

Contents

Introduction.....	1
Background	1
Objectives and approach.....	2
Our programs and services	2
<i>What we will do:</i>	2
What is Financial Hardship?	2
What we will do to help you.....	3
Eligibility	3
<i>Criteria</i>	3
<i>Assessment Process</i>	4
Customer’s Rights and Obligations	4
Hardship Program	4
Payment Options.....	5
<i>What we will do</i>	5
<i>What you must do</i>	6
Payment capacity	6
We want to check you have the right energy plan.....	7
<i>What we will do</i>	7
Reviews.....	7
Payment or instalment plans	8
Reviewing Payment Plans.....	8
Shortened collection cycles.....	9
Disconnection.....	9
Non-compliance with Agreements	10
We can help you save energy	10
<i>What we will do</i>	10
Energy efficiency	10
Other supports to help you pay your energy bill.....	11
<i>What we will do</i>	11
<i>What we need you to do</i>	11
Concessions and allowances	11
<i>South Australian customers can access the following rebates and concessions</i>	12
<i>For information on ACT grants and concessions visit</i>	12
<i>NSW customers can access the following grants and rebates</i>	12
<i>Queensland customers can access the following concessions and assistance</i>	12
<i>Tasmanian customers can access the following grants and concessions:</i>	12
<i>Victorian customers can access the following grants and concessions</i>	12
Other support.....	13
We will work with you.....	13
Communicating with Customers in Financial Hardship	13
Electing a representative	15
Staff training	15
Complaints.....	15
Your privacy	16
Contact details.....	16

Introduction

This policy applies to all residential customers living in all states and territories 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.

Background

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.

The earlier the issue is addressed, the easier it is to manage and help you to avoid any additional stress, inconvenience, application of late fees or even having your services disconnected.

Our Hardship policy is based on a focus of shared responsibility where Utility Shop and customers all share responsibility for assisting customers in financial hardship. Government concessions and/or grants, other community assistance programs and free financial counselling are additional services available to you at any time.

This policy is freely available by contacting us directly by phone, email or mail, and is also on our website.

Customer financial hardship is legally recognised within the National Energy Retail Law Act 2011. All authorised energy retailers are governed by this Act. Utility Shop has systems in place to enable it to meet its hardship obligations under the Retail Law, Retail Rules, AER Customer Hardship Guideline, and its customer hardship policy

For the purposes of this hardship policy, we define residential customers as those who purchase electricity or gas principally for personal, household or domestic use at the address specified in the contract for supply of energy.

Objectives and approach

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

We identify people who may be in need of assistance by reviewing their payment history, direct contact with clients and/or contact directly from our clients. In the event that Utility Shop identifies a customer who may be in need of assistance we will endeavour to contact them within 10 business days. Once we have this contact we are then in a position to assist with reducing their debt by offering them various payment options.

If you are not able to pay your utility bill by the due date then we strongly recommend that you contact us immediately to save you any further increase in your debt.

We recognise energy is an essential service and Utility Shop will assist customers if they are willing to pay their bills but require some payment flexibility. Utility Shop will support our customers once they have been identified as in financial hardship.

Our programs and services

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

- We will ensure payment arrangements are tailored, fair, flexible, affordable and reviewed regularly;
- We will help you find financial counselling services and other support services that may provide assistance beyond just energy-related debt;
- We will help you find government assistance and concessions that may apply to you;
- Information on energy conservation is offered over the phone and in writing to assist customers to reduce their consumption and future energy costs;
- Additional case management may include the offer of home energy auditing services to help you reduce your consumption.

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.

What is Financial Hardship?

Utility Shop defines a customer in financial hardship as one who is willing but unable to meet their financial obligations because of unexpected events or unforeseen changes that have impacted their income or expenditure. We understand that there are a range of factors that need to be taken into account. In general, situations of financial hardship can be characterised as either being short-term or longer-term.

Customers can experience a short-term hardship as a result of a temporary financial difficulty. Generally customers will only require short-term flexibility, such as flexible payment arrangements and/or temporary assistance, such as an extension in the due date of a bill.

Longer-term hardship generally results from a combination of low income and a change in circumstances or an unforeseen event. We will work with you to provide a range of options, which include a formalised case management approach, additional advice and

assistance in energy efficiency and existing market contract reviews and referral to financial counselling services.

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
- 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 within 5 business days following the receipt of the application, and work with you to identify the best solution.

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

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.

Eligibility

Criteria

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

- have an active, residential customer account;
- 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 (i.e. no account holder details on record).

Assessment Process

- Potential hardship is identified through internally monitored metrics, communication from the customer to Utility Shop, or communication from a third party.
- The customer is contacted to make them aware of the hardship program, answer any questions they may have, and build a picture of their circumstances so that Utility Shop can offer a solution that best fits their circumstances.
- Internal records of the customer’s account status and any previous participation in hardship programs will be reviewed.
- If the customer meets the eligibility criteria above, they will be offered participation in the hardship program.

Customer’s Rights and Obligations

Utility Shop’s team will ensure that you are fully informed of your rights and obligations under this hardship policy. Utility Shop will explain the program guidelines to the customer and confirm that the customer is willing to participate within these guidelines.

Utility Shop considers the following as customer rights:

- To be treated sensitively;
- To negotiate an affordable payment plan;
- To renegotiate instalment payments;
- To receive information on grants and concessions;
- To not be disconnected whilst actively participating in the hardship program.

Utility Shop considers the following as customer obligations:

- To contact Utility Shop when experiencing a change in circumstance;
- To contact Utility Shop when unable to make payments according to the agreed payment plan;
- To stay in touch with our team.

Additional support may also be provided through:

- Referral to alternate forms of assistance (e.g. financial counsellors); or
- Provision of energy efficiency information to reduce consumption.

Hardship Program

Utility Shop encourages customers who are struggling financially to contact us personally. We also understand some customers may feel uncomfortable discussing their financial problems with us directly. Therefore, we actively recommend you go through a third party, such as a financial counsellor or a welfare agency.

Our aim is to, wherever possible, work with our customers or their representative to close the gap between a customer’s energy consumption and their capacity to pay, thus establishing a sustainable usage and payment pathway within 20 business days of being contacted.

We will advise customers in writing at the commencement of this agreement what the terms of the agreement are and what will happen should they not adhere to the agreement.

We will ask you to demonstrate your willingness to participate with us in managing your energy-related debt. You will be asked to agree to a payment instalment plan that offers temporary or ongoing relief, without accumulating more debt.

Utility Shop will not disconnect any residential customer while they are actively participating in our hardship program. While participating in the program, our customers' financial plans are reviewed regularly.

Once a customer has been identified as in hardship, Utility Shop's response is as follows:

- payment plans
- government grants
- Centrepay will be made available for any alternative offer made to the hardship customer
- assistance options
- financial counsellors
- energy efficiency information
- home energy audits

The customer will be sent a letter confirming their entry into the hardship program within 10 business days of an agreement being reached with a customer.

We will establish milestones and actively monitor performance to ensure that everything remains on track.

Where problems emerge, we will contact customers promptly to resolve them. If payment instalment plans' commitments are not being met, depending on circumstances, they may be revised or cancelled at this point.

Payment Options

What we will do

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

- payment plans
- Centrepay.

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 email, and also by your preferred contact method if you have nominated one (e.g. phone call). If we do not receive a response or full payment within 5 business days, we will follow up via the same method(s). Subsequent contact will be made in 3-5 business days, after which contract consequences may be triggered if no resolution can be reached.

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.

Payment capacity

When a customer is considering payment arrangements and being on a hardship program they should consider the following:

- Consider what amount you can afford to pay immediately, no matter how big or small.
- Consider what amount you are able to pay at a later date, and the date you will be able to pay it.
- A regular amount that you will be able to pay as part of a payment arrangement whether weekly, fortnightly or monthly.
- The timeframe around the frequency of payments you can easily manage.

Utility Shop establishes reasonable and manageable payment agreements which are tailored to each individual case by a case manager and in discussion with the client and/or financial counsellors. When we are assessing a customer's capacity to pay, we take into account a customer's income against other financial commitments and basic living expenses. The discussion will include:

- understanding the customer's current situation
- verifying if the customer is able to make a payment and how much they can afford to commit to
- the customer's expected energy consumption over a 12-month period
- the total arrears owing

- the amount the customer has advised they can afford to pay
- other information the customer has advised regarding their capacity to pay, in line with privacy requirements
- offering the services of a financial counsellor if we believe it would assist the clients long term ability to pay the accounts
- remind the client that we have Centrepay options available and can assist in applications
- to assist in the reduction of energy we could conduct an energy audit for the client to assist them in knowing why their energy usage is high

We will take into consideration a financial counsellor's statements about a customer's capacity to pay and also employ strategies to help customers reduce their usage if it is unsustainable. With the assistance of financial planners we can arrange ongoing direct debits which will assist the clients' future payments.

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.

Reviews

Regular liaison with customers is important as circumstances can change. Conducting regular reviews of their account ensures that the repayment plan is suitable to the customer's needs and is being adhered to. Reviews may be triggered for a number of reasons including:

- Missed payments
- Increases in consumption
- Account in credit
- Account finalised
- Scheduled review
- We are notified by a customer or their authorised representative of a change in circumstances.

Reviewing the account provides the customer an important opportunity to discuss their progress and make any changes to the plan that might be required. It may also be necessary for Utility Shop to discuss with the customer or financial counsellor the possibility of increasing their regular payments in order to align payments more closely with ongoing consumption and the reduction of debt, in order to work towards a sustainable position.

Utility Shop will also review the customer's existing market contract and recommend the most appropriate tariff applicable to your circumstances, where we will take into consideration:

- Cost effectiveness;
- Any dedicated off-peak appliances you have;

- Overall power usage and billing patterns;
- Previous bills (if available);
- Other relevant information.

The review will be conducted at no cost to the customer. We will monitor payments closely to ensure that debt is reduced and does not accumulate further.

We encourage our customers to contact us immediately should they have any issues in any payments. If they are unable to make a payment they must immediately contact us so that we can then make alternative arrangements and then allow the client to stay on the Hardship Program. If the amount of the payment is the issue then we will work with the clients to ensure that a new payment plan is considered and also remind them of financial counselling services.

Payment or instalment plans

A payment or instalment plan allows you to pay an agreed amount regularly towards your bill.

Flexible payment arrangements are short-term extensions granted when a customer advises they can't pay their current account on time. These arrangements are usually offered to customers experiencing short-term financial difficulty as a result of an unexpected but short-term change in income and/or expenditure.

Payment extensions/arrangements allow the customer the flexibility to pay-off the account in either a lump sum or instalments prior to the next bill being issued.

We encourage customers to make payments that at the least will cover their usage.

Utility Shop's Instalment Plan is a structured payment plan designed to budget for the cost of energy use, manage peaks in energy use and any accumulated debits over a 12-month period. Customers can pay for their annual energy use in equal instalments either fortnightly or monthly.

Only agree to an amount you can realistically afford, because if you break the payment plan your energy supply can be disconnected. Utility Shop will only refuse a payment plan if you have failed to meet previously agreed arrangements. If a customer is not maintaining their payment arrangement and has not been in contact, they may be removed from the program. A customer's engagement with the payment or instalment plan is fundamental if a successful outcome is to be achieved.

If Utility Shop and a customer cannot agree on the amount of your payment plan, we suggest contacting a local financial advisor, welfare agency or ombudsman.

Reviewing Payment Plans

The Instalment Plan amount and length forms part of this review. Our staff will attempt to contact each customer within each quarterly billing cycle to confirm their payment plan continues to be appropriate and affordable.

If a customer is paying less than their usage and accumulating debt, our staff will monitor the customer's account and make contact more frequently. At this stage we would offer the client a review of energy by conducting an energy audit at no cost to the client. We encourage customers to make payments that at least cover their average daily usage over the last 12 months to smooth out peaks and avoid seasonal pricing shocks.

While you meet all your agreed commitments in managing your energy-related debt we will continue to apply this policy. If you fail to meet your commitments twice within 12 months, or fail to agree and fulfil revised arrangements, normal credit treatment may be commenced.

If you have complaints or concerns about our actions under the program, such as your removal or exclusion from participating in the hardship program you may raise the issue with our customer helpline. If the matter cannot be resolved within that timeframe we will advise you and agree on a new target date.

If you feel that the matter has not been resolved adequately you are entitled to raise your complaint or concern through the energy ombudsman scheme in your State.

Shortened collection cycles

Under the National Energy Retail Law, if you receive a reminder or disconnection warning notice from your retailer for two consecutive bills, Utility Shop may place you on a shortened collection cycle. Utility Shop must tell you before you receive the second notice, that this would result in you being placed on a shortened collection cycle.

When you are on a shortened collection cycle, you will not receive reminder notices when you don't pay your bill on time. Instead, you will receive a disconnection warning notice. If you don't pay your bill by the date on the disconnection warning notice, or contact your retailer to make arrangements to pay your bill, you may be disconnected.

If Utility Shop places you on a shortened collection cycle, we will inform you of this. To be removed from the shortened collection cycle, you will have to pay three bills in a row by the pay-by date.

If you are experiencing payment difficulties or are having trouble paying your energy bills, call us. In these instances, your retailer cannot put you on a shortened collection cycle.

Disconnection

At Utility Shop, disconnection only occurs as a last resort. We will not disconnect any residential customer while they are actively participating in our hardship program.

We will attempt to make both written and verbal contact with you on at least three occasions if you do not pay your bill.

We will always seek to negotiate an outcome with you rather than leave you without electricity. Disconnection is our absolutely last resort, and we would consider it only after we have exhausted all other reasonable avenues.

A reminder notice is your cue to contact your electricity retailer as soon as possible. You may still be able to negotiate a payment arrangement and avoid disconnection.

Utility Shop must use our best endeavours to contact you by phone, mail, email or other approved methods prior to disconnection. If you have not paid your bill after receiving a reminder notice, you will receive a disconnection warning advising that your supply may be disconnected in five business days unless payment is made.

You should always contact Utility Shop as soon as possible to discuss your circumstances.

Your electricity cannot be disconnected:

- After 3pm on a business day.

- On a Friday or the day before a public holiday (except in the case of a planned interruption).
- On a weekend or public holiday.
- If you have lodged a complaint with us in relation to the disconnection.
- For non-payment where the amount outstanding is less than the amount prescribed by the Australian Energy Regulator.
- Between 20 and 31 December (inclusive).
- In extreme weather conditions (such as a heatwave).

Non-compliance with Agreements

Customers who do not adhere to agreed payment plans will be contacted and managed in accordance with regulatory obligations under the National Energy Customer Framework (NECF).

Customers who graduate from our hardship program will be returned to normal billing cycles.

Customers who choose to change retailer will be removed from the hardship program.

Customers who fail to adhere to their payment plan agreement will be removed from the hardship program.

Customers who are not in financial hardship or who are not willing to meet their financial obligations are not eligible for entry into our hardship program.

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.

Energy efficiency

The efficient use of energy in your home will help to reduce your energy consumption by alleviating some of the financial burden from over-consumption. By making simple modifications around the house or to energy consumption behaviour, customers will be able to save money.

In recognition of the importance of energy conservation, we can institute an energy advisory service for our customers that aims to achieve cost savings by reducing electricity consumption by pinpointing energy wastage.

Utility Shop will firstly offer to undertake a desktop review using our detailed modelling program to estimate how your current home energy use occurs. If we are unable to explain or account for a significant amount of energy consumption, a home energy auditing service may then be provided to customers who are a part of our hardship program. Home energy audits will only be available to customers categorised as 'critical', meaning that they are in long-term hardship or have a considerably high debt.

Once a review has been made by an auditor, our team will consider offering the following:

- Referral to a government grants scheme;

- Assisted purchase of energy efficient appliances through a third-party supplier.

Where possible, Utility Shop recommends customers use free home energy audits or self assessment kits.

In South Australia, low income households may be eligible for a free home energy audit through the [Retailer Energy Efficiency Scheme \(REES\)](#). Utility Shop may contact one of the [third party contractors](#) delivering audits through REES to see if they can assist you.

The Government of South Australia's [Energy Advisory Service](#) (EAS) provides free, independent information on a range of energy topics, including:

- help saving energy at home
- understanding your energy bills and meters
- how to calculate appliance running costs
- links to services that can help you if you have trouble paying bills
- general information about energy efficient home design and renewable energy technology, like solar photovoltaic systems.

EAS is available Monday to Friday, between 9am and 5pm.

Phone: 8204 1888 or 1800 671 907 (free call from fixed lines)

Email: energyadvice@sa.gov.au

Visit: Level 8, 11 Waymouth Street, Adelaide SA 5000

Home Energy Toolkits contain equipment and information to help you find out how energy is used in your home and what you can do to make savings.

The Home Energy Toolkit is available from all metropolitan libraries and most regional libraries in South Australia. Contact your local library to check availability.

If your Home Energy Toolkit has run out of worksheets, you can [download a copy of the worksheet](#) and print them yourself or contact the Energy Advisory Service for more.

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.

Concessions and allowances

Customers who receive benefits or allowances from Centrelink are eligible to use Centrepay as a bill-paying service. Centrepay automatically deducts payments of no less than \$10 from a customer's benefits to pay their energy bill. There is no cost to customers to use Centrepay, and they can halt deductions at any time by contacting Centrelink.

Further information can be obtained from Centrelink at www.centrelink.gov.au or by phoning 1800 050 004.

Utility Shop will inform customers experiencing hardship about other government concessions, grants, rebates and capital goods assistance programs. A list of state based concession schemes is provided below.

South Australian customers can access the following rebates and concessions

Energy Concession

Emergency Financial Assistance

Residential Parks Residents Concession

Electricity Transfer Rebate

Medical Heating and Cooling Concession

For further information, visit www.dcsi.sa.gov.au or phone 1800 307 758.

For information on ACT grants and concessions visit

www.act.gov.au/assistance and www.grants.act.gov.au.

For information about the ACT Civil and Administrative Tribunal's debt waiver initiative, visit www.acat.act.gov.au.

NSW customers can access the following grants and rebates

NSW Low Income Household Rebate

Life Support Rebates

Medical Energy Rebate

Energy Accounts Payment Assistance (EAPA)

For further information, visit www.trade.nsw.gov.au.

Queensland customers can access the following concessions and assistance

Electricity Concession

Reticulated Natural Gas

Electricity Life Support Concession Scheme

Medical Cooling and Heating Electricity Concession

Home Energy Emergency Assistance (HEAA)

Seniors Electricity and Gas Rebates

For further information, phone 13 74 68 or visit www.communities.qld.gov.au.

Tasmanian customers can access the following grants and concessions:

Electricity Concession

Heating Allowance

Life Support Machine Rebate

For further information, visit www.concessions.tas.gov.au.

Victorian customers can access the following grants and concessions

Annual Electricity Concession

Winter Energy Concession

Off-Peak Concession
Service to Property Charge Concession
Electricity Transfer Fee Waiver
Life Support Machine Electricity Concession
Medical Cooling Concession
Group Homes Winter Energy Concession
Homewise: Appliance and Infrastructure Grant
Utility Relief Grant Scheme (URGS)

For further information, visit <https://services.dhhs.vic.gov.au/concessions-and-benefits> or phone 1800 658 521.

Other support

Where call centre staff are able to identify if a hardship program customer is calling from a mobile phone we will offer a call back service.

Financial counselling services help people who are in financial difficulty and can help you manage a short-term crisis and plan to prevent a future one. Financial counsellors can help you take full control of your own financial affairs and can:

- help you organise your financial information;
- design a personal budget and suggest ways to change and improve your financial situation;
- assess your eligibility for government assistance;
- negotiate with your creditors;
- explain debt recovery procedures, bankruptcy and other alternatives;
- refer you to other services, for example, gambling support, family support or personal counselling or community legal aid.

Utility Shop may refer vulnerable customers to the Financial Counsellors Helpline on 1800 007 007 or visit the website to find the nearest advisor <https://www.financialcounselingaustralia.org.au/Home>

Financial counsellors can contact Utility Shop's EnergyAssist team directly from 9am to 5pm Monday to Friday on 08 7127 1510.

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.

Communicating with Customers in Financial Hardship

As part of Utility Shop's early response to identifying customers undergoing financial difficulties, we send pamphlets on our hardship program to customers who have not paid their energy bills on time and have been sent reminder letters.

Utility Shop communicates information to customers about hardship assistance options, including their rights and obligations, via phone calls, letters, emails, pamphlets, home audits and our web site. Letters are sent to customers in the hardship program:

- When a customer enters the program
- When a customer's account is reviewed
- When there is a change in agreed payment plan or a change in energy use
- When there is a late payment or no payment

Utility shop team members will phone, text message and write to customers in the hardship program who have failed to meet their payment plan agreement. Customers participating in our hardship program are obliged to communicate with their case manager or risk removal from the program.

If a customer has difficulty with English, an interpreter service is available through the Translating and Interpreting Service (TIS National) on 131 450. For further information please also refer to the TIS website. www.tisnational.gov.au/en/Help-using-TIS-National-services/Contact-TIS-National

Arabic: إذا كنت بحاجة إلى مترجم إتصل بالرقم: 13 14 50

Chinese: 如果您需要翻譯，請致電： 13 14 50

Croatian: Ako trebate tumača, nazovite: 13 14 50

Greek: Αν χρειάζεστε διερμηνέα, τηλεφωνήστε: 13 14 50

Italian: Se hai bisogno di un interprete, chiamate: 13 14 50

Persian: اگر شما لازم است، فراخوان 131 450

Polish: Jeśli potrzebujesz tłumacza, zadzwoń: 13 14 50

Portuguese: Se você precisar de um intérprete, ligue para: 13 14 50

Serbian: Ако треба тумача, назовите: 13 14 50

Spanish: Si usted necesita un intérprete, llame al: 13 14 50

Turkish: Eğer bir tercümana ihtiyacınız Arama: 13 14 50

Vietnamese: Nếu bạn cần một thông dịch viên, xin gọi: 13 14 50

When you call TIS National you will be greeted by an English-speaking TIS National operator who will ask what language interpreter you need. After you have requested a language, you will be placed on hold while the operator searches for an available interpreter. Please stay on the line even if there is no hold music.

If an interpreter in your language is available, the operator will connect you with the interpreter and ask you which organisation you need to contact. Please have the name of the organisation, their contact phone number and your client or account number with the organisation (if any) ready when you call TIS National.

The interpreter will tell the TIS National operator who you need to contact and the operator will proceed to call and connect you and the interpreter to the organisation requested.

Utility Shop is an online energy retailer, which means that emails are the most efficient way of communicating with you. If you do not already have an email address you will find that having an email address useful also to receive bills.

To get a free email address, visit:

- [Gmail](#)
- [Outlook.com](#)
- [Yahoo!](#)

Need computer access? Contact your State Government, local library or community agencies to see how they can help you.

Electing a representative

Utility Shop will engage with the customer's representative as it would with the customer, and consistent with the customer's consent and instructions.

A customer can provide this consent and instructions via any of the contact details listed at the end of this document. You will need to verify your identity by stating your property's NMI, address, your full name, and the contact phone or email address we have on file for you.

Staff training

Utility Shop educates our staff to identify and work empathetically and non-judgementally with customers in hardship. Our training covers issues relating to financial hardship, identification and referral processes and protocols, and respectful communication with customers. Utility Shop regularly reviews and updates its customer hardship training.

Complaints

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.

If you have a complaint, Utility Shop will resolve the matter in accordance with its complaints policy. [View Utility Shop's Complaints Process](#)

In short, Utility Shop works to resolve complaints at the customer's first point of contact.

If this is not possible, it will be escalated to the Customer Team Leader. If Utility Shop have been unable to resolve your complaint directly or if you are unhappy with the outcome of the enquiry into your complaint, customers can approach their state Energy Ombudsman scheme, which offers an independent free service to assist in dispute resolution:

ACT: ACT Civil and Administrative Tribunal

Ph (02) 6207 7740, <https://www.acat.act.gov.au/case-types/energy-and-water-cases>

NSW: Energy and Water Ombudsman NSW

Ph 1800 246 545, <https://www.ewon.com.au/>

NT: Ombudsman for the Northern Territory

Ph 1800 806 380, <https://www.ombudsman.nt.gov.au/>

Qld: Energy and Water Ombudsman Qld

Ph 1800 662 837, <https://www.ewoq.com.au/>

SA: Energy and Water Ombudsman SA

Ph 1800 665 565, <https://ewosa.com.au/>

Tas: Energy Ombudsman Tasmania

Ph 1800 001 170, <https://www.energyombudsman.tas.gov.au/>

Vic: Energy and Water Ombudsman Victoria

Ph 1800 500 509, <https://www.ewov.com.au/>

WA: Energy and Water Ombudsman WA

Ph 1800 754 004, <http://www.ombudsman.wa.gov.au/energyandwater/>

Your privacy

Utility Shop is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 at all times. Full details of Utility Shop's Privacy Policy can be accessed at www.utilityshop.com.au/other/privacy-policy.html.

Contact details

Customers experiencing hardship can contact Utility Shop's team from:

9am to 5pm Monday to Friday on 08 7127 1510.

Your call will be put through to staff specifically trained to handle enquiries about the hardship policy and hardship program.

A copy of Utility Shop's Hardship Policy can be downloaded from

www.utilityshop.com.au/other/payment-difficulty.html . Alternatively, a free copy can be posted upon request.

Phone: 08 7127 1510

Email: enquiries@utilityshop.com.au

Web: <http://www.utilityshop.com.au/>

Postal: PO Box 193, Fullarton SA 5063