

# Endeavour Energy Customer Hardship Policy

Endeavour Energy recognises that there are members of the community that experience financial stress or hardship, and may require help and support to meet their obligation to comply with network requirements, including eradicating bushfire risk on private property and liability for damages to our network.

## Key requirements

### Who qualifies for hardship support?

We urge people who are struggling to pay for work to meet network requirements to contact us and seek assistance.

Endeavour Energy understands that the financial obligations from meeting network requirements including eradicating bushfire risk, or fixing damage to the network, can be significant.

Customers in the following circumstances can be eligible for support:

- reliance on government assistance or Centrelink payments (pensioners)
- unemployed
- illness or mental health of the customer/individual or a dependant
- addictive behavioural issues
- physical or intellectual disability of the customer or individual or dependant
- death in the family
- change in the family unit
- vulnerable current and/or long term financial situation
- experiencing domestic violence
- sudden loss of income or substantial reduction in income
- involved in legal proceedings
- natural calamity such as fire, flood or storm damage.

As well, Endeavour Energy will consider support if the amount required is significant compared to the customer's capacity to pay.

### Early response

Once customers qualify, they are eligible to participate in our hardship program, Endeavour Energy will respond quickly to assess the best form of assistance including direct financial help and flexible payment terms.

### Flexible payment options

We will negotiate and agree to interest free payment plans for customers that are unable to meet the costs of the required work. Payment plans can be agreed to cover either the direct costs of Endeavour Energy performing the work, or pay a third party supplier on behalf of the customer to complete the required work.

When developing a payment plan, we recognise that customers need to be assisted individually which requires negotiation and flexibility on our part. When assessing a customer's capacity to pay, we will take into consideration the amount of the debt and the ability for the customer to make repayments based on their individual circumstances.

In developing payment plan agreements with customers and individuals we recognise the following rights and obligations detailed below.

It is a customer's right:

- to be treated in a respectful and professional manner
- that their confidentiality be maintained at all times
- to have options, information and support clearly explained
- to be protected from debt recovery or legal action while meeting arrangements agreed with Endeavour Energy.

It is a customer's obligation to:

- acknowledge the debt and repay their outstanding amount
- provide us with evidence to assist in the assessment of financial hardship and their capacity to pay
- advise us if their contact details or financial circumstances materially change
- notify us if they are unable to meet agreed payments or terms.

### **Programs used to assist hardship customers**

The programs available to assist eligible customers include:

- affordable payment plans on interest free terms over an agreed timeframe
- contribution towards a portion of the total costs where appropriate.

### **Government concession programs and financial counselling services**

We can refer customers to further help through welfare organisations and financial counselling services. We can also refer customers to the appropriate government department and their energy retailer so they can access government concessions for which they are eligible.

Key contacts for customers facing hardship include the National Financial Counselling Hotline on 1800 007007 and ASIC's MoneySmart website <http://www.moneysmart.gov.au>

### **Protection from disconnection**

Disconnection of customers is a last resort to protect public safety or when all other remedies under this policy have been exhausted.

If a customer or individual is deemed to be in financial hardship, we will not disconnect supply but make all reasonable attempts to seek agreement to a payment plan and ensure any damage to the network and possible safety risk is fixed.

### **Complaints Resolution**

If a person is not satisfied with the assessment of financial hardship they may request a review or make a complaint in accordance with the company's standard complaint and dispute resolution procedure which may be found on the company's website. Complaint escalations can be made through Energy and Water Ombudsman of New South Wales (EWON) if satisfactory resolution is not achieved.

If English is not your first language, please use our free translation service by calling 131 450.

**For more information, please contact Endeavour Energy's Customer Advocacy Manager on 131081**