



Payment Difficulties & Hardship Policy

NSW, QLD, SA & ACT Customers

Purpose

The purpose of ENGIE's hardship policy is to guide customers experiencing payment difficulties on the types of assistance available, the systems and processes we use to provide that assistance and to provide ongoing assistance to customers who fall into hardship in managing their energy bills on an ongoing basis. We have systems in place to enable us to meet our obligations to hardship customers in accordance with the Retail Law, the Retail Rules, the AER Customer Hardship Guideline and our hardship policy.

ENGIE will take into account your specific circumstances and understands that energy is an essential service for each customer. Disconnection from these essential services can have significant impacts on households, therefore we use disconnection as a last resort option and prefer to work with you to provide the available assistance.

Hardship, though, is a partnership that also relies on you being committed to the principles and requirements of our Bill Assist Program, including remaining in contact with our Bill Assist Program team and helping us understand your circumstances so we can provide the most appropriate assistance to you.

Below is an overview of the assistance we will provide.

Translation services

ENGIE offers a free translation service that is tailored specifically for our customers. Please give us a call on **1300 408 265** if you need help with this document. This service is available from 8am to 7pm AEST (Monday to Friday).

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

We're here to help

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



Interpreter Service 1300 408 265 - 8:00am to 7:00pm, Mon – Fri AEST

TTY Service 1800 555 630 - 8:00am to 6:00pm, Mon - Fri AEST

Per il servizio interpreti chiamare il numero indicato sopra.

للحصول على خدمات الترجمة الشفهية إتصل بالرقم المدرج أعلاه.

Για υπηρεσία διερμηνέων, τηλεφωνήστε στον παραπάνω αριθμό.

Para comunicarse con el servicio de interpretación llame al número indicado arriba.

Muốn liên lạc với sở thông dịch, xin vui lòng gọi số điện thoại trên đây.

如需口译服务, 请通过以上电话联系我們。

如需口譯服務, 請撥打以上電話。



Introduction

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 energy 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 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.

What we will do to help you

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

We will tell you about our Bill Assist Program if:

- you tell us you are having trouble paying your bill
- you are referred to our Bill Assist 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 Bill Assist 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 Bill Assist Program if you tell us:

- you are eligible for a relief grant or another 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
- work out if you can join the hardship program.

We will assess your application for our Bill Assist program within 2 business days .

We will let you know if you are accepted into our Bill Assist program within 2 business days from receipt of the application. If you are accepted into our Bill Assist 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; and
- talk to you about a payment amount that suits your circumstances.

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

When we become aware that you are experiencing payment difficulties due to hardship, we will give you timely and clear information about the assistance available in our Bill Assist Program and will start providing you with that assistance as soon as possible.

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



How we can help

If we find out you are having trouble paying your bills, we will:

- Look at your personal situation.
- Tell you about our Bill Assist Program.
- Connect you with other programs in your area.
- Work out if you can join the hardship program.

How long does it take?

It will take us up to 2 business days to work out if you can join our Bill Assist program

What happens next?

If you can join the Bill Assist Program, we will:

Make sure you're on the best plan for you.



Let you know about any discounts or ways you can pay less.



Help you use less energy.



Find out what amount you can afford to pay.





Staff training

Our staff have received training on our customer hardship policy and processes and have the skills to:

- answer customers' questions about our Bill Assist Program and customer hardship policy
- Identify customers experiencing payment difficulties due to hardship; and
- Assist customers experiencing payment difficulties due to hardship.

We seek to identify early that our customers are experiencing payment difficulties due to hardship, and our staff are trained to listen for key words that may indicate vulnerability. Our staff will also proactively contact customers if their account is in arrears.

Payment Options

What we will do

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

- Payment plans
- Centrepay
- Direct Debit
- BPAY
- Post Office

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 current energy bills or estimated usage.

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 to pay your energy bills 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.

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 SMS, phone and/or letter on at least two occasions in order to allow you the time to respond.

If no response has been received within 14 days of the second attempted contact, you risk any further assistance being available.

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.

Payment options

Payment Plans

Pay small amounts at a time, based on how much energy you use and how much you can afford.

Ways to pay

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

Further information

Once we agree to a payment plan, we will send you the important information you need to know.

Centrepay

If you're signed up to Centrelink, Centrepay can use money from your Centrelink payments to help pay your bill.

What you need to do

Make payments by the due date.



Contact us if you are having any trouble making payments.



Remain in contact with us while you're in the program.





The above scenario is the only instance where you will be at risk of not receiving ongoing assistance under the Bill Assist Program.

We will not automatically remove you from the Bill Assist Program if you fail to participate in the program. We will only take action to remove you from our Bill Assist Program for the reasons listed in this section. Before doing so, we will contact you through multiple channels to provide you with prior notice and give you time to contact us to remain in the program. As long as you remain in contact with us, you will continue to receive support under the program.

Other support to help you pay your energy bill

Depending on the state or territory you live in, there is other support 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, for example 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 or services, let us know as soon as possible so we can help you.

Our programs and services

As a hardship customer, you can get help by accessing our programs and services:

- information or referrals to other support agencies who can provide a range of additional family services to help support household costs including possible faulty appliance replacements
- No Interest Loan programs (NILS);
- fair and reasonable payment plans at fair and reasonable installment intervals; and
- where high consumption is evident, information on energy saving tips and how to obtain energy audits.

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.

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.
- We will only talk to you about energy plans we can offer.

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.

Ways you can manage your account

'MyENGIE' is ENGIE's online service that allows you to manage your energy accounts.

For further information please visit myengie.engie.com.au or call us on **13 88 08** to find out more.

Other ways to get help paying your energy bills

See [page 7](#) for contact details for other organisations who can help you with paying your bills.

We may suggest a different energy plan

If we see that a different plan may be more beneficial for your financial and usage needs, we will let you know and help you change your plan for free

Energy saving tips

For handy tips on how you could save energy, visit our website.



engie.com.au/home/electricity-and-gas/reducingmy-energy-bills



We will work with you

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

- charge late payment fees;
- require a security deposit; or
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

Staying in touch

Many of the situations described here depend on your specific circumstances and may be impacted by other factors. The best way we can help you is to stay in contact with us on a regular basis. We encourage all customers who are in need of assistance in paying their bills to contact us on **1800 065 475**, or our webchat as soon as possible to discuss the most suitable options.

Working together to ensure assistance continues

If you are receiving assistance through our Bill Assist Program, it is important that you:

- Make your payments by the due dates as outlined in your payment schedule.
- Contact us before the due date of any payment if you are not able to meet a payment.
- Remain engaged with us while you are on the program.

If you decide to close your ENGIE account for any reason (such as, if you move to another retailer), you may contact us to arrange payment options (including payment plans) for any remaining debt owing on your account, in line with the assistance provided under the Bill Assist Program..

What is involved in our Bill Assist Program

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 reduce the 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 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. Or you can see our energy efficiency tips on our website at <https://www.engie.com.au/residential/energy-efficiency/reduce-and-reward/tips>

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.

Working with you

When you are on the Bill Assist Program, we will not:



- Charge late fees.
- Take security deposits.
- Make changes to your plan without asking you.

Contact us

Stay in touch with us while you are on the program.

Phone:
1800 065 475



Online:
engie.com.au/contact-us



Live chat:
engie.com.au



Assessment

We will assess if you can be in the program, and work out a payment plan to suit your situation.

Once you are accepted

We'll put you on a **payment plan** that takes your situation into account. This will be reviewed after 3 months.

We will **monitor** how you're doing in the program, and reach out to assist if we think reassessment is needed.

We will give you **information** on how you could use less energy and reduce your energy costs.



Who can access our Bill Assist Program

To access, or to be referred to the Bill Assist Program, we may ask if you are experiencing payment difficulties in which event we will confirm the following eligibility criteria:

- You have a residential account which is in arrears;
- You demonstrate a willingness to participate and engage with us;
- You agree to be contactable by the Bill Assist Program team; and
- You update all your contact details when needed.

If you do not meet the above criteria you may be ineligible for assistance under this program. If we consider you ineligible for assistance under this program, we will inform you at the time of this and tell you why you are ineligible, including any options or other forms of assistance that may be available to you. We may provide other options for you at our discretion.

If you have requested that someone speak on your behalf (a support person), such as:

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

We will need your permission to talk to your support person. If you wish to have a support person act on your behalf, that can be done either verbally or in writing. We will work with a nominated support person on your behalf and provide any information to them as if it were you.

Payment plans

Payment plans offered will be subject to a fair and reasonable minimum payment amount, in accordance with the Sustainable Payment Plan Framework as developed by the Australian Energy Regulator, of at least the consumption, plus an amount to reduce the arrears. A condition of entry into the program is paying ongoing consumption or working towards that to avoid debt increasing further.

We will work with you to develop an affordable payment plan, which are generally for an initial 3-month period unless you agree otherwise. While the amount of the installments should typically cover arrears and estimated usage during the period of the payment plan, we will tailor the installments to your specific circumstances to ensure that the payment plan is sustainable for you. We will regularly work with you to monitor the suitability of your payment plan, including at the end of a payment plan period, and will adjust your installments to suit changes in your circumstances. Where appropriate, when we become aware that you are experiencing payment difficulties, we will also provide information on the right to have the bill redirected to a third person, independent financial counselling and other relevant services, concessions, grants or rebates that may be available to you, and to the extent available, how to arrange for an energy audit.

Payments made will be monitored by a Bill Assist Program team member who will also ensure that the level of repayment is matched to your circumstances and the level of arrears on the account. The Bill Assist Program team member may vary your payment plan to accommodate payment behaviour and circumstances if they change, and you should keep us informed of any changes that may impact on these arrangements.

Debt recovery, debt transfer & disconnection

We will not conduct debt recovery activities, including disconnection, while you are maintaining a payment plan or participating in the Bill Assist Program and maintain an account with us.

Where you have multiple services with us, if one service finalises, we may transfer any outstanding balance to the remaining active account. We will only do this if we have your explicit informed consent.

Should you, at any time, fail to work with and otherwise engage with us, such as refusing to make payments at agreed intervals without contacting us and/or not remaining in contact, we may have no choice but to stop providing assistance.

In this situation we may refer unpaid accounts for external debt recovery, and/or may disconnect supply to your property. If this occurs additional recovery costs may be applicable.

Reduction of charges, debt & fees

Applicable customers actively participating in the Bill Assist Program will not be subject to late payment fees or paper bill printing charges. Customers who are meeting their obligation may receive missed prompt payment discounts. Once applied, the credit will be allocated towards the customer's arrears.

You could be eligible for the Bill Assist Program if:

- You have an active account with overdue payments.
- You are willing to participate in the program.
- You agree to stay in contact with us throughout the program.
- You keep your contact details up to date.

Payment plans

Payment plans consist of:

- An amount to cover usage
- Plus, an amount to go toward any outstanding bills

Your plan will run for 3 months, then we'll review if it's still working for you.

Debt Recovery, transfer & disconnection

On the Bill Assist Program, we will not disconnect your power or combine your debts without asking you first.

However, if you do not pay on time and don't keep in contact with us, we may have no choice but to withdraw our assistance.



Best endeavours & ongoing assistance

If you have successfully completed the Bill Assist Program and you have identified you can afford to sustain a standard payment plan option or can pay your bills as and when they fall due, you will be moved out of our Bill Assist Program.

If you no longer have active services and have terminated your relationship with us, you will no longer be eligible to participate in the Bill Assist Program.

When providing assistance under the Bill Assist Program, we will make attempts to contact you using your preferred contact method. If you are repeatedly unavailable for assessment into the program, or reevaluation at the time of a scheduled review, we expect that you will contact us. If we do not hear from you this can place further assistance at risk.

We will attempt to contact you using your preferred method of contact in the first instance; however we will utilise other forms of contact such as phone, SMS, email, or postal services if unable to make contact.

You are expected to return our attempts at contact in relation to your account to continue to receive the support offered by our Bill Assist Program team, and to take reasonable action toward making changes that would positively affect your individual circumstances. If you do not return contact, further assistance will be at risk.

Support services

- The Salvation Army - salvationarmy.org.au/en/Get-Assistance/Financial-Assistance
- St Vincent De Paul - vinnies.org.au/findhelp
- National Debt Helpline - **1800 007 007** or ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor

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 engie.com.au/privacy

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

Finishing the program

You will successfully exit the program if:

You can afford to keep making payments on your standard payment plan,
or
You can pay your bills when they are due.



You will need to leave the program if:

You fail to make payments on your plan,
or
You don't stay in contact with us.





Feedback & complaints

ENGIE always takes feedback and complaints seriously. In the event you have a complaint in relation to our products or services you need to follow these steps:

- Contact the ENGIE Customer Care for any complaint in relation to your electricity or dual fuel account. It is at this point of contact where our representatives will aim to help resolve the complaint.

Listed below are available options to lodge your complaint:

Phone: **13 88 08** (Monday to Friday 8:30am-6:30pm EST)

Web form: https://myengie.engie.com.au/portal/contact-us-connect-me_template.aspx

Post: **PO Box 4408, Melbourne VIC 3001**

Fax to **13 88 58**

ENGIE will acknowledge all complaints within 3 business days and will aim to resolve your complaint within 15 business days. If by chance your complaint is not resolved within 15 business days, ENGIE will contact you directly to establish a new timeframe.

Please note that ENGIE's dispute resolution services are provided free of charge and is consistent with the Australian Standard AS ISO 10002-2006 (Customer satisfaction –Guidelines for complaints handling in organisations).

If a complaint is not resolved by the end of the first phone call or in writing, we can advise you of the escalation steps available to you should you wish to escalate the matter further.

ENGIE has established Team Leaders within our Customer Service Centre available to address an escalated complaint.

If after speaking to the relevant Team Leader you still remain unsatisfied we will advise you immediately of the next course of action including providing contact details to the Ombudsman.

For full information on ENGIE's Dispute Resolutions please visit

<https://www.engie.com.au/help-centre/policies-and-commitments/dispute-resolution>

Energy & Water Ombudsman Queensland (EWOQ)

- Freecall: 1800 662 837
- Fax: (07) 3087 9477
- Interpreter: 131 450
- NRS: 133 677
- Email: info@ewoq.com.au

Energy & Water Ombudsman NSW

- Freecall: 1800 246 545
- Freefax: 1800 812 291
- Interpreter: 131 450
- NRS: 133 677
- Email: complaints@ewon.com.au

Energy & Water Ombudsman SA

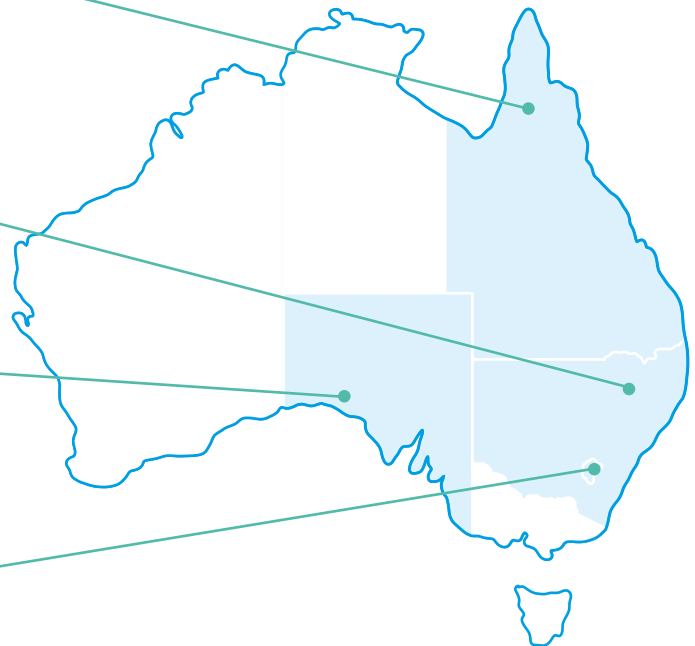
- Freecall: 1800 665 565
- Freefax: 1800 665 165
- Interpreter: 131 450
- NRS: 133 677
- Visit: ewosa.com.au

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

Feedback & complaints

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





Policy Review

This policy has been developed in accordance with the National Energy Retail Law, Rules and the AER's Customer Hardship Policy Guidelines and is formally reviewed on an annual basis, including training for all staff and specialist staff working with customers experiencing difficulties.

The aim of this review will be to reassess the existing program against prevailing industry best practice, as well as changing statutory, market and customer circumstances.

This formal review does not preclude reviews from taking place at more regular intervals should this be deemed to be appropriate.

All reviews and updates will be updated on ENGIE's website,

engie.com.au

Communication

All staff are made aware of this policy as part of standard induction training, and a dedicated team of consultants manages the day to day assessment and monitoring of customers under the Bill Assist Program.

Our customer hardship policy is accessible to all customers and you can obtain a copy by:

- downloading a printable copy directly from our website, www.engie.com.au/hardship-policy;
or
- phoning our customer service team on **13 88 08** to request a copy of the policy.

If you request a copy of the customer hardship policy, we will send a copy to you in accordance with your preferred method of receiving written communication from us. If you have not informed us of your preferred communication method, we will send the policy to you via post. We will not charge you any fees for sending a copy of the customer hardship policy, including any administrative fees associated with sending the policy in a hard copy format.

If you have difficulty with English, you can call our free translation service on **1300 408 265** for help with this document.

Deaf, hearing or speech impaired customers can contact us via the National Relay Service (NRS) on **133 677**. For speech to speech relay please call **1300 555 727**.

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

	Interpreter Service 1300 408 265 - 8:00am to 7:00pm, Mon – Fri AEST
	TTY Service 1800 555 630 - 8:00am to 6:00pm, Mon - Fri AEST
	Per il servizio interpreti chiamare il numero indicato sopra.
	للحصول على خدمات الترجمة الشفهية إتصل بالرقم المدرج أعلاه.
	Για υπηρεσία διερμηνέων, τηλεφωνήστε στον παραπάνω αριθμό.
	Para comunicarse con el servicio de interpretación llame al número indicado arriba.
	Muốn liên lạc với sở thông dịch, xin vui lòng gọi số điện thoại trên đây.
	如需口译服务, 请通过以上电话联系我們。
	如需口譯服務, 請撥打以上電話。