

Payment Assistance Policy

If you're worried about bills, there are ways we can help. Anyone can find themselves experiencing hardship that makes it difficult to keep up with payments, and we have a policy in place designed to offer the support, resources and flexibility they may need.

Introduction

This policy applies to all residential customers living in NSW, SA, SE QLD and Bass Strait Islands who find it hard to pay their energy bills due to hardship.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income.

This policy explains:

- what we'll 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.

Talking to your support person

You may feel more comfortable if someone else talks to us on your behalf.

If that's the case, we're very happy to speak to your support person about your account, as long as we've recorded your consent. To arrange this, give us a call on 1300 662 778.

We'll make sure this information stays on your file, so anyone in our team can see we have your permission to talk to your representative. If you no longer want this person to act on your behalf, call us immediately.

Our overarching responsibilities

Experiencing difficulty paying your energy bills can happen to anyone. We understand that many people in this situation are nervous about asking for help, and we try to be proactive. So if you miss a payment, someone will be in touch to check if you need help and, if so, provide it as soon as

possible. When this happens, it's important to be upfront about what you can afford and how we can help you.

When working with someone experiencing payment difficulty due to hardship:

- we'll act fairly and reasonably, taking into account all the circumstances we're aware of
- we'll provide clear information about what assistance is available
- we'll provide assistance as soon as it's practical to anyone eligible under this policy.

As our customer, you can feel comfortable in knowing that we have all tools, procedures and systems in place to enable us to meet our regulatory obligations in respect to helping customers in hardship under:

- The Energy Retail Law
- The Energy Retail Rules
- The AER Hardship Policy Guideline, and
- This policy.

Our people are trained to help

Please don't feel worried about asking us for help. Every day, our teams talk to people in all kinds of situations and they've been trained to handle these conversations with respect and discretion. We do our best to identify and reach out to customers who may be experiencing financial hardship before they contact us, but please get in touch as soon as you have any payment concerns. We'll talk you through this policy and the options we can offer, and we'll answer any questions you may have. Remember, we're here to help you through the process until you can get back on your feet.

We provide ongoing training and coaching to our people to ensure that they are able to help you, and we review the training we provide in line with changes to regulatory requirements.

What we'll do to help you

We'll tell you about our hardship program if:

- you tell us you're having trouble paying your bill
- you're referred to our program by a financial counsellor or other community worker
- we're concerned that you may be experiencing financial hardship.

We'll recommend you speak to a staff member to help you join our hardship 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 hardship program if you tell us:

- you're 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 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'll assess your application for hardship assistance within 2 business days of your application.

We'll let you know if you're accepted into our hardship program within 2 business days of receipt of the application.

If you're accepted into our hardship program, we'll:

- tell you if you're on the right energy plan or if there's 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
- talk to you about a payment amount that suits your circumstances
- Set a 3 month review to track progress and make adjustments as required.

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

We'll send this by your preferred method of receiving written communication. If you haven't told us your preferred method we'll post the policy to you.

Ways we can help



Check energy
plan



Explore
government
assistance



Ideas to reduce
use



Payment plan



Review at 3
months

How we assess eligibility

Our Payment Assistance program isn't for everyone. It's been set up so people who really need one-on-one support can get this from a specialist team.

If you're feeling worried about your bill, please have a chat with us – even if you're not sure you're eligible for the program. Everything you tell us will be kept confidential and even if you're not eligible, we may be able to help in another way.

Here's how our Service team checks eligibility:

1. We'll ask you a few questions to help us understand your situation. For example:
 - What has led you to call us today?
 - Has anything happened recently to cause additional financial stress?
2. We'll check your payment history

3. We'll ask you some questions around payment, and discuss payment plan options.
4. If our service team thinks you're eligible for our Payment Assistance program, they'll transfer you to our hardship team for further support. (Don't worry, they'll leave appropriate notes so you don't need to repeat what you've already discussed.)

If you're not eligible

If you don't fit the eligibility criteria for our hardship program, we'll explain why and talk you through the next steps we can take.

Payment options

What we'll do

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

- payment plans
- Centrepay.

When you're in our hardship program, we'll offer you flexible payment options to suit your individual situation.

To make your payment plan, we'll consider:

- how much you can pay
- how much you owe
- how much energy we expect you'll use in the next 12 months.

This will help us figure out a payment plan that's right for you.

We'll 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, we'll send you information including:

- who you can contact for more help
- how long the payment plan will go for
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of payment)
- how we worked out your payments.

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'll 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'll contact you to see if you need help. We'll contact you by calling you initially, followed by an SMS (if we have your mobile number) and letter to give you a reminder.

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've had two payment plans cancelled in the last 12 months because you didn't follow your plan:

- we don't have to offer you another plan
- we might disconnect your energy.

Other supports 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'll do

We'll 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.

What we need you to do

If you find out you're eligible for these programs, let us know as soon as possible so we can help you.

Our program and services

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

We will consider your individual situation to find the right programs (e.g. concessions programs) or services that meet your needs.

We want to check you have the right energy plan

When you join our hardship program, we'll talk to you about your energy use and whether you're on the right plan.

If we think there's a better energy plan for you, we'll:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free.

We'll 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'll 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.

We'll work with you

If you've joined our hardship program, we won't:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement. For example we won't put you on a shorter collection cycle unless you agree first.

Completing our hardship program

We're here to help you get back on your feet. Before you leave our Payment Assistance program, we'll:

- make sure you're on the best tariff for your needs
- check you're getting any concessions or assistance you're eligible for
- work with you to develop a payment plan you can afford
- give you information on how you're going with lowering your energy costs.

We may also arrange an energy audit over the phone, or in your home. If this audit suggests you could significantly lower your bills by replacing inefficient appliances, we'll discuss ways to help you with this.

If you feel like you need to change your plan or want to talk about your options, please get in touch as soon as you can. We're here to help, and the earlier we get involved the more we can do.

Re-entry into our hardship program

You may need our help more than once, and that's absolutely okay.

Before we're able to put you back on the program, we'll need to reassess you for eligibility. But when doing this, we'll make sure no any unreasonable requests are made (for example, asking for an energy audit).

Communicating this policy

We'll provide you with this policy (at no cost to you):

- if you ask for it, or
- if we believe you may have missed a bill due to payment difficulties because of hardship. We have processes in place to make sure every customer can receive and read this hardship policy, including customers:

- with low English literacy, including customers from culturally and linguistically diverse backgrounds
- with no internet access
- with disability, and
- living in remote areas.

We can provide interpreters, communicate through the National Relay Service or give you a large text version of this policy. We're also happy to communicate through an authorised representative if that's easier for you.

If you have a dispute

Here's what to do if you have a problem or complaint:

1. Firstly, call us. We'd like to try and fix things for you. You'll find a copy of our dispute process <https://www.momentumenergy.com.au/residential/support>, or we can send you a copy if you'd prefer.
2. If you're unhappy with our response you can take your complaint to your state Energy and Water Ombudsman, listed below.

State Ombudsman	Contact details
Energy and Water Ombudsman NSW	133 Castlereagh St, Sydney 1800 246 545 www.ewon.com.au
Energy and Water Ombudsman SA	Level 11/50 Pirie St, Adelaide 1800 665 565 www.ewosa.com.au
Energy and Water Ombudsman QLD	Level 16/53 Albert St, Brisbane 1800 662 837 www.ewoq.com.au
Energy Ombudsman TAS	86 Collins St, Hobart TAS 7000 1800 001 170 www.energyombudsman.tas.gov.au

How to contact Momentum

We have people who are specifically trained to handle hardship enquiries. To get in touch with them directly, please call **1300 662 778** or email info@momentum.com.au

You'll also find more information at

<https://www.momentumenergy.com.au/residential/support/payment-assistance-policy>

You can easily access or print a copy of this policy on our website at

https://www.momentumenergy.com.au/docs/default-source/default-document-library/momentum-energy-hardship-policy-act-bst-nsw-qld-sa.pdf?sfvrsn=53eaba83_12