



POOLED ENERGY: HARDSHIP POLICY Customer Care Program

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Introduction

This policy applies to all residential customers living in NSW 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.

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

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- 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 by 2 business days of the assessment referral.

We will let you know if you are accepted into our hardship program within 5 business days after we commenced our assessment.

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 hardship policy.

Payment Options

What we will do

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

- payment plans
- Centrepay.
- Bpay
- Direct Debit

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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:

- Telephone – contacting you directly or your nominated representative or support person
- Email – we will issue you an email to advise of the missed installment and request you to make contact with our Customer Care team.
- Post – If our attempts to contact you via telephone and email are unsuccessful, we will send you a letter requesting you to make contact.

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.

Our programs and services

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

Customer Care Support:

Customers experiencing long term payment difficulties will have access to our Customer Care. Our customer Care Team:

- have been trained to identify and assist customers experiencing payment difficulties
- are there to support customers through their difficult period
- Provide case management support so that individual customers receive support to meet their individual needs

Energy Efficiency:

- An initial over the phone Energy Audit with a CSC credit management or Customer Care Specialist
- Energy Audit home visits can also be organised

Long Term Payment Options and Incentives

Where long term financial assistance is required, our Customer Care team provides additional options and incentives for customers on the program on a case by case basis.

- Consumption only payment plans - when deemed suitable, offering a repayment plan that focuses on stopping the growth of the outstanding debt
- Credit Extension Scheme – a tailored repayment plan that extends to a maximum of 24-months instead of the standard 12-month repayment plan.
- Short term debt suspension to provide immediate financial relief assistance
- Installment incentive – For every six successful payment plan installments made by a customer, Pooled Energy will provide a credit equal to one installment payment on their account to help reduce the debt.
- Debt Waiver – assessed on a case by case basis, there is also the option of a once off debt waiver for customers to reduce their debt.

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.

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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.

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 Care – Additional information

We understand that customers facing financial difficulty need assistance and we are here to help. Customer Care is Pooled Energy's program for helping customers who are experiencing long term hardship and are willing, but unable to manager their energy debt. Customers that are actively enrolled in the program are provided long term case management support and are protected, so their power stays connected.

Customers who satisfy all of the following criteria are eligible for the Customer Care program.

- customers with an active residential Pooled Energy account
- customers facing genuine long-term hardship with an outstanding debt
- customers who are willing to actively participate in the program. Active participation includes keeping to committed payments, contacting us if there is a problem, and responding to our requests for contact

Pooled Energy is committed to supporting customers that are facing financial difficulties and we have systems in place to ensure ongoing compliance to meet our obligations under the Retail Law, Retail Rules, Hardship Guidelines and our Hardship Policy

Referrals and Assessment for Customer Care assistance

All bills, reminder notices and disconnection warnings contain information advising customers to let us know if they are experiencing difficulties and that options are available to assist them with payments.

Role of Customer Service Staff: Customer service staff will refer customers to a member of the Customer Care team when they identify customers facing financial difficulty, when requested by an external party (such as a financial counsellor or welfare agency) or when requested by a customer. If a Customer Care specialist is not immediately available, they will advise the customer that we will arrange a call back.

Role of Debt Team: The debt team will assess customers during discussions or through review of customer accounts and refer customers to the Customer Care team when appropriate.

Role of Customer Care Team: Customer Care specialists will review all customers referred for the program, contact customers to obtain more information via a call back when required and assess their eligibility.

Pooled Energy will commence our assessment of a customer's eligibility for the Customer Care program within 2 business days of receiving the referral. We put a hold on all debt recovery action while we assess a customer's eligibility for our Customer Care team. Pooled Energy will complete Customer Care eligibility assessments within 5 business days after it commences.

If a customer is found to be ineligible for the Customer Care program, we will clearly explain the reason they have been denied access to the program in writing via email or post.

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Ongoing Support

Pooled Energy understands that all customers are different and have different needs. Our Customer Care team is committed to working with our customers while paying attention to their specific needs. The Customer Care team will case manage customers on the program. This will include:

- Establishing a reasonable payment plan with the customer taking into consideration their capacity to pay
- Providing ongoing assessment of payment plan to ensure it is suited to the customer's immediate financial capabilities
- Monitor payments, ongoing consumption charges and debt to ensure debt is not increasing to an unmanageable amount,
- Identifying potential customers to consider our long-term payment and incentive options
- Assistance with applications for emergency relief such as EAPA
- Referrals to Financial Counsellors and Welfare Agencies if required
- Ensuring all relevant concessions are applied on the account
- Maintaining contact with the customer through calls and correspondence to offer support and encouragement
- Arranging over the phone energy audits or visits as required

Customer elected Representatives: Customers can elect a representative to speak with Pooled Energy provided that appropriate consent is provided. Consent can generally be provided verbally if the customer representative is limited to sharing customer information with Pooled Energy. Consent to provide a representative with authority to act on behalf of a customer will need to be provided in writing and must include specific information detailing the authority being granted. Pooled Energy will assist the customer with the required wording to ensure it meets our requirements.

Energy Efficiency

The Customer Care team will provide further assistance with energy audits and recommendations to assist customers in the home.

Our specialists will schedule a time with the customer to conduct an initial over the phone audit to identify any areas where consumption can be reduced in the household. This will include a detailed audit of appliances and usage to help identify if there are any cost-effective options that are readily available to assist the customer reduce their energy bill. Based on the information provided by the customer and historical information of usage and patterns, the specialist will offer advice on how to improve energy efficiency in the home.

If there is a discrepancy in the usage or an indication that there may be a faulty appliance within the home, it may be necessary to arrange a site visit by an Energy Auditor. The Energy Audit will be provided free of charge to the customer if there is a clear indication of excessive or unusual consumption within the household and combined with a high amount of outstanding debt.

Pool Energy will be conduct a thorough billing accuracy review before determining if an Energy Audit is required.

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Customer Rights and Responsibilities

The main focus of the Customer Care program is to assist customers experiencing financial difficulties so that they keep their power connected while there are outstanding amounts owing. The intent of the program is to provide an opportunity for customers to regain control of their energy costs and establish ongoing management of their account.

While in the Customer Care Program, the customer can be assured that all debt action will be suspended and disconnection of their energy will not occur. Every case will be assessed and managed by the Customer Care specialist and a range of payment options and incentives are offered that are not readily available outside the program. Customers facing financial difficulty will be treated with respect and treated fairly to ensure every effort is made by Pooled Energy to assist them.

To remain in the program, the customer is requested to contribute to the ongoing management of their account by:

- Making the agreed payments as outlined in the plan to the best of their ability
- Maintaining contact with the Customer Care team and advising them if there are any changes that may impact their ability to meet the agreed payment plan
- Responding to letters or phone calls made by the Care team.
- Accepting that the payment plan amount will be reviewed regularly and that increases in payment installments may be required

Pooled Energy will make every effort to engage our Customer Care customers to ensure they maintain their eligibility for the program. The success of the program is dependent on the co-operation of both parties including open and transparent communication. Customers that fail to actively participate in the program, do not show intent to keep minimum payments and do not contact us to discuss other options may be removed from the program. Removing customers from the Customer Care program will be a last resort option. Customers will be advised in writing if they have been removed from the Customer Care program.

Customers can be removed from the Customer Care program due to:

Graduation from the program – customers that have successfully repaid their debt and are in a position to independently manage their future energy charges will be returned to the regular debt management processes. These customers will be monitored in the short term to ensure ongoing success.

Account closure – Customer Care is only available to active Pooled Energy account holders, so customers that transfer to another retailer or move properties and close their Pooled Energy will be removed from the program.

Non-participation – customers will be removed from the program if they fail to meet their obligations. Customers will be notified in writing when they are removed from the program and will be returned to the regular debt management process.

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Staff Training and Awareness

Training on customer hardship, Pooled Energy's Hardship Policy and our Customer Care program is included in all new staff inductions for front line staff and management. Refresher training modules are incorporated into the training schedule to ensure call centre staff are provided with the necessary understanding and abilities to identify and assist customers identified as possible hardship.

- All staff in customer service and debt roles participate in ongoing training programs designed for the Customer Care Program
- Customer Care specialists are given training and up-skilling to ensure they are capable of handling the special needs and requirements of customers placed on the Customer Care program

Pooled Energy regularly reviews our policies and procedures and will provide appropriate training when any changes to our Hardship Policy or processes are changed. Our Hardship Policy is available on our website and all customer service staff will be able to advise customers on the details of the Customer Care program. The Customer Care team will be available during normal call centre operational hours to assist customers. Details of our Customer Care program can also be distributed to Welfare Agencies, Financial Counsellors and other agencies as required or requested.

A copy of our Hardship Policy is available to our customers upon request and can be sent via email or post at no charge to the customer. Pooled Energy can organise an interpreter service by contacting us on 1300 364 703, this is done free of charge to the customer.

Privacy

Pooled Energy is committed to protecting the privacy of our customers in accordance with the Privacy Act 1988 and the National Privacy Principles. A copy of our Privacy Policy is available on our website www.pooledenergy.com.au

Complaints Handling and Dispute Resolution Policy

Pooled Energy's Complaints Handling and Dispute Resolution Policy provides customers with details of how to lodge a complaint with us and our resolution processes. A summary of the key aspects of this policy are detailed here.

Customers can review our complete Complaints Handling and Dispute Resolution Policy on our website www.pooledenergy.com or we can send you a copy free of charge via email or post upon request.

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Complaints Handling Process:

Please contact us if you have a complaint regarding your electricity contract and supply or your pool equipment and services.

- One of our trained Customer Service Specialist will respond to you regarding your electricity contract
- One of our pool technician's will respond to you regarding your pool equipment and services

Our Customer Service Team will:

- Record the details of your complaint and advise on how your complaint will be resolved
- Your complaint will be categorised into one of 2 categories to enable us to promptly resolve your inquiry:
 - Electricity
 - Pool Equipment and Services
- Update you on how your complaint is progressing
- Provide you with a clear explanation of resolving your complaint and provide you with recommendations, if required
- Treat your complaint respectfully
- Handle all personal information in accordance with the Privacy Act 1988 and Pooled Energy's Privacy Policy (available on request, and on our website)
- Advise you of other measures should you wish to escalate your complaint if you are unhappy with the Customer Service Team's suggested resolution

Dispute Resolution Policy

Pooled Energy's objective is to provide our customers with a high level of customer service and to respond to your complaints to your high satisfaction.

However, if you are unhappy with an outcome provided by our Customer Service Team or other team members, you can request to have your dispute escalated for an additional review.

If we are still unable to resolve your dispute after escalation or if your complaint has not been resolved within 30 days, you will be advised of your right to contact the Energy and Water Ombudsman:

Contact details for the Energy and Water Ombudsman NSW are as follows:

Energy and Water Ombudsman NSW
Reply Paid 86550
Sydney South NSW 1234
T: 1800 246 545
E: omb@ewon.com.au

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