

Policy

Hardship Policy - ACT, NSW, QLD, SA

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1. Preamble

We understand that sometimes it is difficult to pay your bills. At ZEN Energy (ZEN), we are here to help when customers experience hardship. We act fairly and reasonably towards our customers, including those experiencing payment difficulties due to hardship, and consider all of a customer's circumstances we are aware of when discussing payments.

We commit to providing clear information to you about the assistance available under this hardship policy in a timely manner, and we will provide any customer entitled to assistance under this policy with that assistance as soon as practicable.

We have systems in place to enable us to meet our obligations for customers in financial hardship as required by:

- National Energy Retail Law
- National Energy Retail Regulations
- The Australian Energy Regulator's Customer Hardship Policy Guideline
- This hardship policy

2. Introduction

This policy applies to all ZEN's current residential customers living in ACT, NSW, QLD, and SA 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 electricity bills.

We need your permission to talk to your support person. You can provide this permission when you call us or via email.

We recognise there may be other obstacles for customers such as English language challenges, lack of internet access, living in a remote area, etc. If this is the case, please let us know so we can work with you on the best solution, such as using an interpreter and mailing this policy and other documents in the post.

3. Early Identification

We will assist customers experiencing payment difficulties to manage their bills and minimise their debt through early identification.

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We will take the following steps to assist with the early identification of customers who may be experiencing payment difficulties:

- Proactively contact customers with an inconsistent payment history to discuss options available for assistance
- Proactively advise customers using Centrepay or other forms of support income of assistance available
- Ensure staff are trained to identify and help customers experiencing payment difficulties
- Advise customers on their bills and Reminder Notices of the assistance available.

4. Eligibility and Acceptance

You are eligible for our hardship program if you:

- Have a current residential customer account with us; and
- Are experiencing short- or long-term hardship.

Our 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 confirming your eligibility. We will let you know if you are accepted into our hardship program within 5 business days from you contacting us.

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

- 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.

If you are not accepted into our hardship program, we will provide you with the reasons for this decision.

This hardship policy is available on our website at <https://www.zenenergy.com.au/knowledge-base/reports-policies-manuals/>. We can send you a free copy of our hardship policy. We will do so on request, at no charge. The policy will be sent to you using your preferred method of communication if we know it, and otherwise we will post a copy to you.

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

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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, and to understand hardship issues to:

- Answer your queries about our hardship policy and program
- Identify customers experiencing payment difficulties due to hardship
- Assist customers experiencing payment difficulties due to hardship.

We review this training regularly and update it as required.

6. Payment Options

1.1 What we will do

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

- payment plans
- Direct Debit
- Credit / Debit card
- Bank Transfer
- Centrepay.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation, including the option to pay in advance or in arrears.

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.

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Centrepay

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 in writing to remind you of the missed payment and follow up with a phone call to confirm the payment plan is still suitable. If we do not hear from you within a week of the missed payment, we will contact you in writing to provide a further week for you to contact us to discuss your hardship 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. We will discuss these with you when reviewing your hardship request.

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.

8. Our programs and services

As a hardship customer, you can access a range of programs and services to help you, including flexible payment options, an assessment of your energy plan and tariffs, information on available concessions, information on your energy usage, and contact details for financial counselling services in your area.

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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.

We can provide you with information and tips on your energy usage.

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. Completion of the hardship program

Once your payment plan is in place, ZEN will monitor your account for payments and energy usage. If all payments are made on time, we will contact you at the end of the agreed term to discuss your situation.

If your circumstances have changed and you no longer need assistance, contact us on 08 8211 0616 and we can confirm your successful completion of the program. If you need further assistance at the end of your payment plan, we can discuss further ways we can provide you with support.

13. Complaints

If you have a complaint about our hardship program, please contact our Customer Relation Team on 08 8211 0616 to discuss this. We believe in resolving concerns as early as possible to ensure our customers are receiving the assistance they need.

If you are unhappy with the outcome of the enquiry into your complaint, you can contact the Energy Ombudsman in your state to request a free and independent review.

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Australian Capital Territory Civil & Administrative Tribunal

acat.act.gov.au
(02) 6207 1740

Energy & Water Ombudsman NSW

ewon.com.au
1800 246 545

Energy & Water Ombudsman Queensland

ewoq.com.au
1800 662 837

Energy & Water Ombudsman SA

ewosa.com.au
1800 665 565

14. Contact us

If you need to contact us to discuss anything in this policy, please email customerservice@zenenergy.com.au, or call on 08 8211 0616.

If you would prefer to send written correspondence, we can be contacted at Level 2, 134 Fullarton Road, Rose Park, SA, 5067.

15. Amendment History

Author	Authorised By	Version Number	Issue Date	Amendment
Sam Morris	AER	1.0	23/03/2022	Initial Creation