Hardship Policy

ACT | NSW | QLD | SA | TAS

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1. Introduction

1.1. This Policy applies to all residential customers living in Queensland, New South Wales, the Australian Capital Territory, South Australia and Tasmania who find it hard to pay their energy bills due to hardship. You might experience hardship because of factors like:

1.1.1. death in the family

1.1.2. household illness

1.1.3. family violence

1.1.4. unemployment

1.1.5. reduced income.

1.2. This Policy explains:

1.2.1. what we will do to help you manage your energy bills

1.2.2. how we consider your circumstances and needs

1.2.3. your rights as a customer in our hardship program.

1.3. You can ask a support person to contact us, such as:

1.3.1. a financial counsellor

1.3.2. someone who helps you manage your energy bills.

1.4. We need your permission to talk to your support person.

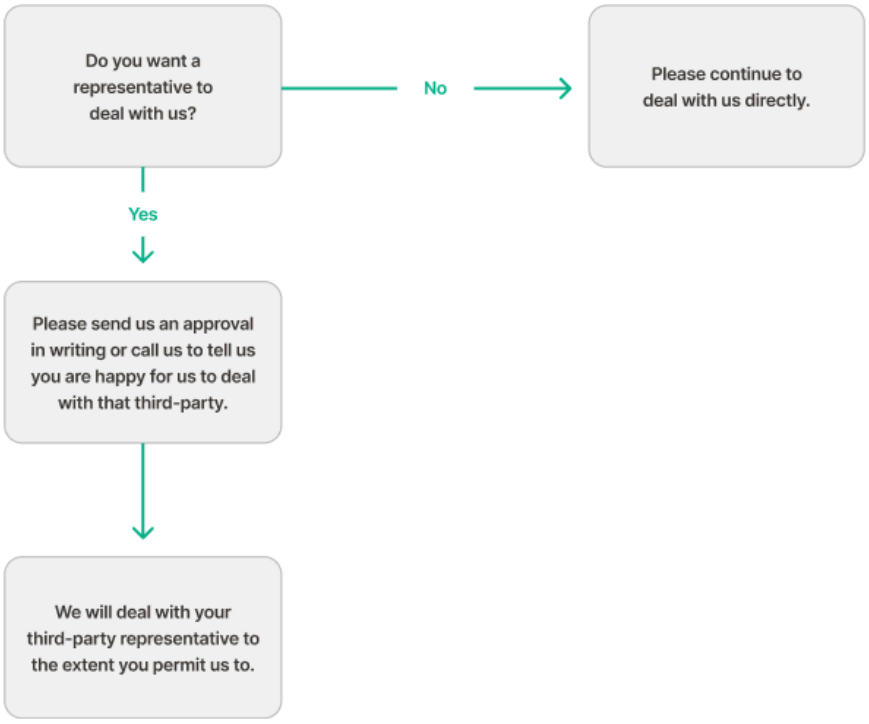
Support person

1.5. You may give your permission for us to contact a third-party support person via whatever means are convenient for you.

1.6. If you would like a support person to represent you, you may request this at any time, by calling, emailing or writing to us. We will accept your consent via whatever means are convenient to you.

1.7. Where you have elected a support person to act on your behalf, we will engage with the support person as we would with you.

1.8. We will ensure that your instructions and consent are properly recorded, so you won't need to provide the same information repeatedly. The diagram below summarises our approach:



2. About our Hardship Policy

2.1. We support customers who are experiencing hardship. Electricity is an essential service, so we must do as much as possible to help you maintain access to your supply.

2.2. We have developed this Hardship Policy in accordance with the AER's Hardship Guideline to provide consistent and compliant support to all our customers. We believe early intervention is the best way to help customers who face financial difficulty pay their bills and prevent an accumulation of energy debt which could ultimately threaten a customer's energy supply.

2.3. We have systems in place to ensure that we meet our obligations with respect to customer hardship in:

2.3.1. The National Energy Retail Law

2.3.2. National Energy Retail Rules

2.3.3. The AER Customer Hardship Policy Guideline

2.3.4. This Customer Hardship Policy.

3. Our Hardship Commitment

3.1. As a Flo Energy Australia customer, we will:

3.1.1. Provide you with clear information in a timely manner on what assistance is available to you under this Policy, when it is reasonable to do so, including when you contact us.

3.1.2. We will monitor payment histories for late or missed payments and proactively reach out to offer advice or assistance. We consider every interaction with our customers an opportunity to identify early signs of financial hardship.

3.1.3. As soon as reasonably practicable, provide you with the assistance you are entitled to under this Policy.

3.1.4. Be respectful, compassionate and treat your circumstances with sensitivity and respect for your privacy.

3.1.5. Take into account all of your circumstances which we are aware of, and, on that basis, act fairly and reasonably in dealing with a customer who is experiencing payment difficulties due to hardship.

3.1.6. Provide you equitable access to this Policy and ensure that it is consistently applied in a transparent way.

3.1.7. Waive any late payment fees if you are enrolled in the Hardship Program.

3.1.8. Maintain customer assistance programs, such as affordable payment plans.

3.1.9. Regularly monitor your account during your participation in our Hardship Program, including quarterly reviews of your payment plan to make sure it remains affordable and you are receiving the right assistance at the right time.

3.1.10. Be transparent, accessible, and communicate with you, your nominated support person, financial counsellors and community assistance agencies when necessary.

3.1.11. Not disconnect your energy supply while you are in our Hardship Program.

4. Accessing our Hardship Policy

4.1. You can access a printable version or download an electronic copy of our Hardship Policy on the homepage of our website www.floenergy.com.au/support/hardship. If you are unable to access our website, we can provide you with a copy of this policy for free in another way. Please contact us if you would like us to provide you with a copy by email or send you a copy by post.

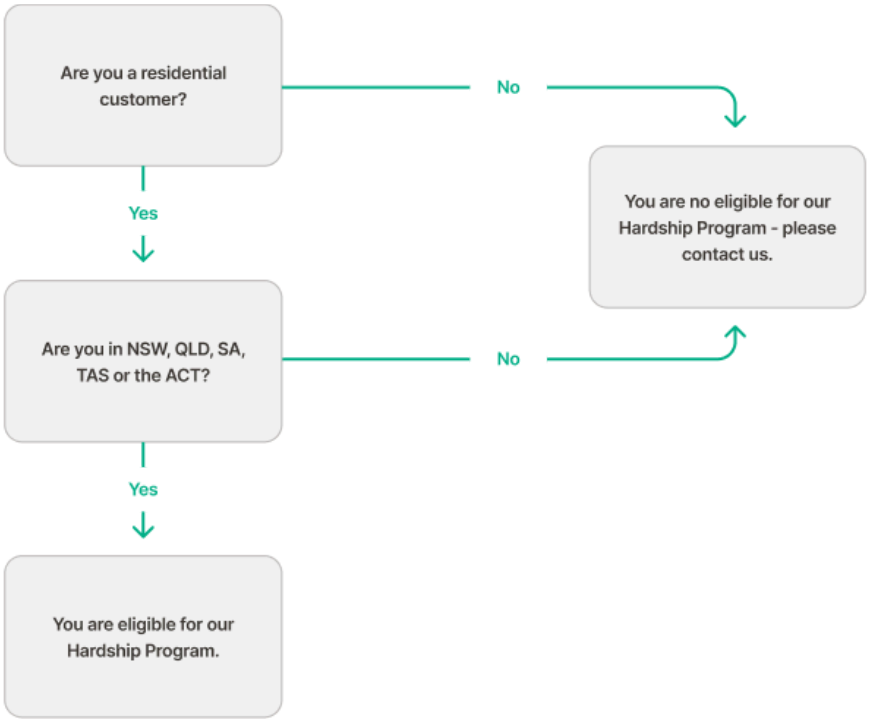
5. Eligibility for Flo's Hardship Program

5.1. A customer experiencing hardship is a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. This situation can arise as a result of a variety of factors, both long and short term, and some of them are set out in the introduction to this policy.

5.2. If you are experiencing an inability to pay your Flo Energy Australia Pty Ltd energy bill for whatever reason, please contact us.

5.3. We will direct you to this Policy and our Hardship Program if we believe you might be experiencing hardship.

5.4. The diagram below sets out whether you are eligible to participate in our Hardship Program:



5.5. If we decide that you are ineligible for our Hardship Program, we will contact you and let you know of the reasons why.

5.6. You have the option to exit the Hardship Program at any point. Should you choose to leave because you are switching to a different energy retailer or no longer need our energy services, we will reach out to discuss potential payment arrangements for any outstanding debts. We will ensure that any proposed arrangements align with the principles of our Hardship Policy, which include:

5.6.1. Assessing your ability to pay

5.6.2. Offering protection against debt collection activities

5.6.3. Waiving late payment fees.

6. Re-entry into Flo's Hardship Program

6.1. If you have previously been removed from or chose to leave our Hardship Program, but then want to re-enter, your application for entry will be assessed as if you were entering the hardship program for the first time. Your eligibility will be assessed based on whether you are experiencing financial difficulties due to hardship and meet the eligibility requirements above.

6.2. In no case will we refuse you entry into our Hardship Program on the basis of a need for you to meet any special condition.

7. What we will do to help you

7.1. We will tell you about our Hardship Program if:

7.1.1. you tell us you are having trouble paying your bill

7.1.2. you are referred to our program by a financial counsellor or other community worker

7.1.3. we are concerned that you may be experiencing financial hardship.

7.2. We will recommend you speak to a staff member to help you join our Hardship Program if you have:

7.2.1. a history of late payments

7.2.2. broken payment plans

7.2.3. requested payment extensions

7.2.4. received a disconnection warning notice

7.2.5. been disconnected for non-payment.

7.3. We can also support you to join our Hardship Program if you tell us:

7.3.1. you are eligible for a relief grant or other emergency assistance

7.3.2. you have personal circumstances where hardship support may help. For example, death in the family or job loss.

7.4. You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

7.5. Our staff are specially trained to help you with hardship. Staff will:

7.5.1. ask you a few questions about your circumstances

7.5.2. work out if you can join the Hardship Program.

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

7.7. If you are accepted into our Hardship Program, we will:

7.7.1. tell you if you are on the right energy plan or if there is a better plan for you

7.7.2. tell you about government concessions, relief schemes or energy rebates you may be able to receive

7.7.3. give you ideas about how to reduce your energy use

7.7.4. talk to you about a payment amount that suits your circumstances

7.8. We can send you a free copy of our Hardship Policy.

7.9. Our Hardship Policy will be sent to you via your preferred form of written communication.

8. Payment options

What we will do

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

8.1.1. payment plans

8.1.2. Centrepay.

8.2. When you are in our Hardship Program, we will offer you flexible payment options to suit your individual situation.

8.3. To make your payment plan, we will consider:

8.3.1. how much you can pay

8.3.2. how much you owe

8.3.3. 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.

8.4. We will offer a payment plan to suit your situation. This will include payments to cover:

8.4.1. what you owe

8.4.2. an amount to cover your energy use.

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

8.5.1. who you can contact for more help

8.5.2. how long the payment plan will go for

8.5.3. the amount you will pay each time

8.5.4. how many payments you need to make

8.5.5. when you need to make your payments (this is also called the frequency of the payments)

8.5.6. how we worked out your payments.

8.6. You can choose to use Centrepay, if you are eligible.

8.7. 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.

8.8. 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.

8.9. Depending on the rules in our Hardship Policy, we may be able to remove some debt, fees or charges you owe.

8.10. If you miss a payment, we will contact you to see if you need help. We will contact you by your preferred form of communication to advise you of the broken payment plan, assistance available and next steps.

8.11. If we are unable to reach you, Flo will make a second attempt. If there's still no response after this, a third attempt will follow. Once we establish contact, we can discuss and adjust the plan as well as explore additional assistance options available.

8.12. If we are unable to establish contact, Flo will attempt further contact using other methods available. Additionally, we will notify you in writing of missed payment plans or failed direct debits. You will have 10 business days from our first contact attempt to get in touch with us. Failure to respond within this period will result in your removal from the Hardship Program, and our standard debt collection process will resume.

What you must do

8.13. Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

8.14. Tell us if your contact details change.

8.15. We may stop helping you if you:

8.15.1. stop making payments under your plan

8.15.2. do not tell us when your contact details change.

8.16. If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

8.16.1. we do not have to offer you another plan

8.16.2. we might disconnect your energy.

9. Successful completion

9.1. If you have successfully completed a payment plan or have been able to meet all outstanding payment obligations to Flo Energy Australia Pty Ltd, you can request to be removed from the hardship program at any time.

9.2. Once confirmed, we will contact you confirming successful completion of the payment plan. You will then be returned to Flo Energy Australia Pty Ltd's standard billing and collection cycles.

Steps we will take

9.3. We will take the following steps to help you complete our Hardship Program:

9.3.1. Adhere to our Hardship Commitments;

9.3.2. Provide you with the supports outlined in this policy; and

9.3.3. Communicate with you regularly.

Changing a payment plan

9.4. Either at your request, as needed including where you fail to make payments under a payment plan, or as a result of our quarterly reviews, payment plans can be modified. It is important for you to stay in contact with us, should your circumstances change so we can agree to any plan revisions.

Leaving a payment plan

9.5. You can return to standard billing and collection cycles if you complete the payment plan or pay any previous bill arrears.

9.6. If you stop meeting your instalment payments Flo Energy Australia Pty Ltd will attempt to contact you by your preferred method as outlined under clause 8, to discuss whether changes need to be made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.

9.7. If, as a participant in the hardship program, you fail to make payments as per the agreed payment plan or refuse to engage with us, you will default back to our standard debt collections process.

9.8. When you are enrolled in the Hardship Program it is important that you notify us of any changes in your circumstances, such as relocating, altering your payment method, or if you foresee difficulty with future payments. Prompt communication enables us to provide support through various options, including:

9.8.1. modifying your payment method, frequency, or instalment amounts

9.8.2. seeking guidance from financial counselling services

9.8.3. strategies to decrease energy consumption

9.8.4. additional support possibilities

It is essential to respond to any contacts from us regarding further payment arrangements or past due payments, as non-response may lead to a discontinuation of assistance.

9.9. Disconnection and debt collection are Flo Energy Australia Pty Ltd's absolute last resort.

10. Other supports to help you pay your energy bill

10.1. Depending on the state or territory you live in, there are other supports to help you pay your energy bills.

What we will do

10.2. We will tell you about other ways you can get help to pay your energy bill, such as:

10.2.1. government relief schemes

10.2.2. energy rebates

10.2.3. concession programs

10.2.4. financial counselling services.

What we need you to do

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

11. Information about government concessions and rebates

11.1. There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES (Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions.

11.2. Further information on relevant assistance programs can be found by visiting the following websites:

11.2.1. New South Wales, visit www.energy.nsw.gov.au/energy-consumers/financial-assistance

11.2.2. Queensland, visit www.communities.qld.gov.au or call 13 74 68

11.2.3. South Australia, visit www.dcsi.sa.gov.au or call 1800 307 758

11.2.4. ACT, visit www.acat.act.gov.au

12. Information about financial counselling and advice

12.1. We encourage those customers within our Hardship Program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with you to help you take control of your finances. To find a financial counsellor in your area, please phone 1800 007 007 or visit http://www.financialcounsellingaustralia.org.au.

12.2. Further, the National Debt Helpline is a not-for-profit service that helps people tackle their debt problems and offer free, independent and confidential advice. Visit http://www.ndh.org.au/

13. Further information about Centrepay

13.1. Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to set up and manage regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

13.2. Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting http://www.humanservices.gov.au/customer/services/centrelink/centrepay.

14. Our programs and services

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

14.1.1. Flexible payment options;

14.1.2. Review of your tariff to determine if another one of our tariffs would be more appropriate;

14.1.3. Information about your energy use;

14.1.4. Advice on how you can reduce your energy use;

14.1.5. Advice on concessions and other assistance that may be available to you.

What we will do

14.2. We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

15. We want to check you have the right energy plan

What we will do

15.1. 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:

15.1.1. explain why the plan is better

15.1.2. ask if you'd like to transfer to the new plan for free.

15.2. We will only talk to you about energy plans we can offer.

16. We will work with you

16.1. If you have joined our Hardship Program, we will not:

16.1.1. charge late payment fees

16.1.2. require a security deposit

16.1.3. make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

17. We can help you save energy

17.1. Using less energy can save you money.

What we will do

17.2. 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

17.3. Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

17.4. These websites offer some good advice on energy savings tips to help you understand how your household appliances and energy usage affect your energy bills:

17.4.1. http://yourenergysavings.gov.au

17.4.2. http://www.energyrating.gov.au

17.4.3. https://www.choice.com.au

17.4.4. https://www.moneysmart.gov.au

Energy Audits

17.5. Please give us a call or email us to find out if you may be eligible for an over the phone or in-home energy audit. We will conduct an initial assessment to determine whether you would benefit from an energy audit, and if so, we can help organise one for you. After our initial assessment we will provide a quote for the in-home energy audit and we'll discuss ways we can help you. You are not required to agree to an in-home energy audit to be accepted into our Hardship Program.

18. What we will do to help you

18.1. We recognise the need to ensure that we communicate effectively with customers with different needs including:

18.1.1. customers with low English literacy, including customers from culturally and linguistically diverse backgrounds

18.1.2. customers without internet access

18.1.3. customers with disability, and

18.1.4. customers in remote areas.

18.2. We will ensure that our customers have support with respect to communicating about the Hardship Policy and Hardship Program including:

18.2.1. Referral to language services where available or appropriate;

18.2.2. Communicating in accordance with the customer's preferred method of communication; and

18.2.3. Referral to services that support customers with disabilities.

18.3. If you have not indicated a preference for how you wish to receive written communication, we will send any relevant documents to you via post.

18.4. We will provide bills and documentation in large print on request by calling us on 1800 57 33 88.

18.5. If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450.

18.6. If you are deaf or have a hearing or speech impairment, please call the National Relay Service on 133 677.

18.7. If you have any difficulty accessing these services, our staff can help you to do so.

19. Contact us

19.1. If you find you are struggling to meet your payment obligations or wish to discuss forms of assistance that may be available to you, please contact us as soon as possible by:

19.1.1. Email: hello@floenergy.com.au

19.1.2. Phone: 1800 573 388

19.2. If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 131 450.

19.3. If you are deaf or have a hearing or speech impairment, please call the National Relay Service on 133 677.

20. Complaints

20.1. Flo Energy Australia Pty Ltd will work with you to resolve any complaints you may have. If you have a complaint, you can contact us by email hello@floenergy.com.au or post at PO Box 448 Flinders Lane Melbourne Victoria, 8009. You can also call 1800 573 388 to leave a complaint.

20.2. You can find a copy of our Standard Complaints and Dispute Resolution Procedures on our website www.floenergy.com.au/support/complaints.

20.3. What we do when we receive a complaint:

20.3.1. Acknowledge any complaint received as soon as possible;

20.3.2. Begin an investigation into the reasons for a complaint;

20.3.3. Keep you updated about the investigation and any proposed resolution;

20.3.4. Notify you as soon as possible of the outcome of our investigation and any proposed resolution.

If you are unhappy with the outcome, you can submit your complaint to the Energy and Water Ombudsman in your state. The ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

Queensland
Energy and Water Ombudsman Queensland (EWOQ)
Telephone: 1800 662 837
Website: www.ewoq.com.au

New South Wales
Energy & Water Ombudsman NSW (EWON)
Telephone:1800 246 545
Website: www.ewon.com.au

Australian Capital Territory
ACT Civil and Administrative Tribunal (ACAT)
Telephone: 02 6207 1740
Website: www.acat.act.gov.au

South Australia
Energy & Water Ombudsman SA (EWOSA)
Telephone: 1800 665 565
Website: www.ewosa.com.au

Tasmania
Energy Ombudsman Tasmania
Telephone: 1800 001 170
Website: https://www.energyombudsman.tas.gov.au/

21. Training

21.1. Our staff (including any employees, independent contractors, sub-contractors, agents, and other third parties who work with us and deal with our customers) will receive face-to-face and online training in line with our internal policies and as required by the regulations on:

21.1.1. answering customer queries about the customer Hardship Policy and Hardship Program, and

21.1.2. identifying customers experiencing payment difficulties due to hardship, and

21.1.3. assisting customers experiencing payment difficulties due to hardship.

21.2. Our training programs will be regularly reviewed and updated in line with regulatory changes, guidance issued by the Australian Energy Regulator and in accordance with good practice. Whenever the Hardship Policy or training materials are updated, staff will receive refresher training to ensure that their knowledge is up to date.

21.3. A record of training will be kept for all staff.

22. Privacy

22.1. Flo Energy Australia Pty Ltd is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth) and Australian Privacy Principles. Please visit our Privacy Policy for more information.

23. Review of the policy

23.1. This policy will be reviewed at least every two years.