

# COMMANDER POWER & GAS ENERGY ASSISTANCE PROGRAM POLICY

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Jurisdiction: Victoria  
Policy Reference: M2E 100-014  
Version: 2.0  
Author: Charlie McNamara  
Status: Approved  
Effective Date: 1/01/2019

## CHINESE

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如果您需要传译员,请在正常营业时间内致电传译服务处:  
131 450, 然后请求转接到 Commander: 1300 751 738.

## SPANISH

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Si usted necesita un intérprete, por favor llame al Servicio de Interpretación y Traducción (TIS National) al 131 450 y pida que le conecten con Commander al 1300 751 738 durante el horario comercial normal.

## VIETNAMESE

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Nếu Bạn cần một thông dịch viên, xin vui lòng gọi cho Dịch Vụ Thông Phiên Dịch (TIS Quốc) 131 450 và yêu cầu được kết nối với Commander vào 1300 751 738 giờ trong thời gian kinh doanh bình thường.

## ARABIC

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131450 (TIS National) الى مترجم من فضلك اتصل بخط الترجمة  
على 1300 751 738 خلال ساعات العمل الرسمية إذا كنت بحاجة  
و اطلب توصيلك ب Commander

## GERMAN

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Wenn Sie einen Dolmetscher benötigen, wenden Sie sich bitte an der Übersetzungs- und Dolmetscher-Service (TIS National) auf 131 450 an und fragen Sie nach Commander auf 1300 751 738 während der normalen Geschäftszeiten.

## ITALIAN

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Se avete bisogno di un interprete, si prega di chiamare il Servizio traduzioni e interpreti (TIS National) al numero 131 450 e chiedere di essere collegato a Commander su 1300 751 738 durante il normale orario di lavoro.

## GREEK

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Αν χρειάζεστε διερμηνέα, μπορείτε να καλέσετε την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS National) στο 131 450 και να ζητήσετε συνδεσει με το Commander στο 1300 751 738 ολεV thV εργάσιμες ώρες thV hmeraV.

## HEARING IMPAIRED

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Speak & Listen (SSR) 1300 555 727. National Relay Service -  
TTY users phone 133 677 then ask for 1300 751 738

# VERSION CONTROL

Version	Summary of changes
1.0	Old version
1.1	Revision for PDF
1.2	Revision after ESC review
1.3	Final draft for review
1.4	Submission for approval

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## **DISCLAIMER**

The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

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## **INTRODUCTION**

Commander Power & Gas has established the Energy Assistance Program as we realise that your ability to pay your energy costs can change throughout your life.

The supply of electricity and gas (energy) is essential to maintaining a minimum standard of living.

You may anticipate or find yourself in a position where you do not have the ability to pay your electricity and gas bills within normal or agreed timeframes but have the intention to do so.

The program is to provide people who are facing short or long-term affordability concerns, assistance in managing energy costs and monitoring usage, also providing convenient payment arrangements and advice beyond that of our normal instalment plans.

In addition to our normal product features and payment assistance options, we have developed the Energy Assistance Program to help identify and assist customers that may be in financial difficulty to meet their obligations.

The goal of our Energy Assistance Program is to work with you to find a balance between the energy you use and the payments you can afford to make. We refer to this goal as achieving "Energy Affordability".

We advise all customers of the assistance that is available to them from Australian State and Federal Governments (Government) community welfare and support organisations and from Commander Power and Gas, and we work with our customers to address their usage and structure their payments to a level they can manage.

This Policy applies to all our domestic energy customers throughout Australia.

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## **DEFINING CUSTOMER WITH PAYMENT DIFFICULTIES**

Customers using energy in a prominently residential property with unexpected short-term or ongoing financial challenges.

If you have an arrears of \$55.00 or more, you are entitled to assistance under the Energy Assistance Program.

This does not mean customers in arrears only, if there is a potential for a bill not to be paid on time, you can be helped through our Energy Assistance Program.

If you, an authorised representative or we believe you require help, we offer the Energy Assistance Program.

You will be entitled to all of the program and find the best method/s to help you manage your energy accounts and achieve/maintain Energy Affordability, we'll tailor it with you.

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## **OUR COMMITMENT**

We are committed to:

- Providing you with a program to assist you in meeting ongoing usage costs and any arrears through variable payment arrangements, eligible assistance and an understanding of usage reduction.

- To engage with you, with the express purpose of avoiding disconnection of supply and only do this as a last resort.
- Working with you to assess your meter read data both current and historical, with a view to assist you to reduce usage.
- Conducting other review, such as a telephone audit, of appliances and energy specific details such as:
  - o The number of occupants
  - o What type of material their home is built from
  - o If the property has insulation
  - o Attempt to identify if there are any high energy usage appliances
  - o Any other energy usage contributor to the bill
- Working with you to recommend the most appropriate rate plan and to develop tailored payment plans that meet your specific needs.
- We are also committed to ensuring that our staff are fully trained with regards to the Policy, allowing them to identifying customers who may be in difficulty, and engage with them in a sensitive and respectful manner.

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## THE PRINCIPLES

The following principles help guide us in our efforts to develop, implement and continuously improve our Energy Assistance Program Policy and the individual elements of Energy Assistance Program itself.

We will:

- Make this Policy and the Energy Assistance Program accessible to customers and community support agencies.
- Ensure staff are aware of this Policy and the Community and Government assistance programs available to customers within their region.
- Limit the opportunity for energy debt to build for all customers through proactive and effective use of payment arrangements.
- Provide customers with information and assistance to reduce energy consumption to levels they can afford.
- Treat all customers in financial difficulty with empathy, respect and fairness.
- Ensure that Commander Power and Gas staff are trained to recognise customers in potential financial difficulty or exposed to other circumstances such as family violence, and are able to offer assistance in an appropriate and sensitive manner.
- Suspend standard debt recovery activities and disconnection action whilst a customer is participating in our Energy Assistance Program.
- Agree with a customer the most appropriate pricing plan that will be cost effective, relative to their overall usage.
- Agree with a customer on an affordable payment arrangement based on their current situation, including Community and Government assistance (where available).
- Some customers have other non-energy products with us, if so, we'll work with you to review these, have some specialists determine if you are on the best plan and if practical, change them in agreement with you in an attempt to lower your costs.
- Assess a customer's ongoing situation at agreed periods, with a view to progressing them out of the Energy Assistance Program when appropriate.
- Design processes to operate on a national basis and in conjunction with the regulatory framework of each State.
- Ensure ongoing compliance with all relevant jurisdiction payment difficulty (Hardship) requirements.

# INFORMING CUSTOMERS ABOUT OUR ENERGY ASSISTANCE PROGRAM

Commander Power and Gas will provide information about our Energy Assistance Program and how a customer can access it by:

- Publishing this Policy on our website.
- Providing details about the Energy Assistance Program in our customer Charter.
- Informing customer's on their bills, notices and letters that we send out to them from time to time.
- Through our Customer Service agents when customers make enquiries, especially about inability to pay invoices by the due date.

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## IDENTIFYING ENERGY ASSISTANCE PROGRAM CANDIDATES

One of the keys to a successful Energy Assistance Program is to quickly identify, assess and act to help customers experiencing payment difficulties.

Customers requiring our Energy Assistance Program usually come from the following sources:

### Self-Identification

Customers realising that they are not able to pay their instalments or account balance, can identify themselves to Commander Power and Gas by contacting us directly.

### Our Identification

Our staff are trained to identify customers who may be experiencing financial challenges and offer our Energy Assistance Program through discreet enquiries when discussing payment difficulties, high bills or payment collection.

### Third Party Identification

External parties such as energy Ombudsman Schemes, Government welfare agencies, and financial counselling services may identify customers requiring assistance to us.

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## QUALIFICATION PROCESS

Where a customer is identified as a potential Energy Assistance Program participant we will:

- Communicate with the customer via their preferred communication method;
- Explain the purpose of the Energy Assistance Program, and its benefits;
- Discuss the energy account with them in order to find the best component/s or all of the parts of the Energy Assistance Program to offer;
- Suspend any collection action;
- Enter into a suitable payment arrangement with the customer; and
- Provide in writing, details of the Energy Assistance Program, this policy, and the customer's obligations.

## **QUALIFICATION REQUIREMENTS**

Entry into the Energy Assistance Program is for all residential customers, customers must meet the following general requirements:

1. Be an existing, active Commander Power and Gas residential customer.
2. Use energy in a home that is the primary domestic residence but may include other account types as well (for example, domestic farms with water pump accounts).
3. Have an inability to pay some or all the bill, arrears, or ongoing bills; and
4. Be a participant in the Energy Assistance Program and manage their arrears or usage levels; and
5. Customers who are no longer active with Commander Power and Gas, or are a non-residential customer maybe be considered for inclusion in the Energy Assistance Program and will be reviewed on a case by case basis.

When entering the Energy Assistance Program, we will attempt to develop an open and meaningful dialogue, addressing any concerns a customer may have about any existing arrears with us, possible disconnection and the ongoing management of their payments.

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## **CUSTOMER OBLIGATIONS**

The Energy Assistance Program allows us and the customer to agree to work to manage the arrears and pay for their ongoing use through various components of the program. This agreement will include the following:

- Making ongoing affordable variable payments arrangements as agreed.
- Mutually agreeing to review payment plans with a view to achieving energy affordability.
- Working with us to meet any grant, concession or concession application requirements.
- Working with us or our agents to understand your energy consumption behaviour and in an attempt to make changes to reduce your energy usage.
- Working with us, and others to arrange and attend appointments as may be reasonably required from time to time.

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## **ENERGY ASSISTANCE PROGRAM OVERVIEW**

The key goal of our Energy Assistance Program is to enable all residential customers the ability to achieve energy affordability, we have developed several activities and actions, and with agreement of the customer believe a successful outcome is attainable.

Energy affordability can be defined as being able to make ongoing payments that matches energy usage.

The Energy Assistance Program is designed for customers who may have an inability to pay a single bill or have longer term financial difficulty, our objective is to enable you to not fall into arrears on your energy bills.

Another goal of the Energy Assistance Program is to reduce customer arrears where possible.

Our staff will work with the customer, their advocates or financial counsellors, to identify energy affordability issues and to develop agreed plans to address these issues with the goal of exiting the Energy Assistance Program successfully.

# ENERGY ASSISTANCE PROGRAM FEATURES

Commander Power and Gas's Energy Assistance Program is flexible and features several different elements that can be used in part, or brought together, to create a tailored approach for each customer.

Customers that do not have arrears on their account are entitled to enter the Energy Assistance Program, if they believe they will have difficulty in paying an invoice on time or any concerns in relation to their energy costs, they are entitled to all of the Energy Assistance Program elements.

These elements are:

## **Suspension of regulated debt recovery activities**

All regular actions related to debt recovery, such as notices, telephone demand calls, disconnection requests and legal action, are suspended while customers participate in the Energy Assistance Program .

## **Payment plans and arrangements**

Commander Power & Gas assist customers in obtaining payment plans or arrangements. This review considers a customer's advice on their ability to pay for their arrears and ongoing usage or other specific circumstances, this will include:

- A review of appropriate payment amounts
- Timing and methods to ensure they are fair and reasonable
- Parking of arrears (Up six months)
- Reviewing and accessing any eligible Concessions, Rebates & Grants
- Telephone Energy Audits based on information provided by the customer or authorised representative
- Price Plan & Tariff reviews

We understand that customers may require differing forms of assistance and this can vary throughout their lives.

Payment arrangements will be tailored to suit individual customer circumstances, some examples are below.

### • Short Term Assistance

In some instances, a customer may receive a bill during a time in which they have had a circumstance which doesn't allow them to pay it by the due date. The Energy Assistance Program allows them to opt to the very least an ability to defer the pay by date, a payment arrangement and other things which suit them to manage the account.

In conjunction with the Commander Power & Gas pre-invoice instalment arrangements (paying energy use in advance), customers are;

- o able to extend the bill due date by up to one billing cycle at least once in any 12-month period, (Usually 90 days for electricity and 60 days for Victorian gas customers);
- o If unable to pay a bill on time, select to pay the arrears over a billing cycle, either 60 or 90 days paying an equal amount to cover the bill in weekly, fortnightly or monthly payments.

***Customers can self-serve basic payment arrangements and bill due date extensions through their Online Account Management or our agents can assist them on request.***

### • Long Term Assistance

o Customers who require more assistance, such as being unable to pay their ongoing costs with their arrears on hold, will be able to receive all elements of the Energy Assistance Program.

- Payment arrangements will be equal amounts in weekly, fortnightly or monthly intervals for periods up to 24 months



- We will provide a Payment Plan Agreement notice which will advise of the dates to pay and amounts required to pay the arrears (If parking of arrears is not required) and ongoing costs.
- We understand that there will be instances where customers will need a little extra time to meet a payment or are able to pay part of a payment, we will send a reminder notification when this occurs and expect the shortfall or payment to be made within a reasonable timeframe of the due date.
- (Reasonable timeframes would be within three business days of the expected payment due date and if a customer is unable to pay the full payment amount, a variance of no more than 10% would be expected without prior agreement).
- We will review your historical usage, if available, or, based upon information provided by you to determine the following:
  - o Expected usage costs over 24 months and an appropriate payment amounts at an agreed to frequency.
  - o Offer advice to reduce usage to a level which is more affordable – this will be based usually on telephone audits, rate plan reviews and ongoing meter data reviews.
- Concessions, grants and other assistance
  - o Assessment for eligibility of concessions or grants that may be available, and assistance in any application process required.
  - o Identify and assist with any other assistance whether Government or Non-Government.
  - o A list of the concessions, grants and other assistance programs available is included in Appendix 1 of this Policy.
- Regular review and contact
  - o We will schedule reviews of payment arrangements according to your circumstances. This allows us to contact you, modify your arrangement, and offer further assistance to ensure you are on track to achieving energy affordability.
  - o When you have achieved energy affordability, we will work with you to successfully transition out of the Energy Assistance Program.
- Parking of arrears
  - o In some circumstances, customers may need to have their arrears placed on hold for a period of up to six months to review their usage and to enable them to bring their usage in line with affordability.
  - o We will allow a payment arrangement lower than expected usage during this period to align usage and payments. Please note that whilst paying less than ongoing usage, the unpaid portions of any bill will be added to the arrears on hold.
  - o We will provide practical assistance by actions such as telephone energy audits to help you understand the energy use at your home and provide information to help you reduce your consumption to achieve affordability.
  - o We will continue to review a customer's usage and payments, providing advice on progress and to assist in meeting the expected affordability plan on a more regular basis whilst the arrears are parked.
  - o We may agree to an extension of the parking of arrears, which will be based on a determination the arrangement would assist a customer to continue in lowering their costs.

## **Centrepay**

Access to Centrepay, as an alternative payment method, will be available to eligible customers.

### **Detailed telephone appliance/energy audits**

Where appropriate, we work with customers to do a thorough telephone audit of their home energy use. This may identify opportunities to reduce energy consumption to affordable levels.

These are generally needed to be completed when we have parked the arrears and a lower than usage payment arrangement put into place.

We will help educate customers on energy efficiency by giving detailed tips and information about reducing energy use.

### **Pricing Plans and Tariffs**

A review of a customer's rate plan to take into consideration the most price effective plan that may be available, considering any dedicated off-peak appliances, previous rate plans, previous usage and the customers' ability to shift their energy use into less expensive time periods.

### **Field audits**

If we are unable to understand a customer's energy use through our telephone audit, we may choose to do a home energy audit, to find any problems and help the customer to reduce their energy use.

On a case-by-case basis, we may discount field audit costs for Energy Assistance Program customers or, where appropriate waive them.

### **Regular review and contact**

We will schedule reviews of payment arrangements according to the customer's circumstances. This allows us to contact customers, modify their arrangement, and offer further assistance to ensure they are on track to achieving energy affordability.

When a customer has achieved energy affordability, we will work with them to successfully transition out of the Energy Assistance Program.

### **Appliance replacement**

We will review the impact of a customer's appliances on their energy use when auditing their home.

Where a faulty or inefficient appliance is determined to be influencing a customer's consumption, we will give customers advice in purchasing replacement appliances, including referral to available Government assistance schemes.

Commander Power and Gas does not sell or supply appliances to customers.

### **Financial counselling**

When we identify customers with financial difficulties, we will suggest that the customer work with a financial counsellor and assist them to find one. We do not believe that our team are appropriately skilled to provide advice on personal finance or legal issues to customers.

### **Dealing with languages other than English**

We will make available telephone interpreter services (at the cost of a local call) when dealing with customers who use a language other than English.

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## **LEAVING THE ENERGY ASSISTANCE PROGRAM**

The aim of our Energy Assistance Program is to help a customer to get to a point where they can manage ongoing payments for their energy bills, and if possible reduce their accumulated energy debt.

We will mutually transition customers out of the Energy Assistance Program when they:

- Can manage their ongoing energy affordability; or
- Finalise and pay off their account.
- Customers who are no longer have an active account with Commander Power & Gas may be exited from the program.

Customers may also choose to leave the Energy Assistance Program at any time.

### **Customers who will not work with us**

Where a customer will not work with Commander Power and Gas staff or any agency we believe may assist them to manage their energy accounts and any arrears, we will attempt to contact the customer so that we may understand their circumstances and overcome any issues that may be stopping them from participating in the Energy Assistance Program.

If despite the above the customer remains unwilling to work with us or anyone else, we exit the customer from the program, advise them of their exit in writing, and will then take appropriate steps to recommence normal debt collection activity.

### **Re-entry into the Energy Assistance Program**

If a customer leaves our Energy Assistance Program, and then finds they need to re-enter the Energy Assistance Program, they can do so.

Re-enrolment into the program after being exited because of non-compliance, will require the customer to clearly identify how they intend to ensure there is no repeat of the issue which caused initial exit of the program.

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## **PROGRAM REVIEW AND CONTINUOUS IMPROVEMENT**

Commander Power and Gas will review this Customer Hardship Policy on a regular basis to ensure that it is meeting the needs of our customers and to identify new processes, techniques or information that could help our customers achieve energy affordability.

## APPENDIX 1

The following assistance programs are available to qualifying customers living in Australia.

Commander Power and Gas trains staff members to identify that eligible customers are receiving all available assistance and to advise customers of what additional assistance is available. Staff members also, as required, help customers apply for any rebates or assistance schemes available.

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### ASSISTANCE AVAILABLE IN VICTORIA

#### Victorian State Government Concessions

- Annual Electricity Concession
- Winter Gas Concession
- Off Peak Electricity Concession
- Electricity transfer fee waiver
- Service to property charge concession
- Group Homes Concession
- Life Support Concession
- Medical Cooling Concession
- Excess Electricity Concession
- Excess Gas Concession

#### Victorian Special Assistance schemes

- Utility Relief Grant Scheme (URGS)
- The Non-Mains Utility Relief Grant Scheme
- Home Wise: Appliance and Infrastructure Grant
- Victorian Energy Saver
  - Gas Heater Rebate
- Gas Hot Water Rebate

#### Other assistance that may be available

- No Interest Loans Scheme (NILS) and StepUP Low-Interest Loans
- MoneyHelp financial advice

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### ASSISTANCE AVAILABLE IN AUSTRALIAN CAPITAL TERRITORY

#### Australian Capital Territory Government Concessions

- Summer Concession
- Winter Concession
- Life Support Rebate

#### Australian Capital Territory Special Assistance schemes

- The ESCC hardship discharge policy

## **ASSISTANCE AVAILABLE IN NEW SOUTH WALES**

### **New South Wales State Government Concessions**

- Low Income Electricity Rebate
- Family Energy Rebate (from July 2012)
- Life Support Rebate(s)
- Medical Energy Rebate

### **New South Wales Special Assistance schemes**

- Energy Accounts Payment Assistance (EAPA) vouchers
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## **ASSISTANCE AVAILABLE IN SOUTH AUSTRALIA**

### **South Australian State Government Concessions**

- Energy Concession (pension)
- Energy Concession (beneficiaries)

### **South Australian Special Assistance schemes**

- Solar Hot Water Rebate
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## **COMMONWEALTH SCHEMES**

- Energy Supplement
- Essential Medical Equipment Payment

## **COMMANDER POWER & GAS**

M2 Energy Pty Ltd T/A Commander Power & Gas

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