



**ENSA**

# Financial Hardship Policy

Updated: 26 March 2020



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

## Statement of Intention

ENSA is committed to helping our customers facing financial hardship maintain access to the services that we provide to them. We will work with you on a case-by-case basis to find a sustainable solution that will ensure your services remain connected now and in the future.

We understand that there may be times in your life where situations may arise that affect your ability to pay for your ENSA services. You might experience hardship because of factors like unemployment, reduced income, death in the family, household illness, family and domestic violence, natural disaster such as fire, flood or drought, or any other reasonable temporary or ongoing cause.

## How can we assist?

ENSA can provide you with a number of payment and service options to assist you with keeping your services connected now and in the future.

### Payment options may include, but not limited to:

- Flexible payment arrangements over a period of time
- Waiver of late payment
- Waiver of Reconnection/Connection/Disconnection Fees

### Service options to assist you to control the amount of future bills may include, but not be limited to:

- Restriction of non-essential services
- Service rate/fee review to ensure you are on the most suitable plan
- Transfer to an alternate plan to assist with reducing future costs

We will work with you on a case-by-case basis to find a sustainable solution to assist you with staying connected and to ensure you are able to manage current and future invoices.

## How to contact us:

We encourage you to contact us at the soonest possible time if you experience any difficulties paying our services. We believe that if we can put a plan in place early on, then that will minimize debt building up and any further stress.

Please contact us by calling 1300 003 672 if you would like to discuss any Financial Hardship matters with us. You can do so from 8:30 am to 5:00 pm (Monday-Friday).



## What is the process?

When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as:

- A completed copy of the ENSA Financial Hardship Application Form (our Customer Support Team will discuss this with you and provide a copy if required)
- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances,
- Evidence that you consulted a recognised financial counsellor,
- A statement of your financial position.

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 7 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding amount. Where appropriate we will discuss means with you how to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via letter or email to you depending on your preferred contact method. You must inform us if your circumstances change (for better or for worse) during our arrangement.

Please note, there will be no charge to you for assessing your Financial Hardship circumstances or for administering the matter we are more than happy to help during these difficult times.

### Utility Relief Grant Scheme:

Information on Utility Relief Grants can be found by following the links below:

VICTORIA – <https://services.dhhs.vic.gov.au/utility-relief-grant-scheme>

NEW SOUTH WALES – [https://energysaver.nsw.gov.au/households/rebates-and-discounts#\\_how-does-the-e-a-p-a-scheme-work\\_003f](https://energysaver.nsw.gov.au/households/rebates-and-discounts#_how-does-the-e-a-p-a-scheme-work_003f)



## Where to look for further assistance:

In the event that you do face financial difficulty, you can also obtain advice from a community financial counsellor. You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (opening hours are 9.30 am –4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting

<http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.

## Providing Feedback:

Please note, your feedback is extremely important to us so if you feel that we have not provided you with enough information please contact our Customer Support Team on 1300 003 672 and they will transfer you through to correct department. Alternatively, please send an email through to [info@ensa.net.au](mailto:info@ensa.net.au)

Please also find the link to our Dispute Resolution and Complaints Handling Policy should it be required below:

<https://www.ensa.net.au/wp-content/uploads/Dispute-Resolution-Procedure.pdf>

## Other Information:

The Telecommunications Consumer Protections Code C628:2012 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed.

