



CUSTOMER HARDSHIP POLICY

EVERGY PTY LTD

PREPARED WITH

COMPLIANCE QUARTER | Suite 2.03, 4 Ilya Avenue Erina NSW 2250

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1. INTRODUCTION

- 1.1 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>
- 1.2 So as to work in the best interests of our customers, Evergy Pty Ltd (**Evergy**) 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.
- 1.3 The purpose of this policy is to identify residential customers who are experiencing payment difficulties due to hardship and to assist those customers in managing their energy accounts.

- 1.4 This policy will be updated every six (6) months or as necessary, with reference to the guiding documents, to reflect the rules and regulations as they apply to the needs of our hardship customers.
- 1.5 Any amendments to this policy will be approved by the Australian Energy Regulator and published on the Evergy website.
- 1.6 The following principles underline this policy:
 - a. Energy is an essential service and this company values the fact that customers trust it to supply energy as a retailer;
 - b. Customers are the ultimate stakeholders and Evergy intends to tailor its service to their needs and circumstances;
 - c. Evergy will continually seek ways to be of assistance to all customers in terms of services, expertise and connections;
 - d. Customers will be dealt with, respectfully, with understanding and fairly;
 - e. Customers in hardship will be encouraged to seek assistance from our staff;
 - f. Customers will be actively assisted, where appropriate and possible, to reduce their energy usage without affecting them financially or personally, or reducing their standards of living; and
 - g. Customers participating in the Evergy Hardship Program will not be disconnected.
- 1.7 This policy statement sets out a number of rights customers have under Australian Energy Law and other legislation.
- 1.8 In respecting customer's rights, Evergy will:
 - a. Notify customers of the company hardship policy immediately a condition of hardship is recognised;
 - b. Provide customers with a copy of the Hardship Policy at no cost;
 - c. Put a hold on any external collections or debt recovery action for customers in hardship;
 - d. Follow this hardship policy in managing customer accounts;
 - e. Waive any late payment fees applied on accounts of customers in hardship;
 - f. Not charge a security deposit to customers in hardship;
 - g. Work with customers in hardship and financial counsellors or other advisors assisting them to manage their accounts effectively; and
 - h. Work with customers in hardship to reduce their energy use.

2. IDENTIFICATION AND INITIAL RESPONSE

- 2.1 The ability for staff to recognise hardship, and to respond as early as possible, is central to this policy. Staff training will be geared to:
- a. Identifying customers in potential hardship;
 - b. Training staff on issues to do with financial hardship;
 - c. Knowing about referral processes and protocols; and
 - d. Training in communication to ensure staff take an empathetic, respectful and non-judgmental approach.
- 2.2 Hardship is a circumstance that a customer may face when he or she has the intention but not the capacity to make a payment within the time frame required.
- 2.3 A variety of circumstances can give rise to hardship that include, but are not limited to: loss of employment, increased cost of living, personal loss, natural disaster and temporary or permanent disability.
- 2.4 In accordance with this policy, customers experiencing hardship may contact Evergy using the following details to discuss the hardship policy and its relevance to their situation, to participate in the Hardship Program or discuss difficulties with payment or the status of their accounts:
- a. **Call:** 1300 EVERGY (1300 383 749)
 - b. **Email:** Support@evergy.com.au
 - c. **Post:** Locked Bag 1400, Meadowbank NSW 2114
- 2.5 Self-identification will be made as easy as possible by providing a variety of communication channels and assisting customers throughout the process, in a supportive and non-judgmental manner.
- 2.6 Identification by staff will also be done in a supportive and non-judgmental manner with the intention of helping the customer in difficulty and to avoid embarrassment.
- 2.7 Hardship programs will be promoted, to customers showing any indication of hardship, on all reminder notices and disconnection notices, as well as over the phone.
- 2.8 The Hardship Policy will also be promoted via the company website.

3. ELIGIBILITY

3.1. CRITERIA FOR ENTRY

3.1.1. To be eligible to enter the Hardship Program, a customer must meet the following three criteria:

1. Have a current residential customer account with us;
2. Be experiencing short- or long-term hardship; and
3. Demonstrate a willingness to pay.

3.1.2. There is no minimum debt threshold for entry into the Hardship Program.

3.2. INDICATORS OF HARDSHIP

3.2.1. A range of indicators will be reviewed to determine whether a customer is experiencing hardship.

3.2.2. Factors evident from the customer's account, including the following:

- a. Self-identification;
- b. A history of late or missed payments;
- c. A sudden change in payment patterns;
- d. A need for extensions on payments due;
- e. An outstanding debt;
- f. Eligibility for emergency energy assistance, including EAPA vouchers; and
- g. Eligibility for concessions, government pensions or payments or rebates including NewStart and Disability Pension payments.

3.2.1. Environmental circumstances, including the following:

- a. Occurrence of natural disasters; and
- b. Economic downturn.

3.2.3. Personal circumstances, including the following:

- a. Loss or change in employment;
- b. Increased cost of living;
- c. Personal loss;
- d. Other debts;
- e. Addiction; and
- f. Temporary or permanent disability.

3.2.4. These and any other circumstances a customer considers to be relevant will be considered so as to determine hardship program eligibility.

3.3. DENIED ACCESS

- 3.3.1. If a customer does not meet the eligibility criteria listed above, entry to the Hardship Program will be denied.
- 3.3.2. Customers will be notified over the phone or in writing of the reasons for the denial.
- 3.3.3. A customer may request an internal review of the decision, and a manager in the Hardship Team will conduct that review.
- 3.3.4. Customers will be denied access to the Hardship Program if they are determined to not show a willingness to pay. This may be evident from an examination of prior contacts with the customer and the payment plan offers that have been extended but rejected.
- 3.3.5. It is recognised and accepted that willingness to pay will be influenced by personal circumstances, so a continuing opportunity will be allowed to demonstrate willingness to pay if access to the Hardship Program is initially denied on this basis.

4. EARLY IDENTIFICATION

- 4.1 The Customer Enquiries and Hardship Team will endeavour to identify hardship as early as possible.
- 4.2 They will monitor accounts and look for early indicators, which may include any of those listed above.
- 4.3 Accounts will be searched for evidence of sudden changes of payment pattern or accumulation of debt.
- 4.4 Account holders will be contacted to discuss the various payment plans and ways they can be assisted with account management.
- 4.5 Customers with indications of hardship will be offered entry into the Hardship Program.
- 4.6 Extensive system and process support to identify customers who are potentially experiencing hardship will be implemented.
- 4.7 The Customer Enquiries and Hardship Team will attempt to contact customers believed to be experiencing hardship.
- 4.8 Invitation Letter HP01 (see Schedule A) will be sent to any customer believed to be experiencing hardship and who cannot be initially contacted by phone.
- 4.9 Letter HP01 provides information on the Hardship Program, the range of payment options available, the benefits of the program and information on how to make contact to enter into the Hardship Program.

- 4.10 A follow-up phone call will be made to customers who have been sent Letter HP01.

5. CUSTOMERS WITH PREPAID METERS

5.1. OBLIGATIONS TO CUSTOMERS

- 5.1.1. Contracts are not currently offered to customers with prepaid meters (PPM). If a customer has signed an agreement but has a prior PPM, the customer will need to contact Evergy.
- 5.1.2. Any future change in this policy offering market contracts to customers with PPM, will continue to be bound by this Hardship Policy. Further obligations to customers with PPM are set out in this section.

5.2. IDENTIFICATION OF HARDSHIP

- 5.2.1. Customers are encouraged to immediately make contact in writing, by phone, or email if they are on a PPM contract and are experiencing hardship.
- 5.2.2. PPM customers experiencing hardship by the ways listed above will be identified under the heading Early Identification. The eligibility criteria set out above also apply to PPM customers.
- 5.2.3. In addition, accounts of PPM customers will be reviewed in order to look for signs of hardship.
- 5.2.4. These may include any of the factors listed above and also a pattern or number of self-disconnections.
- 5.2.5. The Customer Enquiries and Hardship Team will attempt to contact a customer who is believed to be experiencing hardship.
- 5.2.6. Invitation Letter HP01 will be sent to any customer who is believed to be experiencing hardship and who cannot be contacted initially by phone.

6. SPECIFIC ASSISTANCE

- 6.1 In addition to the assistance offered to any customer experiencing hardship as outlined below, the following assistance will be provided to PPM customers in the Hardship Program:
- a. Immediate arrangements will be made to replace the PPM with a standard meter at no cost; and
 - b. An alternative contract will be offered at no cost and the customer moved from the PPM contract to the offer accepted.

7. WORKING WITH FINANCIAL COUNSELLORS

- 7.1 Referral of a customer into the Hardship Program by financial counsellors or other authorised third parties will be facilitated.
- 7.2 To do this, regular meetings will be held with financial counsellors; community organisations, particularly those that work with communities from diverse linguistic and cultural backgrounds; and community legal centres.
- 7.3 The purpose of these meetings will be to promote the Hardship Program and ensure that financial counsellors and other authorised third parties have a direct contact for the purpose of referral of customers in need, and to obtain and act upon feedback.
- 7.4 Reports from these meetings will provide valuable information into the issues relating to energy retail faced by customers and in the wider community.

8. PRIVACY OF PERSONAL INFORMATION

- 8.1 Evergy is bound by the *Privacy Act 1988 (Cth)* and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of personal information.
- 8.2 Information will consequently be handled responsibly and in accordance with customer instructions.
- 8.3 Personal information about a customer will be collected when he or she makes contact with details about an energy account, eligibility or participation in the Hardship Program.
- 8.4 Personal information provided by a customer will be used to confirm his or her eligibility and to determine the level of support appropriate for that account.
- 8.5 All information disclosed will be kept secure and personal information will not be disclosed to any third party unless required to do so by law.

9. NEXT STEPS

- 9.1 Once a customer's hardship status is confirmed, any late payment fee applied on that customer's account will be waived.
- 9.2 A security deposit to a customer in hardship will not be charged.
- 9.3 A customer's account will not be disconnected whilst he or she is on the Hardship Program.

- 9.4 The date, method of identification, current arrears, estimated monthly usage, current payment plan and estimated length of hardship will be clearly noted on a customer's account.
- 9.5 An account manager will be assigned to the account. This account manager will be responsible for ensuring the customer's account is managed in accordance with this policy.
- 9.6 The customer will be sent a letter within 48 hours confirming entry into the Hardship Program. Letter HP02 (see Schedule A) will confirm acceptance into the program, detail all aspects of the program and contain a copy of this Policy, the name and contact details for the account manager and the name and contact details for the account manager's supervisor.

10. WHAT A CUSTOMER CAN EXPECT

10.1. FLEXIBLE PAYMENT OPTIONS

- 10.1.1. 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.
- 10.1.2. 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.
- 10.1.3. In setting up the payment arrangement, discussions will be held with a customer regarding the circumstances surrounding entry into the Hardship Program, other financial commitments the customer has and any support the customer is entitled to under government-funded schemes, concessions and rebates.
- 10.1.4. When considering a customer's capacity to pay, the following factors will be reviewed:
- a. Any income the customer is receiving;
 - b. Any support the customer is receiving or is entitled to;
 - c. The customer's various personal, household and other expenses;
 - d. Any dependents that rely on the customer for income and/or other forms of support;
 - e. Any likely change to the customer's income and expenditure over the next twelve (12) months;
 - f. Other financial commitments the customer has; and
 - g. Any report from a financial counsellor or other authorised third party on the customer's capacity to pay.

- 10.1.5. 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.
- 10.1.6. Customers may contact us for further information on Centrepay using the contact details provided below. All of our contracts make provision for Centrepay payments.
- 10.1.7. To ensure an appropriate payment plan is calculated, we will determine the estimated usage and amount needed to clear arrears over an extended period.
- 10.1.8. 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.
- 10.1.9. We will have regard to the customer's expected energy consumption over the following twelve (12) months when establishing payment arrangements.
- 10.1.10. 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.
- 10.1.11. The customer will have the option of requesting a hardship arrangement be reviewed at any time to either decrease or increase payments.
- 10.1.12. A customer's account manager will review the customer's account on a monthly basis under the Hardship Program. The Account Manager will contact the customer if an arrangement becomes unsuitable.
- 10.1.13. The Account Manager has a duty to ensure that he or she treats customers with respect and courtesy at all times.
- 10.1.14. 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 Hardship Program.

10.2. GOVERNMENT REBATES, CONCESSIONS AND GRANTS

- 10.2.1 A customer's account manager will work with existing advisors, including financial counsellors and solicitors, should any be involved.
- 10.2.2 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.
- 10.2.3 If a customer joins the Hardship Program with no external advisors, a meeting will be arranged with a Financial Counsellor at no cost to the customer.

- 10.2.4 The Account Managers 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.
- 10.2.5 Account managers will speak with customers about the eligibility criteria and seek information to assist in determining eligibility.

10.3. ENERGY EFFICIENT PRODUCTS AND ADVICE

- 10.3.1. Evergy can offer or refer customers to suppliers of a range of energy efficient products Evergy's business. These are offered in the interests of improving efficiency and reducing energy consumption in an average household.
- 10.3.2. Within a week of a customer's entry into the Hardship Program, the customer's account manager will arrange a telephone or face-to-face discussion with an energy efficiency specialist (Specialist).
- 10.3.3. The Specialist will review the various electrical appliances in a customer's home and the ways that the customer is using those appliances.
- 10.3.4. The Specialist will then analyse those results and contact the customer to give specific advice on saving energy.
- 10.3.5. The Specialist will also email or mail out a copy of his or her report.
- 10.3.6. A Specialist may also request that meters be checked or tested or an electrician visit at no cost to the customer.
- 10.3.7. Account managers will, in consultation with the Specialists, review whether any appliances in customer homes should be replaced.
- 10.3.8. Account managers will also research entitlements to capital grants for appliance replacement and community buying groups to assist customers with reduced-cost purchases.

10.4. MARKET CONTRACT REVIEW

- 10.4.1. Account managers will be responsible for reviewing the appropriateness of a customer's market contracts upon entry to the Hardship Program. This review will take place within two (2) weeks of entry into the Hardship Program and will be conducted at no cost to customers.
- 10.4.2. 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.
- 10.4.3. 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 Hardship Program on the new contract.

- 10.4.4. 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.
- 10.4.5. 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 Hardship Program. The customer will then be given as much time as needed to consider accepting an alternative offer.

11. LEAVING THE HARDSHIP PROGRAM

- 11.1 A customer may leave the Hardship Program at any time upon request, on successful completion of the program or removal from the program.
- 11.2 A customer is able to re-enter the program at any time provided he/she is eligible to do so.
- 11.3 Successful Completion
Upon successful completion of the Hardship Program:
- a. A customer will be sent Letter HP05 (see Schedule A) confirming the status of the account and the completion of the program; and
 - b. The customer's account will no longer be in the credit cycle or in hardship status, but it will be continually reviewed to ensure that ongoing payment arrangements are based on capacity to pay;
- 11.4 Removal from the Hardship Program
- a. Whilst a customer is on the Hardship Program, he or she must abide by any payment plan in place unless an alternative arrangement is agreed between both parties;
 - b. The customer must also remain in contact and notify Evergy of any change in circumstances;
 - c. If the customer fails to keep an arrangement and/or respond to two phone calls and two Letter HP04 (see Schedule A) requests for contact, the customer will be placed back into the normal collections cycle if he or she fails to meet two payment arrangements in a row or to contact Evergy within three (3) months without reasonable circumstances surrounding the failure;
 - d. If a customer is removed from the Hardship Program, he or she will be sent Letter HP05 (see Schedule A) setting out the reasons for the removal from the program and giving the customer the opportunity to make contact and negotiate a further payment arrangement; and

- e. If a customer is removed from the Hardship Program and wishes to re-enter, he or she will need to demonstrate a willingness to manage his or her account and provide reasons for the initial failure to meet payment arrangements or maintain contact with Evergy.

12. TRAINING

- 12.1 Evergy 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.
- 12.2 Staff will also receive regular refresher training on identification and referral processes and protocols.
- 12.3 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.
- 12.4 A record of training will be kept for all staff in accordance with the Human Resources training procedures.

13. COMPLAINTS

- 13.1 Customers will be informed of their right to lodge a complaint at any time and about any aspect of Evergy's services. Once a customer lodges a complaint, they will be dealt with in accordance with the Policy Statement on Complaints Handling.
- 13.2 The customer is entitled to have his or her complaint internally escalated if he or she is not satisfied with the investigation or resolution of the complaint.
- 13.3 Customers who are not satisfied with Evergy's response or investigation into their complaints may contact the Energy Ombudsman in their state.

14. VERSION CONTROL

Version	Amendment	Author and Date
Version 1		CJ 18 December 2017
Version 2	Formatting	JK 31 January 2018

SCHEDULE A: LETTERS

HP01: Invitation Letter

Date of Issue: <Date>

<Address Block>

<Address Block>

Customer Number: <Customer_Number>

Good morning, <GreetingLine>,

You are receiving this letter because we have noticed that you have either missed one or more payments, decreased the amount or frequency of payments you are making or have indicated that you are experiencing issues meeting the payment terms upon which we previously agreed.

Evergy reviews all accounts to look for any signs of payment difficulties. Financial hardship can be experienced by anyone and for any number of reasons.

If you are experiencing financial hardship, this letter is an invitation to participate in the Hardship Program. This program is a positive alternative to the standard collection process and is designed to assist our customers who may be experiencing financial hardship. We have a dedicated hardship team, and an account manager would be happy to ensure that you are assisted.

These are some of the benefits of the Hardship Program:

- Flexible payment arrangements, taking into account your debt, consumption needs for the next 12 months and capacity to pay
- Assistance and advice in managing your account and energy consumption

- Assistance in applying for and advice on government funded concessions and rebates
- Free energy audits, where appropriate as determined by us.
- Discounted energy efficient products, where appropriate as determined by us.
- Guaranteed non-disconnection of your electricity account

To enter the Hardship Program, you must meet the following three criteria:

1. Have a current residential customer account
2. Are experiencing short- or long-term hardship
3. Demonstrate a willingness to pay

If you have any questions about this notice or would like to participate in the Hardship Program, please don't hesitate to contact our helpful and friendly Hardship Team on [insert number]. They are available between the hours of 8:30 a.m. and 5:00 p.m., Monday to Friday.

Yours sincerely,

Hardship Program Manager

Evergy Pty Ltd

HP02: CONFIRMING PROGRAM ACCEPTANCE

Date of issue: <Date>

<Address Block>

<Address Block>

Customer Number: <Customer_Number>

Good morning, <GreetingLine>,

You are receiving this letter because you have successfully joined the Evergy Hardship Program. Your assigned account manager is (Insert Name). You may contact your account manager on (Insert Phone number). Your account manager's supervisor is (Insert Name). You can contact your account manager's supervisor on (Insert Phone number).

Your account manager will contact you to discuss the next steps in your participation in the Hardship Program.

These are some of the benefits of the Hardship Program:

- Flexible payment arrangements, taking into account your debt, consumption needs for the next 12 months and capacity to pay
- Assistance and advice in managing your account and energy consumption
- Assistance in applying for and advice on government funded concessions and rebates
- Free energy audits
- Discounted energy efficient products
- Guaranteed non-disconnection of your electricity account

To remain in the Hardship Program, you must continue to meet the eligibility criteria. The eligibility criteria are as follows:

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

Thank you for participating in the Hardship Program. We hope that the program is of benefit to you in managing your energy bills.

Yours sincerely,

Hardship Program Manager

Evergy Pty Ltd

HP03: PAYMENT PLAN CONFIRMATION

Date of issue: <Date>

<Address Block>

<Address Block>

Customer Number: <Customer_Number>

Good morning, <GreetingLine>,

You are receiving this letter because you have successfully entered into a payment arrangement under the Evergy Pty Ltd Hardship Program. The arrangement set out below is calculated on the basis of the debt you have, your estimated consumption over the next 12 months and your capacity to pay.

We will review your arrangement every quarter to ensure that it is meeting your energy usage and contact you if a change is required. It is also important that you contact us if your capacity to pay changes in any way over the duration of the payment arrangement.

The arrangement is for the payment of \$X per week/fortnight/month/quarter beginning on date and ending on date. Your current debt will be paid in full on the Xth instalment on date.

Here is a schedule of payments under the arrangement:

Instalment Number	Date of Payment	Amount of Payment
X	X	X
X	X	X
X	X	X
X	X	X

You may cancel or amend the arrangement by notifying us at any time.

If you have any questions or need to speak with us, please contact your account manager. Your assigned account manager is (Insert Name). You may contact your account manager on (Insert Phone number). Your account manager's supervisor is (Insert Name). You can contact your Account Manager supervisor on (Insert Phone number).

Your account manager will be contacting you to discuss the next steps in your participation in the Hardship Program.

To remain in the Hardship Program, you must continue to meet the eligibility criteria. The eligibility criteria are as follows:

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

Thank you for participating in the Evergy Hardship Program.

Yours sincerely,

Hardship Program Manager

Evergy Pty Ltd

HP04: REQUEST FOR CONTACT

Date of issue: <Date>

<Address Block>

<Address Block>

Customer Number: <Customer_Number>

Good morning, <GreetingLine>,

You are receiving this letter because we have not been able to contact you regarding your account and about payments for which you were billed but not received by us.

To continue in the Evergy Hardship Program, you must:

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

If you fail to respond to this letter, your account may be placed back into the regular credit cycle. You can contact us on [insert number].

We will also try to contact you by phone.

Yours sincerely,

Hardship Program Manager

Evergy Pty Ltd

HP05: COMPLETION OF PROGRAM

Date of issue: <Date>

<Address Block>

<Address Block>

Customer Number: <Customer_Number>

Good morning, <GreetingLine>,

You are receiving this letter because you have successfully completed the Evergy Pty Ltd Hardship Program and your account is now up to date.

It is important to note that your account has been placed back into the regular credit cycle. Please let us know if you have any issues with payment of your account in the future.

Thank you for participating in the Hardship Program and entering into this arrangement.

Yours sincerely,

Hardship Program Manager

Evergy Pty Ltd

SCHEDULE B: EVERGY HARDSHIP POLICY SUMMARY

NB: This document will be published on the Evergy Pty Ltd website and sent to customers on request and along with HPO1. It is intended as a short guide to the rights and obligations of customers under the Hardship Program.

An Introduction to our Hardship Program

Evergy Pty Ltd operates a hardship program to support our customers through difficult times. Our hardship program is designed to assist customers who have the intention, but not the capacity, to pay energy bills. The entry criteria, benefits and program features are summarised in this document.

1. Why we have the Hardship Program

The Hardship Program is a positive alternative to the standard collection process and is designed to assist customers experiencing hardship. We have a dedicated hardship team who will ensure customers are assisted in managing their accounts.

2. Eligibility criteria

To enter and remain on the Hardship Program, customers must meet the following three criteria:

- Have a current residential customer account
- Be experiencing short term or long term hardship
- Demonstrate a willingness to pay

If customers are unsure whether they meet the above criteria, they should call our staff for assistance in understanding eligibility.

3. Benefits and Features of the Program

The benefits of the program include:

- Flexible payment arrangements taking into account customer debt, consumption needs for the next 12 months and capacity to pay;
- Assistance and advice in managing accounts and energy consumption;
- Assistance in applying for and advice on government funded concessions and rebates;
- Free energy audits;
- Discounted energy efficient products;

- Guaranteed non-disconnection of customer electricity accounts; and
- Review of the appropriateness of market contracts at no cost.

4. Contact Us

If customers have questions about this notice or would like to participate in the Hardship Program, they should contact our helpful and friendly Hardship Team on 1300 EVERGY. The Hardship Team is available between the hours of 8:30 a.m. and 5:00 p.m., Monday to Friday.