

WINassist

Hardship Policy and Assistance Program for New South Wales, Queensland, Australian Capital Territory and South Australian Customers

Effective 1 April 2019

1. Our Philosophy

WINassist is WINconnect's financial hardship policy and assistance program. We recognise 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 payment difficulties should be the last resort and only enacted when all other options for the payment of bills have failed.

We recognise that for a whole variety of reasons you might find yourself in times of genuine financial hardship and unable to pay your energy bills. Our hardship policy is in place to help and support you. We will work with you to find solutions that are fair, equitable, transparent, effective and long lasting.

Our approach is to treat you with courtesy and respect. Our staff are trained in customer hardship issues and this training is regularly reviewed and updated. We understand that if you are faced with financial stress things need to be managed both with timeliness, to prevent further escalation of the situation, and with the utmost sensitivity and confidentiality.

Our systems meet the customer hardship requirements of National Energy Retail Law, National Energy Retail Rules, the AER Hardship Guideline and this policy which will be regularly reviewed to ensure its ongoing effectiveness and relevance.

2. Introduction

This policy applies to all residential customers living in New South Wales, Queensland, Australian Capital Territory 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
- reduced income

This policy explains:

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

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

- a financial counsellor
- someone who helps you manage your energy bills.

We need your permission to talk to your support person. You can provide this permission and your support person's details over the phone, via email or in writing. We will record this person's details on your account so that if they contact us we can discuss your account and participation in our hardship program with them. If you no longer require your support person or we should only talk to them about certain things you must let us know.

All our discussions with you or your support person will be in the strictest confidence. Your personal information is protected at all times by our compliance with privacy legislation.

3. How we will communicate this policy

We communicate the availability of this policy and hardship program to all customers at the start of their agreement with us. We also promote our hardship program on reminder notices, disconnection warning notices, bills and in conversations with customers about payment plans.

We can provide you with a copy of this policy and summary brochure on request and free of charge. This will be made available to you by the communication channel of your preference. You can also view these documents on our website (<https://www.winconnect.com.au/help-and-support/financial-support-hardship/>).

Should you have any questions related to this policy or would like to apply to join our hardship program you can contact us via:

- Phone: call 1300 791 970 and select the option for "Payment Difficulty"
- Email: send an email to winassist@winconnect.com.au
- Mail: post your letter to WINconnect, PO Box 217, Hawthorn VIC 3122

If you are of a non-English speaking background, we can assist you in understanding this hardship policy and assistance program via translating and interpreting service, TIS National, on 13 14 50.

If you have a hearing or speech impairment please call us via the National Relay Service:



- Speak and Listen number: 1300 555 727.
- TTY Number: 133 677
- SMS Relay Number: 0423 677 767

If you have a disability, we will work with you to ensure that we can clearly communicate our hardship policy with you. We can provide this policy and other documents in another format according to your needs.

If you live in a remote area or are without internet access, then we will send a copy of this policy to you via post and allow sufficient time for you to receive it. We will also contact you over the phone to provide you with information.

4. What to expect

These are the steps involved in accessing and participating in our hardship program:

What we will do:	What we need you to do:
<p>Communicate: We will keep you informed of the availability of our hardship program.</p> <p>We will invite you to join our hardship program when you tell us that you are, or we are concerned that you may be, experiencing payment difficulty due to hardship.</p>	<p>Engage with us</p>
	
<p>Assess: We will assess your application to join our hardship program by:</p> <ul style="list-style-type: none"> • Referring your application to our specialist staff trained in hardship issues and this policy • Reviewing your account for any prior instance of being removed from this hardship program due to failure to meet your obligations • Contacting you via your preferred method to ask you questions about your circumstances and capacity to pay <p>While your application is being assessed we will not send you any collection notices and we will not disconnect you.</p> <p>We will notify you once your application has been assessed.</p>	<p>Be willing to participate</p>
	
<p>Support: If your application is approved, we will send you a welcome pack including:</p> <ul style="list-style-type: none"> • A copy of this policy; • A summary of your rights and obligations under our hardship program; • Details of any payment plans agreed to during the assessment of your application <p>We will review your progress every three months and let you know if changes should be made or if any new programs have become available to you.</p> <p>We are available to discuss any changes in your circumstances and can review your payment arrangements and eligibility for other assistance if you let us know.</p> <p>When your payment plan is successfully completed you will have completed the hardship program. We will communicate this to you in writing and your account will return to a standard collection cycle.</p>	<p>Keep in touch</p>

5. 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
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to a staff 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.

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.

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

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

We will assess your application for hardship assistance by a date no greater than 5 business days from the receipt of your application.

We will let you know if you are accepted into our hardship program within 7 business days from receipt of the application.

If you are accepted into our hardship program, we will:

- ensure that you start receiving assistance as soon as it is practicable
- 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 use
- talk to you about a payment amount that suits your circumstances.

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

Copies of this policy are also freely available to 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 (http://www.winconnect.com.au/resources/uploads/2019/02/Financial-Hardship-Policy-NECF-C-00-PO-003-v1.5_1.pdf).

If you are not accepted into our hardship program we will provide you with the reasons why you were ineligible.

6. Payment Options

What we will do:

There are different payment options available to hardship customers, including:

- Payment plans
- Centrepay

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:

- How much you can pay
- how much you owe
- 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:

- what you owe
- an amount to cover your energy use.

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

- who you can contact for more help
- how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of the payments)
- 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 to see if you need help. We will contact you by email to let you know your payment was missed. We will also contact you by phone to discuss your payment options and offer a new payment plan.

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:

- stop making payments under your plan
- do not tell us when your contact details change.

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

- we do not have to offer you another plan
- we might disconnect your energy.

7. Other supports to help you pay your energy bill

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

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
- financial counselling services.

What we need you to do

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

We hereby refer you to the Energy Made Easy website: www.energymadeeasy.gov.au

8. Our programs and services

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

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.

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.

Practical assistance to reduce energy

We can conduct 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.

What we will do:

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

9. We want to check you have the right energy plan

What we will do:

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

If we think there is a better energy plan for you, we will:

- explain why the plan is better
- 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.

10. We can help you save energy

Using less energy can save you money.

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 or territory you live in.

11. We will work with you

If you have joined our hardship program, we will not:

- 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.

12. Complaints

If you have any 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.

We will deal with your complaint or concern promptly and try to resolve the matter 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 to the energy ombudsman scheme in your state.

New South Wales

Energy and Water Ombudsman NSW

Mail: Reply Paid 86550, Sydney South NSW 1234

Phone: 1800 246 545

Fax: 1800 812 291

Email: complaints@ewon.com.au

Website: www.ewon.com.au

Queensland

Energy and Water Ombudsman Queensland

Mail: PO Box 3640, South Brisbane QLD 4101

Phone: 1800 662 837

Fax: (07) 3227 7068

Email: complaints@ewoq.com.au

Website: www.ewoq.com.au

South Australia

Energy Industry Ombudsman SA

Mail: GPO Box 2947, Adelaide SA 5001

Phone: 1800 665 565

Fax: 1800 665 165

Email: contact@ewosa.com.au

Website: www.eiosa.com.au

ACT

ACT Civil and Administrative Tribunal

Mail: GPO Box 370, Canberra ACT 2601

Phone: (02) 6207 1740

Fax: (02) 6205 4855

Email: tribunal@act.gov.au

Website: www.acat.act.gov.au