

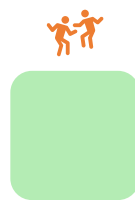
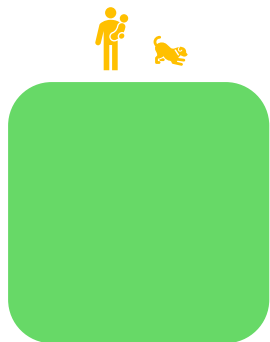
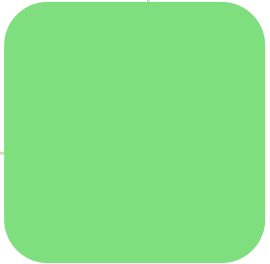
Energy Intelligence Small Business

# Hardship Policy

March 2023

our core values are our **DNA**

*flexibility, empathy & respect*



## Introduction

Energy Intelligence values our relationship with our customers and we understand that at times, a customer may experience hardship. Our specially trained customer support team is here to **listen** and **provide support** to help you get through this difficult time.

**We will work with you to make sure whatever we set up is realistic and sustainable over time.**

This policy applies to all small business customers that has an account at any energy embedded network serviced by Energy Intelligence who may find it hard to pay their energy bills due to hardship. Energy Intelligence acts as embedded network agents on behalf of the Exempt Seller. This policy does not override any additional rights you may have under your relevant state or territory legislation (for example, under the Retail Leases Act).

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

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. You can provide permission over the phone or in writing by email or letter to us if you would like your support person to contact us. If you contact us from an email address that we don't have on record, we will need to verify your details first so that we know it's you that's providing consent. This person is known as an Authorised Representative.

We will always email you confirmation once your support person is added to your account.



## Authorised Representative

You can provide full or limited authorisation.

Someone with **full authorisation** has the power to act and access information as if they were you. This includes making account enquires, changing account details, setting up payment plans, closing an account.

Someone with **limited authorisation** cannot request connection or disconnection to your services.



# Table of Contents

- Introduction ..... 2**
- Authorised Representative ..... 2**
- Table of Contents ..... 3**
- What we will do to help you ..... 4**
- Reach us through the various ways ..... 4**
- Payment Options ..... 5**
  - What we will do ..... 5
  - What you must do ..... 5
- Other supports to help you pay your energy bill ..... 6**
  - What we will do ..... 6
  - What you must do ..... 6
- We can help you save energy ..... 6**
- We will work with you ..... 6**
- Complaints ..... 7**
- Our Service ..... 7**
- Contact Us ..... 8**

## What we will do to help you

If you are struggling to pay your energy bills, **call us for help as soon as possible**. We are required to offer you a range of support, including payment plans, information about concessions and rebates, information about financial counselling and information about how you can use less energy.

We are required to offer you assistance if:

- you tell us you are having trouble paying your bill
- you are referred to us by a financial counsellor or other community worker

We recommend you speak to us about hardship support if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment
- are eligible for a relevant government or non-government energy rebate, concession or relief scheme
- 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 and work with you to find ways to assist you.

We will take into account all of your circumstances and, having regard to those circumstances, act fairly and reasonably. We will let you know what hardship support we can provide you within 10 business days from when your initial hardship support discussion with us took place.

If we agree to provide you with hardship support, we will talk to you about a payment amount that suits your circumstances.

If we deem you are ineligible for hardship support, we will provide you the reasons why.

We can send you a free copy of our hardship policy.

## Reach us through the various ways

### Phone

1300 277 233 business days  
between 9 am to 5 pm (AEST/AEDT)  
+61 3 9087 2663 for international calls

Press option *ONE* for Accounts and then  
option *TWO* for account and payment  
queries.

### Fax

+61 3 8610 2046

### Postal Address

Energy Intelligence  
Level 2 / 789 Toorak Rd,  
Hawthorn East VIC 3123

### Email

[support@energyintel.com.au](mailto:support@energyintel.com.au)

### Web

[energyintel.com.au](http://energyintel.com.au)

## Payment Options

### What we will do

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

- payment plans
- smooth payments

If we agree to provide you with hardship support, 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 need to use in the next 12 months or for the duration of your tenancy if your tenancy agreement is less than 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.

Once we agree to a payment plan, we will send you information including:

- 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.

If you miss a payment, we will contact you to see if you need help.

### 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.

Let us know if another payment method may help you maintain your payment plan. We offer the following payment methods:

- payment plans
- smooth payments
- direct debit
- BPAY,
- phone, or
- online through our customer portal or on our website: [www.energinetel.com.au](http://www.energinetel.com.au)

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 due to non-payment:

- we do not have to offer you another plan
- we might disconnect your energy.

## 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 refer you to the following websites that tell you about other ways you can get help to pay your energy bill, such as:

- financial counselling services: [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au)
- national debt helpline [www.ndh.org.au](http://www.ndh.org.au)
- [www.energy.gov.au](http://www.energy.gov.au)
- [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

You can talk to a financial counsellor from anywhere in Australia by ringing the National Debt Helpline on 1800 007 007 (9.30 am – 4.30 pm Monday to Friday). Visit financial counselling services [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au).

### What you must do

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

## We can help you save energy

**Using less energy can save you money.** We hereby refer you to the Energy Made Easy website [www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au).

## We will work with you

If we agree to providing you hardship support, we will not make changes to your plan without your agreement.

For example, we will not put you on a shortened payment frequency unless you agree first.

We do not

- charge late payment fees
- require a security deposit



## Complaints

We welcome your feedback to improve our service to you. If you're unhappy with our services, hardship policy or feel we have not met its objectives, contact us and **we'll address your concerns promptly, fairly and with empathy.**

You can contact us by phone, email or letter to make a complaint. We aim to resolve your complaint or dispute immediately. If we are unable to resolve it immediately, we will advise you of the expected timeframe for resolution. More information to our approach is outlined in our Dispute Resolution Policy. For more information, visit our website [energyintel.com.au/complaints](http://energyintel.com.au/complaints).

### Call us

1300 277 233 business days between 9 am to 5 pm (AEST/AEDT)  
+61 3 9087 2663 for international calls

Press option *ONE* for Accounts and then option *TWO* for account and payment queries.

### Fax to us

+61 3 8610 2046

### Write to us

Energy Intelligence  
Level 2 / 789 Toorak Rd,  
Hawthorn East VIC 3123

### Email Us

[support@energyintel.com.au](mailto:support@energyintel.com.au)

### PRIVACY STATEMENT

Energy Intelligence is committed to complying with its obligations under the National Privacy Act as contained in the newly amended privacy legislation which came into effect on 21 December 2001 and preserving and respecting the privacy and confidentiality of our Customers.

A complete privacy policy is located at [energyintel.com.au/privacy-policy](http://energyintel.com.au/privacy-policy) and is updated from time to time.

## Our Service

To provide better service to you, we may request personal details such as your name, address, telephone number or e-mail address.

If you choose to withhold requested personal information, we may not be able to provide you with the customer service you require should that depend on the collection of that information, particularly if the collection of that information is required by law.



## Contact Us

If you would like to contact us about our Hardship Policy or your account, feel free to reach out to us through the various ways below. Our specially trained customer service team members are here to help.

Phone

**1300 277 233** business days between 9 am to 5 pm (AEST/AEDT)  
**+61 3 9087 2663** for international calls

Fax

**+61 3 8610 2046**

Postal Address

**Energy Intelligence**  
**Level 2 / 789 Toorak Rd**  
**Hawthorn East VIC 3123**

Email

[support@energyintel.com.au](mailto:support@energyintel.com.au)

Web

[energyintel.com.au](http://energyintel.com.au)

Large Print Copy

A large print copy of this document is available on request by calling  
1300 277 233.

