residential Parks Residents Concession
- Electricity Transfer Rebate
- Medical Heating and Cooling Concession

For further information, visit www.sa.gov.au/topics/care-and-support/financial- support or phone 1800 307 758.

6.3.5 Tasmania
Tasmanian customers can access the following grants and concessions:

- Electricity Concession
- Heating Allowance
- Life Support Machine Rebate

For further information, visit www.concessions.tas.gov.au.

6.3.6 Victoria

Victorian customers can access the following grants and concessions:

- Annual Electricity Concession
- Winter Energy Concession
- Off-Peak Concession
- Service to Property Charge Concession
- Electricity Transfer Fee Waiver
- Life Support Machine Electricity Concession
- Medical Cooling Concession
- Group Homes Winter Energy Concession
- Homewise: Appliance and Infrastructure Grant
- Utility Relief Grant Scheme (URGS)

For further information, visit www.services.dhhs.vic.gov.au or phone 1800 658 521.

6.4 Other Support

At times, customers in the Savant Energy hardship program will divulge personal information about issues impacting on their lives that make it difficult for them to achieve financial security. With the customer's consent, our team will refer them to appropriate organisations, professionals and community groups, including drug and alcohol counsellors, domestic violence counsellors, mental health support groups etc.

In referring customers to third parties, we will respect a customer's privacy and will only disclose information that will best assist our customers. We will take reasonable steps to ensure that these third parties are bound by privacy and confidentiality obligations in relation to our customer's personal information.

6.5 Financial Counselling Services

As consuming energy is generally not the cause of financial austerity, customers experiencing hardship are often beset with multiple competing debts. Financial counsellors can assist customers to manage their finances more effectively and can represent the customer in discussions with Savant Energy.

Those customers who apply to a hardship plan or are more than 30 days past due with their account may be referred to a financial counselor, in addition to being considered eligible for Savant Energy's hardship program.

The National Debt Helpline (1800 007 007) provides free and confidential financial advice by professional financial counsellors. The hotline is open from 9:30am to 4:30pm Monday to Friday.

Financial counsellors can contact Savant Energy on 1300 117 376 between 9am-5pm AEST Monday to Friday or via email adminsa@actiiveutilities.com.au.

6.6 We want to check you have the right energy plan

What we will do

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; and
- 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.

6.7 We can help you save energy

Using less energy can save you money.

What we will do
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.

6.8 Energy Efficiency

Wise, efficient energy use will reduce a hardship customer's bill, alleviating some of their financial burden. Many customers are unaware of the modifications they can make around their house or to their energy consumption behaviour, which will save money.

Staff at Savant Energy are trained to identify customers with energy consumption difficulties and can give customers advice about simple strategies to reduce their energy use.

Further energy efficiency information can be found on Savant Energy's website www.savantenergy.com.au.

6.9 Energy Auditing

Energy-consumption auditing pinpoints energy wastage from building structures, old appliances and/or the habits of householders. Fixing draughty rooms and altering habits can save customers money.

Savant Energy offers a home auditing service in states where there is a regulatory requirement, free-of-charge to customers in our hardship program who meet any of the following criteria:

- Unexplained, higher-than-average energy consumption on their bills; or
- a customer or a financial counsellor expresses concern about the energy efficiency of the customer's home and/or appliances; or
- the Savant Energy team thinks a customer might benefit from an energy audit.

Auditors will provide customers with advice about efficient energy use and information about grants, concessions, rebates and capital goods assistance programs.

Where there is no regulatory requirement to provide an audit, our assistance will be limited to telephone assistance only.

7 Communicating with customers in hardship

As part of Savant Energy's early response to identifying customers undergoing financial difficulties, we send information sheets on our hardship program to customers who have not paid their energy bills on time and have been sent reminder letters.

Savant Energy communicates information to customers about hardship assistance options, including their rights and obligations, via phone calls, letters, emails, pamphlets, home audits and our website.

Letters are sent to Savant Energy customers:

- when a customer enters the program;
- when a customer's account is reviewed;
- when there is a change in agreed payment plan or a change in energy use;
- when there is a late payment or no payment.

Savant Energy may call, text message and write to customers in the hardship program who have failed to meet their payment plan agreement.

Savant Energy is committed to providing services to people with low English literacy, including customers from culturally and linguistically diverse backgrounds, or customers with disabilities, and to provide

access to our hardship program. We will work with community organisations to provide resources and bilingual training in efficient energy use for people from non-English-speaking households.

If a customer has difficulty with English, an interpreter service is available, at no cost to the customer. Please call 1300 117 376 to access these services.

National Relay Service (NRS) is a government initiative that allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive phone calls. To access their services please call 133 677 or visit: https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service.

Savant Energy recognises that a disproportionate number of customers experiencing financial difficulty also struggle with literacy. Savant Energy is committed to providing energy efficiency resources for customers with literacy issues.

8 Training

8.1 Staff

Savant Energy educates our staff to identify and work empathetically and non-judgmentally with customers in hardship. Our training covers issues relating to financial hardship, identification and referral processes and protocols, and respectful communication with customers. We provide ongoing refresher training.

8.2 Community

Savant Energy will forge strong ties with the community. In partnership with community groups, we will conduct train-the-trainer sessions to share our energy efficiency knowledge and to encourage community groups to share this information with their membership.

9 Complaints

Savant Energy works to resolve complaints at a customer's first point of contact. If this is not possible, it will be escalated to the Savant Energy management team. To make a complaint, customers can phone our customer service team on 1300 117 376.

Customers who are unhappy with the outcome of the enquiry into their complaint can contact their state Energy Ombudsman, an independent, free service.

ACT Civil and Administrative Tribunal 02 6207 1740
www.acat.act.gov.au

Energy and Water Ombudsman NSW 1800 246 545
www.ewon.com.au

Energy and Water Ombudsman Queensland 1800 662 837
www.ewoq.com.au

Energy and Water Ombudsman South Australia 1800 665 565
www.ewosa.com.au

Energy Ombudsman Tasmania 1800 001 170
www.energyombudsman.tas.gov.au

Energy and Water Ombudsman Victoria 1800 500 509
www.ewov.com.au

10 Privacy

Savant Energy is committed to respecting the privacy and protecting the personal information of our customers in accordance with the *Privacy Act 1988* (Cth) and the National Privacy Principles. We'll only use their financial information to assess their application for assistance.

Full details of Savant Energy's *Privacy Policy* can be accessed at www.savantenergy.com.au.

11 Contact Details

Customers experiencing hardship can contact Savant Energy on (08) 7009 4555 or 1300 117 376 and ask to speak to our customer service hardship expert:

- between 9am-5pm AEST Monday to Friday; or
- via email adminsa@actiiveutilities.com.au.

A copy of Savant Energy's *Hardship Policy* can be easily located and downloaded from our website www.savantenergy.com.au.

Alternatively, a copy will be sent to the customer in accordance with the customer's preferred method of receiving written communication from Savant Energy upon request by contacting Savant Energy.

If you are uncomfortable with discussing your financial situation with us, you can nominate a representative to contact us on your behalf. This can be someone you have a personal relationship with or any other representative such as a financial counsellor. Please note, you will need to advise Savant Energy in writing that you have nominated this person, so we can discuss your account details with them.

Where a customer has elected a representative to act on their behalf, the retailer will engage with the customer's representative as they would the customer and consistent with the customer's consent and instructions to the retailer.

12 Policy Review

This policy will be reviewed annually.