

STANWELL ENERGY

CUSTOMER HARDSHIP POLICY

1. Introduction

Stanwell Corporation Limited (**Stanwell Energy**) believes in being fair and going that extra mile for our customers. With our award-winning customer service we are here to lend a hand. For some customers the challenge is short term – maybe just a week or two. For others it's a bit longer. Regardless of the circumstances, Stanwell is committed to treating everyone with respect and care.

This policy applies to all residential customers living in New South Wales, Queensland and the Australian Capital Territory, 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; and/or
- reduced income.

This policy explains:

- what we will do to help you manage your energy bills;
- how we consider your circumstances and needs; and
- your rights as a customer in our hardship program.

Stanwell Energy commits to:

- acting fairly and reasonably when assessing your known circumstances;
- using our best endeavours to provide timely and sustainable assistance;
- giving you clear information about the available assistance in a timely manner when you contact us; and
- providing assistance to anyone entitled to receive it as soon as practicable.

2. Definition of hardship

Consistent with the law, including the National Energy Retail Law, Stanwell Energy defines hardship as being when a residential customer intends to pay their electricity bill when due but does not have the financial capacity to do so. There can be many causes of financial hardship, for example, loss of employment, injury, disability, unexpected one-off expenses or an unusual and unforeseen change in a person's circumstances.

3. Rights and assistance for customers with specific needs

It is important that all our customers know that assistance is available. We understand that at times language barriers may make it difficult for you to communicate effectively with us. In these circumstances, we may use interpreter services to make interactions easier with us. The back page of your electricity or gas bill will include contact information for interpreter services and hearing or speech impaired services. At any time if you are unsure or have a special request, just ask one of our team members for assistance.

If there is a particular contact method that works best for you, let us know, and we will do our best to communicate in this manner in the first instance. In some circumstances, it may be necessary to use an alternate contact method (for example, in an emergency or as a last resort). All bills, reminder notices and disconnection letters will also include details on how to access the program and other assistance that may be available.

4. How we will help you

If you are a residential customer with outstanding bills, you are entitled to assistance to make it easier for you to pay your on-going bills, repay your outstanding bills, lower your energy costs and reduce any debt that is accruing on your account.

We encourage residential customers who have fallen into financial hardship, or think they might be at risk of hardship, to identify themselves by calling Stanwell Energy and asking to speak to a member of our team. To this end, all our bills and collection notices let customers know that they can contact us at any time to talk about their payment difficulties. Alternatively, as a residential customer experiencing hardship you can have your accredited financial counsellor notify us of your hardship situation.

We also monitor accounts and look for early indicators that can help us independently identify a customer who may be experiencing financial hardship. Some of the things that indicate to us that you might be experiencing financial hardship are:

- If your account has a history of late or missed payments;
- If there is a sudden change in payment patterns;
- If you request an extension on your due payments; or
- If you have unresolved debt on your account.

We will tell you about our hardship program if:

- You tell us you are having trouble paying your bill;
- You intend to pay your energy bills but do not have the financial capacity to do so;
- You are referred to our program by a financial counsellor or other community worker; or
- We are concerned that you may be experiencing financial hardship.

We will recommend you speak to a Stanwell Energy team member to help you join our hardship program if you:

- Are experiencing either temporary or long-term hardship;
- Have a history of late payments;
- Broken payment plans;
- Requested payment extensions;
- Received a disconnection warning notice; or
- 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; or

- You may have trouble paying your bills for other different reasons.

The type of assistance can vary depending on your circumstances. Stanwell Energy have assistance programs and payment plans available. We will ensure that your energy supply will not be disconnected where you adhere and agree to your set program and plan.

Please contact us so we can discuss your individual situation. Our team members are specially trained to help you with hardship. We may ask you a few questions about your circumstances to work out what we can do to assist you.

We will assess your application for hardship assistance within 5 business days of you or your support person contacting us or of us independently identifying that you are in hardship. If the latter applies, we will contact you over the phone to let you know that we are aware of your financial hardship and that, if you would like our assistance, the next step is for us to make a decision about your eligibility for hardship assistance.

To be eligible for a hardship program you must meet the following criteria, which we use to ensure all hardship customers are treated equitably and consistently:

- Have an active residential customer account with Stanwell Energy;
- Be experiencing either temporary or long-term financial hardship
 - temporary hardship is when you have experienced a sudden change in your circumstances which temporarily prevents you from paying your current bill;
 - long-term hardship is where unexpected and/or potentially prolonged change in your circumstances or an unforeseen event makes it difficult for you to pay your energy bills over an extended amount of time;
- demonstrates a willingness to pay, including:
 - making part or attempting to make payments towards their account;
 - contacting us as soon as possible when experiencing payment difficulties;
 - seeing a financial counsellor;
- Have a debt outstanding which cannot be paid before the next bill is issued.

We aim to complete our assessment of your eligibility for a hardship program and we will let you know whether you have been accepted into our hardship program within 10 business days from receipt of your application.

If we assess you as ineligible, we will provide you with our reasons for our decision. If this occurs, you can request an internal review of the decision. The review will be made by the head of the debt management team and you will receive an answer within 10 business days.

If you are accepted into our hardship program, then we will:

- Provide you information on all our payment options available;
- 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 by providing energy efficiency advice; and
- Talk to you about a payment plan that suits your circumstances and at the same time, we will waive any late payment fee applied on your account.

As soon as we have settled with you and you have accepted a hardship program, we will send you a letter confirming your acceptance into the hardship program. The letter will explain all aspects of the program and include a copy of this hardship policy.

At any time, we can send you a free copy of our hardship policy upon request. The copy will be sent to you in accordance with your preferred method of receiving written communication from us.

All customers facing financial difficulty will be treated with respect, sensitivity and empathy. We take our customers privacy seriously. All customers' information remains private and confidential.

5. Your responsibilities

We are happy to work with you while you do what you can to try and manage your energy usage and payments.

It is important that you work cooperatively with us to agree:

- The amount you can afford to pay on a regular basis, and if there is likely to be a change to your current situation that could affect your ability to meet any agreed payment schedule, and any other information you can think could help us assess the best payment plan for you;
- To pay the amounts set out in any agreed payment schedule in full and on time;
- To tell us if there's any change in your circumstances that may impact your ability to make payments;
- To tell us if your details have changed so our records are updated;
- To remain contactable and to engage with us so that we can work together to review any payment arrangement;
- To evaluate how efficiently you are using power and find ways to reduce it;
- To work towards securing any government concessions or grants that you may be eligible for;
- To work with us in identifying ways to lower your energy costs and usage; and
- To contact us should you miss or are unable to make a payment by its due date.

6. Our responsibilities

We will take ongoing steps to assist you throughout the duration of your arrangement while you are in the hardship program and support you to get back on track and manage your situation or until you are no longer in hardship.

What we will do:

- Regularly monitor your payments and bills;
- Engage in regular dialogue with you;
- Regularly review your schedule;
- Notify you of any missed payments, if your account is in credit, or any abnormal consumption;
- Provide you with regular updates on progress toward reducing arrears;
- Notify you when your arrangement has been completed;
- Reset another arrangement (if required) on the provision you are still eligible; and
- Continue to provide you any further assistance (if required) to help you manage your situation.

An account manager will be assigned to your account. Your account manager will be responsible for ensuring that your account is managed in accordance with your hardship program, the hardship policy and your rights under your electricity or gas agreement. You can ask your account manager for information about these rights.

Your account manager will be responsible to notify you of any missed payments via phone or letter. They will also review your hardship program on a regular basis to ensure it is still suitable for you and your circumstances. By reviewing your account will give your account manager the opportunity to discuss with you your progress and make any changes to the plan that might be required.

Your account manager, from time to time, will discuss with you the possibility of increasing regular payments in order to align payments more closely with your ongoing consumption and the reduction of debt, to work towards a sustainable position. These discussions are held with careful consideration with your capacity to pay.

We ask that you keep in contact with your account manager and keep us informed of your situation and any relevant changes to your circumstances so we can best manage the process and review your hardship program if you or we think it might need to change.

7. Payment options

There are different options available to hardship customers, including:

- Payment plans;
- Payment deferral; and
- Extended payment terms.

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; and
- 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; and
- An amount to cover your energy use.

Once we agree to a payment plan, then as the next step 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 will need to make;
- When you need to make your payments (the frequency of the payments); and
- How we worked out your payments.

At any stage while you are in the program, you can contact us if you wish to discuss increasing or decreasing your scheduled payments. As the next step, the team will ensure that your payments are matched to your particular circumstances and to the level of arrears on the account. The team may also vary payment plans to accommodate the relevant circumstances.

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 via email, SMS or phone explaining our process and that you have missed a payment plan instalment.

8. Disconnection policy

Customers that have been assessed under this customer hardship policy will not be disconnected for any non-payment. While every effort is made to assist customers experiencing payment difficulty to maintain energy supply to their household, there are circumstances where you may be returned to regular management of arrears, which may result in disconnection.

A customer that does not fulfil their obligations may be returned to regular credit management and can potentially be disconnected as a last resort. For example, if you miss a payment and we let you know your plan has been broken, you must get in touch with us immediately to avoid further action being taken. We will clearly explain what you need to do and when.

9. Review of policy

This customer hardship policy will be reviewed on a regular basis to assess its performance. This includes against any hardship indicators or guidelines that are published by the Australian Energy Regulator from time to time, and to ensure it complies with the relevant laws and statutes. A copy of the policy is available for download on our website: www.stanwellenergy.com.au.

10. Contact us

If you would like more information about our hardship policy, please call us on 1800 300 351 or email retailsales@stanwell.com.