



HARDSHIP POLICY



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## ERC Energy | Hardship Policy

### Introduction

At ERC Energy, we understand that unexpected challenges can impact our customers' financial well-being, making it difficult to manage electricity expenses. Our commitment to customer care extends to those facing financial hardship, and this Hardship Policy outlines the measures in place to provide support and assistance.

This policy also details how we identify whether you are experiencing payment difficulties, and if you are, how we support you to better manage your electricity bills on an ongoing basis. We will endeavor to identify as early as possible if any of our customers are experiencing potential hardship by –

- Ensuring our systems are able to help us identify customer history of late payments, payment extensions, part payments and history of government assistance
- Review all customers payment plan histories including broken arrangements
- Reviewing our customer book of debt
- Reviewing customer histories during all customer interactions
- Conduct frequent training to ensure all our service and hardship staff can identify when a customer may be experiencing potential hardship
- Communicate by email or the customers preferred method as to the awareness of our program to ensure we advise customers at the earliest opportunity.

If you are experiencing payment difficulties due to hardship, we consider all your circumstances which we are aware of, and having regard to those circumstances, will act fairly and reasonably.

### Options for Hardship customers

You will have access to all or some of the following options –

- Access to customer support services, including financial counsellors and other community support agencies
- Access to available government grants and concessions
- Access to energy usage audits and programs
- Access to appliance replacement programs and assistance
- Access to affordable payment plans
- Renegotiation of payment plans
- Where appropriate, the right of a customer's financial counsellor to deal with us concerning an appropriate assistance program.



ERC Energy's Hardship Policy is a cornerstone of our commitment to customer welfare. It establishes the framework for fair, transparent, and compassionate assistance to customers experiencing financial difficulties in meeting their electricity payment obligations.

We have systems in place to enable us to meet our obligations to customers experiencing hardship in accordance with the Retail Law, the Retail Rules, the AER Customer Hardship Guideline and our hardship policy.

This policy applies to all residential customers living in South Australia, New South Wales, Queensland and Australian Capital Territory who find it hard to pay their electricity bills due to hardship.

You might experience difficulties due to factors such as:

- Death in the family
- Household illness
- Family violence
- Unemployment
- Reduced income.

This policy explains:

- What we will do to help you manage your electricity bills
- How we consider your circumstances and needs
- Your rights & obligations 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.
- Someone who helps you understand English

We need your permission to talk to your support person. We can receive this permission in writing or over the phone. Where you have elected a representative to act on your behalf, we will engage with your representative as we would with you and consistent with your consent and instructions to us. You can provide this consent by calling us or sending us an email. We will only need to take this consent one time and will keep a record of this to save you having to repeatedly provide consent.

## What We Help People With

ERC Energy is dedicated to assisting customers through financial hardships by offering tailored solutions. This includes flexible payment arrangements, financial counselling, and access to relevant support programs aimed at alleviating the burden of electricity bills.

If you believe that you require assistance with paying your electricity bills, you should contact us as soon as possible to receive the help detailed in this Policy. As stated earlier we will take proactive steps on our end to identify if we believe that you may be experiencing potential hardship and if so, communicate with you at the earliest opportunity as to the existence of this policy and the program we have. For more information about the assistance, we can offer or to



discuss this Policy, please don't hesitate to contact our staff specially trained to handle enquiries about this Policy and our hardship program by either:

- **Phone:** 1300 650 849
- **Email:** [hardship@ercenergy.com.au](mailto:hardship@ercenergy.com.au); or
- **Web:** <https://www.ercenergy.com.au>

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; or
- 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; or
- 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; or
- 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; and
- Work out if you can join the hardship program.

We will take 10 business days to assess your application for hardship assistance from receipt of your application and let you know if you are accepted into the program within this timeframe.

Our staff training is regularly reviewed and updated to help our staff understand the causes of hardship and how we can support our customers experiencing these issues.

We take the following steps to assess your eligibility for our hardship program:

- Make contact with you or your representative.



- Discuss your circumstances which may be impacting your ability to make a payment towards your ERC Energy account (we will not ask you for sensitive financial information or any other information which you are not comfortable in providing).
- Based on the information you provide and previous information available on your account, we will decide in line with this Policy to determine if this Policy would suit your circumstances; and
- If you are eligible, we will provide flexible support and payment options that are detailed in this Policy.

You will remain eligible for support even in the event that you transfer away from ERC Energy for any reason. In the event that you transfer away, ERC Energy will still:

- Consider your capacity to pay
- Provide protections from debt collection; and
- Not charge late payment fees.

If you are deemed ineligible for our hardship program, we will let you know the reason why.

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

- Tell you if you are on the right electricity plan or if there is a better plan for you.
- Tell you about government concessions, relief schemes or electricity rebates you may be able to receive.
- Give you ideas about how to reduce your electricity use;
- Talk to you about a payment amount that suits your circumstances; and
- Direct you to support services in your area if your circumstances permit.

In addition to the assistance detailed above we will:

- Pause our usual account reminders.
- Not disconnect you for non-payment if you have made contact with us to make an arrangement; and
- Not commence debt-recovery proceedings against you.

We recognise that electricity is an essential service and only consider disconnection as a last resort.

## Payment Options

ERC Energy provides eligible customers with a range of flexible payment options to help manage their electricity bills. These options may include extended payment terms, personalised payment plans, and convenient direct debit arrangements.



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

- Payment plans;
- Centrepay;
- Bpay;
- Credit/ debit card; and
- Direct Debit.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation. Where applicable, we have adopted the AER's Sustainable Payment Plans Framework as a good practice for assessing your capacity to pay.

To make your payment plan, we will consider:

- How much you can pay.
- How much you owe; and
- How much electricity 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; and
- An amount to cover your electricity 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); and
- 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 electricity bills and expenses.

For more information on Centrepay visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call 1800 050 004.

**If paying by Centrepay, ERC Energy's Centrepay reference number is: 555 110 292 V**

Depending on the rules in this 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 up to 4 times over a 2-week period using your nominated preferred contact method (i.e. email) and if required, alternative methods (such as phone or text), to see if you need to make any adjustments to your payment plan. We will state in our communication attempts via text or by phone that you will have up to 5 business days after the fourth contact attempt to respond to organise any new arrangements before a payment plan will be cancelled. We will also review your plan to ensure that it is suited to your circumstances.

Participation in the program includes you as the customer making your due payments on time or contacting us if you are experiencing difficulties in making payments. Not communicating with us as outlined above while you are part of our Program, may place you at risk of being removed from the Program and not receiving ongoing assistance. If we do not hear back from you within 5 business days of our last contact you may be removed from the hardship program.

## Other Supports to Help You Pay Your Electricity Bills

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.

### Community Support Services

There are community support services available to customers struggling financially. Please see below for further information:

- The Salvation Army: <https://www.salvationarmy.org.au/need-help/financial-assistance/>
- St Vincent De Paul: <https://www.vinnies.org.au/find-help>
- National Debt Helpline: 1800 007 007 or <https://ndh.org.au/Talk-to-a-financial-counsellor/Findafinancial-counsellor>



## Our Programs & Services

As a hardship customer, you can access a range of programs and services to help you. ERC Energy offers specific programs and services to eligible customers, focusing on initiatives such as electricity efficiency, appliance replacement, and tailored assistance designed to reduce overall electricity costs.

### 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.

## Checking Your Electricity 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

## Electricity Saving Strategies

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.

ERC Energy empowers customers with advice and resources on electricity-saving strategies. This includes information on electricity-efficient appliances, home insulation, and behavioural adjustments to help reduce overall electricity consumption.

### 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



### **What we will do to help you**

We recognise the need to ensure that we communicate effectively with customers with different needs including:

- Customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- Customers without internet access
- Customers with disability, and
- Customers in remote areas.

We will ensure that our customers have support with respect to communicating about the Hardship Policy and Hardship Program including:

- Referral to language services where available or appropriate.
- Communicating in accordance with the customer's preferred method of communication; and
- Referral to services that support customers with disabilities.

If you have not indicated a preference for how you wish to receive written communication, we will send any relevant documents to you via post. We will provide bills and documentation in large print on request by calling us on 07 5437 8188.

If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450. If you are deaf or have a hearing or speech impairment, please call the National Relay Service on 133 677. 18.7. If you have any difficulty accessing these services, our staff can help you to do so.

### **Your Obligations**

ERC Energy values transparency and ensures customers are informed about their rights and obligations under this Hardship Policy. We believe in open communication and collaboration to find equitable solutions.

You are obligated to:

- 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 hardship 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 electricity.



## Policy – Operation, Privacy & Complaints

ERC Energy's Hardship Policy is operationalised with efficiency and sensitivity. We actively promote awareness of the policy through various channels, ensuring our customers are informed about the available assistance measures and support services.

### Privacy

We will comply with all relevant privacy legislation in relation to your personal information. You can find a summary of our privacy policy on our website <https://energyresources.com.au/1073-2/>.

If you have any questions, you can contact our privacy officer.

### Feedback & Complaints

ERC Energy always takes feedback and complaints seriously. If you wish to submit feedback or lodge a complaint this can be done by:

- Contacting our Customer Care team on 1300 650 849
- Online at <https://energyresources.com.au/contact/>
- Write to us at GPO Box 583 Buddina QLD 4575
- For full information on ERC Energy's Complaints process you can access our policy at <https://energyresources.com.au/1073-2/>.

An important note regarding our complaints:

- All complaints receipted by ERC Energy will be acknowledged either in writing or verbally.
- High level complaints (described in our policy) will be acknowledged in writing when required.
- All complaints received will be addressed promptly and in line with their urgency.
- All complaints will be managed courteously, and ERC Energy will ensure that the complainant is kept informed through the process
- All complaints will be resolved within a reasonable period, avoiding unnecessary delays. If a complaint is not resolved within one month of the date the complaint has been made the customer will be advised either in writing or verbally of their right to raise the complaint with the Ombudsman.
- If a complaint is not resolved internally in a manner acceptable to the customer an explanation will be provided to the customer either verbally or in writing of the resolution offered and details of the investigations. The customer will also be advised of their right to refer the matter to the Ombudsman.

You may contact the Electricity Ombudsman Scheme in your state. However, ERC Energy would prefer that you contact us first, as this is what the Ombudsman will request in the first instance.



#### Electricity & Water Ombudsman Queensland (EWOQ)

- Freecall:1800 662 837
- Fax:(07) 3087 9477
- Interpreter:131450
- NRS: 133 677
- Email: info@ewoq.com.au

#### Electricity & Water Ombudsman NSW

- Freecall:1800 246 545
- Freefax:1800812291
- Interpreter:131 450
- NRS:133 677
- Email: complaints@ewon.com.au

#### Australian Capital Territory Civil & Administrative Tribunal (ACAT)

- Phone:(02) 6207 1740
- Fax:(02) 6205 4855
- Interpreter:1300 408 265
- Email: tribunal@act.gov.au
- Visit: acat.act.gov.au

#### Electricity & Water Ombudsman SA

- Freecall: 1800 665 565
- Freefax: 1800 665 165
- Interpreter: 131 450
- NRS: 133 677
- Visit: ewosa.com.au



## Assistance with Understanding the Policy

A copy of this Policy is easily accessible on our website at [www.ercenergy.com.au](http://www.ercenergy.com.au) and selecting Hardship Policy at the bottom of the home page.

We will provide you with a copy of this Policy based on your preferred method of communication, free of charge. If you do not indicate a preference, we will send this to you by post. Also, if you are unable to access our Policy via our website, we can post a copy of this Policy to the residential address that is on your electricity account.

We recognise the importance of clarity. ERC Energy is committed to ensuring that our customers fully understand their rights and options under this policy. Our customer support team is readily available to provide information and address any queries regarding the policy.

### Translation services

For Teletypewriter (TTY) assistance, please use one of the following 24-hour relay call numbers:

- TTY/voice calls: 1800 555 727
- Speak&Listen: 1800 555 727
- SMS relay: 0423 677 767

### Translating and Interpreting Service (TIS)

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on 13 14 50 for assistance by an interpreter or visit [www.tisnational.gov.au](http://www.tisnational.gov.au)

**Web:** <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>

This document can be translated by Google translate if required.