

## Payment Assistance Policy (Victoria)

**Effective 1 January 2019**

This policy is available for active GloBird Energy Victorian residential customers who are experiencing financial difficulties making it difficult to pay their electricity and/or gas bills on time.

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.

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

### **1. Our assistance to you:**

If you are a Victorian residential customer with outstanding bills of \$55.00 (inc GST) or more, 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.

The type of assistance can vary depending on your circumstances. GloBird Energy have payment plans that are tailored and personalised to each individual and their needs. Customers adhering and agreeing to their set plan, we will ensure that their energy supply will not be disconnected.

We can also provide information on all our payment options available, access to Centrepay, government grants and other available assistance, information on financial counselling or other support services and energy efficiency advice to help customers understand how to lower their energy usage, and ongoing reviews.

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](http://www.globirdenergy.com.au/legal/privacy)

### **2. 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 with us to agree:

- to determine your ability to pay and develop a payment solution
- 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 have meaningful discussions with us, as part of our review process
- to evaluate how efficiently you are using power and find ways to reduce it

- to work with external agencies, if required
- to work with us to lower your energy costs and usage
- to contact us should you miss or are unable to make a payment by its due date

### 3. What do we offer?

In January 2019, under the new Payment Difficulty Framework, there is a range of assistance available for Victorian residential customers.

Standard assistance: is available to help customers avoid accruing arrears on their energy accounts but can use some help staying on top of things. We can help you:

- to set up a payment plan on regular payments that helps you to repay your arrears and pay for your ongoing usage costs
- by accepting payments on a weekly, fortnightly or monthly basis
- by extending the due date for your bill at least once per year
- to accept payments towards your account in advance

Tailored assistance: is available to help customers with an outstanding debt greater than \$55.00 (inc GST) giving them the flexibility and practical advice or assistance to make it easier to repay their arrears and get their bills under control.

If you miss your bill's due date, we will send you information within 21 business days letting you know about the assistance options available to you. You will have 6 business days to respond and work out the right assistance for you.

If you need assistance or you're unable to pay the full amount of your ongoing energy use, you may be entitled to extra support from us. We can help you with:

- a payment plan that will work for you and can incorporate both your current debt and your ongoing energy usage for six months while you work with us to lower your ongoing usage costs
- holding your arrears for a period of at least six months while you work with us to lower your ongoing usage costs

#### Additional Assistance:

- Assistance in accessing energy concessions and government and non-government support services (such as Utility Relief Grant and concession rebates). You can find the full details of this assistance on the Department of Health and Human Services (DHHS) website <https://services.dhhs.vic.gov.au/concessions-and-benefits>
- 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](http://www.lifeline.org.au)
  - [www.mission.com.au](http://www.mission.com.au)
  - [www.salvos.org.au](http://www.salvos.org.au)
  - [www.wesleymission.org.au](http://www.wesleymission.org.au)
  - [www.bsl.org.au](http://www.bsl.org.au)
  - [www.kildonan.org.au](http://www.kildonan.org.au) (Uniting Care)
  - [services.dhhs.vic.gov.au](http://services.dhhs.vic.gov.au)
  - <http://www.ndh.org.au/>

- 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 on your usage pattern
- options for conducting energy audits via telephone or in your home

#### Payment Plan Arrangements:

Our payment arrangements are set up for customers who require assistance in paying their energy bills. It is an agreement with the customer, consisting of a schedule whereby the customer agrees to make certain pre-defined payments before or on certain dates

- of equal amounts over regular periods such as weekly, fortnightly or monthly payments
- that incorporate the arrears owing on your account, so your debt is fully paid within 6 months
- that provide for payments covering both usage and arrears
- that are based on a reasonable forecast of your energy usage over the next 12 months.

When a tailored or a revised payment plan has been set up, we will send you a schedule of payments showing:

- the total number of payments you need to make to finish paying off the arrears on your account
- the period of time over which your payments are to be made
- the amount and due date of each payment.

If you miss a payment by its due date, we will get in touch with you about options to either revise your payment plan or help you with other assistance available to get you back on track.

#### Payment towards your ongoing energy usage

If we've placed your debt on hold and you don't keep to your agreed payment plan, we'll get in touch with you about options available that give you more time to lower your energy costs such as:

- varying the amount payable
- varying the frequency of payments

We'll continue to work with you so that you're able to make payments towards your energy usage within a suitable timeframe. We may also add any unpaid amount for your energy usage to the arrears owing on your account.

#### Payment options:

Our bills list all our payment options – including internet/phone, direct debit, BPAY, online, telephone, cheques and Australia Post. Arrangements can also be made for Centrelink clients to pay through Centrepay.

#### 4. Assistance can cease:

- If you refuse or fail to take reasonable action towards paying for your ongoing energy use or repaying the arrears you've accrued on your account
- If you refuse or fail to take reasonable action towards making payments towards the cost of your ongoing energy use
- If you no longer are facing payment difficulties

#### 5. Complaints:

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

If you have a complaint about our Payment Difficulty Policy, you can contact GloBird Energy on **133 456** or email [customerservice@globirdenergy.com.au](mailto: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 Energy and Water Ombudsman of Victoria, which can be contacted via:

Mail: Level 8, 360 Elizabeth Street, Melbourne Central Tower Vic 3000

Phone: 1800 500 509

Fax: 1800 500 549

Email: [ewovinfo@ewov.com.au](mailto:ewovinfo@ewov.com.au)

Web: [www.ewov.com.au](http://www.ewov.com.au)

#### 6. 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 on line at [www.globirdenergy.com.au/legal/privacy](http://www.globirdenergy.com.au/legal/privacy)

#### 7. Contact Us:

If you'd like more information about how we can help you with payment difficulties, please call us on **133 456** or email [customerservice@globirdenergy.com.au](mailto:customerservice@globirdenergy.com.au)

You can find a copy of this policy at [www.globirdenergy.com.au](http://www.globirdenergy.com.au)

Language assistance is available, call 131 450

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

The full version of our hardship policy is available on line at [www.globirdenergy.com.au/legal/hardship](http://www.globirdenergy.com.au/legal/hardship)