

amaysim Energy Financial Hardship Policy

Valid as of July 2017

Table of Contents

- 1. HELPING YOU HELP YOURSELF 1
- 2. ARE YOU A RESIDENTIAL CUSTOMER IN FINANCIAL HARDSHIP? 1
- 3. WE MAY CONTACT YOU IF WE BELIEVE YOU ARE IN FINANCIAL HARDSHIP 2
- 4. IS YOUR ENERGY PLAN APPROPRIATE IN YOUR CIRCUMSTANCES? 3
- 5. FLEXIBLE PAYMENT OPTIONS BASED ON YOUR INDIVIDUAL CIRCUMSTANCES 3
- 6. CEASING TO BE IN FINANCIAL HARDSHIP 4
- 7. REMOVAL FROM THE FINANCIAL HARDSHIP POLICY PROGRAM 5
- 8. DISCONNECTION 5
- 9. GOVERNMENT AND COMMUNITY ASSISTANCE PROGRAMS 5
- 10. PROGRAMS WE MAY USE TO ASSIST CUSTOMERS IN FINANCIAL HARDSHIP 5
- 11. ENERGY EFFICIENCY PROGRAMS 6
- 12. WHAT YOU CAN DO TO HELP US 6
- 13. ADDITIONAL INFORMATION 7

1. **Helping you help yourself**

Our aim is to help you to keep your energy connected!

amaysim recognises that financial hardship may be suffered occasionally, and in some cases on a permanent basis, by residential customers who purchase energy principally for personal, household or domestic use. If you should find yourself in financial hardship, amaysim will strive to keep you connected so that you do not lose what is, for all households in Australia, an essential service.

Our Contact Detail:

amaysim Energy Pty Ltd
Level 1, 90 Collins St
Melbourne VIC 3000
Telephone: 1300 808 300
Email: service.energy@amaysim.com.au

What is 'Financial Hardship'?

Financial hardship is very difficult to define but it is real and affects many of us from time to time. You should not hesitate to contact amaysim if you believe that you are in financial hardship, whatever your circumstances, and have the intention but not the financial capacity to pay. We have trained staff that are able to help you.

2. **Are you a residential customer in Financial Hardship?**

You may be in financial hardship if you have the intention but not the financial capacity to pay your energy account. In order to give you some guidance, we have set out a number of typical events that may cause financial hardship. Of course, these are only examples and everyone's precise circumstances are different. Even so, there is a chance that you will be in financial hardship if you identify with these examples:

You are in short-term financial hardship due to short-term reduction in income

- Your income has suddenly been reduced but you expect it to return to normal within the next 12 months.

You are in short term financial hardship due to high bills

- You have recently received an unexpected bill or a bill that is significantly higher than usual. This bill does not necessarily have to be an energy bill.

You are in long term financial hardship and you are renting

- You are avoiding paying your bills in order to prevent being evicted from your home; or
- You have been placed in bankruptcy; or
- You are unemployed and have been so for the last 26 weeks; or
- You are receiving Commonwealth Government income support payments and have been doing so for the last 26 weeks; or
- You have been referred to a financial advisor regarding your situation; or
- Your income is insufficient to pay your reasonable living expenses (which would include normal living expenses, such as groceries, electricity, rent and phone; expenses for medical supplies for a condition you or a dependant family member may be suffering; and school fees, books, or other costs related to education of school-aged children).

You are in long-term financial hardship and you are a homeowner

- You are avoiding paying your bills in order to prevent foreclosure on your mortgage; or
- Your income is insufficient to pay your reasonable living expenses (which would include normal living expenses, such as groceries, electricity, rent and phone; expenses for medical supplies for a condition you or a dependant family member may be suffering; and school fees, books, or other costs related to education of school-aged children). If your circumstances are different but you believe that you are in financial hardship or you have been identified by an independent accredited financial counsellor as having the intention but not the financial capacity to pay you should contact us as soon as possible. Together we can 'help you help yourself'.

3. We may contact you if we believe you are in Financial Hardship

amaysim will attempt to identify those customers that are experiencing payment difficulties due to hardship and that may benefit from being in our financial hardship program. We will do this by looking at any signals of financial difficulties that our customers may have by, amongst other things, regularly monitoring our payments reports. This may show an excessive use of energy or consistently overdue accounts.

We will act on such information as soon as practicable by discretely and sensitively contacting these customers, initially by email, to establish whether they may be suffering financial hardship.

Of course, everyone's circumstances are different. In some cases it may be necessary to refer you to an independent financial counselling service. Our staff will make a decision about this based on their training and their discussions with you.

The financial counselling service will be able to review your situation in greater detail and help you to better plan your budget. amaysim can then work with you or the counselling service to provide you with a payment plan that works for you.

4. Is your energy plan appropriate in your circumstances?

If you call us about financial hardship, one of the very first things our trained staff members will do is to establish if your current amaysim plan is still appropriate for your circumstances.

Some of our energy plans require payment in advance, others in arrears. Some offer basic electricity, others solar or GreenPower electricity. Most offer a pay-on-time discount, some don't. You can find and compare all of our energy plans at: amaysim.com.au/energy

Usually, a change of energy plan is not sufficient, or even appropriate, for those in financial hardship so we will ask you a number of questions. Understanding your financial position means that we can take it into account to establish how you can best meet your obligations under any financial hardship program. That, after all, should be our mutual objective.

In order to better understand your financial position, we may ask you:

- Has your energy usage changed recently?
- What is the best payment method for you?
- Would you prefer to pay the account a bit at a time?
- How much can you afford to pay now?
- What frequency of payment (e.g., weekly, fortnightly) would best suit you?
- What would be more helpful: paying in arrears or paying in advance?

5. Flexible payment options based on your individual circumstances

amaysim will work with you or your financial counsellor to find the best payment option for you having regard to your individual circumstances including your capacity to pay, any arrears owing and your usage needs.

We will provide our residential customers in financial hardship with flexible payment options including a personalised payment plan appropriate for your own individual circumstances (and access to Centrepay if you are receiving Centrelink benefits).

If you are in short term financial hardship due to an unexpected event (i.e., a high bill or illness) resulting in an inability to pay your bill on time or in full, amaysim is able to:

- Offer you extended payment terms; or
- Review your usage pattern to try and identify any changes in usage and their cause; or
- Offer you flexible payment options to reflect your individual circumstances (i.e., instalments).

If you are in long-term financial hardship due to chronic and long-term financial over-commitment (i.e., your essential living expenses are greater than your income), amaysim is able to:

- Offer you flexible payment options to reflect your individual circumstances (i.e., instalments);
- Refer you and assist you to obtain access to relevant Government utility assistance programs (i.e., Utility Relief Grant Scheme) and other community assistance agencies;
- Offer you telephone information about energy efficiency as well as advice on the availability of independent financial counsellors;
- Offer you financial assistance to reduce energy usage including field audits and replacement appliances.

amaysim will spend as much time as necessary with you and take you through your rights and obligations under the Financial Hardship program.

After we come to an agreement we will set out in writing, usually by way of email, all the details of any payment plan, including:

- the duration of the plan;
- the instalment amounts to be paid, the frequency of those instalment payments and their payment dates;
- the number of instalments if you are in arrears, or the basis of the instalments if you are to pay in advance; and
- any other relevant information.

amaysim will then monitor and review your payment plan over time and do as much as we can to help you.

If your circumstances should change during the period of the payment plan, you should contact us as soon as possible and together we can review your payment plan. You can rest assured that amaysim will be there with you every step of the way, happy to discuss your circumstances, monitor your progress and assist you to meet your goals with privacy, dignity and respect.

amaysim will not necessarily offer all of the options covered by this Financial Hardship Policy to all of its residential customers in financial hardship.

6. Ceasing to be in Financial Hardship

This is our mutual objective. And when an objective like this is achieved it should be celebrated! To assist with this celebration amaysim will credit your energy account with \$25.00 following the completion of a 12-month period of on-time payments.

7. Removal from the Financial Hardship Policy Program

You show your intention to pay by continuing to make all the agreed instalments in the payment plan and by contacting us as soon as possible if there is a problem in doing so. If a residential customer has entered into an agreement under the terms of this Financial Hardship Policy and does not make the required payments or fails to contact amaysim when required, the customer will be removed from the financial hardship program.

8. Disconnection

amaysim will not disconnect the supply of electricity to a residential customer if that customer has entered into an agreement under the terms of this Financial Hardship Policy and is complying with the terms and conditions of that agreement.

9. Government and community assistance programs

amaysim will advise customers in financial hardship of all appropriate government concession programs. We may refer you to a government concession or assistance program, such as the Utility Relief Grant Scheme (Victoria), the Home Energy Emergency Assistance Scheme (QLD) or the Energy Accounts Payment Assistance Scheme (NSW) if you have missed payments continuously or are accumulating a high arrears amount.

Centrepay – the easy way to pay your bills and expenses.

Centrepay is a voluntary bill-paying service that is free for Centrelink customers. Use Centrepay to arrange regular Deductions from your Centrelink payment. You can start or change a Deduction at any time. The quickest way to do it is through your Centrelink account online.

10. Programs we may use to assist customers in financial hardship

If you are in financial hardship, we want to work with you to help you achieve the solution that is best for you. Government and the community are also prepared to help you stay connected.

While amaysim will monitor your account and refer you to the right government concession or assistance program or the appropriate financial counselling service, you should take the time to visit these websites to find out more about what further assistance they may be able to provide to you:

Victoria

www.dhs.vic.gov.au/for-individuals/financial-support/concessions/energy

New South Wales

www.energy.nsw.gov.au/energy-consumers/financial-assistance/rebates

Queensland

www.qld.gov.au/community/cost-of-living-support/energy-concessions

South Australia

www.sa.gov.au/topics/care-and-support/financial-support/concessions/concessions

Nationwide

www.goodshepvic.org.au/

www.moneyhelp.org.au/

11. Energy efficiency programs

amaysim will propose a field audit where the benefits of the audit would likely, in our opinion, be significant and the residential customer provides their express consent to the terms and costs of the audit.

We will discuss the matter in detail with hardship customers giving an honest outline of the experience of other customers who have had audits and an indication of the savings that they have achieved in dollar terms.

Meaningful benefits may, for example, be achieved by those with excessive energy usage relative to the number of rooms in the premises and the number of people living there.

In certain circumstances, amaysim will pay for field audits if the residential customer's circumstances would be excessively and unfairly affected by any further expenses.

If after a field audit it is clear that the customer requires replacement appliances, amaysim may provide financial assistance to those customers who have no ability to act on the advice in the audit. In these circumstances amaysim will nominate a third party to provide the appliances on its behalf.

12. What you can do to help us

As your energy provider, amaysim has many ways it can help you with your energy bills. In order for us to provide you with the best possible service, we need you to help us. This means:

- o Contacting us as soon as possible. In this way we don't continue with unnecessary credit and collection processes where we incur expenses, such as debt collection fees, by referring you to a debt collector. We would rather use this money to positively help you.

- Staying in touch. If you have entered into a payment plan under this Financial Hardship Policy and your circumstances change we can talk to you about adapting your payment obligations. The sooner you contact us, the sooner we can help you.
- Receiving bills and communicating by email. amaysim is an online energy retailer which means that emails are the most efficient way of communicating with you. If you do not already have an email address you will find that having an email address will actual save you money on your amaysim account!

It usually does not cost any money to get an email address.

To get a free email address, visit:

- [Gmail](#)
- [Outlook.com](#)
- [Yahoo!](#)

You should also contact your State Government and your local community agencies to see how they can help you.

13. Additional information

Access to our financial hardship program is free

There are no fees or charges to access the amaysim hardship program. amaysim will never charge late payment or termination fees to any customer on this Financial Hardship Policy nor will we require them to provide a security deposit.

Complaints and Dispute Resolution

If a residential customer in financial hardship has a complaint, amaysim will resolve the matter in accordance with its complaints and dispute resolution policy.

[View amaysim Energy's Complaints Process](#)

If amaysim reasonably believes that a residential customer in financial hardship has a language difficulty, it will arrange for an interpreter to contact the customer directly.

Staff

amaysim will ensure that all staff involved in the administration of the financial hardship program are aware of this Financial Hardship Policy and have the necessary skills to sensitively engage with residential customers about payment difficulties and the provision of instalment plans and other options.

Privacy

A financial counselling service may also contact amaysim directly on your behalf. We will ensure that we respect your privacy and only discuss your circumstances if we have your authority to do so.

[View amaysim's Privacy Policy](#)

Website

The amaysim Energy Financial Hardship Policy is available on the amaysim website. It will be also provided to any customer or financial counsellor on request.

Changes to Hardship Policy

amaysim will periodically review this Financial Hardship Policy in accordance with normal business practice and as specified by the Australian Energy Regulator.