

# WINassist

## HARDSHIP POLICY AND ASSISTANCE PROGRAM FOR VICTORIAN CUSTOMERS

The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

Effective 1<sup>st</sup> January 2019

### 1. Overview

"WINassist" is WINconnect's financial hardship and customer assistance program, specifically designed to provide personalised assistance and support to residential customers in Victoria who may anticipate or be facing payment difficulties.

The program offers a range of services to help customers manage their accounts by providing practical assistance and timely and flexible payment options. Our objective is to help customers avoid getting into arrears. If, however, they do have arrears, then we will assist customers to repay their arrears, pay their ongoing energy use and lower their energy costs.

This policy will be regularly reviewed in line with the requirements of our Quality Management System to ensure ongoing effectiveness and relevance.

### 2. Our Philosophy

WINconnect recognises that energy is an essential service for residential customers and we believe that financial hardship should not preclude you from energy supply if you are willing to pay your bills but require some degree of payment flexibility to do so. We acknowledge that disconnecting your energy whilst you are experiencing financial difficulties should be the last resort and only enacted when all other options for the payment of bills have failed.

This policy outlines how we identify you as a residential customer who is experiencing financial payment difficulties and how we can assist you to better manage your energy bills on an ongoing basis so that the risk of disconnection is reduced or, even better, eliminated.

Copies of this policy are freely available to residential customers, financial counsellors and community assistance agencies, either by contacting us directly on 1300 791 970, by mail (PO Box 217, Hawthorn VIC 3122) or from our website ([www.WINconnect.com.au](http://www.WINconnect.com.au)).

### 3. Are you a residential customer experiencing payment difficulty?

#### 3.1. Residential Customer

For the purposes of this policy we define residential customers as those customers who purchase energy from us principally for personal, household or domestic use at the addresses specified in our contracts with them for the supply of energy.

### 3.2. Payment Difficulty

Your bill payment history may suggest to us that you are having difficulties with payments. We have a strategy of actively monitoring accounts which are overdue, late or in arrears as part of our normal business management, alerting us to potential problems.

Payment difficulty may also be identified when:

- You contact us and inform us of your inability to pay;
- We are notified of instances of hardship by your financial counsellor or community assistance agency, acting with your consent, enabling us to step in early and work with you on providing a solution;
- We may be advised that you have applied for a utility relief grant or a concession or rebate under another government energy assistance program.

**If you find yourself in financial difficulty and you cannot pay your energy bill, please contact us for assistance as soon as you can. We understand that you may experience payment difficulty for different reasons and under different circumstances. This means your needs and the way we can help you may need to be tailored to an individual solution.**

**Our number is 1300 791 970.**

While WINassist is primarily intended to support and assist WINconnect's residential customers, reasonable applications from small businesses to access the program will be considered by WINconnect on a case by case basis.

## 4. How we will work with you – the WINassist commitment

### 4.1. Our approach

We recognise that for a whole variety of reasons you might find yourself in times of genuine hardship and unable to pay your energy bills.

Our hardship policy is in place to help and support you. We will try to find workable solutions to help you that are fair, equitable, transparent, effective and long lasting.

Our approach is to treat you with courtesy and respect. We understand that if you are faced with financial stress things need to be managed with timeliness, to prevent further escalation of the situation, and with the utmost sensitivity and confidentiality.

### 4.2. Our team

We have established a specialist team to manage our obligations under this policy. Members of the team have been selected for their ability to provide the best possible customer experience through simple, friendly and professional service. They have been trained in identifying customers in potential financial hardship and how to help them most effectively, while also achieving our commercial objectives.

### 4.3. Working with you

In the case that you miss a payment by the pay-by-date, you can contact us to discuss your situation. We will provide you with the relevant information regarding your entitlements to assistance and how you can access it.

Should we identify you as having an account in arrears by more than \$55 (including GST) we will use best endeavours to contact you within 21 business days of the latest pay-by-date. We will provide you with information regarding your entitlements to assistance and how to access it.

Once we have provided you with this information you will have no less than 6 business days to consider the information and put forward a suitable proposal.

#### **4.4. Privacy**

All our discussions will be in the strictest confidence. Your privacy is protected at all times by our compliance with privacy legislation.

### **5. Ways we can help**

#### **5.1. Anticipating payment difficulties**

We encourage you to contact us if you believe you will have difficulty paying your bills, even if your account is not yet in arrears. We have standard assistance options available to you. These include:

- Monthly billing (based on actual meter data) so that you can manage your budget effectively;
- Payment in weekly or fortnightly intervals;
- Extending your pay-by date by at least one billing period in a 12 month period; and
- Paying in advance, where you can contribute any amount at any time towards your next bill.

If your account is in arrears of \$55 or more (including GST) then you will be entitled to receive tailored assistance.

#### **5.2. Tailored assistance that reflects your situation**

Tailored assistance is about providing flexible and practical assistance so that you can pay for your ongoing energy costs, repay your arrears and lower your future energy costs. It is also about keeping your energy connected. If your account is in arrears by more than \$55 (including GST), you are entitled to a number of measures under tailored assistance.

##### **5.2.1. Minimum assistance**

Tailored assistance has minimum levels of entitlement dependent on your ability to pay the full cost of your ongoing energy use.

Can pay the full cost of your ongoing energy use	Cannot pay the full cost of your ongoing energy use
Additional time to pay	Advice on managing your energy costs
Payment arrangements	Advice on government and non-government assistance
Advice on managing your energy costs	Contract review
Advice on government and non-government assistance	Practical assistance to reduce energy
	Replacement of your electrical or gas equipment
	Suspension of repayment of arrears

We will help you to understand your ongoing energy costs and entitlements to assistance. This can best be achieved by contacting us on 1300 791 970.

Should your account fall into arrears by more than \$55 (including GST) we will alert you to your entitlements to the WINassist program (see 4.3 Working with you).

### 5.2.2. Additional time to pay

Residential customers are entitled to additional time to repay arrears over not more than 2 years by payments at regular intervals of up to one month. We will work with you to identify an appropriate length of time that is proportionate to your arrears and circumstances. This is so that you may keep some time in reserve should future payment difficulties arise.

### 5.2.3. Payment arrangements

We will provide you with, or you may propose to us, options for payment arrangements that meet the following criteria:

- The arrangement provides for making payments of equal amounts at weekly, fortnightly or monthly intervals;
- Will result in your arrears being fully paid in no more than 2 years from the first payment;
- Will cover the cost of your ongoing energy use; and
- Is based on a reasonable forecast of your energy use over the next 12 months.

Once accepted, we will provide a confirmation of the payment arrangement in writing. This confirmation will inform you of the schedule of your payments showing:

- The number of payments to be made to pay the arrears;
- The period over which the payments are to occur;
- The pay by date for each payment; and
- The amount of each payment.

#### **5.2.4. Advice on managing your energy costs**

Understanding your energy costs is the first step towards managing them. We will provide you with a forecast of your energy use and costs over a 12 month period based on your previous energy use history and other relevant information.

#### **5.2.5. Government and non-government assistance**

We will provide you with information on other organisations providing support services that may be able to assist you including Centrelink, the Department of Veterans Affairs, free independent financial counselling advisors and relevant community-based groups. We will work in partnership with these organisations and will take into consideration their advice concerning your bill.

We can also help you gain access to government funded concessions and rebates to which you may be entitled. These programs can vary over time. As part of our commitment to providing the best possible service to our customers during this difficult time we will provide you with the most up to date information on any government funded assistance which may be available to you.

#### **5.2.6. Contract review**

When you qualify for tailored assistance under this policy we will review your existing contract (at no cost to you) and recommend the most cost-effective tariff applicable for your circumstances, taking into consideration your current tariff, energy usage, billing patterns and any other relevant information. If a change of tariff is required as a consequence of this review, then you will not be charged any fee to change your contract with us.

We will then monitor your energy usage on an ongoing basis to ensure that you continue to benefit from the most appropriate tariff.

#### **5.2.7. Practical assistance to reduce energy**

For WINconnect to assist you to better control your energy costs we need to understand them. Our WINassist team can do this by conducting an over-the-phone energy audit to gain a better understanding of your energy usage and how this relates to your bills. Customers participating in the WINassist program also have access to our field energy audit service, free of charge. This energy audit program aims to help you achieve cost savings by reducing your energy consumption as a result of adopting energy efficiency initiatives in your home.

Our energy audit service can help identify reasons for your level of energy consumption and suggest changes to reduce the cost to you. This will include specific advice about your future energy use and how this cost may be lowered.

We can arrange a visit to site by an experienced and qualified person, who will provide you with a report on changes which you can make to your energy usage that will potentially save you money.

#### **5.2.8. Replacement of your electrical or gas equipment**

We can provide sound and independent advice on the purchase or supply of replacement electrical or gas equipment.

Where a field audit recommends replacement of an appliance to reduce your energy consumption, we can refer you to a panel of reputable appliance retailers who are able to advise you on suitable alternative appliances.

#### **5.2.9. Suspension of repayment of arrears**

Upon entering into our WINassist program under tailored assistance, if you are unable to pay your ongoing energy costs you are entitled to a 6 month period where your arrears are put on hold. In this period you will be able to pay less than the full cost of your ongoing energy use while working towards lowering your energy costs. This means agreeing to an affordable payment arrangement on weekly, fortnightly or monthly instalments while putting into place agreed practical assistance measures such as an energy audit.

We rely on your cooperation with and participation in these measures during the suspension of your arrears period so that we can help you work towards the long-term goals of repaying arrears, paying your ongoing energy use and lowering energy costs. If we become aware of a failure to implement your practical assistance measures we will contact you to revise your implementation timeframe and help you get back on track.

While your arrears are on hold you will continue to receive bills for your ongoing energy use. Any residual amount from these bills that is not paid by your payment arrangement will be added to your existing arrears. This may mean that at the end of the 6 month period your arrears will be larger than when they were first placed on hold.

Upon completion of the 6 month suspension of arrears, you may still be entitled to additional assistance in the form of flexible payment arrangements, energy audits or other practical assistance to lower your energy costs.

#### **5.2.10. Extension of minimum assistance**

Where you are coming to the end of your assistance period, including when you're participating in suspension of repayment of arrears, and you're still facing payment difficulties, we may extend your period of minimum assistance. Upon nearing completion of the program, we will contact you to discuss if this is suitable to your situation and if it would assist to lower the cost of your energy use.

### **5.3. Centrepay**

Centrepay is a voluntary direct deduction facility operated by Centrelink. Centrepay may already be a payment method available to you under your contract with us, but if it is not we will make this payment option available to you under the WINassist program. Centrepay and setting up a regular direct debit arrangement with us are both payment methods which show us that you are willing to commit to the WINassist program and therefore making it easier for you to make your nominated regular payments. There is no cost to you using Centrepay and if you no longer want to use this option you can contact Centrelink directly and have the deduction removed.

## 6. Completing the WINassist program

Your success in the WINassist program is our success. We want to work with you to ensure you return to more normal billing cycles as quickly as you are able. If you stop making payments under our WINassist program without talking to us, you will be given another opportunity to get back on track. One of our WINassist team members will get in touch with you, and if there is agreement between you and us, then we'll set up a new WINassist program.

Where you are participating in the program and miss a scheduled payment, we will contact you to discuss this and offer to amend your arrangement. At this point, we require you to work with us to reassess your tailored assistance entitlements and ensure action is taken towards repaying your arrears, paying your ongoing energy use and lowering your energy costs.

Where you refuse or fail to achieve reasonable action under the WINassist program, then unfortunately we will have to revert back to our debt collection processes and you will no longer be protected from disconnection and may potentially be disconnected under the guidelines of the relevant retail energy law in the state where you live.

We understand the consequences of removing you from the WINassist program, so these are all last resort actions that we take only when there are repeated and consecutive failures on your part to keep your WINassist commitments.

On a positive note, when your account is back on track, we will be in touch to let you know that you have successfully completed the program. This does not preclude you from entering into the WINassist program again should you experience, or anticipate, payment difficulties at a future date.

## 7. Promoting WINassist

We promote the WINassist program through a variety of means including providing brochures at community events and welfare groups. We also keep the relevant Government and community groups in your state up to date with our program.

You can see this Policy on our website at [www.WINconnect.com.au](http://www.WINconnect.com.au) or request a free copy by calling us on 1300 791 970. Further, all of our bills and any collection notices issued have a message letting you know that you can talk to us about any payment difficulties which you may be having.

## 8. Complaints

If you have complaints or concerns about our actions under this policy, you can raise the issue through our complaint and dispute resolution process. You can contact us directly on 1300 791 970, by mail (PO Box 217, Hawthorn VIC 3122) or via our website ([www.WINconnect.com.au](http://www.WINconnect.com.au)).

We will deal with your complaints or concerns promptly and try to resolve them within 28 business days. If the matter cannot be resolved within that timeframe we will advise you and agree on a new target date.

If you feel that the matter has not been resolved adequately you are entitled to raise your complaint or concern through the energy ombudsman scheme in your state.

## 9. Ombudsman contact details

If we are unable to work through your complaint or concern free and independent dispute resolution may be available through your relevant State Energy Ombudsman.

### **Victoria**

Energy and Water Ombudsman Victoria  
Mail: Reply Paid 469, Melbourne VIC 8060  
Phone: 1800 500 509  
Fax: 1800 500 549  
Email: [ewovinfo@ewov.com.au](mailto:ewovinfo@ewov.com.au)  
Website: [www.ewov.com.au](http://www.ewov.com.au)