

## Hardship Policy Summarised for shortened brochure

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At Utility Shop, we understand that at various times and for a whole variety of reasons customers can experience financial hardship and may need additional assistance and flexibility to pay their energy bills.

If you find yourself in a position that you are struggling to pay an energy bill the best thing to do is contact Utility Shop as soon as possible and ideally before the bill due date so that we can do our best to help you.

Our hardship policy is in place to help and support you during a financial hardship. If you are having a hard time paying your bill, Utility Shop's hardship program can help you pay off your debt through a number of affordable payment arrangements.

### **Eligibility criteria**

To be eligible to participate in the hardship program, the customer must:

- have an active, residential customer account;
- be experiencing short or long term financial hardship;
- demonstrate a willingness to pay; and
- have a debt outstanding that cannot be paid before the next bill due date.

Customers will not be eligible if the account is:

- "final" – unless already in the hardship program; or
- a "dear occupant" account.

In Utility Shop's hardship program, customers who make agreements are protected from further credit and collection activity while they adhere to the agreement.

- Centrepay options for payments
- Financial Counselling available
- Review of your accounts and offer assistance when we see there could be an issue.
- Flexibility in payments options offered to our clients.
- At Utility Shop, disconnection only occurs as a last resort.

Customers under a hardship program continue to have the same rights in relation to their accounts as customers outside of the program. If there are concerns or complaints, all customers have the right to refer that complaint to Utility Shop.