



Commander Energy Assistance Program Policy

Jurisdiction: National

Effective Date: 11/07/2019



If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on **131 450** and ask to be connected to Commander on **1300 857 073** during normal business hours 8am-6pm AEST Mon-Fri

Sí 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 857 073 durante el horario comercial normal 8am-6pm AEST Mon-Fri.

Αν χρειάζεστε διερμηνέα, μπορείτε να καλέσετε την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS National) στο 131 450 και να ζητήσετε συνδεθεί με το Commander στο 1300 857 073 ολεV thV εργάσιμες ώρες thV hmeraV.

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 857 073 8am-6pm AEST Mon-Fri.

Nếu bạn cần một thông dịch viên . Xin vui lòng gọi cho Dịch Vụ Thông Phiên Dịch (TIS Quốc) 131450 và yêu cầu được kết nối với Commander vào 1300 857 073 trong thời gian làm việc bình thường 8am - 6pm. AEST Mon-Fri

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 857 073 während der normalen Geschäftszeiten 8am-6pm AEST Mon-Fri.

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HEARING IMPAIRED: Hearing Impaired Services. National Relay Service - TTY users phone **133 677** then ask for **1300 857 073**

Table of Contents

TABLE OF CONTENTS	3
DISCLAIMER	4
OVERVIEW	4
WHAT ARE THE RULES	4
DEFINING CUSTOMER WITH PAYMENT DIFFICULTIES.....	4
ENERGY ASSISTANCE PROGRAM OVERVIEW	5
INTRODUCTION	5
WHAT WE WILL DO TO HELP YOU	5
PAYMENT OPTIONS.....	6
CUSTOMERS WHO WILL NOT WORK WITH US	8
OTHER SUPPORTS TO HELP YOU PAY YOUR ENERGY BILL.....	8
OUR PROGRAMS AND SERVICES	9
WE WANT TO CHECK YOU HAVE THE RIGHT ENERGY PLAN	11
WE CAN HELP YOU SAVE ENERGY	12
WE WILL WORK WITH YOU	12
OUR COMMITMENT	12
THE PRINCIPLES	13
INFORMING CUSTOMERS ABOUT OUR ENERGY ASSISTANCE PROGRAM	13
IDENTIFYING ENERGY ASSISTANCE PROGRAM CANDIDATES	14
SELF-IDENTIFICATION	14
OUR IDENTIFICATION	14
THIRD PARTY IDENTIFICATION	14
QUALIFICATION PROCESS	14
QUALIFICATION REQUIREMENTS	14
CUSTOMER OBLIGATIONS	15
LEAVING THE ENERGY ASSISTANCE PROGRAM.....	15
RE-ENTRY INTO THE ENERGY ASSISTANCE PROGRAM.....	15
PROGRAM REVIEW AND CONTINUOUS IMPROVEMENT	16
FEEDBACK & COMPLAINTS	16
WHERE CAN I FIND THE ENERGY ASSISTANCE PROGRAM (HARDSHIP POLICY)	17
COMMANDER POWER & GAS CONTACT DETAILS	17
APPENDIX 1.....	18
ASSISTANCE AVAILABLE IN VICTORIA.....	18
ASSISTANCE AVAILABLE IN AUSTRALIAN CAPITAL TERRITORY	18
ASSISTANCE AVAILABLE IN NEW SOUTH WALES.....	18
ASSISTANCE AVAILABLE IN SOUTH AUSTRALIA.....	19
ASSISTANCE AVAILABLE IN QUEENSLAND	19
COMMONWEALTH SCHEMES.....	19

Disclaimer

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

Overview

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 in 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 in need of assistance that is available to them from Australian State and Federal Governments (Government) community welfare and support organisations and from Commander Power and Gas. 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.

What are the rules

Commander Power & Gas has systems in place to enable it to meet its obligations with respect to customer hardship in:

- (i) the Retail Law, and
- (ii) the Retail Rules, and
- (iii) the AER's Customer Hardship Policy Guideline, and
- (iv) the Commander Power & Gas Hardship Policy

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

Energy Assistance Program Overview

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

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.

The Energy Assistance Program is designed for customers who may be unable 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.

When a customer engages an advocate, financial counsellor or any other third party, upon receipt of written approval from the customer advising of the person we will be in contact with and to what level we are able to engage with them, we will communicate and instruct the third party as if we are speaking to the customer directly.

As a result, we would ask to be able to identify this person in line with normal privacy question to ensure we are speaking to the right person.

Introduction

This policy applies to all residential customers residing in New South Wales, Queensland & South Australia experiencing difficulties paying 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 hardship program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship.

We will recommend that 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 by five business days of receipt of the application

We will let you know if you are accepted onto our hardship program within 10 business days from receipt of the application.

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

- let you know 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

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.

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

- payment plans
- the use of Centrepay
- direct debit from your nominated credit card or bank account
- at Australia Post offices

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.

To make a payment plan with you, we will take into account:

- how much you are able to pay;
- how much you owe; and
- how much energy we expect you will use in the next 12 months. This will be used as a guide to help us figure out a suitable payment plan.

We will offer you a payment plan best suited to your situation. This will include instalments which cover what you owe, and an amount that aims to cover your future energy use.

Once we agree to a payment plan that is right for you, we will send details including:

- contact details if you need further assistance
- how long it will run

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

- payment plans
- the use of Centrepay.

What we will do:

When you are in our hardship program, we will offer you flexible payment options, based on your individual circumstances.

When discussing a 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 you 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 payments)
- how we worked out your payments.

You can choose to use Centrepay, if you are eligible.

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 contact method or by a telephone number provided by you.

We will ask why the payment was missed and may decide to reschedule the plan or make a new arrangement.

In the event there is multiple payment failures, we may choose to exit you out of the program and commence standard collection activities including disconnection.

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.

Customers who will not work with us

Where a customer will not work with Commander Power and Gas staff or any agency and 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 may 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.

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 are eligible for these programs, let us know as soon as possible so that we can help you.

A list of the concessions grants and other assistance programs available is included in Appendix 1 of this Policy.

Our programs and services

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

Suspension of regulated debt recovery activities

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;

- 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);

- 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
 - 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 will review your historical usage, if available, or, based upon information provided by you to determine the following;
 - Expected usage costs over 24 months and an appropriate payment amounts at an agreed to frequency
 - 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.
 - Regular review and contact
 - 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.
 - When you have achieved energy affordability, we will work with you to successfully transition out of the Energy Assistance Program.
 - Parking of arrears
 - 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.
 - 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.
 - 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.

- 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.
- 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.

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.

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.

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.

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.

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; or
- make changes to your plan without your agreement.
For example, we will not put you on a shortened collection cycle unless you agree first.

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:
 - The number of occupants
 - What type of material your home is built from
 - If the property has insulation
 - Attempt to identify if there are any high energy usage appliances
 - 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 identify customers who may be in difficulty, and engage with them in a sensitive and respectful manner.

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:
- Ensure our Energy Assistance Program and hardship policy is reviewed every two years or in line with any rule/code changes, and all relevant staff will go through training of this policy and requirements with regular updates and refreshers:
- 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 customers on their bills, notices and letters that we send out to them from time to time; and

- Through our Customer Service agents when customers make enquiries, especially about inability to pay invoices by the due date.

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.

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. Non-residential customers may 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.

Should we identify that you are ineligible to assistance through this policy during the assessment, we will contact you to discuss this and provide written confirmation the reason this was decided.

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:

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.

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.

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.

Feedback & Complaints

If you have a complaint relating to our service, please contact us and we will respond quickly and work to satisfy your concerns.

Commander Power & Gas aims to resolve all telephone enquiries and complaints at the initial contact stage. If we are unable to do so, we will notify you immediately and advise you when the matter is resolved. All written enquiries are answered within five business days.

Please call us on call 1300 374 733 and let one of our customer service representatives know about your problem or complaint. We will try to resolve your problem right away, and if we cannot, we will take steps to get the problem resolved as quickly as possible. We will acknowledge receipt of your written (mail/fax/email) complaint within 48 working hours. We will seek to provide a fair and reasonable resolution in a welcoming and courteous manner at the first contact. In the event we are unable to resolve your complaint at first contact, we will explain why and give you a timeframe if at all possible. We will also advise you of our follow up processes to keep you informed of the progress of your complaint.

cpq.customercare@commander.com - Enquiries and Complaints If you have a complaint that you would like resolved, you can e-mail this address. Please provide your username, account number, date of birth, contact phone number, your address, and details of your complaint.

privacy@Commander.com.au - Privacy complaints If your complaint relates to how we have collected, held, used or disclosed personal information, or you wish to know what personal information we hold about you, please address your complaint our Privacy Compliance Officer.

You can also send us a letter detailing your concern or complaint to:

Commander Power & Gas Complaints Team
P.O. Box 631
Collins St West VIC 8007

Remember - we are always happy to provide you with a written response, all you need to do is ask.

What happens if we cannot resolve the complaint?

If you are unhappy with our efforts to resolve your complaint or problem, then you have the right to ask to have your complaint referred to a higher level within our customer service centre. We will have one of our complaint managers review your problem and provide you with a prompt response.

You can also get an independent review of your complaint. If you remain unhappy with our resolution of your complaint, you also have the right to refer the complaint to the Energy Ombudsman for your State. The Energy Ombudsman service is a free and independent alternative dispute resolution scheme for small business and residential consumers who have a complaint about their electricity or gas service.

Energy and Water Ombudsman

(for complaints you can't resolve with Commander Power & Gas)

Energy and Water Ombudsman (NSW) Ltd (EWON)

Freecall: 1800 246 545 Freefax: 1800 812 291

Interpreter services 131 450 National Relay Service 133 677

Email: omb@ewon.com.au

Freepost: Reply Paid 86550, Sydney South NSW 1234

Energy and Water Ombudsman Queensland (EWOQ)

Freecall: 1800 662 837 (calls from mobile phones may attract charges)

E-mail: complaints@ewoq.com.au

Fax: (07) 3087 9477

Write to: PO Box 3640, South Brisbane BC, Qld 4101

Energy and Water Ombudsman South Australia (EWOSA)

Freecall: 1800 665 565 (calls from mobile phones may attract charges)

E-mail: contact@ewosa.com.au

Free Fax: 1800 665 165

Write to: GPO Box 2947 Adelaide 5001

Where can I find the Energy Assistance Program (Hardship Policy)

Our Energy Assistance program is available on our website www.commander.com.au, there is a link on the energy header page "Payment Assistance" which provide a brief of the assistance through the program and hyperlinks to the policy. Customers can download or print the policy from this link

Alternately, upon request and at no charge, we will provide a copy of the policy by your preferred method of delivery of written correspondence.

Commander Power & Gas Contact Details

Mon-Fri 8am-6pm AEST	
Commander Main Hotline	132 777
Commander Customer Service - Care	133 914
Energy Assistance Program	133 914
DPG Complaints	1300 052 062 or 02 9133 5847
Email	cpg.customercare@commander.com

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.

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

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

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

Assistance Available in Queensland

Queensland State Government Concessions

- Electricity Concession
- Electricity Life Support Concession
- Pensioner Gas Rebate
- Queensland Senior Card holders rebate

Queensland Special Assistance schemes

- Home Energy Emergency Assistance scheme (HEEAS)
- Hot Water Rebate
- Stove Rebates

Commonwealth Schemes

- Energy Supplement
- Essential Medical Equipment Payment