ENSA Hardship Policy

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Level 3 / 257 Collins St, Melbourne VIC 3000, Australia
ensa.net.au | 1300 00 ENSA (3672)

Introduction

This Policy applies to all ENSA customers in New South Wales, South Australia and Victoria facing hardship with paying energy bills.

You may experience hardship due to factors such as:

- Death in the family
- Household illness
- Family violence
- Unemployment
- Reduced income

This Policy will explain:

- What our Team can do to help you manage your energy bills
- How we consider your circumstances and needs when setting up a payment plan
- Your rights as a customer in our hardship program

You are entitled to a support person during this process, such as:

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

If you would like to nominate a support person, we require your permission before speaking with them regarding your account. To nominate a support person, please provide their details in writing so this can be noted on your account.

This can be requested or removed at any time.

About our Hardship Policy

ENSA aim to support our customers at all times, particularly those who are experiencing hardship. Since electricity is an essential service, it is important that we work with you to ensure access to your electricity supply is maintained.

Early intervention is the best way to assist customers facing financial difficulties. This can help to prevent an accumulation of debt, which can then affect energy supply if left unpaid.

The hardship policy has been developed in accordance with AER Sustainable Payment Plans Framework and Hardship Guidelines. It is designed to provide consistent and compliant support to all ENSA customers.

All procedures in place ensure obligations are met under the following guidelines:

- The National Energy Retail Law
- National Energy Retail Rules
- The AER Customer Hardship Policy Guideline
- This Customer Hardship policy

Under this policy, ENSA will:

- Provide you with clear information in a timely manner, on the assistance that is available to you
- As soon as reasonably practicable, provide you with the assistance you are entitled to
- Be respectful, compassionate, and treat your circumstances with sensitivity and respect for your privacy
- Consider all your circumstances that we are made aware of, and on that basis, act fairly and reasonably
- Provide you equitable access to this Policy and ensure that it is consistently applied with transparency
- Waive any late payment fees whilst you are participating in our Hardship Program
- Maintain customer assistance programs, such as affordable payment plans
- Regularly monitor your account during your participation in our hardship program. Including quarterly reviews of your payment plan to make sure it remains affordable, and you are receiving the best assistance for your individual situation
- Be accessible and proactive regarding communication with you, your nominated support person, financial counsellor and community assistance agencies when necessary
- Not disconnect your energy supply while you are actively participating in our hardship program

Accessing our Hardship Policy

You can access a printable version of our Hardship Policy via our website www.ensa.net.au.

If you are unable to access our website, we can provide you with a copy of this policy by email or post. Please contact us if you would like a copy of this document.

Eligibility for Hardship

Hardship refers to when any customer does not have the financial capacity to pay their electricity invoices as they become due. This situation can arise as a result of a variety of factors, both long and short term, and will be individual to a customer's circumstances.

If you are experiencing an inability to pay your ENSA energy bill for any reason, please contact us as soon as possible.

If we believe any of our customers may be experiencing hardship, we will direct them to this Policy and suggest a suitable payment arrangement.

Hardship assistance is available to all and will be provided by ENSA for as long as the customer is a willing and active participant of the program. In the event that a recipient fails to maintain proper communication or repeatedly misses scheduled payments, their payment plan may be defaulted, and collections processes resumed. If a customer has two or more failed payment agreements within a 12 month period, ENSA reserve the right to deny the request for another payment agreement.

If you have been removed or have chosen to leave the Hardship program, but later wish to re-enter into a Hardship agreement, your account may have to be reassessed for eligibility. If you have successfully completed a previous payment plan, a new plan can be arranged to suit your updated financial needs. If you were unsuccessful in the completion of your previous payment plan, your circumstances may need further evaluation to come to the best agreement moving forward.

To assess your eligibility for the program, we will:

- First check whether you have an active account with ENSA.
- We will then contact you to gain more details on your current circumstances
- If you advise us that you are experiencing financial hardship, or we have reason to believe this based on your account, a payment plan will be offered
- If we find that you are ineligible for hardship assistance, we will contact you to explain the reasons why this is

What we will do to help you

ENSA will inform you about our Hardship Policy if:

- You tell us you are having trouble paying your bill
- You are referred to our program by a financial counsellor or other community worker
- We are concerned that you may be experiencing financial hardship

ENSA will recommend our Hardship Policy 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 offer the assistance of 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 different reasons. Please contact us so we can discuss your individual situation. Our staff are specially trained to help you with hardship.

We will assess your application for hardship assistance and provide a response within 5 business days after contacting us.

We will also provide a copy of this document to you by post, or email depending on your preference.

If you are accepted into our hardship program, we will:

- Assess your usage and confirm if there are alternative plans available that may be better suited for you
- Notify you about government concessions, relief schemes or energy rebates you could be eligible for
- Discuss ways you could potentially reduce your energy use, and provide resources to assist with this
- Present you with the best payment arrangement that suits your circumstances

Payment Options

ENSA can provide tailored Payment Plan agreements for hardship customers:

If you are a participant of our hardship program, we will offer you multiple flexible payment options to suit your individual situation.

To determine your payment plan, we will consider:

- How much you can reasonably afford to pay
- Your overdue balance
- Your estimated energy usage for the next 12 months

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 ongoing each month

Once we agree to a payment plan, we will send you information including:

- Who you can contact for further assistance
- How long the payment plan should continue
- The amount you will pay for each installment
- When you need to make your payments (frequency of the payments)
- How we worked out your payments.

Depending on the individual's situation, we may be able to remove debt accumulated by fees or charges relating to late payments or dishonours. This can be helpful in relieving some of the pressure on the customer and ensuring that debt can be reasonably worked down.

In the event that a payment installment is missed, ENSA will contact you as a reminder of your arrangement. If we are unable to reach you, and you do not attempt to contact us regarding late payment, your payment plan may be cancelled, and collections processes resumed. We ask that if you believe you may miss a payment that you contact us before the due date to discuss an extension.

You must notify ENSA if your situation changes, and you can no longer make the payments agreed to in your plan. You must also notify us if your contact details change so this can be updated on your account. If you fail to do so, ENSA reserves the right to recommence collections processes until proper communication is resumed.

Note, 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
- Your electricity may be disconnected

Successful Completion

If you have successfully completed a payment plan or been able to meet all outstanding payment obligations to ENSA, we will contact you to confirm the status of the account. You will then be returned to a standard collections cycle. Should you wish to stay on a payment plan to maintain control of your energy costs, a new arrangement can be organised at this time.

ENSA will take the following steps to help you complete our Hardship Program:

- We will adhere to our Hardship commitments
- We will provide you with the supports outlined in this policy
- We will keep in communicate with you regularly

Changing a Payment Plan

Payment Plans can be modified at your request, or as a result of our regular reviews of your account. It is important for you to stay in regular contact with us to keep on top of any changes to your circumstances or obligations.

Leaving a Payment Plan

You may leave the Hardship Program at any time upon your request. You can return to normal billing and collection processes if you complete the payment plan or pay all previous invoice arrears.

If you stop meeting your instalment payments ENSA will attempt to contact you by your preferred method to discuss whether there needs to be changes made to the original payment plan. We can always reassess your original payment plan and make changes to help restore payments.

If this contact fails, ENSA will try again within 2 business days. If you fail to respond to our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above. Note, if contact is not made after these attempts, the Hardship Plan can be cancelled, and standard collections will resume. If you are removed from the hardship program, you will be contacted, and we will advise you of the reasons for the removal from the program.

It is important that you keep in regular contact with us and let us know of any relevant change in contact details or financial circumstances.

Additional support available to help you Pay your Energy Bill

Depending on the state you live in, there are several support structures available to help you pay your energy bills.

We will inform you of other ways you can get help to pay your energy bill, such as:

- Government relief schemes
- Energy rebates
- Concession programs
- Financial counselling services.

If you are eligible for these programs, we can assist you with any application or sign up processes needed to make this available to you.

Information about government concessions and rebates

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers experiencing hardship, ENSA can assist in identifying these and provide aid with applications to the appropriate authorities.

If we become aware that you may be entitled to a concession, rebate, or other form of assistance, we will notify you by email or phone.

Further information on relevant assistance programs can be found by visiting the following websites:

New South Wales -

www.service.nsw.gov.au/transaction/apply-low-income-household-rebate-supply-customers

or call 13 77 88

South Australia –

www.dcsi.sa.gov.au

or call 1800 307 758

Victoria –

www.services.dffh.vic.gov.au/

or call 1300 475 170

Information about financial counselling & advice

ENSA encourage customers experiencing hardship to speak to accredited financial counsellors. This is a free service whereby the financial counsellor collaborates with you to help you take control of your finances.

To find a financial counsellor in your area, please phone 1800 007 007 or visit www.financialcounsellingaustralia.org.au.

Further, the National Debt Helpline is a not for profit service that helps people tackle their debt problems. They offer free, independent, and confidential advice.

Visit www.ndh.org.au/ to find out more about the National Debt Helpline.

We can help you Save Energy

There are some simple things that can be done around the home to help reduce consumption and contribute savings to your monthly bills.

The below online resources can provide good advice on energy savings tips:

- http://yourenergysavings.gov.au
- http://www.energyrating.gov.au
- https://www.choice.com.au
- https://www.moneysmart.gov.au

Communicating our Hardship Policy

ENSA recognise the need to communicate effectively with customers with different needs including:

- Customers from culturally and linguistically diverse backgrounds, including customers with low English literacy,
- Customers without internet access
- Customers with disabilities
- Customers in remote areas

ENSA will ensure that all customers have the support they need, and access to the Hardship Program, including:

- Referral to language services where available or appropriate
- Communicating via phone or post, in accordance with the customer's preferred method of communication
- Ensuring that customers are not disadvantaged by delays in communication
- Referral to disability support services

Contact us

If you find you are struggling to make payment or wish to discuss forms of hardship assistance, please contact us as soon as possible by:

- Email: info@ensa.net.au
- Post: Level 3/257 Collins St, Melbourne VIC 3000
- Phone: 1300 003 672.

If you require an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450 and they will assist.

Complaints

ENSA will aim to work with you to resolve any complaints you may have as a first point of contact.

You can contact us by:

- Email: info@ensa.net.au
- Post: Level 3/257 Collins St, Melbourne VIC 3000
- Phone: 1300 003 672.

Further information about how we handle complaints can be found in our 'Dispute Resolution Procedure' which is available on our website - https://www.ensa.net.au/.

As per our Dispute Resolution Procedure, if you are not satisfied with our proposed resolution, you can escalate your complaint within the business. If you are still unhappy with the outcome provided, you can submit your complaint to the Energy and Water Ombudsman in your state.

The ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

Victoria -

Energy and Water Ombudsman Victoria (EWOV) Telephone: 1800 500 509

Website: https://www.ewov.com.au

New South Wales -

Energy & Water Ombudsman NSW (EWON) Telephone: 1800 246 545

Website: www.ewon.com.au

Training

All ENSA staff including any employees, independent contractors, sub-contractors, and agents, and other third parties who work with us and deal with our customers will receive ongoing training on:

- Answering customer queries about the customer hardship policy and hardship program
- Identifying customers experiencing payment difficulties due to hardship
- Assisting customers experiencing payment difficulties due to hardship.

Our training programs are regularly reviewed to stay up to date with any changes to legislation. A record of all training will be retained for all staff.

Privacy

ENSA is committed to respecting the privacy and protection of all personal information of our customers in accordance with the Privacy Act 1988 (Cth) and Australian Privacy Principles.

Review of this policy

This policy will be reviewed annually and updated as required to remain in line with any changes to legislation.