

Hardship Policy

1 Introduction

This policy applies to all OVO Energy residential customers living in New South Wales, Queensland and South Australia, 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; and/or
- reduced income.

1.1 About this policy

This policy explains:

- what we will do to help you manage your energy bills;
- how we consider your circumstances and needs; and
- your rights as a customer in our hardship program.

1.2 Appointing someone to act on your behalf

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

- a financial counsellor; and/or
- someone who helps you manage your energy bills.

We will need your permission to talk to your support person.

1.3 The key principles of this policy

The following principles underline this policy:

- energy is an essential service, you expect us to supply energy as your retailer, and we value your trust;
- you are the ultimate stakeholder and OVO Energy intends to tailor its service to your needs and circumstances;
- OVO Energy will continually seek ways to be of assistance to all customers in terms of services, expertise and connections;
- all of our customers will be dealt with respectfully, fairly and with understanding;
- customers in hardship will be encouraged to seek assistance from our team; and
- customers participating in the OVO Energy hardship program will not be disconnected.

To achieve a successful outcome from the hardship program we expect that both customers and OVO Energy will work together to reach an outcome that is reasonable and fair to both parties.

We ask that our customers who are experiencing hardship, contact us as soon as they identify the problem so that we can stop any debt recovery actions and determine the most appropriate hardship program for them.

We will also look for indicators such as late or missed payments, outstanding debt or a sudden change in payment patterns. In this situation we will be in touch to check if you need help and work through this with you.

1.4 How we work with Hardship customers

When working with someone experiencing payment difficulty due to financial hardship, we will:

- regularly provide reviews on how the program is working;
- act fairly and reasonably, taking into account all the circumstances we are aware of;
- provide clear information about what assistance is available; and
- provide assistance as soon as it's practical to anyone eligible under this policy.

1.5 Our regulatory obligations

OVO Energy has systems in place to enable us to meet our regulatory obligations in respect to helping customers in hardship under:

- The National Energy Retail Law;
- The National Energy Retail Rules;
- The AER Hardship Policy Guideline; and
- This document, the OVO Energy Hardship Policy.

OVO Energy team members will receive ongoing training on this policy as well as issues relating to hardship. We will also train staff on how to identify customers in potential hardship and how to communicate respectfully, to ensure that they are dealt with in an empathetic way.

Our team members will receive regular refresher training on identification and referral processes and protocols, and we will also review the training that we provide in line with any regulatory changes.

2 Joining the Hardship program

2.1 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; and/or

- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to an OVO Energy team 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; and,

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.

2.2 Our team members are specially trained to help

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

- ask you a few questions about your circumstances; and,
- work out if you can join the hardship program.

We will assess your application within 2 business days. We will let you know if you are accepted into our hardship program within 2 business days from the receipt of the application.

2.3 Acceptance into our hardship program

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 usage; and
- talk to you about a payment amount that suits your circumstances.

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

3 How we assess eligibility

Our hardship program has been established so our customers that need one on one support can receive this from our specialist team. If you are concerned about your bill please contact us, regardless if you feel you will be eligible for the program, as we may be able to help in other ways.

To be eligible to enter the hardship program the following criteria must be met:

1. you must have a residential customer account with us, and
2. be experiencing short or long term hardship.

Our Customer Service team will then check eligibility by asking the following questions and looking at specific details:

1. we will ask you a few questions to help us understand your situation, such as 'has anything happened recently to cause additional financial stress';
2. we will ask some questions around payment and discuss payment plan options;
3. we will check your payment history.

We will also consider additional circumstances such as whether you are a concession card holder, there has been a reduction in income, you have suffered a relationship breakdown and whether you are a victim of domestic abuse.

If our customer service team feels that you are eligible for our hardship program, they will transfer you to our specially trained agents for further support.

3.1 If you are not eligible

If you don't fit the eligibility criteria for our hardship program, we will explain why and talk you through some next steps we can take to assist.

4 Payment options

4.1 What we will do

There are different payment options available to hardship customers including:

- payment plans;
- Centrepay; and
- direct debit.

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:

1. how much you can pay;
2. how much you owe; and
3. 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:

1. what you owe;

2. an amount to cover your energy usage.

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

1. who you can contact for more help;
2. how long the payment plan will go for;
3. the amount you will pay each time;
4. how many payments you need to make;
5. when you need to make your payments (this is also called the frequency of the payments);
6. 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.

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 within 2 business days to see if you need help. We will contact you by email when this happens. If we do not have an updated email address, we will attempt to contact you by phone and also send a letter to give you a reminder.

If no response has been received within 14 days of the contact, we will send you a further letter via post and email and ask that you contact us for next steps.

4.2 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:

1. stop making payments under your plan;
2. do not tell us when our contact details have changed.

If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

1. we do not have to offer you another plan;
2. we might disconnect your energy.

5 Other support to help you pay your energy bill

Depending on the state you live in, there are other support to help you pay your energy bills.

5.1 What we will do

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

- Government relief schemes;
- Energy rebates;
- Concession programs; and,
- Financial counselling services.

5.2 What we need you to do

If you find out that you are eligible for these programs, let us know as soon as possible so we can help you.

6 Our programs and services

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

6.1 What we will do

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

7 We want to check that you have the right energy plan

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

7.1 What we will do

If we think that 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.

8 We can help you save energy

Using less energy can save you money.

8.1 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 that you live in.

8.2 We will work with you

If you have joined our hardship program, we won't:

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

9 Completing the Hardship program

You may leave the Hardship program at any time upon request, on successful completion of the program, or following removal of the program. You will be able to re-enter the program at any time provided you are eligible to do so.

9.1 Successful completion

In addition to you being able to leave the Hardship program at any time upon request, OVO Energy will work with you to ensure that our program and services help you to complete the hardship program. If you have successfully completed the program, you can also request to be removed from the hardship program. You will be contacted by OVO Energy confirming the successful completion, and you will be credited with \$50 to acknowledge the completion and then returned to OVO Energy's normal billing cycle.

9.2 Re-entry to the Hardship Program

If you would like to re-enter the hardship program, OVO Energy will assess your individual circumstance and eligibility. Where you have left the hardship program due to successful completion of a previous payment plan, we will be able to agree to a new payment plan following the steps set out in section 3.

If you have left the hardship program for other reasons, then OVO Energy will assess re-entry into the program following the steps set out in section 3 of this policy. In addition, OVO Energy will also assess the original payment plan and see whether an adjustment to the payment plan will better fit your circumstance.

10 Communicating this policy

A copy of this policy will be publicly available on our website or by request, as outlined here:

- by emailing support@ovoenergy.com.au;
- by phone: 1300 937 686. Our Australian based team is here from 8.30am to 5pm Monday to Friday. If you let us know that you would like to talk about hardship we will get one of our specially trained agents to assist you;
- via our online chat: You can chat with one of our Australian based team members from 8.30am to 5pm Monday to Friday. Let us know it is in relation to a hardship matter and we will get one of our specially trained agents to assist you; and
- you will also find a printable version of the hardship policy on our website at www.ovoenergy.com.au/terms/nsw/hardship-policy

If you have limited access to the internet, reside in a remote location and/or are limited in your ability to print our hardship policy we will send one to you on request via your preferred method of contact.

You will also include references to our hardship policy in our invoices, reminder and/or disconnection notices, including ways that you can contact us.

10.1 Interpreter services, NRS AND TTY

For our customers with low English literacy, we will use interpreter services. The Translating and Interpreting Service (TIS) can be accessed by calling 131 450.

OVO Energy will also publish the Easy English AER Resource on our website and a link can be found [here](#).

All our customers will have access to our FAQ's/Helpdesk platform on the OVO website that is well suited to helping people with English language difficulties due to the translation tools.

The National Relay Service is also available to our customers requiring its services. To use the Teletypewriter (TTY) service please call 133 677. This service is available for the cost of a local call.

11 Getting someone to represent you

If you would like someone to represent you in your engagement with OVO Energy, you can request this at any time by contacting us using any of the methods above. If you contact us from an email address that we do not have on record, we will need to verify your details so that we know it is you providing consent.

If you have elected a representative, OVO Energy will engage with your representative as they would with you, the customer, and consistent with your consent and instructions to OVO Energy.

12 Training

OVO Energy staff members have undergone training to understand hardship issues in order to:

- answer customer queries about our customer hardship policy and hardship program;
- identify customers experiencing payment difficulties due to hardship; and
- assist customers experiencing payment difficulties due to hardship.

OVO Energy will regularly review and update this Hardship training.

13 If you have a dispute

We want to do everything we can to make our hardship program work for our customers and we will do what we can to assist and resolve any concerns that you have.

You will be informed of your rights to lodge a complaint at any time and about any aspect of OVO Energy's services.

You are entitled to have your complaint internally escalated if you are not satisfied with the investigation or resolution of the complaint. Below are the contact details:

Email: support@ovoenergy.com.au

Phone: 1300 937 686

Website: www.ovoenergy.com.au/help (via live chat)

OVO Energy's aim will be to resolve the enquiry efficiently and with empathy. Further detail on our approach is outlined in our Complaints Policy, located on our website at: www.ovoenergy.com.au/terms/nsw/complaints-policy

If you are not satisfied with OVO Energy's response or investigation into your complaint you can contact the Energy Ombudsman in your state. The Ombudsman offers a free complaint resolution service and contact details can be found below.

Queensland

Energy and Water Ombudsman Queensland (EWOQ)

1800 662 837

www.ewoq.com.au

New South Wales

Energy and Water Ombudsman NSW (EWON)

1800 246 545

www.ewon.com.au

South Australia

Energy and Water Ombudsman South Australia (EWOSA)

1800 665 565

www.ewosa.com.au

14 Policy review

This policy will be updated every six months or as necessary, with reference to the guiding documents, to reflect the rules and regulations as they apply to the needs of our customers.

Any amendments to this policy will be approved by the Australian Energy Regulator and published on the OVO Energy website