



Hardship Policy

PowerHub Pty Ltd

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1. Objective

The purpose of PowerHub's customer hardship policy is to identify residential customers experiencing payment difficulties due to hardship and to assist those customers to better manage their energy bills on an ongoing basis.

The objective of this document is to provide clear information about PowerHub's hardship policy and to ensure that our customers understand the options available if they are experiencing financial difficulties. PowerHub is committed to an effective and efficient hardship management process that is aligned with PowerHub's business values, core vision and strategic objectives.

This Policy:

- Is focused on the customer's experience and expectations, and it recognises the rights of consumers;
- Sets the standards expected of PowerHub employees for identifying and interacting with a customer experiencing financial hardship;
- Has been developed to be consistent with the Australian Energy Regulator (AER) 'Guidance on AER approval of customer hardship policies'; and
- Forms part of PowerHub's Compliance Management System and Compliance Plan, which in turn are components of PowerHub's broader Governance, Risk and Compliance (GRC) framework.

2. Policy

PowerHub acknowledges that energy supply is an essential household service. Through this policy, PowerHub commits to support customers' continued access to energy supply and to offer assistance to customers experiencing financial hardship. In this context, service disconnection will only be pursued as a last resort and after all the avenues described within this policy have been exhausted.

2.1 Hardship Definition

A hardship customer is defined as a customer who has demonstrated a willingness to pay their energy bill but is unable to pay their bill due to financial hardship. Hardship may be short-lived (for example due to changes in employment conditions, illness or other family crisis) or may be experienced over an extended period of time, affecting a customer's ability to meet their financial obligations.

2.2 Hardship Identification

Some key indicators of financial hardship are:

- Repeated failure to pay bills by the due date;
- Loss of primary income due to serious illness, disability or death of a household member;
- Households experiencing domestic violence or divorce;
- Households actively seeking advice from a financial counsellor; and
- Households on social welfare.

A customer is able to self-identify with PowerHub as being in financial hardship and to seek advice from PowerHub with regard to their options as a consequence of financial hardship via our phone

contact centres, email or website. Customers identified by PowerHub as experiencing potential hardship will receive a Hardship Information Pack together with their monthly bill correspondence. The Hardship Information Pack may enable the customer to self-identify and take the step to enrol in a hardship program.

Self-Identification

Where a customer self-identifies with PowerHub as being in hardship, PowerHub will act promptly to inform the customer of the range of relevant options available under the PowerHub Hardship Program which are detailed at 2.8 and to define and agree the most suitable course of action for the customer. Self-identification made by phone or in writing will be addressed promptly, and in any case, PowerHub will reply within 10 business days of receipt of notification.

Third Party Identification

PowerHub may also be contacted by financial counsellors or social welfare agencies acting on behalf of a customer. In these instances, PowerHub will work collaboratively with the relevant agency and customer to establish the most appropriate program for the customer's circumstances.

Identification by PowerHub

Admitting to hardship may not be easy, therefore PowerHub will also proactively monitor late payments and payment extensions' history, to promptly identify and offer assistance and viable options to customers who may be experiencing financial difficulties.

An early conversation about potential difficulties making payments can assist in finding a timely solution. Customers who repeatedly fail to pay their bills by the due date or regularly request payment extensions will be identified as customers who may be experiencing financial difficulties. In addition to sending the Hardship Information Pack, PowerHub will contact the customer to prompt a discussion about the customer's circumstances. The customer can expect to be contacted within 10 business days of PowerHub sending the Hardship Information Pack.

2.3 PowerHub Assurances

Customers in hardship can be assured of PowerHub's commitment to:

- Interact empathetically, with respect and understanding of the customer's circumstances;
- Respond promptly and, if practical, enrol the customer in the PowerHub Hardship Program before the next billing cycle;
- Apply this policy in a transparent, consistent and fair manner;
- Provide information on rebates and government concessions;
- Provide information about local financial counselling, if required;
- Provide information on efficient energy use;
- Agree on a fair and reasonable payment plan to be included in the PowerHub Hardship Program, if applicable; and
- Not disconnect a customer who is enrolled in the PowerHub Hardship Program and who is making repayments in full and in a timely manner or has been granted a payment extension.

2.4 Customer's Commitment

PowerHub will assist any customer in financial distress to better manage their energy usage in alignment with their capacity to pay. In exchange, whilst participating in the Hardship Program, PowerHub will request the customer to:

- Provide an honest description of their financial circumstances;
- Inform PowerHub of any change in their financial circumstances;
- Collaborate with PowerHub to manage their energy consumption;
- Pay the agreed payment amounts by the due date; and
- Contact PowerHub before the due date if unable to make a payment.

2.5 Eligibility

Any PowerHub customer is eligible for a one-off payment extension if facing a short-term financial difficulty. A payment extension can be set up via our phone contact centres, mail or website. A one-off payment extension does not require or entail enrolment in the PowerHub Hardship Program.

The PowerHub Hardship Program is intended for residential customers experiencing financial difficulties over a medium to long-term period. To be eligible for enrolment in the Program, the customer must have an active residential account, have or anticipate having an outstanding debt and be willing to engage with PowerHub to establish a suitable payment plan and ensure that the obligations under that plan are fulfilled. The above requirements are not exhaustive, each customer will be managed in accordance with their individual circumstances.

Customers may not be able to enrol in the PowerHub Hardship Program where the customer:

- is in debt due to fraudulent activity; or
- is dishonest in describing their financial circumstances.

2.6 Information and Enrolment

Customers experiencing financial hardship may request further information or enrol in the PowerHub Hardship Program directly with PowerHub through the following channels:

Telephone: 1300 19 66 73

Monday to Friday: 8:00am to 8:00pm and Saturday: 8:00am to 5:00pm (AEST/AEDT)

Email: enquiries@powerhub.net.au

Website: www.powerhub.net.au

Mail: PowerHub, PO Box 110, Spring Hill QLD 4000

2.7 Language Assistance

Customers requiring interpreter services for languages other than English will be encouraged to call 1300 196 673.

- English - For interpreter assistance please phone 1300 196 673
- Italian - Per assistenza di interpretariato, La preghiamo di telefonare 1300 196 673
- Arabic - 1300 196 673 [تل لا اس ت ت عان ة ت ب ت خدمة ال ت ترجمة ال ت فوري ت ة ت ي ت ر جى ت الات ت اتصال](tel:1300196673)

- Simplified Chinese - 如需翻译协助, 请致电1300 196 673
- Greek - Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στο 1300 196 673
- Spanish - Para la asistencia de un intérprete llame al 1300 196 673
- Vietnamese - Đ- đưc trợ giúp từ phiên dịch viên, vui lòng gọi điin thoại 1300 196 673

2.8 PowerHub Hardship Program

PowerHub's Hardship Program is personalized to the customer's circumstances and ability to pay. Options will be discussed with hardship customers to ensure that the program is fit for purpose. The discussed plan will be provided to the customer in writing to enable the customer to make an informed decision before entering the program. During the course of the agreed program, PowerHub will continuously monitor compliance and perform, at minimum, quarterly reviews to ensure the program remains suitable to the customer's circumstances.

A hardship program may include one or multiple initiatives as outlined below.

Extended Payment Plan

A plan will be defined to allow the customer to pay for energy usage on an ongoing basis, and to pay overdue amounts through regular, reasonable and manageable instalments over an agreed period of time. The frequency of payments for the overdue amounts will be determined on a case-by-case basis and may be amended during the life of the plan upon mutual agreement between the customer and PowerHub via the customer's preferred communication method.

During the program, PowerHub will actively engage with the customer to adapt or review the payments amounts as required. Initially, the customer will be expected to agree to a minimum payment equivalent to what the customer can afford, in order to demonstrate their willingness to pay. Subsequently, PowerHub will work with the customer to adapt or review the payment amounts, the frequency of payments and terms whilst taking account of the customer's circumstances.

The establishment of a payment plan will take into consideration the customers capacity to pay, any arrears owing, and the customers expected energy consumption. PowerHub will inform the customer through their preferred contact method and in writing, of the plan duration, instalment amount, frequency and due date of each instalment. The customer will be given the option of paying the agreed instalments in advance or in arrears and will also be able to cancel their payment plan by contacting PowerHub through their preferred contact method.

Capacity to Pay

Capacity to pay relates to the household's ability to meet their expenses within their current level of income while maintaining a basic standard of living.

The customer's capacity to pay assessment will be discussed with the customer and will take into consideration:

- the customer's current situation;
- the customer's ability to make a payment;
- the customer's available payment methods;
- the amount the customer has advised that they can currently afford to pay;
- the customer's energy consumption level and expected consumption needs over the next 12 months;

- the total arrears owing amount; and
- other information that the customer is willing to provide regarding their capacity to pay, in line with privacy requirements.

PowerHub will work with the customer to find a solution acceptable to both parties.

Centrepay

If a customer receives Centrelink benefits or allowances, then they are eligible for Centrepay, which is a free voluntary bill paying service. Centrepay enables regular deductions to be made from the customer's Centrelink payments to pay bills. PowerHub encourages Centrepay deductions to contribute toward the payment of a customer's bills and can support hardship customers in setting up this payment method.

Direct Debit

Paying by Direct Debit demonstrates willingness and commitment from the customer to adhere to the Hardship Program. PowerHub encourages hardship customers to make payments on a weekly or fortnightly schedule by Direct Debit.

External Concession Programs

PowerHub will support customers in accessing any state government assistance for which they are eligible and will help with the assistance application if required. If requested and duly authorized by the customer, PowerHub will submit the applications on the customer's behalf directly with the appropriate concession programs or agencies.

State government energy bill assistance programs include rebates or concessions for customers with low income, life support or medical needs. Further information on available state assistance programs can be found online:

- Nationwide: www.yourenergysavings.gov.au
- QLD: www.dews.qld.gov.au
- NSW: www.resourcesandenergy.nsw.gov.au
- SA: www.sa.gov.au
- VIC: www.dhs.vic.gov.au
- ACT: www.act.gov.au

Financial Counselling

PowerHub will encourage all hardship customers to speak to accredited local financial counselors and if required (or requested and authorized by the customer to do so), PowerHub will work in coordination with the customer's financial counselor to establish the customer's ability to pay which is a key component of the PowerHub Hardship Program - Capacity to Pay assessment.

Financial counsellors are non-judgmental, qualified professionals who provide information, support and advocacy to people in financial difficulty. Usually working in community organisations, their services are free, independent and confidential. To talk to a financial counsellor phone 1800 007 007. Further information can also be found at www.financialcounsellingaustralia.org.au.

Energy Audit and Efficiency

Whilst on the PowerHub Hardship Program, hardship customers will receive support in managing and understanding their energy consumption. This will enable the customer to reduce energy usage

where appropriate and manage their consumption and assist them to extinguish their debt in the shortest time possible.

Self-assessable energy audit information will be included in the PowerHub Hardship Program enrolment pack and customers will be able to access support over the phone to perform the audit and implement the energy savings measures identified.

PowerHub will also support the customer to access financial assistance to buy efficient appliances through the No Interest Loans Scheme (NILS) which is a nationwide program, or through other more suitable energy efficiency local programs.

More information on energy efficiency can also be found at:

- www.yourenergysavings.gov.au
- www.energy.gov.au

Charges

A copy of this policy is freely available to any customers upon request via the PowerHub contact channels and is also available online at www.powerhub.net.au.

PowerHub will not charge any fees, late payment fees or security deposits whilst a customer is actively participating in a PowerHub Hardship Program and complying with the agreed terms of the program. The customer will also be shielded from credit collection activities whilst participating in the Hardship Program.

Appropriate Contracts

Upon a customer's enrolment in the PowerHub Hardship Program, PowerHub will update its Energy Supply Agreement (ESA) to reflect the new conditions and rights relevant to both parties. PowerHub will seek explicit informed consent from the customer in this regard. The review of the ESA will be performed free of charge.

Confidentiality

The privacy of customers experiencing financial hardship will be protected at all times. PowerHub is committed to maintaining the confidentiality of personal information under its privacy policy and will not disclose it to third parties unless required to do so by law.

Program Completion

Upon successful completion of the program, PowerHub will contact the customer via the preferred contact method to acknowledge their success in completing the program and discuss if another payment plan or more frequent billing will help the customer to better manage ongoing bills. PowerHub will also reassure the customer of its ability to return to a PowerHub Hardship Program provided that the eligibility criteria are again met.

Removal from the hardship program

Removal from the Hardship Program and/or service disconnection will only be pursued as a last resort and after all the avenues described within this policy have been exhausted. PowerHub will make at least three (3) attempts to contact the customer via all written and verbal contact methods available. Customers who fail to make payments by the due dates and who fail to engage with PowerHub will risk being disconnected.

2.9 Making a Complaint

A hardship customer has the right to raise a complaint. Complaints can be addressed by phone at 1300 196 673, by email at enquiries@powerhub.net.au or by Mail to PO Box 110 Spring Hill QLD 4000.

More information about making a complaint can be found on PowerHub's website through the Standard Complaints & Dispute Resolution Policy & Procedure.

If a hardship customer is not satisfied with the way in which PowerHub has handled a complaint or dispute, the customer can request to have the complaint addressed by a more senior manager. As a last resort, independent dispute resolution may be available through the relevant state energy ombudsman.

Queensland

Website: www.ewoq.com.au

Phone: 1800 662 837

Email: complaints@ewoq.com.au

Mail: PO Box 3640, South Brisbane BC QLD 4101

New South Wales

Website: www.ewon.com.au

Phone: 1800 246 545

Email: complaints@ewon.com.au

Mail: Reply Paid 86550, Sydney South NSW 1234

South Australia

Website: www.ewosa.com.au

Phone: 1800 665 565

Mail: GPO Box 2947, Adelaide, SA, 5001

Victoria

Website: www.ewov.com.au

Email: ewovinfo@ewov.com.au

Phone: 1800 500 509

Mail: Reply Paid 469, Melbourne VIC 8060

Tasmania

Website: www.energyombudsman.tas.gov.au

Email: energy.ombudsman@ombudsman.tas.gov.au

Phone: 1800 001 170

Mail: GPO Box 960 Hobart 7001

2.10 Visibility and Awareness

This policy will remain accessible and visible on the PowerHub website. PowerHub will also raise awareness about the PowerHub Hardship Program with the Building Manager and Body Corporate Committee during the embedded network implementation and at regular intervals thereafter. The community consultation process will also provide hardship information directly to the embedded network customers.

2.11 Training

PowerHub will ensure that our customer support team is adequately trained to help customers in financial hardship. Training and refresher workshops will be conducted on a regular basis.

Training and workshops include, but are not limited to, the following key areas:

- Hardship policy, procedures and work instructions;
- Hardship indicators and triggers;
- Adequate and respectful communication skills;
- Social and community issues awareness;
- Government-funded concession schemes;
- Energy efficiency measures and funding programs;
- Regulatory and Legal Compliance; and
- AER's Sustainable payment plans framework.

2.12 Continual Improvement

PowerHub will work with staff, customers, building managers, body corporate committees, and other interested parties to improve this policy on a regular basis. This Policy is to be reviewed annually by the Executive Management Team (EMT) to ensure it is delivering effective outcomes.