



Cutting Electricity Costs for Your Business

CUSTOMER HARDSHIP POLICY

Our Hardship Policy

Blue NRG is a 100% Australian owned energy retailer. We sell energy primarily to business customers; however, we are committed to helping residential customers who are not able manage their energy costs or who are experiencing financial stress.

We understand that some residential customers may experience either temporary or permanent financial difficulty. This policy ensures that customers experiencing financial difficulty - whether short term or long term - are treated with dignity and respect, and continue to access energy supply, regardless of their financial circumstances and capacity to pay.

We believe that disconnection of energy services should be a last resort, and are committed to providing assistance to our customers. Our hardship policy is based on a shared responsibility model, and we are guided by principles of fairness, understanding, compassion, dignity and privacy in dealing with our all of our customers.

The purpose of our customer hardship policy is to:

- Explain our objective, and responsibilities and values
- Detail the rights of customers in financial hardship, and what we expect from customers participating in our customer hardship policy
- Explain how to access our hardship program, how to contact us, and how to have disputes resolved if we are unable to resolve them, and how to access interpreter services
- Provide guidance on how we identify customers experiencing payment difficulties, so that we can provide an early response to customers in financial hardship
- Provide details of the assistance that we offer customers experiencing financial hardship, including flexible payment options and concessions, for the payment of energy bills.

Our Objective

We intend to work with all customers so that they are listened to with sensitivity and respect, and are offered payment arrangements which are realistic and affordable, based on their individual financial situation. Wherever possible, we also assist customers through other means, such as referral to external support, energy audits, government concessions and rebates.

Our Responsibilities and Values

Energy is an essential service and disconnection can have a significant impact on customers. As an electricity retailer, we give special consideration to residential customers who are experiencing general financial pressure, and/or are having difficulty paying their energy bills. We endeavor to treat all customers with respect and take a compassionate and sensitive approach to discussing your financial hardship matters.

We believe that both prevention and intervention can reduce energy-related financial hardship, and particularly believe that early identification of customers who may be experiencing financial stress is important, so that energy debt does not become unmanageable.

Disconnection of a customer's energy service is a last resort, and will only ever occur once all other avenues have been exhausted. We believe that a customer in hardship should not be subject to the additional burden and stress of being threatened with disconnection and collection action.

Your Rights and Obligations

Whilst you are participating as agreed in a payment plan and/or our hardship program, your energy supply will not be disconnected and no debt collection action will be commenced on your energy account with us.

You will not incur late payment fees or be subject to security deposits. Notices, telephone demands, disconnection requests and legal action are suspended whilst you participate in our customer hardship program. You can also expect:

- Fair and equitable access to our hardship policy,
- To be treated with respect and courtesy, and to have your circumstances kept confidential, in accordance with our privacy policy,
- To receive information about alternative, flexible payment arrangements, government concessions, financial counseling and programs that may be able to assist you,
- To choose from various payment methods that are appropriate for you, and reflect your capacity to pay,
- To receive written confirmation of any payment arrangements made with us, and
- To have any complaints or issues handled in accordance with our dispute resolution policy and to be able to lodge a complaint with your ombudsman scheme if appropriate.

In turn, we ask that:

- You contact us as early as possible if you are struggling to pay your bills, or are experiencing ongoing financial hardship, so that we can assist you,
- You meet agreed payment plans, and
- You contact us if your circumstances change so that we can vary any payment plans as necessary.

Who are Customers in Financial Hardship?

A hardship customer is a residential customer who self identifies, or is identified either by us or an independent accredited financial counselor (or other authorised person) as having the intention, but not the capacity, to make the required payments within the timeframes set out in our payment terms. In other words, hardship customers are residential customers who may not be able to pay their energy bills because of circumstances beyond their control.

We recognise that any customer may experience times of genuine financial hardship due to a number of factors, such as a large number of bills arriving at the same time, an unexpected one-off expense, a sudden reduction in income or unemployment, a serious illness or death in the family, disability, separation or family problems, or other personal reasons.

Eligibility for Program Access

Our customer hardship policy is available to all residential customers of Blue NRG who are unable to meet our standard payment terms and conditions, within usual billing cycles. The policy is also available to business customers on a case by case basis. There are no eligibility criteria, and you can receive support through the program as long as you continue to participate and remain in contact with us.

Signs of Financial Hardship

We have processes in place to identify customers experiencing difficulty early in the collection cycle.

Our customer service team is trained to identify customers experiencing financial difficulty. We recognise that customers in hardship may have many financial pressures, and that it may be difficult to discuss personal circumstances. Therefore, we approach all conversations regarding hardship with sensitivity.

Some signs that a customer may be in financial hardship are:

- A customer often appears on outstanding debtor reports for late payment or non-payment
- A customer cannot meet an existing agreed payment or installment plan
- An independent financial counselor informs tells us that you are experiencing financial hardship and unable to pay your energy bill
- A customer has applied for government concessions or rebates
- A customer advises us that they are having problems paying their energy bill

If you are struggling to pay your energy bill or identify with any of the above, we encourage you to contact as soon as possible on the details below, so that we can assist you, and prevent energy debt from accruing.

Providing Early Response for Hardship Customers

We are committed to early identification of customers who may be experiencing financial difficulty. So that we can provide an early response in as many cases as possible, we monitor accounts which are overdue or late as part of our normal collection cycles. This can assist in alerting us early to potential payment difficulties. As part of this process, we may contact customers who appear to be struggling to check how they are managing their energy costs, and offer a payment plan.

Where customers are issued with a bill and a follow up reminder notice, we contact the customer personally (via phone) to discuss their circumstances, and to offer payment plans as a matter of course.

If a customer is about to receive an unusually high bill, we also attempt to personally contact the customer to advise them in advance so that they can budget in advance.

How Do We Notify People of our Hardship Policy?

Our bills, reminder notices, disconnection warnings and website provide contact details so that you can get in touch with us, and contact details are also set out in this policy. We also monitor customer payments and outstanding balances as a matter of course, through internal payment reconciliation systems and processes, and use this for early identification of customers who may be struggling to pay their energy bills.

We will also communicate this policy to financial counselors who are acting on behalf of Blue NRG customers.

A copy of this policy is on our website, and we provide a copy of the policy on request and free of charge. We also have a shorter, consumer friendly policy which summarises key information which can also be accessed on our website.

Flexible Payment Options

Customers in financial difficulty are offered flexible payment options to assist in managing their energy bills. We always consider flexible payment options on a case by case basis, having regard to your circumstances.

We offer a range of flexible payment options, including:

Extension of time

We offer additional time to pay your energy bills, upon request, which may involve an extension of time for payment for all or part of your bill on a case by case basis, having regard to your capacity to pay

Payment plans

Payment plans (which allow you to pay off your bill over at an agreed rate, over an agreed number of billing cycles) are offered to all customers, regardless of whether they participate in our hardship program. Our payment plans are tailored to your specific needs, considering in particular your capacity to pay. We will not place you on a payment plan unless you have agreed to the installment amounts that are due on the plan and the timeframe for the plan. If you are using a financial counselor to help manage your finances, we give serious

weight to any advice provided to us by your financial counselor on your capacity to pay and will work with them to establish a fair and realistic payment plan.

When setting a payment plan, we will also consider any arrears owing by you and your expected energy consumption needs over the following 12 month period (having regard to, for example, seasonal factors). If we enter into a payment plan with you, we will confirm, in writing:

- the duration of the payment plan
- the installment amounts to be made under the payment plan
- the intervals at which payments are due
- how to review or change your payment plan if your circumstances change
- our commitment to avoid any disconnection action if you are adhering to your payment plan

Installment plans

We offer interest free installment plans to individual customers, which may include options to pay in advance if the customer chooses.

Centrepay

Residential customers who receive Centrelink payments can pay their energy bills (and other essential services through Centrepay). Centrepay is a direct debit arrangement where bills are paid directly to service providers who are registered as Centrepay participants. This is done in agreement with the customer. Blue NRG is not currently a Centrepay participant as we do not sell or market to small residential customers. Should we enter the residential customer market, we will register for Centrepay before marketing to small residential customers. We will then provide Centrepay as a payment option to all residential customers who receive Centrelink payments, regardless of the customer's current contract type. If a customer wishes to access Centrepay, Blue NRG customer service staff will either confirm that the customer can access Centrepay on their current contract, or transfer the customer to a contract which offers Centrepay. This will be free of charge. Our staff will discuss Centrepay options with all customers who identify as receiving a Centrelink payment, and will be trained to establish Centrepay arrangements for the customer for the payment of their energy bills (where we are authorised to do so).

Appropriate Market Contracts

Once a customer is accessing our hardship program, and we have established a payment plan (where necessary), our customer service team or sales team will assess your tariff and/or your contract to consider whether it is appropriate for you (there is no cost to you for this service). We will then, in discussion with you, review this to ensure that you are accessing the best product for your needs, and may recommend a different tariff structure or contract. In doing this, we may ask, for example, about:

- your specific electricity consumption patterns,
- your ability to move consumption from peak to off peak usage,
- any dedicated off peak appliances, and
- general strategies to use energy efficiently

Based on this, we may recommend an alternative contract or tariff structure. If we do so, we will obtain your explicit information consent before transferring to the new contract, and will waive any exit or termination fees for hardship customers who transfer contracts.

Review of Payment Plans and Renegotiation of Payment Plans

Once we have established a payment plan with you, we will review the payment plan if you, or your representative (for example, financial counselor) contact us to advise that your circumstances have changed. If this occurs, we will review the payment plan and reconsider, for example, the duration of the plan, and the installments due under the plan and will, in discussion with you, renegotiate the payment plan to ensure that it is affordable and manageable. Even you do not contact us; we will generally phone you if you are on a payment plan every three months

Other Assistance Available to Customers Under our Customer Hardship Policy

Residential customers who are facing financial hardship may receive additional assistance.

This includes:

- Where applicable, we will review and recommend a more appropriate tariff structure or retail rates or market contract, as noted above
- We provide you with information about government energy concessions, rebates and grants which may assist you; and help you to identify which may be appropriate for you (see further information below) and whether or not you are eligible for any such assistance
- We may refer you to government and non-government avenues that may be able to provide support and advice, for example, financial counselors who can provide budget management assistance. We will engage with financial counselors, for example, by providing them with information about our hardship policy and, with your permission, discuss your capacity to pay when setting up any payment plans.
- If you are concerned about your energy usage, we will carry out detailed phone audits of a residential customer's home energy use. This may identify opportunities to reduce your electricity consumption.
- Field Energy Audits will be offered to residential customers in long term financial hardship. Field Energy Audits aim to help you improve energy efficiency and decrease energy consumption. This involves a home energy audit where a third party evaluates the energy efficiency of your home and provides tips to improve energy usage, for example, through heating and cooling and the use of appliances.
- We will confirm in writing your rights and obligations in respect of their agreement under our customer hardship plan.

Government Relief for Hardship Customers

Government concessions are provided on a jurisdictional basis and differ from state to state. Further information on concession and assistance programs is set out below.

New South Wales:

<http://www.resourcesandenergy.nsw.gov.au/energy-consumers/financial-assistance/rebates>

The New South Wales government offers Energy Accounts Payment Assistance (EAPA) vouchers of \$30, which are distributed to electricity and gas customers by a range of community welfare organisations.

Queensland

<http://www.dews.qld.gov.au/energy-water-home/electricity/rebates>

The Home Energy Emergency Assistance (HEEA) scheme assists low-income households in a financial hardship. It provides -off emergency assistance, rather than ongoing income support. Energy retailers administer the scheme.

South Australia

<http://www.sa.gov.au/topics/employment-and-finance/financial-support/concessions-and-benefits/concessions/energy-bill-concessions>

An Emergency Electricity Payment Scheme (EEPS) provides assistance to households in a financial crisis who are unable to pay for an energy account. The scheme is administered by the Department of Families and Communities.

Victoria

<http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/energy>

The Utility Relief Grant Scheme (URGS) provides assistance to low-income households in a financial crisis who are unable to pay for a utility account. Energy retailers can organise grants, which are funded by the Department of Human Services.



Ending Access to our Hardship Plan

Your access to our hardship plan may end:

- When you advise us that you no longer require hardship assistance
- When you successfully complete our hardship program and/or complete an agreed payment plan (at which time, you will return to a normal billing cycle)
- If you do not meet payment plan or fails to actively participate in the customer hardship program, and do not contact us to review the circumstances.

Leaving the hardship program does not affect your eligibility for hardship assistance or payment plans in the future.

Staff Training to Respond to Financial Hardship

Our customer service team is trained to identify customers in financial hardship. All customer service staff involved in the administration of our customer hardship policy has necessary skills to sensitively engage with residential customers about their payment difficulties and to offer assistance.

We train our customer service staff to identify and work sensitively and empathetically with customers in financial hardship. Training includes:

- All customer services and debtor management staff are provided with training in identification of financial hardship related indicators, and training in our customer hardship policy
- Staff with direct responsibility for managing customers in financial hardship will be provided with additional training on flexible payment options and payment plans, capacity to pay assessment, government energy concession, rebate and grant options
- All customer service staff are trained in dispute resolution and complaint handling

In addition, our customer service staff:

- Have the capability and skills to provide support to hardship customers
- Have the relevant authority to offer payment plans and other assistance, and to alter payment plans where necessary.

Privacy Policy

We will protect your privacy at all times in accordance with the *Privacy Act 1988*, and will treat your information in accordance with Blue NRG's privacy policy. Financial information provided to us as part of the policy will not be used for any purpose other than assessing your ability to meet payment plans or assessing your eligibility for other assistance (for example, government concessions). Our privacy policy can be viewed here:

<https://www.bluenrg.com.au/privacy-policy>

Complaints and Disputes

All of our customers have a right to have any complaint heard, and addressed, by us. If you have complaints or concerns, please contact us on the details below in the first instance. We have a complaints handling policy which sets out how we deal with disputes, and our customer charter details our ongoing commitment to customer service.

[Click here](#) to access the Blue NRG Customer Charter

If you feel that we cannot resolve your dispute, you can contact the relevant jurisdictional Ombudsman scheme:

Energy and Water Ombudsman Queensland	1800 662 837	www.eoq.com.au
Energy and Water Ombudsman NSW	1800 246 545	www.ewon.com.au
ACT Civil and Administrative Tribunal	02 6207 1740	www.acat.act.gov.au



Customer Hardship Policy



Energy and Water Ombudsman (Victoria)
Energy Industry Ombudsman South Australia

1800 500 509 www.ewov.com.au
1800 665 565 www.eiosa.com.au

Review of our Hardship Policy

We regularly review our hardship policy in the context of our operational experience and statutory, market, customer and external feedback to ensure that we continuously improve our financial hardship responses. We welcome feedback from our customers on how our hardship program is working so that we can improve over time.

Our Contact Details and Accessing Our Program

We provide equitable access to our hardship program to all residential customers. If you are experiencing financial difficulty and want to access our program, please contact us on the details below and one of our team will assist you. We also offer an interpreter service.

Contact us

Phone: 1300 599 888 (8.30am to 5.30pm Mon- Fri)
Email: info@bluenrg.com.au
Website: www.bluenrg.com.au
Fax: 1300 881 903
Post: Blue NRG Pty Ltd, PO Box 311, Surrey Hills, VIC, 3127
Interpreter service: 13 14 50

