

# Customer Hardship Policy

Evergy Pty Ltd

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## Table of Contents

<b>1. Introduction</b>	<b>3</b>
<b>2. Our Approach to Hardship</b>	<b>3</b>
<b>3. What we will do to help you</b>	<b>5</b>
<b>4. Eligibility for the Hardship Program</b>	<b>5</b>
<b>5. Our Programs and Services</b>	<b>6</b>
<b>6. Payment Options</b>	<b>6</b>
<b>7. Other Supports to help You Pay Your Energy Bill</b>	<b>7</b>
<b>8. We Can Help You Save Energy</b>	<b>8</b>
<b>9. Working with your representatives (or support person)</b>	<b>8</b>
<b>10. Working with Financial Counsellors</b>	<b>9</b>
<b>11. Government Relief Schemes, Energy Rebates and Concessions</b>	<b>9</b>
<b>12. We want to check you have the right energy plan</b>	<b>9</b>
<b>13. We Will Work With You</b>	<b>10</b>
<b>14. Communicating about Hardship</b>	<b>10</b>
<b>15. Choosing to Leave the Hardship Program</b>	<b>11</b>
<b>16. Successful Completion</b>	<b>11</b>
<b>17. Removal from the Hardship Program</b>	<b>11</b>
<b>18. Training</b>	<b>12</b>
<b>19. Contact Us</b>	<b>12</b>
<b>20. Privacy</b>	<b>12</b>
<b>21. Complaints</b>	<b>13</b>
<b>Version Control</b>	<b>13</b>
<b>Schedule A: Evergy Hardship Policy Summary</b>	<b>14</b>

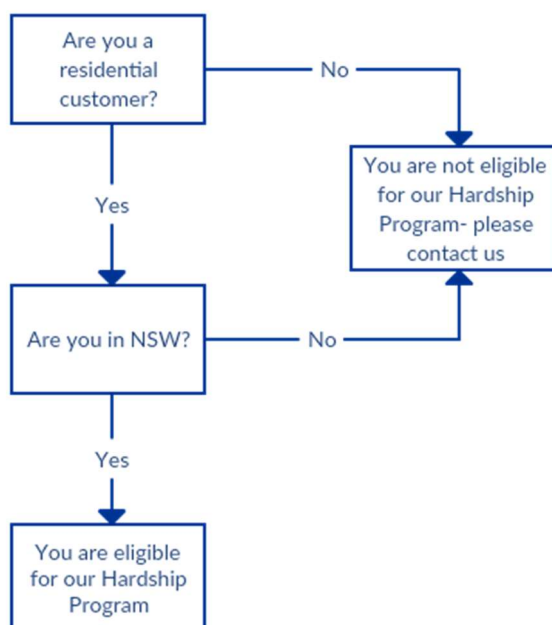
## 1. Introduction

- 1.1. This policy applies to all residential customers living in New South Wales who find it hard to pay their energy bills due to hardship. You might experience hardship because of factors like:
  - a) death in the family
  - b) household illness
  - c) family violence
  - d) unemployment
  - e) reduced income.
- 1.2. This policy explains:
  - a) what we will do to help you manage your energy bills
  - b) how we consider your circumstances and needs
  - c) your rights as a customer in our hardship program.
- 1.3. You can ask a support person to contact us, such as:
  - a) a financial counsellor
  - b) someone who helps you manage your energy bills.
- 1.4. We need your permission to talk to your support person.

## 2. Our Approach to Hardship

- 2.1. So as to work in the best interests of our customers, we, Evergy Pty Ltd (**Evergy**) maintain the Customer Hardship Policy. Broadly, this policy sets out key principles to guide staff in interactions with customers and their support person or representatives. It also sets out the steps we will take to identify and manage hardship.
- 2.2. Evergy's Hardship Program applies to Evergy's residential customers who are supplied with energy under the National Energy Retail Rules. 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.
- 2.3. Evergy will ensure there is an appropriately named and clearly marked link to this policy on the homepage of its website which is available in a printable format. The Evergy Hardship Policy is available at <https://evergy.com.au/wp-content/uploads/2019/07/Customer-Hardship-Policy-Version-7.pdf>
- 2.4. For customers experiencing payment difficulties who are unable to access our website, we will post them a hard copy of the policy.
- 2.5. The following principles underlie 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) When dealing with a customer who is experiencing payment difficulties due to hardship, Evergy will take into account all of the circumstances of the customer of which we are aware and, having regard to those circumstances, act fairly and reasonably.
  - e) Evergy will give customers information about help available to customers under the hardship policy, including when it is contacted by the customer

- f) Customers who are entitled to receive assistance under the hardship policy will be supported as promptly as possible
  - g) Customers in hardship will be encouraged to seek assistance from our staff
  - h) 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
  - i) residential customers should have equitable access to hardship policies and those policies should be transparent and applied consistently;
  - j) Disconnection is a last resort, and,
  - k) Customers participating in the Evergy Hardship Program will not be disconnected.
- 2.6. This policy has been produced in accordance with the requirements of the National Energy Retail Law, National Energy Retail Rules and the AER Customer Hardship Policy Guideline.
- 2.7. Evergy has systems in place to ensure compliance with obligations in the instruments listed above as well as this Hardship Policy.
- 2.8. In respecting customer’s rights, Evergy will:
- a) Notify customers of the company hardship policy immediately a condition of hardship is recognised
  - b) Provide a free copy of the hardship policy to customers on request via their preferred method of communication (if a customer has not indicated a preferred method of communication, Evergy will send the hardship policy to the customer via post).
  - 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.
- 2.9. Our customer service team has received and are required to attend refresher training courses in identifying, dealing with, and responding to queries about, financial hardship. This training is regularly reviewed and updated to ensure it is still fit-for-purpose.
- 2.10. The diagram below summarises when you might join our Hardship Program.



### **3. What we will do to help you**

- 3.1. We will tell you about our hardship program if:
  - a) you tell us you are having trouble paying your bill
  - b) you are referred to our program by a financial counsellor or other community worker
  - c) we are concerned that you may be experiencing financial hardship.
- 3.2. We will recommend you speak to a staff member to help you join our hardship program if you have:
  - a) a history of late payments
  - b) broken payment plans
  - c) requested payment extensions
  - d) received a disconnection warning notice
  - e) been disconnected for non-payment.
- 3.3. We can also support you to join our hardship program if you tell us:
  - a) you are eligible for a relief grant or other emergency assistance
  - b) you have personal circumstances where hardship support may help. For example, death in the family or job loss.
- 3.4. You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.
- 3.5. Our staff are specially trained to help you with hardship. Staff will:
  - a) ask you a few questions about your circumstances
  - b) work out if you can join the hardship program.
- 3.6. We will assess your application for hardship assistance by the end of the second business day after contacting us.
- 3.7. We will let you know if you are accepted into our hardship program within three business days from receipt of the application.
- 3.8. If you are accepted into our hardship program, we will:
  - a) tell you if you are on the right energy plan or if there is a better plan for you
  - b) tell you about government concessions, relief schemes or energy rebates you may be able to receive
  - c) give you ideas about how to reduce your energy use
  - d) talk to you about a payment amount that suits your circumstances.
- 3.9. We can send you a free copy of our hardship policy.
- 3.10. On joining our Hardship Program you will be appointed an Account Manager who will be responsible for supporting you in the program.
- 3.11. If we have identified that you may be experiencing hardship we will send you a letter or communicate with you via any other preferred method of communication.
- 3.12. You will be contacted by us within 48 hours confirming entry into the Hardship Program. We 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.

### **4. Eligibility for the Hardship Program**

- 4.1. While participating in the scheme the you are required to:
  - a) Have a current residential customer account with us;
  - b) Be experiencing short- or long-term hardship;

- 4.2. There is no minimum debt threshold for entry into the Hardship Program.
- 4.3. To assess your eligibility, we will check that you have a residential account with us. If you do, our expert staff will contact you and ask you questions to work out if you can join the hardship program. We also, look will look at your account for indicators of hardship such as, if in the past you have:

- paid your bills late
- broken payment plans
- asked for more time to pay bills
- been warned by us before or
- have had your energy cut off because you did not pay your bills on time.

If your account has any indicators of hardship, you tell us you are allowed to get support services; or you tell us you have a hardship in your life such as a job loss or death in the family, you will be accepted into the program.

- 4.4. If you are ineligible for participation in Evergy hardship program, Evergy will inform you of the reason(s) why not in writing and if you disagree, a senior manager of Evergy will conduct an internal review of the decision and notify you of their decision.

## **5. Our Programs and Services**

- 5.1. As a hardship customer, you can access a range of programs and services to help you, including:
- a) Flexible payment options
  - b) Review of your tariff to determine if another one of our tariffs would be more appropriate
  - c) Information about your energy use
  - d) Advice on concessions and other assistance that may be available to you.

### What we will do

- 5.2. We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

## **6. Payment Options**

### What we will do

- 6.1. There are different payment options available to hardship customers, including:
- a) payment plans
  - b) Centrepay.
- 6.2. In some cases, we may also consider partial debt waiver options or payment matching.
- 6.3. When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.
- 6.4. To make your payment plan, we will consider:
- a) how much you can pay
  - b) how much you owe
  - c) how much energy we expect you will use in the next 12 months.
- 6.5. This will help us figure out a payment plan that is right for you.
- 6.6. We will offer a payment plan to suit your situation. This will include payments to cover:
- a) what you owe

- b) an amount to cover your energy use.
- 6.7. Once we agree to a payment plan, we will send you information including:
- a) who you can contact for more help
  - b) how long the payment plan will go for
  - c) the amount you will pay each time
  - d) how many payments you need to make
  - e) when you need to make your payments (this is also called the frequency of the payments)
  - f) how we worked out your payments.
- 6.8. You can choose to use Centrepay, if you are eligible.
- 6.9. 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.
- 6.10. 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.
- 6.11. Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.
- 6.12. If you miss a payment, we will contact you to see if you need help. We will contact you by phone. If you do not answer our call after 2 attempts, we will write to you and ask you to contact us. We will write to you in an email if you have nominated to receive bills and notices via email. We will send you a letter via post if you have nominated to receive bills and notices via post.

#### What you must do

- 6.13. Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.
- 6.14. Tell us if your contact details change.
- 6.15. We may stop helping you if you:
- a) stop making payments under your plan
  - b) do not tell us when your contact details change.
- 6.16. If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:
- a) we do not have to offer you another plan
  - b) we might disconnect your energy.

## **7. Other Supports to help You Pay Your Energy Bill**

- 7.1. Depending on the state or territory you live in, there are other supports to help you pay your energy bills

#### What we will do

- 7.2. We will tell you about other ways you can get help to pay your energy bill, such as:
- a) government relief schemes
  - b) energy rebates
  - c) concession programs
  - d) financial counselling services.

#### What we need you to do

- 7.3. If you find out you are eligible for these programs, let us know as soon as possible so we can help you.
- 7.4. More information about each of these options is set out below.

## **8. We Can Help You Save Energy**

- 8.1. Using less energy can save you money.

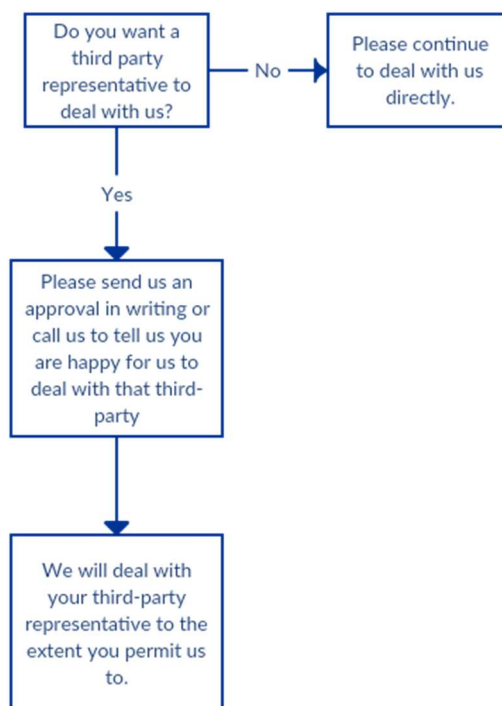
### What we will do

- 8.2. 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.
- 8.3. We can offer or refer you 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.
- 8.4. Within a week of your entry into the Hardship Program, your Account Manager will arrange a telephone or face-to-face discussion with an energy efficiency specialist (Specialist).
- 8.5. The Specialist will review the various electrical appliances in a customer's home and the ways that you are using those appliances.
- 8.6. The Specialist will then analyse those results and contact you to give specific advice on saving energy.
- 8.7. The Specialist will also email or mail out a copy of his or her report.
- 8.8. A Specialist may also request that meters be checked or tested or an electrician visit at no cost to the customer.
- 8.9. Account Managers will, in consultation with the Specialists, review whether any appliances in customer homes should be replaced.
- 8.10. Account Managers will also research entitlements to capital grants for appliance replacement and community buying groups to assist customers with reduced-cost purchases.

## **9. Working with your representatives (or support person)**

- 9.1. Evergy allows customers to engage with use through a support person.
- 9.2. A customer may provide consent for us to deal with a third party via whatever means are convenient to the customer.
- 9.3. If a customer wishes a support person to represent them, they may request this at any time, and we will send a consent form or phone the customer to ensure that this the customer consents (we will accept consent via whatever means are convenient to the customer).
- 9.4. Where a customer has elected a support person to act on their behalf, we will engage with that support person as we would with the customer.
- 9.5. The diagram below summarises our approach.





## 10. Working with Financial Counsellors

- 10.1. We will support the referral of a customer into the Hardship Program by financial counsellors or other authorised third parties with our customer's consent.
- 10.2. 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.
- 10.3. 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.
- 10.4. Reports from these meetings will provide valuable information into the issues relating to energy retail faced by customers and in the wider community.

## 11. Government Relief Schemes, Energy Rebates and Concessions

- 11.1. A customer's Account Manager will work with existing advisors, including financial counsellors and solicitors, should any be involved.
- 11.2. 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.
- 11.3. If a customer joins the Hardship Program with no external advisors, and indicates that they would like some assistance, the Account Manager will suggest that a meeting can be arranged with a Financial Counsellor at no cost to the customer.
- 11.4. 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.
- 11.5. Account managers will speak with customers about customer obligations and seek information to assist in determining eligibility.

## 12. We want to check you have the right energy plan

- 12.1. When you join our hardship program, we will talk to you about your energy use and whether you are on the right plan.

- 12.2. If we think there is a better energy plan for you, we will:
  - a) explain why the plan is better
  - b) ask if you'd like to transfer to the new plan for free.
- 12.3. We will only talk to you about energy plans we can offer.
- 12.4. 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.
- 12.5. 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.
- 12.6. 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.
- 12.7. 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.
- 12.8. 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.

### **13. We Will Work With You**

- 13.1. If you have joined our hardship program, we will not:
  - c) charge late payment fees
  - d) require a security deposit
  - e) make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

### **14. Communicating about Hardship**

- 14.1. Evergy recognises the need to ensure that it has measures to communicate with customers with different needs including:
  - a) customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
  - b) customers without internet access
  - c) customers with disability, and
  - d) customers in remote areas
- 14.2. We will ensure that customer has support with respect to communicating about the Hardship Policy and Hardship Program including:
  - a) Referral to language services where available or appropriate;
  - b) Communicating via phone or post in accordance with the customer's preferred method of communication;
  - c) Referral to services that support customers with disabilities.
- 14.3. Additional measures that Evergy will take to ensure effective communication with our customers about the Hardship Policy and Hardship Program include:

- a) We will publish the Easy English AER Resource on our website and provide it as an attachment to information brochures in mailings to customers as noted below;
- b) We will include references about our Hardship Policy in our bills, including information on what a customer should do to obtain access to our Hardship Program;
- c) From time to time we will include an information brochure on Evergy Hardship Program in mailings to customers including as an annexure to bills;
- d) We will seek to meet with community support organisations that support customers with diverse backgrounds and communication needs to promote our Hardship Program and to obtain feedback on how we can improve our communications;
- e) For regional customers in our Hardship Program or looking to enter our Hardship Program we will post all relevant material in addition to communicating with that customer via their preferred method of communication and we will ensure that postage delays do not disadvantage customers in relation to any requested responses to our correspondence.
- f) We will assist our customers in accessing interpreter services and services for the hearing impaired where those services would potentially assist our customer in accessing the Hardship Program or understanding the Hardship Policy. We will do this by arranging for interpreter or hearing-impaired assistance services on behalf of our customer, where our customer provides consent for us to do so;
- g) We will provide a copy of our Hardship Policy in another language, in large font, and in Braille where that would assist our customer in accessing the Hardship Program or understanding the Hardship Policy.

## **15. Choosing to Leave the Hardship Program**

- 15.1. A customer may leave the Hardship Program at any time upon request, on successful completion of the program or removal from the program.
- 15.2. A customer is able to re-enter the program at any time provided he/she is eligible to do so.

## **16. Successful Completion**

- 16.1. Your Account Manager will work with you to ensure you benefit from the Hardship Program until you are no longer in financial hardship.
- 16.2. Upon successful completion of the Hardship Program:
  - a) A customer will be contacted to confirm 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.

## **17. Removal from the Hardship Program**

- 17.1. We may stop helping you if you:
  - c) stop making payments under your plan
  - d) do not tell us when your contact details change.

- 17.2. If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:
- c) we do not have to offer you another plan
  - d) we might disconnect your energy.
- 17.3. If you are removed from the Hardship Program, you will be contacted and we will set out the reasons for the removal from the program and giving you the opportunity to make contact with us and re-enter the Hardship Program.

## **18. Training**

- 18.1. Evergy staff and contractors will receive regular face to face and online webinar training on:
- a) answering customer queries about the customer hardship policy and hardship program, and
  - b) identifying customers experiencing payment difficulties due to hardship, and
  - c) assisting customers experiencing payment difficulties due to hardship
- 18.2. Our training programs will be reviewed and refreshed on a regular basis.
- 18.3. 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.
- 18.4. A record of training will be kept for all staff and contractors in accordance with the Human Resources training procedures.

## **19. Contact Us**

- 19.1. If you are struggling to meet your payment obligations or wish to ask about the hardship policy or hardship program, you may contact our personnel specifically trained to handle hardship enquiries using the details below:

Call: 1300 EVERGY (1300 383 749)

Email: [Support@evergy.com.au](mailto:Support@evergy.com.au)

Post: Locked Bag 1400, Meadowbank NSW 2114

Interpreter: 131 450 - For help using an interpreter visit TIS. Or if required, please call 1800 326 733 via the National Relay Service on 133 677.

## **20. Privacy**

- 20.1. Evergy is bound by the Privacy Act 1988 (Cth) and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of personal information.
- 20.2. Information will consequently be handled responsibly and in accordance with customer instructions.
- 20.3. 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.
- 20.4. 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.
- 20.5. Information disclosed will be kept secure and personal information will not be disclosed to any third party unless required to do so by law.

## 21. Complaints

- 21.1. 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 Evergy Complaints and Dispute Resolution Policy.
- 21.2. 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.
- 21.3. Customers who are not satisfied with Evergy's response or investigation into their complaints will be told that they always have the option to contact the Energy & Water Ombudsman NSW for assistance or review of the outcome of their complaint. The Energy & Water Ombudsman NSW's contact details are below.

### Energy & Water Ombudsman NSW

Freepost: Reply Paid 86550, Sydney South NSW 1234.

Free call: 1800 246 545

Free fax: 1800 812 291

complaints@ewon.com.au

Interpreter: 131 450 - For help using an interpreter visit [TIS](#)

National Relay Service: 133 677 - For help using this service visit [NRS](#)

[In Person](#): Level 11, 133 Castlereagh Street, Sydney. Please ring beforehand to make an appointment.

### Version Control

Version	Amendment	Author and Date
Version 1		CJ 18 December 2017
Version 2		AW 26 June 2018
Version 3	Update of EWON contact details.	AJ 28 June 2018
Version 4	Updated in line with AER checklist	AW 7.08.18
Version 5	Applied new Evergy policy format	AJ 7 August 2018
Version 6	Formatting and checking compliance	DD, AS, AJ 19 October 2018
Version 7	Updated for new Guideline	CQ and AJ 30 May 2019
Version 7.1	Formatting	AJ 29 July 2019

## **Schedule A: Evergy Hardship Policy Summary**

*NB: This document will be published on the Evergy Pty Ltd website. It is intended as a short guide to the key information about the Hardship Program.*

### **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. Our staff receive regular training on our Hardship Program.

### **2. How to access the Hardship Program**

You are eligible for the Hardship Program if you have a residential energy account with us and you are experiencing financial hardship. To apply for the Hardship Program, you can contact us using the details below. We will ask you some questions about your circumstances and let you know whether you can join the Hardship Program within 3 days of you applying.

We will need to collect personal information to determine your eligibility for the Hardship Program. We will comply with the Privacy Act and won't disclose your personal information to anyone unless required to do so by law.

### **3. Our responsibilities**

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

- Flexible payment options
- Review of your tariff to determine if another one of our tariffs would be more appropriate
- Information about your energy use
- Advice on concessions and other assistance that may be available to you.

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

### **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.