



## Payment Difficulties & Hardship Policy

### Victorian Customers

#### Purpose

The purpose of ENGIE's Payment Difficulties & Hardship Policy is to outline how Victorian residential customers experiencing payment difficulty can get assistance and support to allow them to better manage their energy bills, through our Bill Assist Program, on an ongoing basis.

Any residential customer who has an arrears of \$55 or more is eligible for assistance under this policy, however, it's important that when you are unable to make full payment by the due date on your utility bill to contact us on **1800 065 475** as early as possible so we can help provide the right support for you.

ENGIE understands energy is an essential service for each residential customer and disconnection from essential services impacts households, therefore we see disconnection as a last resort. There are many forms of assistance that we can offer you, ranging from payment arrangements, energy efficiency options, concessions and/or grants, and these are outlined throughout this policy.

#### Standard Assistance Options

Some customers may be able to manage the payment of their invoices through standard assistance measures without needing the support of our dedicated team. Such assistance can include:

- an extension of the due date of your invoice for one billing cycle;
- a payment plan under which you pay for your energy use in advance; or
- a payment plan which will enable you to pay your outstanding balance and expected future usage via fixed regular instalments over an agreed period.

These options are available to all residential customers at any time regardless of their current arrears and can also be used to avoid getting into arrears.

Refer to the Standard Assistance section for more detail.

#### Tailored Assistance Options

Some customers may need additional assistance based on their circumstances that is tailored to their needs including:

- debt hold and advanced payment options, paying ongoing usage in full or in part;
- energy efficiency assistance, including online, over the phone or in person energy audits; or
- assistance with concessions entitlements, grants applications and/or financial counselling options.

These options are flexible and can be tailored to your needs. We will also look at ways that you could reduce your energy usage and costs into the future.

Refer to the Tailored Assistance Section for more detail.

#### What is Payment Difficulty

We use the term Payment Difficulty to describe when a customer is experiencing difficulties paying their energy bills by the due date.

This difficulty may be short or long-term and could be as a result of a number of reasons including sudden changes in employment, illness and/or sudden unexpected household expenses.

To be able to identify when customers are experiencing these challenges we use some common indicators to assist us in early detection of possible problems. For example, where a customer has arrears of \$55 or more and:

- is on a fixed income (for example, a pension) or entitled to a concession;
- has had previous government grant/s applied; and/or
- has been in our Bill Assist Program previously.

#### We're 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.

#### Standard & tailored assistance

**Standard assistance** includes help with making your payments more manageable.

**Tailored assistance** takes into account your unique situation. With tailored assistance, we can offer different payment options, as well as suggestions for using less energy and getting financial help.

*Read more about this on page 3.*

#### What is payment difficulty?

It's 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**





If you are experiencing difficulties in paying your bills by the due date or if you are anticipating payment difficulties in future, you should contact ENGIE as early as possible. You should also consider seeking assistance from a financial counsellor.

### Payment arrangements

ENGIE has a range of options to assist with making payments including tailored payment arrangements or instalment plans where payments are made at regular intervals or for regular amounts. Payment of these can also be arranged through Direct Debit, CentrePay or other methods of payment.

When establishing these arrangements, we will discuss the options with you and agree on a payment frequency and amount and method and we will send you a schedule of payments that outlines these details and confirms our agreement.

If you are unable to make a payment based on that schedule, you must contact us beforehand to let us know. If the payment plan is not working for you, you need to contact us to discuss or propose a new arrangement.

### Who can access the Bill Assist Program

To be eligible to participate in the Bill Assist Program you must have arrears of \$55 or more with an active electricity or gas account. That doesn't stop you from contacting us to get assistance before then though. In fact, the earlier we know, the better we can help you through our Standard Assistance Options.

Our Bill Assist Program is designed to help you, through the Tailored Assistance Options as outlined in this Policy, meet your payment needs and may include other options for potentially reducing energy usage and/or facilitating access to third party assistance programs and/or financial counselling services.

### Our Bill Assist Team

Our Bill Assist Team is a specialist team, trained to provide you with additional support while you are experiencing payment difficulties.

To help us best support you, we may need to ask some questions so we can better understand your circumstances. This helps us provide the right solution that will enable you to get back on track. We may also suggest that you consider contacting a financial counsellor or other organisation/s that can assist you.

### Get in touch

We understand that experiencing these challenges is difficult and know that every customer circumstance is different, which is why we encourage all customers who need assistance paying their bills to contact us on **1800 065 475**, or our webchat as soon as possible to discuss the options available to them.

In the event you are unable to contact us, and your invoice becomes overdue with an outstanding balance of \$55 or more, our collections team will contact you within 21 business days and provide support in relation to an appropriate payment arrangement. At this point if the Standard Assistance arrangement was not suitable, our collections team will refer you to our Bill Assist team to assess further Tailored Assistance options.

### Working together and ensuring 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 move to another retailer while you are receiving assistance through our Bill Assist Program, you should be aware that ongoing assistance will end, and your full balance will become payable.

*NOTE: Failure by you to work with us - including making your due payments on time and contacting us if you are experiencing difficulties in making payments - while you are part of our Bill Assist Program may place you at risk of being removed from the program and not receiving any ongoing assistance.*

### Payment arrangements

If you are struggling with your bill payments, we can help find a plan that suits you.



This can range from short-term payment plans, or long-term solutions, such as the Bill Assist Program.

### Who can access the Bill Assist Program?

If you owe \$55 or more you can join the Bill Assist Program.

Our team are there to help you get back on track with your payments, reduce your energy usage and connect you with other financial support.

### Contact us

If you find yourself needing help, get in touch.

**Phone: 1800 065 475**

**Online: [engie.com.au/contact-us](https://engie.com.au/contact-us)**

**Live chat: [engie.com.au](https://engie.com.au)**

### Working together

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.



**Important:** If you do not make payments, or do not contact us to let us know you are having problems paying, you could be taken off the program.



## Standard Assistance

If you are, or anticipate, experiencing Payment Difficulty you will be offered an instalment plan to allow for the repayment of your energy arrears in regular instalments. Payments against these plans must be made at regular intervals of up to one month, or more frequently if this is suitable to you. You can find out what plan may be the right plan for you by contacting our team on **1800 065 475**.

You are encouraged to consider what kind of instalment plan or payment arrangement would work for you. Our team are able to consider instalment plans that are:

- payments made in regular installments at weekly, fortnightly or monthly intervals;
- a payment arrangement with different payments at different intervals; or
- an extension of the pay-by date on your bill.

If you are not sure of this information, our team can work with you to come up with a plan to suit your circumstances. Our team also has other flexible options available to meet your needs.

You'll need to let us know within 12 business days from when we send the information if what we sent you is something you'd like to take up. Instructions for how to do this will be included.

We will contact you if you miss an agreed payment. We'll want to talk to you about the suitability of the current arrangement and whether there have been any changes to your situation since the time the Payment Plan was made.

We'll only ask you for this information for the purpose of making sure the new or existing payment plan is appropriate for you.

## Tailored Assistance

If you are experiencing severe payment difficulty you may be eligible for additional assistance known as Tailored Assistance. These are different types of plans available to you to help alleviate some pressure while you get back on track.

We will contact you if you have not paid your account by the due date, where the amount overdue is more than \$55. Depending on what we know about your circumstances, we'll send you information about available payment assistance, by mail or email.

### Tailored assistance consists of the following options:

- a) Repayment of arrears over not more than two years by payments at regular intervals of up to one month.
- b) Information from us about payment options that would enable you to repay your arrears over not more than two years.
- c) Specific information about the likely cost of your future energy use and how this cost may be lowered.
- d) Specific information about any government and non-government assistance (including Utility Relief Grants and energy concessions) available to help you meet your energy costs.
- e) Practical assistance to help you lower your energy costs including:
  - i) the tariff that is most likely to minimise your energy costs, based on our knowledge of your pattern of energy use and payment history;
  - ii) practical assistance to help you reduce your use of energy, based on your pattern of energy use, location and any other factors that may be relevant; and
  - iii) information about how you are progressing towards lowering your energy costs provided at sufficient intervals to be able to adequately assess that progress.
- f) We can place your arrears on hold for an initial period of at least six months during which:
  - i) repayment of your arrears is suspended; and
  - ii) you pay less than the full cost of your on-going energy use while we are working together to lower that cost.
- g) We may accept a payment proposal or revised proposal that does any or all of the following:
  - (a) provides for payments of different amounts at different intervals;
  - (b) would result in the arrears being fully paid by a date later than two years after the first payment;
  - (c) provides for payments for energy use being made separately from payments for arrears.

On accepting a payment proposal or a revised proposal, we will provide you with a written schedule of payments showing:

- (a) the total number of payments to be made to pay the arrears;
- (b) the period over which the payments are to be made;
- (c) the date by which each payment must be made; and
- (d) the amount of each payment.

*NOTE: You should know that if you are not making payments that cover all of your arrears and ongoing usage, then the part that is not covered will be accumulated and added to what you owe. We will also be allocating all payments received to the oldest arrears on the account.*



The process of lowering your usage and paying for what you're using is designed to help you get into a position where you are better able to afford your bills going forward. If your arrears are on hold, or your payments don't cover your ongoing usage, or both, at some point we will need to discuss with you how you'll make up those payments.

We may consider extending the period in which your arrears are on hold if the extension enables you to continue to reduce your energy costs. Where a period in which your arrears are on hold is completed (including any extensions) you will still be entitled to the options available under Tailored Assistance. It's important we work together to ensure this assistance continues and is not interrupted.

You'll need to let us know within 12 business days from when we send the information if what we sent you is something you'd like to take up. Instructions for how to do this will be included.

We will contact you if you miss an agreed payment. We'll want to talk to you about the suitability of the current arrangement and whether there have been any changes to your situation since the time the Payment Plan was made. We'll only ask you for this information for the purpose of making sure the new or existing payment plan is appropriate for you.

### Reducing your Energy Use

Some key steps we will take to assist you in reducing your energy usage are outlined below. While we will provide information to help all Bill Assist customers reduce their energy use, we will also do this while your debt is on hold.

- Review your tariff and ensure this is the most suitable for you (this may be determined by the timing of your energy use).
- Ensure you are on the most suitable offer, which may involve exploring the government's comparison web tool <https://compare.energy.vic.gov.au/>
- Over the phone energy audits. These will include a detailed conversation relating to your appliances, and appliance use, energy rates and a range of other factors. This is recommended where usage is higher than expected, to help support you and improve your energy management. You can also visit our website for energy saving tips: <https://www.engie.com.au/residential/energy-efficiency/reduce-and-reward/tips>
- If required and we have your approval, we may refer your details to our third-party energy audit partners who will conduct an onsite energy audit to help identify the root cause of what's contributing to high usage.
- Provide visibility of how you are progressing towards lowering your energy usage and any other documents we can provide that will help support you in successfully achieving the desired outcome. If we are not seeing any improvements towards lowering your energy costs, we can provide access to daily usage data via an online account service.

*NOTE: In most circumstances ENGIE will not expect you to pay the full cost of any in-home energy audit and we will discuss the details of any energy audit with you in advance. If, for example, as a result of an energy audit, an appliance is identified as faulty we may refer you to charities who might be able to provide financial support through NILS (no-interest loans).*

### Concessions/Utility Relief Grants

Victorian customers who hold the following current concession cards may be entitled to a discount off their utility bills. Below is a list of concession cards that usually entitle you to receive a discount:

- Pensioner concession card
- Health Care card (issued by Centrelink)
- Pensioner concession card or Gold card (issued by the Department of Veteran's Affairs may be eligible for an energy concession)

For further information regarding Victorian concessions please visit <https://www.engie.com.au/help-and-support/general-information/concession> or contact us on **1800 065 475** to discuss.

Victorian customers who are experiencing payment difficulty are entitled to access the Utility Relief Grant Scheme. According to the rules of the scheme, the Utility Relief Grant will generally be capped at six months' worth of usage and can be applied for once every two years.

We will provide practical assistance to help any customer who may be eligible for a Utility Relief Grant, including:

- (i) completing the online application form over the phone and lodging the form online on your behalf, unless you request otherwise; or
- (ii) if we are unable to complete and lodge a Utility Relief Grant application form over the phone, we will complete the application form to the extent possible and send to you with instructions on how to complete the remainder of the form and lodge that form.

For further information please visit <https://www.engie.com.au/help-and-support/general-information/concession> or contact us on **1800 065 475** to discuss.

### Reducing energy use

In order to reduce your energy use, here's a few steps we can take:

- Review your tariff.
- Review your offer.
- If your energy use is very high, we can do a phone audit and find the source of the issue.
- In some cases, a third party company can come to your home to find out the cause of high energy use.



### Concessions & grants

If you hold a concession card, you may be able to get a discount on your bills.

You may also receive a grant towards your energy usage.



### Debt recovery, Debt transfer & Disconnection

We will not conduct debt recovery activities including disconnection while you are maintaining a payment arrangement 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 express 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

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. Any prompt payment discounts applied will be communicated via SMS or letter outlining the credit applicable for each account type.

Customers may also be eligible for our incentive scheme. The incentive scheme is applicable to customers who have demonstrated their willingness to fulfill their commitments towards their agreed payment plan. We like to recognise a customer's ongoing contributions by providing a goodwill credit. This goodwill credit will be calculated based off the total value of the plan and will be outlined as part of the installment plan that you agreed to. Once applied, the goodwill credit will be allocated towards the customer's arrears.

### Best endeavours, ongoing assistance

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

NOTE: Customers will only be moved onto a standard installment plan with their consent, at which time they will be moved out of the 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. You will be removed from the program within one week of the last service being finalised. If you'd like to arrange a plan for your finalised account, please contact us on **1800 065 475** before the due date on your finalised bill.

If you miss agreed payments and don't make contact after we have made reasonable attempts by phone, SMS and mail to contact you, you risk any further assistance being available.

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 additional support offered by our Bill Assist 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.

### Ways you can manage your account

'My Account' is ENGIE's online service that allows you to manage your account. This online service has some useful features to help you address and manage your energy.

For further information please visit <https://myaccount.engie.com.au/engie> or call us on **13 88 08** to find out more.

The following payment methods are available for all market and standing contracts with ENGIE:

- Direct Debit
- BPAY
- Post Office
- CentrePay

CentrePay is a voluntary bill paying service, which is easy to use. If you receive a Centrelink payment, you can set up automatic deductions which can be paid toward your energy account. CentrePay allows you to start, change or cancel deductions at any time to suit your own personal circumstances. Customers who choose to use CentrePay also benefit from knowing that their payments are under control. Instead of having large bills every quarter, your bills are paid in manageable amounts from your payment, making it easier for you to budget.

### Debt Recovery, transfer & disconnection

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 ENGIE and one ends, we will **transfer the remaining amount** to the other account with your consent.

If you do not **keep in contact**, we will not be able to provide financial help.

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

### Reducing charges, debt & fees

When you are on the Bill Assist Program, you will not be charged regular fees, and may receive discounts on your bill when payments are made on time, or when we see you are cooperating well in the program.

### Finishing the program

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

You can afford to keep making payments on your standard installment 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.



### Managing your account

#### My Account

Access our 'My Account' portal through the ENGIE website.

#### Ways to pay

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

#### CentrePay

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



## How to contact us

We understand that many of these indicators and customer situations are individual and may be impacted by other factors so the best way we can help you is to be in contact with each other on a regular basis.

We encourage all customers who are in need of assistance to pay their bills to contact us on **1800 065 475** or our webchat as soon as possible to discuss the most suitable options.

## Additional Support Services

See below list of free support services also available to you:

- The Salvation Army  
<https://www.salvationarmy.org.au/en/Get-Assistance/Financial-Assistance>
- St Vincent De Paul  
<https://www.vinnies.org.au/findhelp#!vic>
- Financial Counselling Australia – **1800 007 007** or,  
<https://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>

## Translation services

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.

## Contact us

If you find yourself needing help, get in touch.

Phone: **1800 065 475**




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



Live chat: [engie.com.au](https://www.engie.com.au)





**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 διερμνέων, 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。

## 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://www.engie.com.au/privacy>. If you have any questions, you can contact a privacy officer.

## Policy Review

This Payment Difficulties and Hardship Policy (Victorian Customers) is effective from 1 January 2019 and will be formally reviewed on an annual basis.

This formal review does not preclude us from reviewing the policy at more regular intervals if this is necessary.

Following a review, a copy of this policy is publicly available, easily accessible and can be downloaded as a printable copy from our website at [engie.com.au/hardship](https://www.engie.com.au/hardship)

This Policy, including any variations to this policy, come into effect as soon as practicable, but no later than seven days after approval by the Essential Services Commission.

If you have limited access to the internet, reside in a remote location and/or are limited in your ability to download our hardship policy we will send one to you on request via your preferred method of contact at no charge. You will also see some of these options on your invoice, reminder and/or disconnection notices, including ways in which you may contact us.

*Note: The Energy Retail Code, which sets out retailers' obligations and Minimum customer entitlements, takes precedence over this hardship policy in all circumstances.*



### Feedback & Complaints

ENGIE always takes feedback and complaints seriously. If a customer wishes to submit feedback or lodge a complaint this can be done by:

- Contacting our customer Care team on **13 88 08**
- Online at [engie.com.au/contact-us](https://www.engie.com.au/contact-us)
- Write to us at GPO Box 4408, Melbourne, VIC 3001
- For full information on ENGIE's Dispute Resolutions please visit <https://www.engie.com.au/help-and-support/general-information/dispute-resolution>

If you are not satisfied with the outcome and would like to pursue the matter further, you can contact the Energy and Water Ombudsman Victoria.

### 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: [engie.com.au/contact-us](https://www.engie.com.au/contact-us)**



**Mail: GPO Box 4408, Melbourne, VIC 3001**

