



Hardship Policy

NSW, ACT, SA, QLD, TAS

Effective 2 April 2019

1. Introduction

GloBird Energy Pty Ltd (GloBird Energy) understands that electricity and gas are essential services and that some of our residential customers may on occasion fall into financial hardship. When this occurs, we prefer to work with those customers on an individual basis to see how we can assist them to find ways to repay and manage their electricity and gas bills. Disconnection can have a significant impact on our customers and their families and is seen by GloBird Energy as a last resort that should be avoided where possible. This approach underpins this hardship policy, which is designed to identify customers experiencing payment difficulties due to hardship and to help them better manage their energy bills on an on-going basis and to access equitable and transparent hardship programs which are consistently applied, such as flexible payment plans, which are designed to meet their individual needs and to ensure disconnection is avoided.

A successful outcome from a hardship program is only possible when both the customer and retailer work together in good faith. It is a team effort where both parties work toward a fair and reasonable outcome. Where our customers are experiencing hardship, we ask that they, or their accredited financial counsellor, contact us as soon as they identify the problem so we can stop any debt recovery action, waive any late payment fees that might be applied to their account, and determine the most appropriate hardship program for them.

This policy applies to GloBird Energy residential customers living in New South Wales (NSW), Australian Capital Territory (ACT), South Australia (SA), Queensland (QLD) and Tasmania (TAS) who find it hard to pay their energy bills due to hardship.

GloBird Energy recognises the fact that from time to time customers may fall behind with paying their energy bills. We understand that everyone's circumstances can be different so we will work with you. Our team will work with each customer to help them manage their bills and energy use while they get back on track.

You might experience hardship because of factors like:

- Death in the family
- Household Illness
- Family Violence
- Unemployment
- Reduced Income

We understand that energy is an essential service that customers need. Our policy is to support our customers during these circumstances who maybe experiencing difficulties by providing a range of services designed to help them manage their energy use and payments.

So that customers know about this hardship policy, we include easy to understand information about it periodically in our customers' bills or in flyers we send out with their bills.

Under this policy and as part of our overarching responsibilities as a retailer:

- In dealing with a customer who is experiencing payment difficulties due to hardship, we will take into account all of the circumstances of the customer of which we are aware and, having regard to those circumstances, act fairly and reasonably.
- In a timely manner when it is relevant to do so, including on being contacted by a customer, we will give a customer clear information about the assistance available to the customer our customer hardship policy.
- As soon as practicable, we will provide a customer who is entitled to receive assistance under our customer hardship policy with that assistance.

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 elect to have a representative contact us and to act on your behalf, such as:

- A financial counsellor
- Someone who helps you manage your energy bills

We need your consent and instructions to talk to your representative. You can give that consent and those instructions in person, over the phone, or in writing. We will engage with your representative as we would with you, and consistent with consent and instructions.

2. Definition of hardship

Consistent with the law, including the National Energy Retail Law, we define hardship as being when a residential customer intends to pay their electricity or gas bills when due but does not have the financial capacity to do so. There can be many causes of financial hardship, for example, loss of employment, injury, disability, unexpected one-off expenses or an unusual and unforeseen change in a person's circumstances.

3. Your commitments

A successful outcome from a hardship program is only possible when both you and we work together in good faith. Accordingly, by entering into a hardship program with us, you will be making a commitment to abide by its conditions.

You will also need to keep in contact with the debt management team on a regular basis in relation to your participation in the hardship program. In particular you will need to make yourself contactable and you will need to let us know of any relevant change in your financial circumstances.

If your hardship program includes a payment plan, you will need to make your regular payments under that plan.

4. What we will do to help you

If you are a residential customer with outstanding bills, you are entitled to assistance to make it easier for you to pay your on-going bills, repay your arrears, lower your energy costs and reduce any debt that starts to accrue on your account.

We encourage residential customers who have fallen into financial hardship, or think they might be at risk of hardship, to self-identify by calling our general enquiries line and ask to speak to a member of our debt management team. To this end, all our bills and collection notices let customers know that they can contact us at any time to talk about their payment difficulties.

Alternatively, a residential customer experiencing hardship can have his or her accredited financial counsellor notify us of the hardship situation.

We also monitor accounts and look for early indicators that can help us independently identify a customer who may be experiencing financial hardship. Some of the things that indicate to us that there might be hardship are:

- If the account has a history of late or missed payments
- If there is a sudden change in payment patterns
- If the customer requests an extension on their due payments
- If there is unresolved debt on the account

We will tell you about our hardship program if:

- You tell us you are having trouble paying your bill
- You intend to pay your energy bills but do not have the financial capacity to do so
- You are referred to our program by a financial counsellor or other community worker
- We are concerned that you may be experiencing financial hardship

We will recommend you speak to a GloBird Energy staff member to help you join our hardship program if you:

- Are experiencing either temporary or long-term hardship
- 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 hardship program if you tell us:

- You are eligible for a relief grant or other emergency assistance
- You have personal circumstances where hardship support may help. For example, death in the family or job loss

You may have trouble paying your bills for other different reasons.

The type of assistance can vary depending on your circumstances. GloBird Energy have assistance programs and payment plans available. Customers adhering and agreeing to their set program and plan, we will ensure that their energy supply will not be disconnected.

Please contact us so we can discuss your individual situation.

Our staff are specially trained to help you with hardship.

Our staff will:

- Ask you a few questions about your circumstances
- Work out if you can join the hardship program

We will assess your application for hardship assistance within 5 business days of you or your support person contacting us or of us independently identifying that you are in hardship, we will contact you over the phone to let you know that we are aware of your financial hardship and that, if you would like our assistance, the next step is for us to make a decision about your eligibility for a hardship program.

To be eligible for a hardship program you must meet the following criteria, which we use to ensure all hardship customers are treated equitably and consistently:

- Have an active residential customer account
- Be experiencing either temporary or long-term financial hardship
 - temporary hardship is when you have experienced a sudden change in your circumstances which temporarily prevents you from paying your current bill
 - long-term hardship is where unexpected and/or potentially prolonged change in your circumstances or an unforeseen event makes it difficult for you from paying your energy bills over an extended amount of time
- demonstrates a willingness to pay such as:
 - making part or attempting to make payments towards their account
 - contacting us as soon as possible when experiencing payment difficulties
 - seeing a financial counsellor
- Have a debt outstanding which cannot be paid before the next bill renders

We aim to complete our assessment of your eligibility for a hardship program and we will let you know whether you have been accepted into our hardship program within 10 business days from receipt of your application.

If we assess you as ineligible, we will provide you with our reasons for our decision. If this occurs, you can request an internal review of the decision. The review will be made by the head of the debt management team and you will receive an answer within 10 business days.

If you are accepted into our hardship program, then as the next steps we will:

- Provide you information on all our payment options available
- Access Centrepay
- 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 by providing energy efficiency advise
- Talk to you about a payment plan that suits your circumstances and at the same time, we will waive any late payment fee applied on your account

As soon as we have settled with you and you have accepted a hardship program, we will send you a letter confirming your acceptance into the hardship program. The letter will explain all aspects of the program and include a copy of this hardship policy.

At any time, we can send you a free copy of our hardship policy upon request. The copy will be sent to you in accordance with your preferred method of receiving written communication from us.

All customers facing financial difficulty will be treated with respect, sensitivity and empathy. We take our customers privacy seriously. All customers information remains private and confidential and is in line with our Privacy Policy available on line at www.globirdenergy.com.au/legal/privacy

5. Your responsibility:

We are happy to work with you while you do what you can to try and manage your energy usage and payments.

It is important that you work cooperatively with us to agree:

- The amount you can afford to pay on a regular basis, and if there is likely to be a change to your current situation that could affect your ability to meet any agreed payment schedule, and any other information you can think could help us asses the best payment plan for you
- To pay the amounts set out in any agreed payment schedule in full and on time
- To tell us if there's any change in your circumstances that may impact your ability to make payments
- To tell us if your details have changed so our records are updated
- To remain contactable and to engage with us so that we can work together to review any payment arrangement
- To evaluate how efficiently you are using power and find ways to reduce it
- To work towards securing any government concessions or grants, and Centrepay benefits, that you may be eligible for
- To work with us in identifying ways to lower your energy costs and usage
- To contact us should you miss or are unable to make a payment by its due date

6. Our responsibilities:

We will take ongoing steps to assist you throughout the duration of your arrangement while you are in the hardship program and support you to successfully complete the program till you are back on track and can manage your situation or until you are no longer in hardship.

What we will do:

- Regularly monitor your payments and bills
- Engage in regular dialogue with you
- Regularly review your schedule
- Notify you of any missed payments, if your account is in credit, or any abnormal consumption
- Provide you with regular updates on progress toward reducing arrears
- Notify you when your arrangement has been completed
- Reset another arrangement (if required) on the provision you are still eligible
- Continue to provide you any further assistance (if required) to help you manage your situation

An account manager will be assigned to your account. Your account manager will be responsible for ensuring that your account is managed in accordance with your hardship program, the hardship policy and your rights under your electricity or gas agreement. You can ask your account manager for information about these rights.

Your account manager will be responsible to notify you of any missed payments via phone or letter. They will also review your hardship program on a regular basis, to ensure it is still suitable for you and your circumstances. By reviewing your account will give your account manager the opportunity to discuss with you your progress and make any changes to the plan that might be required.

Your account manager, from time to time, will discuss with you the possibility of increasing regular payments in order to align payments more closely with your ongoing consumption and the reduction of debt, to work towards a sustainable position. These discussions are held with careful consideration with your capacity to pay.

We ask that you keep in contact with your account manager and keep us informed of your situation and any relevant changes to your circumstances so we can best manage the process, and review your hardship program if you or we think it might need to change.

7. Payment Options - What we will do

There are different options available to hardship customers, including:

- Payment plans
- Centrepay

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 energy use

Once we agree to a payment plan, then as the next step 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 will need to make
- When you need to make your payments (the frequency of the payments)
- How we worked out your payments

At any stage while you are in the program, you can contact us if you wish to discuss increasing or decreasing your scheduled payments. As the next step, the team will ensure that your payments are matched to your particular circumstances and to the level of arrears on the account. The team may also vary payment plans to accommodate the relevant circumstances.

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 towards energy bills and expenses.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

If you miss a payment, we will contact you to see if you need help. We will contact you via email, SMS or phone explaining our process and that you have missed a payment plan instalment.

8. What you must do:

Tell us if your situation changes and you can no longer make payments in your plan. As the next step, we can then review your payment arrangements.

Tell us if your contact details have changed so our records are updated.

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 payments 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

9. **Other support to help you pay your energy bill:**

Depending on the state or territory you live in there are other supports to help you pay your energy bills.

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

Government Concessions and Grants

There are a number of State and Territory Government energy bill assistance programs, offering rebates or concessions for low income, life support and medical needs customers.

As part of our assessment of the options available to you, we will work with you to ensure that you receive all of the Government support you are eligible for, including helping you with application forms if need be.

NSW - customers can access the following grants and rebates:

- a) NSW Low Income Household Rebate
- b) Life Support Rebates
- c) Medical Energy Rebate
- d) Energy Accounts Payment Assistance (EAPA)
- e) Family Energy rebate

For further information, visit <https://energysaver.nsw.gov.au/contact> or <https://www.service.nsw.gov.au/transaction/apply-family-energy-rebate-retail-customers>

Queensland - customers can access the following concessions and assistance:

- a) Electricity Concession
- b) Reticulated Natural Gas
- c) Electricity Life Support Concession Scheme
- d) Medical Cooling and Heating Electricity Concession
- e) Home Energy Emergency Assistance (HEAA)
- f) Seniors Electricity and Gas Rebates

For further information, phone 13 74 68 or visit www.communities.qld.gov.au

South Australian - customers can access the following rebates and concessions:

- a) Energy Concession
- b) Emergency Financial Assistance
- c) Residential Parks Residents Concession
- d) Electricity Transfer Rebate
- e) Medical Heating and Cooling concession

For further information, phone 1800 307 758 or visit www.dcsi.sa.gov.au

Tasmania - customers can access the following grants and concessions:

- a) Annual Electricity Concession
- b) Heating allowance
- c) Life Support Concession
- d) Medical Cooling Concession

For further information, or the concessions information line on phone 1300 135 513 or visit www.concessions.tas.gov.au

Financial Counselling Services

We may suggest some extra support by referring you to a free accredited financial counsellor in your area, welfare agencies, and some are listed below

www.lifeline.org.au
www.missionaustralia.com.au
www.salvos.org.au
www.wesleymission.org.au
www.bsl.org.au
www.kildonan.org.au (Uniting Care)
<http://www.ndh.org.au/>

We may also direct you to the National Debt Helpline via their free 1800 number.

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.

10. Other programs and services:

As a hardship customer, you can access a range of programs and services to help you.

We can provide you:

- specific advice about what your future energy costs are likely to be and how you can lower them
- energy saving tips and information on how you are tracking with reducing your energy costs
- ensure that you are on the most appropriate tariff/plan based of on your usage pattern
- options for conducting energy audits via telephone or in your home

What we will do:

If you contact us regarding those programs and services then, as the next step, we will consider your individual situation to find the right programs or services that meets your needs.

Checking you have the right plan*What we will do:*

When you join our hardship program, then as one of the next steps 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 would like to transfer to the new plan for free

We will only talk to you about energy plans the we can offer. To do so you must engage with us and remain contactable so we can work with you to find the most appropriate plan for your circumstances.

Helping 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.

The best way of managing your electricity or gas bill is by making sure your energy use is as efficient as possible.

Energy efficiency measures, which reduce your energy consumption will also reduce your electricity or gas bills.

We can offer general advice about energy efficiency and can undertake telephone energy audits for you to assist in identifying ways that you can reduce energy usage.

You may be able to improve your energy efficiency and reduce your electricity or gas use by replacing any old, inefficient appliances you use with new, more efficient appliances. We will provide you with information about energy efficient appliances that might help you manage and reduce your energy consumption, and where you can purchase these appliances. We may also offer to assist you to obtain finance or access concessions or other support, such as Government grants, that may be available to help you purchase such appliances, if we think that this is the best way for you to manage your bills.

If you have been experiencing hardship for a relatively long time and has accumulated a relatively high level of debt or this is otherwise appropriate, we may offer to send a representative to your premises to conduct an energy efficiency field audit to identify further opportunities to reduce energy use. We would only do this with your consent, after having provided you with information about the likely cost to you of the field audit. We would share equally the cost of any field audit with you, and, before seeking your consent, would let you

know how long it is likely to take for the cost savings from the audit to cover your share of its cost. Before seeking your consent, we would also give you an indicative estimate of the ongoing savings that may be achieved by the energy efficiency measures identified in the audit.

You can ask your account manager for more information about energy audits, the savings they can achieve and how these savings can offset audit costs.

11. Assistance can cease:

We can cancel your payment arrangement if you stop making payments under your plan and do not engage with us. We will attempt to contact you by phone and letter so you can let us know more about your financial circumstances so we can consider possible changes to your payment plan or to other aspects of your hardship program.

However, if you do not respond to our contact attempts, or should you default on two payment arrangements within a 12-month period, we will remove you from the hardship program. A letter confirming that your hardship program has ended will be sent to you explaining the reason for your removal.

We can also remove you from the hardship program if you do not tell us when your contact details change.

You can also terminate your participation in a hardship program at any time by contacting us or by paying off the outstanding amount owed on your account. Otherwise, you will automatically exit the hardship program once the program is complete.

Once your hardship program ends, your account will revert to the normal billing cycle.

However, you can enter another hardship program at any time after that, provided you are eligible to do so under this hardship policy.

12. We will work with you

If you join 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 to it first
- Disconnect your service or undertake debt recovery action while you are participating in a hardship program

13. Complaints:

We manage customer complaints in accordance with Guidelines for complaints handling in organisations.

If you have a complaint about our Hardship Policy, you can contact GloBird Energy on **133 456** or email customerservice@globirdenergy.com.au

We will endeavour to resolve your issue as quickly as possible at the first point of contact. However, if this hasn't been achieved, you can escalate your concern to a senior manager or our complaints department.

If you still feel that your concern hasn't been resolved after that, an independent dispute resolution may be available through the relevant Energy and Water Ombudsman, which can be contacted via:

New South Wales: Energy & Water Ombudsman NSW

Telephone: 1800 246 545
Website: www.ewon.com.au
Email: complaints@ewon.com.au
Address: Reply Paid 86550, Sydney South NSW 1234
Submit a complaint: <https://www.ewon.com.au>

Energy and Water Ombudsman SA

Telephone: 1800 665 565
Website: www.ewosa.com.au
Address: GPO Box 2947, ADELAIDE, SA 5001
Submit a complaint: <http://www.ewosa.com.au>

Energy and Water Ombudsman Queensland

Telephone: 1800 662 837
Website: www.ewoq.com.au
Address: Level 16/53 Albert Street, Brisbane City QLD 4000
Submit a complaint: <http://www.ewoq.com.au>

Energy and Water Ombudsman Tasmania

Telephone: 1800 001 170
Website: www.energyombudsman.tas.gov.au
Address: 86 Collins St, Hobart TAS 7000
Submit a complaint: <https://www.energyombudsman.tas.gov.au>

ACT Civil and Administrative Tribunal

Telephone: 02 6207 1740 (select option #1)
Website: www.acat.act.gov.au
Address: Level 4, 1 Moore Street, Canberra City ACT
Email: ewcomplaints@act.gov.au

14. Privacy:

GloBird Energy is committed to protecting the personal information of our customers.

No one will know you are facing financial difficulty. Our team is experienced with assisting customers in financial difficulty.

Your privacy is important to us and we take our customer's privacy seriously and with respect.

Any information we need to know about your situation will be managed in accordance with the requirements of the Privacy Act 1988.

Our Privacy Policy available online at www.globirdenergy.com.au/legal/privacy

15. Compliance and Training:

We have systems in place to us to meet our obligations with respect to customer hardship in the National Energy Retail Law, the National Energy Retail Rules, the Australian Energy Regulator’s Customer Hardship Policy Guideline and this hardship policy.

As part of the initial induction and ongoing training of our front-line staff, we cover this hardship policy and make sure they understand how to identify and engage with customers who could use our help and how to make sure that our debt management team becomes involved.

Our debt management team receives specialised training which covers the causes of financial difficulty, dealing with culturally and linguistically diverse people and engaging in empathetic and non-judgements discussions. The team is also trained on how to identify and refer customers to other agencies.

16. Review of this hardship policy

This hardship policy will be reviewed on a regular basis to assess its performance, including against any hardship indicators published by the Australian Energy Regulator from to time, and to ensure it complies with the relevant laws and statutes. A copy of the policy is available for download on our website: www.globirdenergy.com.au, and we are happy to provide copies free of charge to any customer, or to any accredited financial counsellor of a customer, on request.

17. Contact Us:

If you’d like more information about our hardship program, please call us on **133 456** or email customerservice@globirdenergy.com.au

You can find a copy of this policy at <https://www.globirdenergy.com.au/legal/national-hardship>

Language assistance is available, call 131 450.

If you are hearing impaired assistance is available, call National Relay Service on TTY number 133 677.