

Commander Victorian Customer Hardship Policy

CHINESE

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

SPANISH

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 857 073** durante el horario comercial normal

VIETNAMESE

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 857 073** giờ trong thời gian kinh doanh bình thường

ARABIC

131 450 (TIS National) فضلك اتصل بخط الترجمة
ساعات العمل الرسمية إذا كنت بحاجة الى مترجم من
و اطلب توصيلك ب **Commander** على **1300 857 073** خلال

GERMAN

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.

ITALIAN

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 857 073** durante il normale orario di lavoro

GREEK

Αν χρειάζεστε διερμηνέα, μπορείτε να καλέσετε την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS National) στο **131 450** και να ζητήσετε συνδεσει με το Χορμανδερ στο **1300 857 073** όλες της εργάσιμες ώρες της ημερας

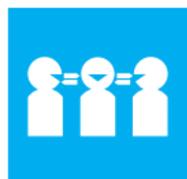
HEARING IMPAIRED

Speak & Listen (SSR) **1300 555 727**. National Relay Service - TTY users phone **133 677** then ask for **1300 857 073**

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LANGUAGE ASSISTANCE



If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450 and ask to be connected to Commander Power & Gas on 1300 857 073 during normal business hours.

INTRODUCTION

The purpose of this document is to provide details of the Commander Power and Gas's Customer Hardship Policy ("Policy") and Energy Assistance Program. The aim of the Policy is to provide customers who are having ongoing difficulty in paying their energy account with information about a program they can access to enable them to manage their payments, access government programs and undertake energy saving activities with the aim of achieving ongoing affordability of their energy use.

The supply of electricity and gas ("energy") is essential to maintaining a minimum standard of living. Unfortunately, some people can find themselves in a position where they are unable to pay their energy bills due to unexpected short-term financial situations, or ongoing financial difficulties.

In addition to our normal product features and payment assistance processes, we have developed further process to help identify and assist customers that may be in financial difficulty to meet their obligations; these processes make up our Energy Assistance Program.

The goal of our Energy Assistance Program is to work with customers to find a balance between the energy they use and the payments they 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 the 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 Victoria.

DEFINING CUSTOMER HARDSHIP

People can often find themselves in a position where they do not have the capacity to pay their power and gas bills within normal or agreed timeframes, but have the intention to do so. This could be due to unexpected short-term financial shortfalls, or ongoing financial problems.

These situations can be a form of hardship.

Customers in these situations will be identified and assessed against our qualification requirements for entry into our Energy Assistance Program.

OUR COMMITMENT

Commander Power and Gas is committed to helping customers plan for, and meet their energy obligations, and we support customers who are willing, but unable to meet their payments.

Our Energy Assistance Program will support customers, whether they have either short term, or longer term financial difficulties.

We are committed to providing advice on how to use appliances more

efficiently and reduce usage, further assisting customers to manage energy affordability.

We are committed to working with our customers to recommend the most appropriate rate plan and to develop tailored payment plans that meet their specific needs.

We are also committed to training our staff about this Policy, and identifying customers who may be in difficulty, and sensitively engage with them.

OUR GUIDING PRINCIPLES

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

- Make this Policy and the Energy Assistance Program accessible to customer's 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 plans;
- Provide customers with information and assistance to reduce energy consumption to levels they can afford;
- Treat all customers in financial difficulty with respect and fairness;
- Ensure that Commander Power and Gas staff are trained to recognise customers in potential financial difficulty, 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 Affordability 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 plan based on their current situation, including community and Government assistance (where available); Where appropriate address all non-essential products (where supplied by Commander Power and Gas or the Vocus Group generally) when assessing and developing a payment plan, although this may not stop collection activity on non-essential products and services;
- 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 within the constraints of each State; and
- Ensure ongoing compliance with all relevant jurisdiction 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; and
- Informing customer's on their bills, notices and letters that we send out to them from time to time.

IDENTIFYING HARDSHIP PROGRAM CANDIDATES

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

Candidates for our Energy Assistance Program can come from the following sources:

Self Identification

- Customers realising that they are not in a position 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 potential candidates for 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 potential candidates to us.

QUALIFICATION PROCESS

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

- communicate with the customer via their preferred communication method;

- explain the purpose of the Energy Assistance Program, and its benefits;
- assess their circumstances for entry into the Energy Assistance Program;
- cease 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

To qualify for entry into the Energy Assistance Program, customers must meet the following general requirements:

1. Be an existing, active Commander Power and Gas 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 a willingness to pay their bill, but can show an inability to pay some or all of that bill, or ongoing bills; and
4. Be willing to participate in the Energy Assistance Plan and manage their debt or usage levels; and
5. Where appropriate we may accept customer who are no longer a Commander Power and Gas active customer, or are a non-residential customer.

When reviewing a customer for entry into the Energy Assistance Program, we will attempt to develop an open and meaningful dialogue, addressing any concerns a customer may have about existing debt, possible disconnection and the ongoing management of their payments.

CUSTOMER OBLIGATIONS

Acceptance into our Energy Assistance Program requires the customer to agree to work with us to manage their debt and pay for their ongoing use. This agreement may include the following:

- making ongoing affordable payments as agreed;
- committing to payment plan reviews and changes;
- working with us to meet any grant, concession or concession application requirements;
- working with us or our agents to understand their energy consumption behaviour and make changes to reduce their energy usage; and

- working with us, and others to arrange and attend appointments as may be reasonably required from time to time (for example, with financial counsellors).

ENERGY ASSISTANCE PROGRAM OVERVIEW

The key goal of our Energy Assistance Program is for participating customers to achieve energy affordability through developing a number of activities and actions as in agreement with the customer. Energy affordability can be defined as being able to make ongoing payments that matches energy usage. Another goal of the Energy Assistance Program is to reduce customer debt where possible.

Our staff will work with the customer, their advocates or financial counsellors to each program member to develop an energy affordability plan. 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.

ENERGY ASSISTANCE PROGRAM FEATURES

Commander Power and Gas's Energy Assistance Program is flexible, and features a number of different elements that can be brought together to create a tailored approach for each customer. These elements may include:

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 Program¹.

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, bearing into consideration any dedicated off peak appliances, previous rate plans, previous usage and the customers' ability to shift their energy use into less expensive time periods.

Payment plans and arrangements

A review of a customer's current payment plans or arrangements. This review takes into account a customer's financial situation, including a review of appropriate payment amounts, timing and methods to ensure they are fair and reasonable.

We will mutually agree on payment plans, and provide them to the customer.

Where appropriate a customer maybe referred to a financial counsellor for further advice.

¹Members of our hardship team will contact Customers who do not meet their obligations under the Energy Assistance Program.

Centrepay

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

Concessions, grants and other assistance

Assessment for eligibility of concessions or grants that may be available and assistance in any application process required.

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

Detailed phone 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.

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

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

Commander Power and Gas will schedule reviews of plans according to the customer's circumstances. This allows us to contact customers, modify their plans, 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 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.

Impact of other Vocus group products

We review all energy products and other Vocus Group products (such as telecommunication products) when we assess and develop an agreement with the customer. We aim to reduce the impact of these other products on the customers overall financial situation, however, products that are not an essential service may be subject to continued collection activity.

LEAVING THE ENERGY ASSISTANCE PROGRAM

The aim of our Energy Assistance Program is to help a customer to get to a point where they are able to 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 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 welfare agencies, financial counsellors or Commander Power and Gas staff to improve their financial situation, 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 welfare agencies, financial counsellors or us, 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, subject to our normal qualification requirements.

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

ASSISTANCE AVAILABLE IN VICTORIA

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

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.

Victorian State Government Concessions

- Annual Electricity Concession
- Winter Energy 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 (NURGS)

Commonwealth Schemes

- Energy Supplement
- Essential Medical Equipment Payment

Other assistance that may be available

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

SHORTFORM HARDSHIP PROGRAM FLYER

The following Hardship Flyer is a short form version of this policy that will be provided in our warning notices and other letters as appropriate. The purpose of this flyer is to make customers aware of the existence of the program and how to access it.

Finding it Hard to pay your Bill?

People can often find themselves in a position where they want to pay their power and gas bills but are not able to do so by the due date.

Let us help you!

If you find that you are having difficulty paying your installment or bill, please call our friendly staff on 1300 37 47 57 and ask about our Hardship Program.

Our program is designed to help you establish regular payments that you can afford, while we work with you to establish a plan of action focusing on reducing your energy usage, so that you can eventually stop worrying about the paying your Commander Power & Gas bills.

To enter our program you must:

- Be an existing Commander Power and Gas residential customer
- Contact us and ask to enter the program
- Be willing to work with us to establish an affordable regular payment schedule and to reduce your energy use.
- If you enter our program, we will:
 - Stop any collection action we are taking
 - Work with you to establish an affordable payment schedule
 - Assess your circumstances to see if you are eligible for any Government concessions or grants.
 - Provide you with specific information on how to reduce your energy use.
 - We will also review your current tariff and contract arrangements.

Once you enter our program, you must:

- Make your ongoing payments as agreed;
- Work with us to identify and reduce excess energy usage;
- Work with us to on any grant or concession applications;
- work with us, and others to arrange and attend appointments as required

Commander Power & Gas

Level 10, 452 Flinders Street Melbourne VIC 3000

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