

# Customer Hardship Policy

For ACT, NSW, QLD, SA and TAS Residential Customers

*Localvolts - Anyone can be an Energy Farmer*

Version 1.2.2  
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# Customer Hardship Policy

*ACT, NSW, QLD, SA, TAS Residential Customers*

## Introduction

This policy applies to all residential Localvolts customers living in Australian Capital Territory, New South Wales, Queensland, South Australia and Tasmania, 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 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 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.

Customers experiencing hardship should contact Localvolts as soon as possible in order to discuss an appropriate solution to avoid the risk of disconnection.

## Contact Us

Contact hours: 9:00am - 5:00pm (AEDT) weekdays

Telephone: 02 8006 8052

E-mail: [hardship@localvolts.com](mailto:hardship@localvolts.com)

Website: [www.localvolts.com](http://www.localvolts.com)

Post: PO Box 380, Manly, NSW 1655



## Support Person

You may authorise someone who can liaise with us on your behalf as your agent. This can include a financial counsellor or someone who helps you manage your energy bills. When a Support Person has been appointed, they have the power to act and access information as if they were you. This includes making account enquiries, changing account details, setting up payment plans, providing feedback or a complaint or terminating the contract with Localvolts. You can specify what your Support Person can and can't do when acting as your agent with us.

To elect to use a Support Person please contact Localvolts team on +61 2 8006 8052 or [hardship@localvolts.com](mailto:hardship@localvolts.com) and request a Support Person form to be sent to you via email or post.

## Language, speech and hearing services

If English is not your first language, you can speak to the Translating and Interpreting Service (TIS). You can contact the TIS directly on 131 450. This service is accessible anywhere in Australia at no cost.

If you have a hearing or speech impairment, please call the National Relay Service:

- Voice Relay 1300 555 450
- TTY 133 677
- SMS Relay 0423 677 767

If you have a disability, we will work with you to ensure that we can clearly communicate our Customer Hardship Policy with you.

The Customer Hardship Policy is available on the Localvolts website in a printable format.

<https://localvolts.com/customer-hardship-policy/>

At any time, you can request a copy of our policy, at no cost to you, in your preferred method of receiving written communications (post or email) by contacting the Localvolts team on +61 2 8006 8052 or [hardship@localvolts.com](mailto:hardship@localvolts.com). We can also provide you information on the phone, or you can correspond with us by post by writing to Localvolts, PO Box 380, Manly, NSW 1655.

## Localvolts Responsibilities

This Customer Hardship Policy has been developed in accordance with the National Energy Retail Law, National Energy Retail Rules, and the Australian Energy Regulator Customer Hardship Policy Guideline. Localvolts has the systems and procedures in place to meet the hardship obligations contained in these regulations.

We have designed our policy to ensure we will:



- 1) in dealing with a customer who is experiencing payment difficulties due to hardship, take into account all of the circumstances of the customer of which they are aware and, having regard for those circumstances, act fairly and reasonably;
- 2) in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer clear information about the assistance available under Localvolts' Customer Hardship Policy; and
- 3) as soon as practicable, provide a customer who is entitled to receive assistance under Localvolts' Customer Hardship Policy with that assistance.

Localvolts also pays particular attention to regulations and rules governing disconnection. We see disconnection for non-payment of bills as a last resort and will make every reasonable effort to communicate with you to prevent this from occurring, working with us early as possible will halt the disconnection process and exempt you from further collection processes.

If you are unable to pay your bills or are experiencing hardship, Localvolts may be able to provide you with support and options to get you through this difficult time. We will act fairly and reasonably, treat you with respect and will listen to your particular circumstances. At all times your privacy will be respected.

Localvolts will regularly review and update our training to understand hardship issues being faced by our customers. Our staff have undertaken training to understand customer hardship issues to:

- answer customer queries about the Customer Hardship Policy and Localvolts Hardship Program
- identification of customers experiencing payment difficulties due to hardship
- assist customers experiencing payment difficulties due to hardship.

## Steps to Identify Customers Experiencing Payment Difficulties due to Hardship

Localvolts approach to Hardship is to treat it with sensitivity and understanding. We encourage customers who are struggling financially to contact us directly or through a third party, such as a financial counsellor.

We understand that some customers may feel uncomfortable discussing their financial problems; therefore, we also employ strategies to assist in identifying vulnerable customers. Our strategies include:

- reviewing the customer's payment history and whether the customer has a pattern using government assistance grants; and
- actively monitoring on-going payment activity and overdue accounts.

Our staff are trained to pose questions designed to invite customers to admit hardship. We also send hardship related information to all customers to ensure awareness of the program as follows:

- welcome pack for new customers includes information on Localvolts' Hardship Policy;
- customer bills include reference to Localvolts' Hardship Policy; and
- where bills are posted, a flyer summarising the Hardship Policy is included.



## What we will do to help you

We will tell you about our hardship program 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.

We will 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 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. 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. We will let you know if you are accepted into our hardship program within 5 business days from receipt of the application.

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

- 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
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our Customer Hardship Policy.

If you have been deemed ineligible for our Hardship Program, we will provide you with a clear and reasonable explanation of eligibility and the reason for our determination. You will be deemed ineligible if you:



- failed to adhere to two payment plans within the last 12 months: or
- have a debt due to fraudulent or illegal activity.

As part of Localvolts' steps to support customers experiencing financial difficulty or hardship, we regularly monitor customer accounts, provide reminders if payments are due or overdue, provide reminders prior to concessions or grants expiring, provide regular updates on progress towards reducing arrears, and regularly ask customers to contact us if they need assistance or are experiencing hardship.

Customers are protected from debt collection and disconnection while participating in the hardship program.

#### Process for Hardship Program Eligibility

The process to determine a customer's eligibility for the Localvolts Customer Hardship Program takes the following steps.

1.	Identify	Identification of payment difficulties can be commenced by the customer, Support Person or our staff.
2.	Inform	We will provide you with our Customer Hardship Policy.
3.	Assess	We will determine the applicant's eligibility for the Hardship Program.
4.	Decide	We will inform you of the decision and agree with you on a payment plan.
5.	Monitor	We ask that you provide feedback on the plan and report to you on progress.
6.	Finish or Alter	Either the plan is complete or the plan needs to be altered before completion.

## Eligibility Requirements

You must be a current residential customer of Localvolts and having difficulty paying bills due to hardship.

We will assess you eligibility as follows:

- we will check whether you are able to pay some or all of your account;
- we will consider the statements from your financial counsellor, if you provide them to us. Note that it is not a requirement to have a financial counsellor;
- we will calculate a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months;
- we will inform you of this amount. If it is something you can afford, we will put you onto this payment arrangement and confirm the details in writing, and you will be eligible for our Customer Hardship Program. If you cannot afford this amount, we will work with you to establish a payment plan that you can afford based on your circumstances and you will be eligible for our Customer Hardship Program .



## Payment Options

### What we will do

There are different payment 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, 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 need to make
- when you need to make your payments (this is also called the frequency of the payments)
- how we worked out your payments

### 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 toward 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 by your preferred method of contact as per the Customer Contact process below.



**Table 1: Customer Contact Process**

Number of Business Days	Method of Contact	Contact Information
2 Business Days after missed payment	Preferred contact method (email, post, phone)	Revision of instalment or apply extension.
8 Business Days after missed payment	Phone	Revision of payment plan or apply extension.
14 Business Days after missed payment	Preferred contact method.	Notification of payment plan cancellation.
20 Business Days after missed payment	Phone	New assessment for second payment plan if customer's first payment plan has been cancelled. If customer's second payment plan has also been cancelled within the last 12 months, the customer will no longer be eligible for the Localvolts Hardship Program and will be returned to her/his regular billing cycle.

### 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 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
- 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 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

### 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.

## Concession Information

You can contact your territory or state government for information about concessions.

### Australian Capital Territory Concession Information

PH: (02) 6207 0028 - Select Option 5, Sub Option 3 – Utilities Concession

Email: [concessions@act.gov.au](mailto:concessions@act.gov.au)

<https://www.revenue.act.gov.au/community-assistance/utilities-concession>

### New South Wales Concession Information

PH: 13 77 88 (Service NSW)

Email: [hello@energysaver.nsw.gov.au](mailto:hello@energysaver.nsw.gov.au)

<https://energysaver.nsw.gov.au/households/rebates-and-discounts/energy-rebates>

### Queensland Concession Information

PH: 13 74 68

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions>

### South Australian Concession Information

PH: 1800 307 758

PH: 1800 280 203 (Interpreting & translating)

Email: [concessions@sa.gov.au](mailto:concessions@sa.gov.au)

<https://www.sa.gov.au/topics/care-and-support/concessions-and-grants/concessions/energy-bill-concessions>

### Tasmanian Concession Information

PH: 1300 135 513

Email: [concessions@communities.tas.gov.au](mailto:concessions@communities.tas.gov.au)

[http://www.concessions.tas.gov.au/concessions/electricity\\_and\\_heating](http://www.concessions.tas.gov.au/concessions/electricity_and_heating)



## Our Programs and Services

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

### Reduction of fees and debt

Localvolts will review your circumstances on a case by case basis when considering whether to reduce fees and/or outstanding debt.

### Suspension of debt recovery and disconnection

Localvolts will suspend any disconnection and debt recovery procedures where a customer is assessed as experiencing hardship.

#### What we will do

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

### We want to check you have the right energy plan

#### What we will do

When you join our hardship program, 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'd like to transfer to the new plan for free.

We will only talk to you about energy plans we can offer.

At Localvolts you may be on an Energy Plan and/or buying power through preference setting on our marketplace. If you join our Hardship Program, we will analyse your current preferences and suggest changes to those preferences to be the lowest cost outcome or we will provide preference adjustments as part of any payment plan that will be agreed by you.

### We can help 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.



## We will work with you

If you have joined 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 first.

## Customer Hardship Complaints and Disputes

In the event that you wish to make a complaint, we encourage you to contact us by phone 02 8006 8052, email at [hardship@localvolts.com](mailto:hardship@localvolts.com) or write to us at Localvolts, PO Box 380 Manly NSW 1655.

You may lodge a complaint with us at any time about any aspect of our service, and if you do, we are obliged to abide by our Complaint Handling and Dispute Resolution Policy which can be found on our website [www.localvolts.com](http://www.localvolts.com) . Note that any debt recovery procedures are put on hold until the matter has been resolved.

When you make a complaint to us under our Complaints Handling and Dispute Resolution Policy, we will respond within 2 business days with confirmation of receipt of the complaint and you will be assigned a complaints officer to oversee the process. Within 5 business days we will contact you by either email or phone to discuss your issue. We aim to resolve your complaint within 10 business days of the complaint being made by you, but we acknowledge that some complaints cannot be resolved straight away. If you are not satisfied with our response to your complaint, you have the right to refer your complaint to the Energy Ombudsman in your state. The Energy Ombudsman is a free and impartial service, and you can find the details of the Ombudsman in your state below:

Australian Capital Territory  
Australian Capital Territory Civil and Administrative Tribunal  
Website: [www.acat.act.gov.au](http://www.acat.act.gov.au)  
Email: [ewcomplaints@act.gov.au](mailto:ewcomplaints@act.gov.au)  
Phone: 02 6207 1740

New South Wales  
Energy and Water Ombudsman NSW  
Website: [www.ewon.com.au](http://www.ewon.com.au)  
Email: [complaints@ewon.com.au](mailto:complaints@ewon.com.au)  
Phone: 1800 246 545

Queensland  
Energy and Water Ombudsman QLD  
Website: [www.ewoq.com.au](http://www.ewoq.com.au)  
Email: [complaints@ewoq.com.au](mailto:complaints@ewoq.com.au)  
Phone: 1800 662 837



South Australia  
Energy and Water Ombudsman SA  
Website: [www.ewosa.com.au](http://www.ewosa.com.au)  
Phone: 1800 665 565

Tasmania  
Energy Ombudsman Tas  
Website: [www.energyombudsman.tas.gov.au](http://www.energyombudsman.tas.gov.au)  
Email: [energy.ombudsman@ombudsman.tas.gov.au](mailto:energy.ombudsman@ombudsman.tas.gov.au)  
Phone: 1800 001 170