

CleanPeak
ENERGY

CleanPeak Energy Hardship Policy

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1 Introduction

This policy applies to all residential customers living in Queensland, New South Wales, the Australian Capital Territory, Tasmania and South Australia who find it hard to pay their energy bills due to hardship. Customers 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 customer manage their energy bills
- how we consider customers circumstances and needs
- customers rights in our hardship program

Customers can ask a support person to contact us, such as:

- a financial counsellor
- someone who helps them manage their energy bills.

We need a customer's permission to talk to their support person.

2 About this Hardship Policy

At CleanPeak Energy we support customers who are experiencing hardship. As electricity and gas supply is an essential service, it is important we do as much as we can to help customers maintain access to their supply of electricity.

We have developed this hardship policy in accordance with the AER sustainable payment plans framework and the AER's Hardship Guideline to provide consistent and compliant support to all our customers. We believe early intervention is the best way to help customers who face financial difficulty pay their bills and prevent an accumulation of energy debt which could ultimately threaten a customer's energy supply.

We are committed to ensuring customers have equitable access to all resources outlined in this policy.

We have systems in place to ensure that we meet our obligations with respect to customer hardship in:

- The National Energy Retail Law
- National Energy Retail Rules
- The AER Customer Hardship Policy Guideline
- This Customer Hardship policy

3 Hardship – CleanPeak Energy’s Commitment

In our dealings with customers we will:

- Provide customers with clear information on the assistance available to them under this policy in a timely manner
- As soon as reasonably practicable, provide customers with the assistance they are entitled to under this policy
- Be respectful, compassionate and treat customers circumstances with sensitivity and respect for their privacy
- Take into account all of a customer’s circumstances which we are aware of, and, on that basis, act fairly and reasonably
- Ensure customers have equitable access to this policy and ensure that it is consistently applied in a transparent way
- Inform customers of their entitlements
- Maintain customer assistance programs, such as affordable payment plans in accordance with the AER Sustainable payment plans framework
- Provide information about assistance available, including when contacted by customers. This information will be provided in a timely manner
- Be transparent and accessible and communicate to customers, financial counsellors and community assistance agencies when necessary
- Provide assistance as soon as practicable
- Not disconnect a customer’s energy supply while they are actively participating in the hardship program
- Not charge late payment fees, irrespective of jurisdiction, nor require security deposits
- Not hassle customers with reminder notices or threats of disconnection. We will monitor customers during their participation in our Hardship Program, with quarterly reviews of their payment plan to ensure they remain affordable
- Provide customers with an email or posted copy of this policy (it is also available to be downloaded from the website)

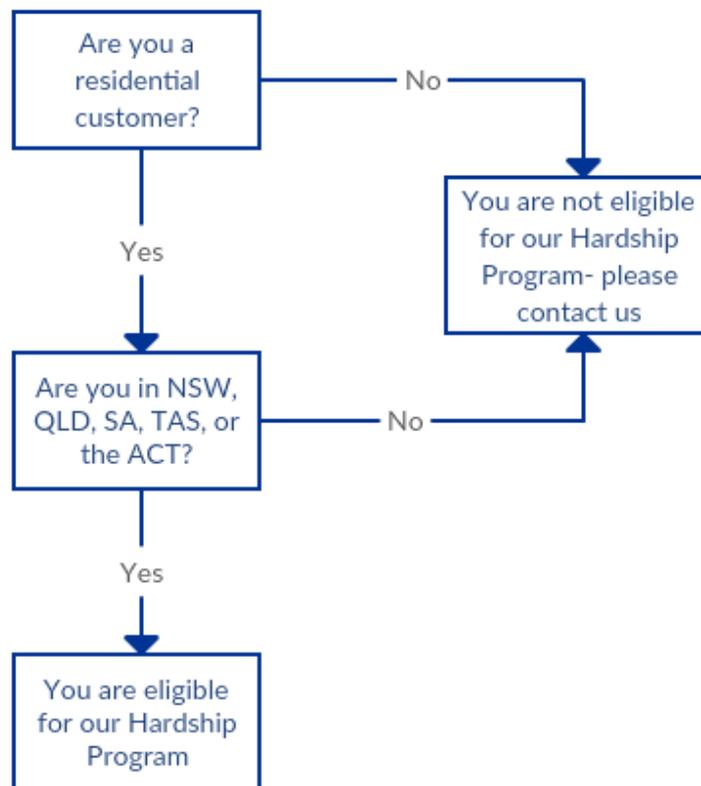
Our Hardship Policy will be provided at no cost to our customer via their preferred method of communication and is also available free of charge on our website via an appropriately named and clearly marked URL/hyperlink from our homepage. Our Hardship Policy will be in a printable format.

4 Meaning Of ‘Hardship’

A customer experiencing hardship is a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. This situation can arise as a result of a variety of factors, both long and short term, and some of them are set out in the introduction to this policy.

The key point is that if customers are experiencing an inability to pay their CleanPeak Energy energy bill for whatever reason, they should contact us.

The diagram below sets out whether a customer is eligible to participate in our hardship program:



5 Joining the hardship program

What we will do to help customers

We will tell customers about our hardship program if:

- customers tell us they are having trouble paying their bill
- customers are referred to our program by a financial counsellor or other community worker
- we are concerned that a customer may be experiencing financial hardship.

We will recommend customers speak to a staff member to help them join our hardship program if they 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 customers to join our hardship program if they tell us:

- they are eligible for a relief grant or other emergency assistance
- they have personal circumstances where hardship support may help. For example, death in the family or job loss.

Customers may have trouble paying their bills for different reasons. Please contact us so we can discuss a customer's individual situation.

Our staff are specially trained to help customers with hardship. Staff will:

- ask customers a few questions about their circumstances
- work out if they can join the hardship program.

We will assess their application for hardship assistance by the end of the second business day after contacting us.

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

If customers are accepted into our hardship program, we will:

- tell them if they are on the right energy plan or if there is a better plan for them
- tell them about government concessions, relief schemes or energy rebates they may be able to receive
- give them ideas about how to reduce their energy use
- talk to them about a payment amount that suits their circumstances

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

6 Eligibility for the hardship program

Customers will be eligible to receive the assistance offered in the CleanPeak Energy hardship program if they are a residential customer and they are unable to pay a bill.

Any customer who is in hardship can contact us using the details below. If a customer is ineligible for participation in CleanPeak Energy's hardship program, CleanPeak Energy will inform the customer of the reason(s) why they are not eligible.

7 Our programs and services

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

- Flexible payment options
- Review of their tariff to determine if another one of our tariffs would be more appropriate
- Information about their energy use
- Energy audits. Where recommended in the outcome of an audit, we can support the replacement of an appliance at their premises
- Advice on concessions and other assistance that may be available to them.

More information on all these options is provided.

What we will do

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

8 Payment options

What we will do

There are different payment options available to hardship customers:

- payment plans
- Centrepay

In some cases, we may also consider partial debt waiver options or payment matching.

When customers are in our hardship program, we will offer them flexible payment options to suit their individual situation.

To make their payment plan, we will consider:

- how much they can pay
- how much they owe
- how much energy we expect they will use in the next 12 months.

This will help us figure out a payment plan that is right for the customer.

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

- what they owe
- an amount to cover their energy use.

Once we agree to a payment plan, we will send information including:

- who they can contact for more help
- how long the payment plan will go for
- the amount they will pay each time
- how many payments they need to make
- when they need to make their payments (this is also called the frequency of the payments)
- how we worked out their payments.

Customers can choose to use Centrepay, if they are eligible.

Centrepay is a free service customer can use to help pay their bills. Centrepay can automatically take an amount of money from Centrelink payments to go toward energy bills and expenses.

We will see if another energy plan may be better for the customer. If they agree, we can transfer them 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 the customer owes.

If customers miss a payment, we will contact them to see if they need help. We will contact them by phone or email.

What customers must do

Tell us if their situation changes and they can no longer make the payments in their plan. We can then review their payment arrangements.

Tell us if their contact details change.

We may stop helping them if they:

- stop making payments under their plan
- do not tell us when their contact details change.

If a customer has had two payment plans cancelled in the last 12 months because they did not follow their plan:

- we do not have to offer them another plan
- we might disconnect their energy.

9 Conclusion of payment plans

a) Successful Completion

If customers have successfully completed a payment plan or have been able to meet all outstanding payment obligations to CleanPeak Energy, they can request to be removed from the hardship program at any time. Once confirmed, the customer will be contacted by CleanPeak Energy confirming successful completion of the payment plan. They will then be returned to CleanPeak Energy's normal billing cycle.

b) Changing a Payment Plan

Either at a customer's request, or as a result of our quarterly reviews, payment plans can be modified. It is important for customers to stay in contact with us, should circumstances change so we can agree to any plan revisions.

c) Leaving a Payment Plan

Customers can return to normal billing and collection processes if they complete the payment plan or pay any previous bill arrears.

If customers stop meeting their instalment payments CleanPeak Energy will attempt to contact them by their preferred method to discuss whether there needs to be changes made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.

If this contact fails, CleanPeak Energy will try again within 2 business days. If the customer fails to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.

It is important that customers actively participate with our hardship program. If they refuse to engage with us after these repeated attempts to make contact, we will remove them from our hardship program.

Customers may leave the hardship program by transferring to another retailer.

If, as a participant in the hardship program, customers fail to make payments as per the agreed payment plan and refuse to engage with us, or if customers transfer to another retailer, they will default back to our usual debt collections process.

Disconnection and debt collection are CleanPeak Energy's absolute last resort, and we will only consider these options after following the process set out in this policy, including the requirement that two of their payment plans have been cancelled in the last 12 months.

d) Re-Entry to the Hardship Program

We will assess customers individual circumstances and eligibility if they have been removed from or choose to leave the hardship program, but then want to re-enter our hardship program. Where customers have left the hardship program because of successful completion of a previous payment plan, then we can agree to a new plan using the process outlined within this policy. If customers have left the hardship program for other reasons, then

those circumstances will be reassessed. It may be the case the original payment plan needs to be modified to better fit their circumstances.

In no case will we refuse customers entry into our Hardship Program on the basis of a need for them to complete any action or meet any other condition.

10 Other supports to help customers pay their energy bill

Depending on the state or territory customers live in, there are other supports to help them pay their energy bills.

What we will do

We will tell customers about other ways they can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

What we need customers to do

If a customer finds out they are eligible for these programs, let us know as soon as possible so we can help them.

11 We want to check customers have the right energy plan

What we will do

When customers join our hardship program, we will talk to them about their energy use and whether they are on the right plan. If we think there is a better energy plan for them, we will:

- explain why the plan is better
- ask if they'd like to transfer to the new plan for free.

We will only talk to customers about energy plans we can offer.

12 We can help customers save energy

Using less energy can save customers money.

What we will do

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

a) Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

To help customers better understand how their household appliances and energy usage affects their bills, we encourage them to contact our customer service team to obtain energy efficient advice. These websites also offer some good advice:

- <http://yourenergysavings.gov.au>

- <http://www.energyrating.gov.au>
- <https://www.choice.com.au>
- <https://www.moneysmart.gov.au>

b) Energy Audits

A customer can request an energy audit either by calling or emailing CleanPeak Energy. Once a customer has given consent, CleanPeak Energy will perform a thorough initial investigation of the customer's consumption profile to determine whether an energy audit is required. If recommended, we can consider full or partial cover of the cost of such audits, depending on the customer's circumstances. Such an audit may be offered free of charge to the customer if there is high unexplained electricity and gas consumption within the household and the customer debt level is high.

If customers are to be charged for the cost of an energy efficiency audit, we will inform them of the total cost before they agree to the audit.

c) Electrical Appliance Replacement

Where a field audit recommends replacement of an appliance to reduce electricity and gas consumption, we can refer eligible customers experiencing payment difficulty to a panel of reputable electrical appliance retailers who are able to advise on an alternative suitable appliance.

13 We will work with customers

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

- charge late payment fees
- require a security deposit
- make changes to their plan without their agreement. For example, we will not put them on a shortened collection cycle unless they agree first.

14 Further information about government concessions and rebates

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES (Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions.

If CleanPeak Energy becomes aware that a customer may be entitled to a concession or rebate or any other form of assistance, we will notify them by their preferred method of communication. Further information on relevant assistance programs can be found by visiting the following websites:

- New South Wales, visit www.energy.nsw.gov.au/energy-consumers/financial-assistance
- Queensland, visit www.communities.qld.gov.au or call 13 74 68
- South Australia, visit www.dcsi.sa.gov.au or call 1800 307 758
- ACT, visit www.acat.act.gov.au

15 Further information about financial counselling & advice

CleanPeak Energy encourages its customers within the hardship program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with the customer to help them take control of their finances. To find a financial counsellor please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.

Further, the National Debt Helpline is a not for profit service that helps people tackle their debt problems and offer free independent and confidential advice. Visit <http://www.ndh.org.au/>

16 Further information about Centrepay

Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to setup and manage a regular deduction from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>.

17 How we work with customers to manage hardship

This policy sets out a range of measures we have in place to help a customer in hardship. To help our customers successfully complete our hardship program we will assign a senior manager to review the customer's account and to ensure that they are receiving the right assistance at the right time.

18 Accessing this hardship policy

This policy is available on our website (<https://www.cleanpeakenergy.com.au/customer-charter>) and a link to this policy is on our homepage.

Upon request and at no charge, we can make this policy available to customers through your preferred method of receiving communication. We are committed to helping customers keep their electricity and gas supply so we may update this policy in compliance with changes to legislation or industry best practice. If we do make changes, we will inform affected customers as soon as practicable by their preferred method of communication.

19 Communicating about hardship

We recognise the need to ensure that we communicate effectively with customers with different needs including:

- customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- customers without internet access
- customers with disability, and
- customers in remote areas

We will ensure that our customers have support with respect to communicating about the Hardship Policy and Hardship Program including:

- Referral to language services where available or appropriate;
- Communicating via phone or post in accordance with the customer’s preferred method of communication;
- Referral to services that support customers with disabilities.

20 Customer Representative (Support Person)

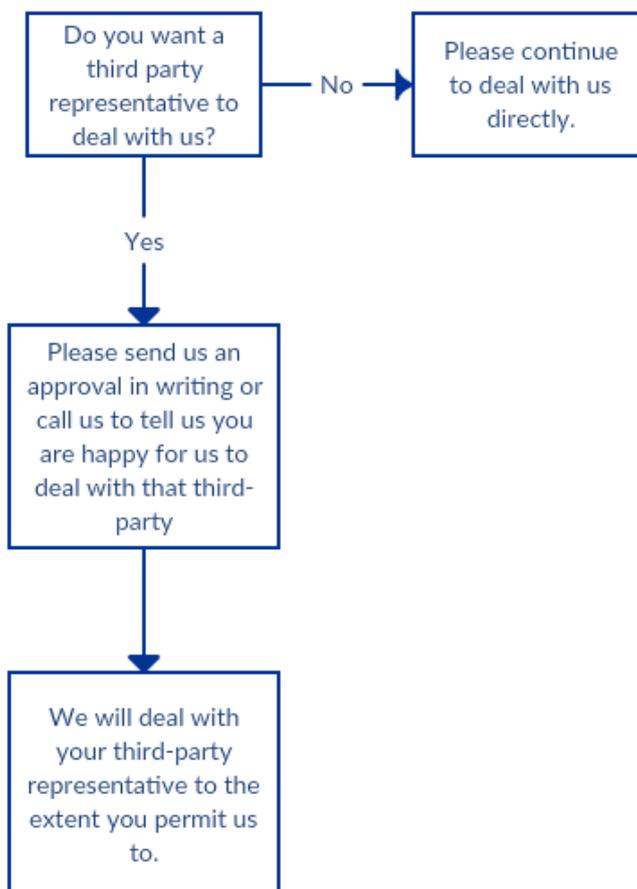
We are happy to deal with customers nominated support person.

A customer may provide consent for us to deal with a third-party support person via whatever means are convenient to the customer.

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).

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.

The diagram below summarises our approach.



21 Contact us

If customers are struggling to meet their payment obligations or wish to discuss forms of assistance that may be available to them as soon as possible. Customers who need help paying their bill may contact us at:

Call: 1300 038 069

Email: service@cleanpeakenergy.com.au

Translating and Interpreting services are available (TIS national) on 131 450 and ask them to call 1300 16 16 68. Or if required, please call 1300 16 16 68 via the National Relay Service on 133 677.

We will ensure staff who answer our calls are specifically trained to handle enquires about the hardship policy and our hardship program.

22 Complaints

The CleanPeak Energy customer service team works with the customer to resolve complaints they may have. If a customer has a complaint, they can contact us.

Further information about how we handle complaints can be found in CleanPeak Energy's Complaint Handling Policy which can be downloaded from <https://www.cleanpeakenergy.com.au/customer-charter>

As per our Complaint Handling Policy, if customers are not satisfied with our proposed resolution, the complaint can be escalated within the business. If the customer is unhappy with this outcome or at any time, they can submit their complaint to the Energy and Water Ombudsman in their state.

Note there is not currently a right for Queensland customers to complain to the Energy and Water Ombudsman Queensland, If you have a complaint in relation to billing or payment and you cannot resolve it with us, you may contact the Queensland Civil and Administrative Tribunal (QCAT) who can provide mediation services for debt disputes. You can contact QCAT on:

Phone: 1300 753 228

Or visit: www.qcat.qld.gov.au.

For customers in other states and territories, the ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

New South Wales

Energy & Water Ombudsman NSW (EWON) Telephone: 1800 246 545

Website: www.ewon.com.au

Australian Capital Territory

ACT Civil and Administrative Tribunal (ACAT) Telephone: 02 6207 1740

Website: www.acat.act.gov.au

South Australia

Energy & Water Ombudsman SA (EWOSA) Telephone: 1800 665 565

Website: www.ewosa.com.au

23 Training

Our staff (including any employees, independent contractors, sub-contractors, and agents, and other third parties who work with us and deal with our customers) will receive regular face to face and online webinar training on:

- answering customer queries about the customer hardship policy and hardship program, and
- identifying customers experiencing payment difficulties due to hardship, and
- assisting customers experiencing payment difficulties due to hardship

Our training programs will be reviewed and refreshed on a regular basis.

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.

24 Privacy

CleanPeak Energy is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth) and Australian Privacy Principles.

25 Review of the policy

This policy will be reviewed at least annually.