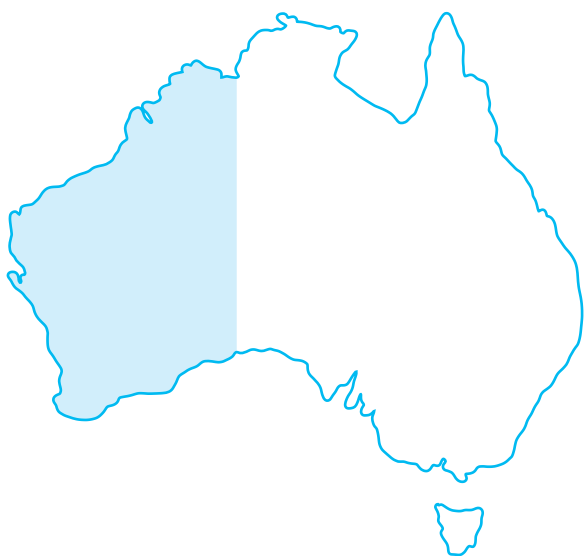


# Western Australia – Hardship Policy



## 1. TIS & TTY

### TTY

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

- TTY/voice calls: 133 677
- Speak & Listen: 1300 555 727
- SMS relay: 0423 677 767



### 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.

Si vous ne parlez pas anglais et avez besoin d'aide avec ce document, veuillez appeler le service de traduction et d'interprétation TIS (Translating and Interpreting Service) au 13 14 50 pour bénéficier des services d'un interprète.

यदि आप अंग्रेज़ी नहीं बोलते हैं और आपको इस दस्तावेज़ के साथ सहायता की ज़रूरत है, तो दुभाषिए द्वारा मदद दिए जाने के लिए अनुवाद एवं दुभाषिया सेवा (Translating and Interpreting Service - TIS) को 13 14 50 पर फोन करें।

Jika Anda tidak bisa berbahasa Inggris dan butuh bantuan membaca dokumen ini, telepon layanan Terjemahan dan Juru bahasa (TIS) di 13 14 50 untuk mendapatkan bantuan jurubahasa.

Se non parli inglese e hai bisogno di aiuto con questo documento, chiama il Servizio traduttori e interpreti (TIS) al numero 131 450 per avere l'assistenza di un interprete.

あなたが英語話者でなく、この文書の読解について支援を必要とする場合は、翻訳・通訳サービス TIS (電話番号 13 14 50) までお電話のうえ、通訳者による支援をお求めください。

영어 비사용자로 이 서류를 읽는 데 도움이 필요하신 분은 번역통역서비스 13 14 50번으로 전화하여 통역사의 도움을 받으시기 바랍니다.

Se não fala inglês e precisa de ajuda com este documento, ligue para o Serviço de Tradutores e Intérpretes (Translating and Interpreting Service – TIS) no 13 14 50 para obter ajuda de um intérprete.

如果你不会英语、需要别人帮你了解本文件内容，拨打翻译服务处 (TIS) 的电话 13 14 50 请翻译帮忙。

如果您不會說英文並且需要幫助了解本文件，請致電 13 14 50 TIS 翻譯和口譯服務，以獲得口譯員的幫助。

Nếu không biết nói tiếng Anh và cần người giúp mình với tài liệu này, hãy gọi cho Dịch vụ Thông Phiên dịch (TIS) số 13 14 50 để thông dịch viên giúp đỡ quý vị.

## 2. WE ARE HERE TO HELP

- 2.1 From time to time most people feel the pinch of making sure bills get paid. It's important to make contact with your service providers as early as possible if you're not going to be able to pay by the due date on bills.
- 2.2 Simply Energy understands energy is an essential service for each residential customer and disconnection from these essential services impact households. As a result, Simply Energy uses disconnection as a last resort option and prefers to work with customers who are willing but are unable to pay their bills to assist them in repaying and managing their energy charges and future payments.
- 2.3 This document provides information on the ways Simply Energy can assist residential customers in Western Australia to manage their energy bills and provide payment assistance.

### We are here to help

This document explains how we can help you if you are having trouble paying your bills.

There are call outs like this one down the right side of each page in this document to help you understand it more easily.

- 2.4 Simply Energy works with community welfare groups, social services, and the Energy Ombudsman of Western Australia to ensure all reasonable measures are taken to assist customers with payment difficulties or in hardship.

### 3. GETTING IN TOUCH

- 3.1 Simply Energy Contact Centre Agents are trained to identify customers who may be impacted by payment difficulties and can provide payment options, additional information and information on financial counseling services to support our residential customers in line with their delegated authority to provide or offer payment arrangements.
- 3.2 Simply Energy has a number of payment options available to residential customers, from providing extra time to pay a bill to a payment plan that covers the current bill and future bills.
- 3.3 Simply Energy Contact Centre Agents, Collection Consultants, & Bill Assist Coordinators will support each customer based on their individual circumstances treating all customers sensitively, respectfully, and in a non-judgmental manner.
- 3.4 If a residential customer cannot accept a payment option or may have already broken arrangements in the past, contact centre agents will transfer customers to Credit Management for further assistance. Alternatively, customers can contact Simply Energy Credit Management directly on 1800 065 475 and a Collections Consultant will assist.
- 3.5 A Collections consultant will conduct an assessment of the customer's capacity to pay including determining affordability to resolve outstanding balances within a 12-month period whilst also making contributions to future bills for the same period.
- 3.6 If the assessment indicates low capacity to maintain a 12-month payment plan a referral to the Bill Assist Program will be recommended. These referrals are normally immediate phone transfers to program coordinators. However, in the event this is not possible an offline referral will be made and a program coordinator will attempt to contact the customer within two business days by phone and mail.

### 4. WHAT IS HARDSHIP?

- 4.1 Simply Energy defines hardship to be a residential customer who has a willingness to pay energy bills by the due date but lacks the capacity to pay.
- 4.2 The reasons behind hardship can be varied, a customer may be experiencing payment difficulty which is relatively short term, or they may be experiencing a longer term hardship.
- 4.3 Short term financial difficulties may result from:
- Sudden but temporary illness
  - Change in employment status
  - Unexpected expenses such as:
    - i. major appliance replacement
    - ii. car repairs
    - iii. repairs due to damage from weather events
  - Family violence
  - Loss of partner or loved one

#### Getting in touch



Once you **make contact** with one of our Agents, we can provide some payment options to suit you.

If past payments have been missed, you'll speak to **Credit Management** to begin a unique **payment plan**.

If our Agents see that you cannot manage a 12 month payment plan, a referral to the **Bill Assist Program** will be recommended.

#### What is hardship?

Hardship is when you are having a hard time paying your bills. This can be because of:

Death or illness



Family violence



No job



Not enough money



- 4.4 Customers experiencing financial hardship on a longer term basis are generally those who have low or fixed incomes and have difficulty meeting their expenses, including energy bills on an on-going basis.

These customers may be identified if they are experiencing one or more of the following indicators:

- is eligible for a government concession
- has previously applied for a Hardship Utility Grant
- reside in public housing
- seeking or receiving assistance from a financial counsellor
- registered as having Life Support status
- serious long-term illness or illness of a dependent

Many of these indicators depend on a customer's specific circumstances, and may be impacted by other factors. We encourage all customers who are in need of assistance paying their bills to contact Simply Energy as soon as possible to discuss the most suitable options.

## 5. BILL ASSIST PROGRAM

- 5.1 The purpose of the Bill Assist Program is to support residential customers who are under hardship, unable to maintain a standard payment plan, and need additional assistance from Simply Energy. Bill Assist Coordinators are specialists in their field who only provide assistance to customers entered into the program and will work with customers in providing sustainable short-term instalment payment plans which are reviewed every three months.
- 5.2 Bill Assist Coordinators will complete a capacity to pay discussion with customers, landing on an affordable instalment amount and agreed payment method.
- 5.3 Depending on a customer's individual circumstances, sometimes the agreed instalment amount may be lower than ongoing energy charges. In this scenario the customer will be informed the amount agreed may result in further debt being incurred and the customer will be asked to prepare to be asked to increase payments at the next review.
- 5.4 There are various Government Concessions and Grants (such as the Hardship Utility Grant Scheme) available to eligible customers. Program coordinators will make sure customers are provided information on their existence and how to apply. Detailed information can be found at <http://www.concessions.wa.gov.au/Pages/default.aspx>
- 5.5 Customers also will be provided energy management information where there are indications usage is abnormally high or the customer requests assistance. We may also ask customers to participate in an over the phone energy audit.
- 5.6 Simply Energy provides number of payment methods which include:
- Australia Post (Over the counter)
  - BPAY (Internet Banking)
  - Direct Debt
  - Centre Pay (if receiving Centrelink benefit or allowance)
  - PayPal
  - Credit Card Payment (online or via phone)
- 5.7 Simply Energy can provide further detail of assistance available to customers on request.

### Bill Assist Program



The **Bill Assist Program** is there to find payment solutions for customers who are struggling to keep up with regular payments.

Within the program, we can find a **payment amount** that suits your budget, depending on your situation.

### Other ways to get help paying your energy bills

We will let you know about any concessions or grants that may help you with your payments.

### High usage

If your usage is very high, we may take a look at the reason for this and suggest ways you can save energy.



### Payment Options

#### Ways To Pay

You can pay using Centrepay, Direct Debit, BPAY or at the Post Office.

## 6. WHAT IS INVOLVED IN OUR BILL ASSIST PROGRAM

### WHAT WE WILL DO

- 6.1 When you enter the Bill Assist Program you can expect to go through the following steps, which are designed to help you navigate the program and get back on track with your energy costs.
- Assessment – first we will assess whether you are eligible for assistance under the Bill Assist Program. In this step we will ask you questions regarding what you can afford to pay and whether you are entitled to any concessions that may help you reduce your energy costs immediately. This information helps us to determine what assistance may be best suited in your circumstances. We will also provide you with a range of information upfront including what we expect of you and what you can expect of us and when you can expect to receive information.
  - Payment plans – in this step we will work with you to develop an affordable payment plan. This may be for a 3 month period initially focusing on ongoing costs and sustainable arrangements while we assess longer term solutions. We have a range of different arrangements that are flexible and can be tailored to your specific circumstances. We will send you a schedule of payments for any arrangements including the date and amount required for each instalment.
  - Monitoring – the goal is to get you back on top of your energy costs, so we will monitor payments and usage to gauge whether they are likely to achieve that outcome and contact you if we feel that we need to reassess or if there are other forms of assistance available that will help.
  - Energy efficiency information and energy audits – throughout the process we will try to understand your energy usage and consider different ways in which we may help you reduce your energy costs through energy efficiency. You can also visit our website for energy saving tips: <https://www.simplyenergy.com.au/residential/energy-efficiency/reduce-and-reward/tips>
  - Confidentiality - any information you provide to Simply Energy throughout your participation in with the Bill Assist Program will be treated as confidential and secured on your account. We will use discretion and work with you in a respectful and dignified manner.

Our aim is to have you back in control as quickly as possible and throughout the journey we will be in contact regularly to check on your progress and whether there is any additional assistance and/or changes we could make to achieve that goal.

## 7. PARTICIPATION IN THE BILL ASSIST PROGRAM

### WHAT YOU MUST DO

- 7.1 Success in the Bill Assist Program is dependent on participation. Simply Energy only asks the customer to commit to work with us:
- Stay in contact, letting us know if there are any changes and respond to requests to make contact such as SMS, phone calls and letters.
  - Make sure all scheduled payments are made line with the agreed amount and on time.
  - Follow through on other commitments such as keeping appointments with financial counsellors, charities, complete grant applications, and if applicable reduce energy usage.

### What is involved

These are the steps involved if you join the Bill Assist Program;

- We will **assess** if you're able to join the program.
- We will work with you to decide on a **payment** amount that suits you.
- We will monitor your **progress** to see how you're managing with the payments.
- We will **provide you with information** on how to use less energy.
- Anything we discuss while supporting you is **private and confidential**.

### Participating in the Bill Assist Program

You must:

Agree to **stay in contact** with us while you're in the program.



Make your **payments on time**.



Follow through on **meetings and agreements** as arranged with your Bill Assist Agent.



If you are removed from the program twice within a 12 month period, **you may not be able to join the program**. If this occurs, debt collection and disconnection may occur.

- Participation in Bill Assist is deemed to be at the customer level not the account level.

7.2 If a customer is removed from the Bill Assist program twice within a 12-month period and without reasonable assurance they will meet the participation obligations further entry may be denied. If access is denied, normal collection activity will resume and disconnection for non-payment may occur.

## 8. DEBT RECOVERY, DISCONNECTION AND TRANSFER OF DEBT

- 8.1 Simply Energy will not conduct debt recovery activities including disconnection for non-payment while a customer is pending entering into, maintaining a payment arrangement, or participating in the Bill Assist Program.
- 8.2 In the event a customer has multiple services with Simply Energy, if one service finalises Simply Energy may transfer the outstanding balance to the remaining active account or a nominated alternate account with the explicit informed consent of the account holder after the due date on the final invoice.
- 8.3 Simply Energy may refer unpaid accounts for external debt recovery under certain circumstances. If this occurs additional recovery costs may be applicable.

## 9. REDUCTION OF FEES, CHARGES & DEBT

- 9.1 Customers participating in the Bill Assist program or with registered concessions will not be subject to late payment fees or paper bill printing charges.
- 9.2 Customers may also be eligible for debt reduction.

## 10. EXITING THE BILL ASSIST PROGRAM

- 10.1 Successful completion in the program is deemed to be when the customer can afford to sustain a normal payment option, at which time and with the customer's consent, they will graduate from the program.
- 10.2 Customers who end all services terminating their relationship with Simply Energy will be no longer eligible to participate in the Bill Assist program and will be removed from the program within one week of the last service being finalised.
- 10.3 If a customer fails to make payments as agreed, and fails to make contact a after a program coordinator has made two attempts to contact them by phone and mail, this will result in removal from the program.
- 10.4 If a customer is not contactable for assessment into the program after referral or revaluation at the time of a scheduled review, and after two attempts to contact the customer by phone and mail the customer has have not contacted Simply Energy, the customer will be removed from the Bill Assist Program.

## 11. FEEDBACK & COMPLAINTS

- 11.1 Simply Energy always takes feedback and complaints seriously. If a customer wishes to submit feedback or lodge a complaint this can be done by:
- Call our Customer Care Team on 13 88 08
  - Visiting: [www.simplyenergy.com.au/contact-us](http://www.simplyenergy.com.au/contact-us)
  - Write to us at GPO Box 4408, Melbourne, VIC 3001.

### Debt Recovery & Fees

When you are on the Bill Assist Program, we will **not disconnect your power** for not paying bills.

If you have more than one service with Simply Energy and one ends, we will **transfer the remaining amount** to the other account with your consent.

**Unpaid accounts** may be referred for debt collection and additional recovery costs may apply.

If you are in the program, you **will not receive late fees** and may be eligible for debt reduction.

### Finishing the program

#### You will successfully exit the program if:

You can afford to keep making payments on your standard instalment plan,

or

You can pay your bills when they are due.

#### To remain in the program we need from you:

To make payments on time,

Stay in contact with us,

and

Discuss energy saving opportunities.

For full information on Simply Energy's Dispute Resolutions please visit <https://www.simplyenergy.com.au/help-and-support/general-information/dispute-resolution/>

11.2 If a customer is not satisfied with the outcome and would like to pursue the matter further they can contact the Energy and Water Ombudsman Western Australia by:

- Phone: 1800 754 004 or 08 9220 7588
- Mail: PO Box Z5386 Perth WA 6831
- Online at: <http://www.ombudsman.wa.gov.au/ewowa/index.htm>

### Communication

If you request a copy of the Customer Hardship Policy, a copy will be sent to the you in accordance with your preferred method of receiving written communication from us at no charge to you. This includes any administrative fees associated with sending the customer hardship policy to a customer in a hard copy format.

You will also see some of these options on your invoice, reminder and/or disconnection notices, including ways in which you may contact us.

### Privacy Policy

Your privacy is important to us. We are committed to protecting your privacy and complying with privacy laws. Our privacy policy explains how we collect, use, disclose and manage personal information and can be found at: <https://www.simplyenergy.com.au/help-centre/policies-and-commitments/privacy-policy>

### Feedback & complaints

If you need to make a complaint, please contact us first and we will do our best to work with you.



Phone: 13 88 08



Online:  
[simplyenergy.com.au/contact-us](https://www.simplyenergy.com.au/contact-us)



Mail: GPO Box 4408,  
Melbourne, VIC 3001