



Our hardship policy – Power On program

ACT | NSW | QLD | SA | NT



This policy is available to eligible residential customers of Origin Energy and WINconnect in these states.

Effective October 2024



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1 How to get in touch

Origin recognises that staying on top of bills can be challenging at times, and that's where our hardship program, Power On, comes in. Power On is our way of helping customers who are experiencing payment difficulties due to hardship manage their energy usage and bills.

Origin is committed to supporting customers in remote areas or with limited access to the internet. To contact us, simply call 13 24 61 during business hours or send an email to hello@origin.com.au at any time. Alternatively, you can write to us at GPO Box 1199, Adelaide SA 5001. Our staff are specifically trained to handle enquiries about our hardship policy and the Power On program.

If you need an interpreter, call 1300 137 427.

If you have a hearing or speech impediment, contact us through the National Relay Service. For more information, visit www.relayservice.gov.au or call 1300 555 727.

2 Where to get a copy of this document

You can download an electronic version of our hardship policy (this document) from originenergy.com.au/financial-support.

If you'd like a free copy sent to you by post or email, please give us a call or send us an email and we'll send it to you by your preferred method of communication. If you haven't told us your preferred method of communication, we'll post the policy to you.

All of our bills and collection notices have a message letting customers know they can talk to us at any time about any payment difficulties they're having. Our collection notices also include a link to this hardship policy. You can also download a copy of our Power On program brochure from our website listed above, or we can send you a copy.

3 Overview of our Power On program

3.1 Introduction

This policy applies to all residential customers living in ACT, NSW, QLD, SA and NT 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'll 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 do this by calling, emailing or writing to us. If you've given us the go-ahead to talk to a support person, we'll engage with them as we would with you, in accordance with your instructions.

3.2 What we'll do to help you

We'll tell you about our hardship program if:

- you tell us you're having trouble paying your bill
- you're referred to our program by a financial counsellor or other community worker
- we're concerned that you may be experiencing financial hardship.

We'll 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're 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'll assess your application for hardship assistance and let you know if you've been accepted into the program within ten business days from receipt of the application.

If you're accepted into our hardship program, we'll:

- tell you if you're on the right energy plan or if there's 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.

4 Joining the Power On program

4.1 How to access the program

You can get in touch with us

If you're having trouble paying your energy bills, you can apply to join the Power On program by contacting us on 13 24 61 during business hours or sending an email to hello@origin.com.au at any time. A support person such as a financial counsellor or welfare agency can also contact us on your behalf, with your permission.

Or we may get in touch with you

When we speak with customers, we keep an eye out for any early signs of hardship. We're also monitoring payment history for late payments or unpaid bills and may contact you to offer advice or assistance.

4.2 Eligibility

Who can enrol in Power On?

To be eligible for the Power On program, you must:

- have an active residential customer natural gas or electricity account with us; and
- be experiencing payment difficulties due to hardship.

We'll also consider previous payment arrangements and Power On enrolments within the last 12 months.

When you apply to enter the Power On program, we'll ask you about your individual circumstances and what's causing the payment difficulty.

You'll also need to agree to a payment plan if you're enrolled in the Power On program. In some circumstances, we may enrol you in Power On and agree to set up a payment plan at a later date; for example, if you'd like to speak with a financial counsellor first. In this scenario, to stay enrolled in the program, it's important that you set up a payment plan within the time that we agree. If we don't hear back from you, we'll use our best efforts (see section 7.3) to try and contact you to set up your payment plan. But if you don't respond or engage with us about setting up a payment plan then we may remove you from the Power On program. See section 1 'How to get in touch' for the different ways you can reach us.

When we can't help

Unfortunately, you may not be accepted into our Power On program if:

- you're no longer an Origin residential natural gas or electricity customer
- you've reconnected your power illegally
- you're dishonest about your circumstances, or
- you've had two payment plans cancelled for non-payment in the last 12 months while in our Power On program.

If we can't help you, we'll be up-front and let you know why.

4.3 Our commitment to you

In a timely manner when it's relevant to do so, we'll give you clear information about the assistance available to you. This includes where you contact us about our Power On program.

In dealing with a customer who's experiencing payment difficulties due to hardship, we'll take into account all of the circumstances that we're aware of and having regard to those circumstances will act fairly and reasonably.

If you're eligible to join the Power On program, we'll provide you with assistance under this hardship policy as soon as practicable.

5 Assistance available

5.1 Payment options

What we'll do

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

- payment plans
- Centrepay.

When you're in our hardship program, we'll offer you flexible payment options to suit your individual situation.

Payment plans

To make your payment plan, we'll consider:

- how much you can pay
- how much you owe
- how much energy we expect you'll use in the next 12 months.

This will help us figure out a payment plan that's right for you.

We'll offer a payment plan to suit your situation. This will typically include payments to cover:

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

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

- who you can contact for more help
- how long the payment plan will go for
- the amount you'll 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.

In special cases, we may agree to a payment plan with instalments that are below the cost of your ongoing usage for a short period to help you get back on track (see section 6.1).

Origin is committed to ensuring you receive the best possible support and is a voluntary signatory to the Australian Energy Regulator (AER) sustainable payment plans framework. You can read more about the framework on the AER's website at www.aer.gov.au.

Centrepay

You can choose to use Centrepay if you're 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.

You can go to www.servicesaustralia.gov.au/centrepay for more information on how to set up Centrepay deductions.

Other assistance

We'll 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.

5.2 We'll work with you

If you've joined our hardship program, we won't:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement; for example, we won't put you on a shortened collection cycle unless you agree first.

5.3 Our programs and services

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

- referrals for additional support
- support for energy usage as outlined below in sections 5.4 and 5.5

What we'll do

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

5.4 We can help you save energy

Using less energy can save you money.

What we'll 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.

5.5 We want to check you have the right energy plan

What we'll do

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

If we think there's a better energy plan for you, we'll:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free.

We'll only talk to you about energy plans we can offer.

5.6 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'll do

We'll 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're eligible for these programs, let us know as soon as possible so we can help you.

Further information on the assistance programs for each state can be found by visiting the websites below:

- Australian Capital Territory:
www.act.gov.au
- New South Wales:
www.energy.nsw.gov.au
- Queensland:
www.qld.gov.au
- South Australia:
www.sa.gov.au

- Northern Territory:
www.nt.gov.au
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6 How payment plans work

6.1 Special cases – short-term payment plans

If we agree to a short-term payment plan with instalments below the cost of your ongoing use, your plan will continue for the length of time that we agreed when your plan was set up, so long as you continue to meet your instalments.

Before your plan comes to an end, we'll contact you to offer you a further payment plan to suit your situation. This will include payments to cover what you owe and an amount to cover your energy use.

We'll use our best efforts (see section 7.3) to try and contact you to set up your new payment plan using the details you've previously provided. If you don't engage with us when we try to contact you, we may remove you from the Power On program. See section 1 'How to get in touch' for the different ways you can reach us.

What you must do

It's important that you make all your agreed instalments and get in touch with us when your short-term payment plan ends to discuss a further payment plan. We may remove you from the Power On program if you don't respond to our contact attempts to set up a new payment plan.

6.2 Longer-term payment plans

Longer-term payment plans generally include payments which cover both what you owe and the estimated cost of your ongoing energy use. The agreed debt repayment period for these plans continues for the length of time that we agreed when your plan was set up, so long as you make all of your instalment payments.

We'll review your payment plan against your energy charges each billing cycle (this is generally every three months) to ensure that your instalment

amount remains appropriate; that is, that you're not using less energy than you're paying for or using more energy than you're paying for and so accruing further debt. If, following this review process, we think your instalments should change, we may contact you to let you know and to recommend a change to your instalment amount.

If we get in touch about a recommended increase to your instalment amount but don't hear back from you, your payment plan will continue unchanged but you should be aware that you'll accrue further debt unless you increase your instalment amount or reduce your energy use.

If you meet all of your instalments under the plan, you should have paid off all of your debt by the time the debt repayment period comes to an end. However, if you've missed any payments or not agreed to a recommended instalment increase during the debt repayment period, you may still have some accrued debt remaining.

We'll be in touch before the debt repayment period of your plan ends to tell you about your options.

- If you still have some debt remaining, we'll offer you payment options to suit your situation. This will include a further payment plan to cover what you owe and an amount to cover your energy use. We'll use our best efforts (see section 7.3) to try and reach you to set up your new payment plan using the details you've previously provided. If you don't engage with us when we try to contact you, we may remove you from the Power On program. See section 1 'How to get in touch' for the different ways you can reach us.
- If you've paid off your debt and haven't accrued any further debt, we'll let you know that you've successfully completed the Power On program. You'll then continue on your ongoing payment plan that covers just your energy use or, if you prefer, you can choose to cancel this and return to normal billing arrangements. See section 8.2 for more detail.

What you must do

We're committed to helping customers successfully complete our Power On program. Your engagement with the program is also critical. It's important that you get back in touch with us if we contact you to discuss your plan (or a further payment plan).

7 Keeping Power On

7.1 Keeping up with payments

Getting in touch to let us know if you're having trouble staying on top of your payment plan is the most important thing you can do to ensure you stay in our Power On program.

Missing payments

When your payment plan is in place, it's important to make scheduled instalments in full and on time in order to remain in our Power On program.

If you miss a payment, we'll contact you to see if you need help. We'll contact you by using contact details you previously provided.

If you don't respond to our contact attempts or make up the missed instalments, we may cancel your payment plan and remove you from the Power On program, but only after we've tried to contact you. We'll generally make at least three attempts to contact you using a variety of contact methods which could include SMS, email, telephone calls or post depending on the contact information you've provided to us and other relevant circumstances.

If we do this, we'll let you know and you'll go back into our usual debt collection process for your account which may lead to disconnection.

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
- don't tell us when your contact details change.

If you've had two payment plans cancelled in the last 12 months because you didn't follow your plan:

- we don't have to offer you another plan
- we might disconnect your energy.

7.2 Keeping in touch

When you're on the Power On program, it's important to let us know if your circumstances change; for example, if you move to a new house, change your payment method, or feel like you might struggle to meet an upcoming payment.

To contact us, simply call 13 24 61 during business hours or send an email to hello@origin.com.au.

If there's anything stopping you from making a payment, get in touch right away to discuss options that could help, like:

- changing your payment method, or the frequency or the amount of your payment plan instalments
- seeking assistance from a financial counsellor
- looking into ways to reduce your energy use to cut costs, and
- talking to us about other ways we may be able to help.

It's also important that you get back in touch with us if we try to contact you to discuss a further payment plan (see section 6.1) or where you've missed payments (see section 7.1). We may stop helping you if you don't respond to our contact attempts.

7.3 Our best efforts to contact you

Under this policy, we must use our best efforts to contact you when trying to reach you in these scenarios:

- setting up a payment plan if we enrolled you in the program temporarily without one (see section 4.2)
- setting up a further payment plan when the debt period of your current payment plan comes to an end and there's debt remaining (see section 6.1), or
- before cancelling your payment plan and Power On program enrolment due to missed payments (see section 7.1).

Depending on the contact information you've provided to us and other relevant circumstances that may apply to your situation, our best efforts will generally involve at least three attempts by us to contact you using a variety of contact methods which could include SMS, email, telephone calls or post.

We'll always give you at least 14 days (from our first contact attempt) to get back in touch with us before we remove you from the Power On program.

8 Leaving the Power On program

8.1 Removal from Power On

We may remove you from the Power On program, if:

- you don't engage with us when we try to contact you about setting up a payment plan after enrolling you in the program (see section 4.2)
- you fail to meet your payment obligations (see section 7.1)
- you don't get back in touch with us if we try to contact you to set up a further payment plan (see section 6.1), or
- you transfer to another retailer.

If we remove you from the Power On program, you'll go back into our usual debt collection process which may lead to disconnection.

Further assistance if you've been removed from Power On

Unless you've had more than one payment plan cancelled for non-payment in the last 12 months, we'll be in touch to offer you another payment plan and you may also be eligible for re-enrolment in Power On.

If we're going to offer you another payment plan, we'll try and contact you first to discuss your circumstances. If we can't reach you to discuss your situation, we'll make you an offer of another payment plan in writing based on the information you gave us for your last payment plan.

You'll need to contact us to accept the offer or discuss an alternative arrangement if it's not affordable. If you do get in touch, then we'll also assess your eligibility for re-enrolment in Power On.

If we don't hear back from you to discuss a new payment plan or other arrangement, your account will remain in our normal collections processes and you may face disconnection.

8.2 Completing Power On

When your account is back on track, we'll write and let you know that you've successfully completed the Power On program.

We'll also let you know your payment options for once you leave the program, including:

- a payment plan that covers just your ongoing energy use, or
- a return to normal billing arrangements.

Unless you select a different option at this time, you'll remain on a payment plan and your instalments will be reduced to cover just your estimated energy use going forward.

8.3 Choosing to leave Power On

You can also choose to leave the Power On program at any time.

If you're leaving the Power On program because you're transferring to another retailer or because you no longer require energy supply from us, we'll try to contact you about setting up an arrangement for paying off any debt you might have remaining with us. Any arrangement will be offered to you in a manner consistent with the relevant elements of this hardship policy, namely:

- consideration of your capacity to pay
- protections from debt collection; and
- exemptions from late payment fees.

8.4 Re-entry into Power On

If you've been removed from the Power On program at any time, or you've completed or chosen to leave the program, this doesn't mean that you're excluded from participating in the program in the future.

If you've had less than two payment plans cancelled for non-payment in the previous 12 months while in Power On, you'll be eligible to re-enter the program. If you've had two or more payment plans cancelled for non-payment in the previous 12 months while in the program, we'll assess your application to re-enter against the program's eligibility criteria and take into account any new circumstances.

Power On is important to us

We're committed to helping customers experiencing payment difficulties due to hardship through our Power On program.

Meeting our obligations

We have systems in place to enable us to meet our obligations with respect to customer hardship in:

- the National Energy Retail Law
- the National Energy Retail Rules
- the AER Hardship guidelines, and
- this Hardship Policy

Training

We've created a comprehensive training and refresher program to help our people to help you.

This gives our team the skills to:

- answer your queries about our Hardship Policy and the Power On program, and
- identify and help customers experiencing payment difficulties due to hardship.

We review and update our training and refresher program regularly.

9 Complaints

If you do experience a problem or wish to provide feedback, our team members will work with you to resolve problems in a fair and transparent way. You can also ask to speak with a more senior person at any time.

If you believe that your complaint has not been resolved, you have the right to escalate your issue externally, and can also request support from the relevant state Ombudsman scheme for additional independent advice free of charge.

Australian Capital Territory Civil & Administrative Tribunal

02 6207 1740

www.acat.act.gov.au

Energy & Water Ombudsman NSW

1800 246 545

www.ewon.com.au

Energy & Water Ombudsman Queensland

1800 662 837

www.ewoq.com.au

Energy & Water Ombudsman SA

1800 665 565

www.ewosa.com.au

10 Privacy

As an Origin customer, we manage your personal and credit information under the requirements laid out in the Privacy Act 1988 (Cth). To find out more about how Origin collects, uses, holds and discloses your personal and credit information, please visit originenergy.com.au/privacy.

How to contact us



Web	originenergy.com.au
Energy offer enquiries	13 24 61
Billing enquiries	13 24 61
Moving home	13 MOVE (13 66 83)
Email	hello@origin.com.au
Postal addresses	PO Box 1199, Adelaide SA 5001
National Relay	
Service for hearing impaired customers	13 36 77



Interpreter Service 1300 137 427

خدمة الترجمة الهاتفية للغات غير الإنكليزية.

Servicio Telefónico de Intérpretes para otros idiomas.

Per lingue oltre all'inglese contattate il Servizio d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ khác không phải tiếng Anh.

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非英語語言電話傳譯服務。

Large Print Copy 13 24 61

A large print copy of this document is available on request by calling us.

For more information visit

originenergy.com.au or call 13 24 61

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