



Policy

Powerdirect Victorian Hardship Policy

Payment Support Victoria (Victorian customers)

This policy relates to: All Powerdirect Victorian residential customers with electricity and/or gas accounts.



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1. What is Powerdirect Payment Support Victoria

Powerdirect Payment Support Victoria is Powerdirect's Victorian payment difficulty program, which is in accordance with the *Electricity Industry Act*, *Gas Industry Act*, and the *Energy Retail Code of Victoria* which sets out retailers' obligations, minimum customer entitlements and take precedence over this hardship policy in all circumstances.

The program is available to Victorian residential customers who are experiencing temporary or long-term payment difficulties that make paying their gas and/or electricity bills difficult.

Our team will work with customers to provide assistance for their individual needs and establish a personalised payment plan. Whilst customers are actively participating in the *Powerdirect Payment Support Victoria* program, which includes adhering to their agreed payment plan, we will ensure the customers' home is not disconnected and there is no collection action on their account.

The *Powerdirect Payment Support Victoria* program forms part of Powerdirect's 'shared responsibility model'. Under this model, energy retailers, the government, community groups and customers should all share responsibility for assisting customers in financial hardship:

- > Customers should actively engage with their energy retailer as soon as possible to inform them of any difficulty they are having paying their bill, including being available to respond to contact to enable retailers to assist customers facing difficulty. Retailers, community groups and government agencies should all work with customers to encourage them to make this contact and discuss their circumstances openly;
- > It is imperative that customers inform Powerdirect of how much they can pay, and we will work with you to establish an appropriate payment plan. Where appropriate we can refer you to support services such as financial counselling (however we will not require you to provide personal or financial information as a condition of receiving assistance under *Payment Support Victoria*);
- > Government should continue to assist customers in financial hardship through the provision of concessions and grant programs. Ultimately, where a customer has insufficient income for life's essentials, government should provide appropriate income support; and
- > Community groups should assist in the identification of customers experiencing payment difficulty and provide information on, and assist customers access to, available support.

1.1. Purpose

The purpose of this policy is to highlight the key features of the *Powerdirect Payment Support Victoria* program and outline your customer entitlements in accordance with the *Energy Retail Code of Victoria* and other relevant legislation.

1.2. Scope

This policy applies to all Powerdirect Victorian residential customers, with active electricity and/or gas accounts. Non-residential customers and customers outside Victoria are ineligible for *Powerdirect Payment Support Victoria*. For customers who fall outside Victoria and require hardship assistance, please visit the Powerdirect website on powerdirect.com.au to obtain information on how the *Powerdirect Staying Connected* program operates in other states.

2. How Powerdirect Payment Support Victoria works in Victoria

Powerdirect's *Payment Support Victoria* program offers a number of flexible payment options to assist you in taking early action to manage your payments, avoid getting into arrears and reduce the risk of disconnection.

2.1. Standard Assistance

The following standard assistance payment options are available to Victorian residential customers who are not in arrears, or who have arrears of less than \$55 (including GST):

- > Making equal payments at regular intervals determined by Powerdirect;
- > Providing options for making payments at different intervals; and
- > Paying for energy use in advance.

2.2. Tailored Assistance 1

Tailored Assistance 1 is available to residential customers in Victoria who are in arrears greater than \$55 (including GST) and are able to pay the full cost of their ongoing energy use but require assistance in managing these arrears.

2.2.1. Entitlements

If you are a customer in arrears and **can** pay the full cost of your ongoing energy use, you will be entitled to the following assistance:

- > Repayment of your arrears over not more than 2 years by making payments at regular intervals of up to one month;
- > Advice from Powerdirect about payment options that would enable you to repay your arrears over a period of two years or less;
- > Specific advice about the likely cost of your future energy use and how this cost may be lowered; and
- > Specific advice about any government and non-government assistance (including Utility Relief Grants and energy concessions) that may be available and could help you meet your energy costs.

2.2.2. Payment proposals

As part of Tailored Assistance 1, Powerdirect will accept any payment proposal that complies with the Energy Retail Code and:

- > Provides for the making of payments of equal amounts at regular intervals of up to one month; and
- > Would result in your arrears being fully paid in no more than 2 years after the first payment; and
- > Provides for payments for energy use being made together with payments to reduce arrears; and
- > Is based on a reasonable forecast of your energy use over the period of the arrangement.

We may exercise our discretion in accepting a payment proposal that does not meet these criteria, but we are not obligated to do so for all customers.

On accepting a payment proposal, we will provide you with a written schedule of payments showing:

- > The total number of payments to be made to pay the arrears; and
- > The period over which the payments are to be made; and
- > The date by which each payment must be made; and
- > The amount of each payment.

2.2.3. Failure to make payment

If, after agreeing to a payment plan, you fail to make your agreed payment/s by the due date, we will contact you to discuss putting forward a revised payment plan. Following this, if you fail to take reasonable action towards paying for your on-going energy use and arrears, we may remove you from the program.

2.3. Tailored Assistance 2

2.3.1. Entitlements

If you are a customer with arrears greater than \$55 (including GST) and **cannot** pay the full cost of your ongoing energy use, you are entitled to the following assistance:

- > Specific advice about the likely cost of your future energy use and how this cost may be lowered;
- > Specific advice about any government and non-government assistance (including utility relief grants and energy concessions) that may be available and could help you meet your energy costs;
- > Practical assistance to help you lower your energy costs. This will include the following:
 - > A transfer to the tariff that is most likely to minimise your energy costs (based on your pattern of energy use and payment history);
 - > Practical assistance to help you reduce your use of energy, based on your pattern of energy use and individual living circumstances (where there is scope for such action to be taken);
 - > Information about how you are progressing towards lowering your energy costs given at sufficient intervals for you to be able to adequately assess that progress;
 - > A period of at least 6 months during which:
 - Repayment of your arrears is put on hold; and
 - You pay less than the full cost of your on-going energy use while working to lower that cost.

2.3.2. Practical assistance

Practical assistance will vary depending on your circumstances but may include gas and/or electricity audits completed either via self-service; with assistance from Powerdirect; or, in certain cases (and with your permission) in your home. Energy audits provided as part of practical assistance will be provided at no cost to the customer.

Where appropriate, and at the discretion of Powerdirect, practical assistance may also include the provision of replacement electrical or gas equipment (either wholly or partly at the expense of Powerdirect) and/or flexible options for the purchase of replacement electrical or gas equipment.

If you do not meet your responsibility to implement practical assistance we will contact you to identify an implementation timeframe to help you lower your ongoing energy costs.

2.3.3. Extensions

Powerdirect may choose to extend the period in which your arrears are put on hold if we believe that this extension would assist you to continue to lower the cost of your energy use.

2.3.4. Entitlements at the end of your assistance

Where you have had your arrears put on hold for a period you may, at the end of that period, exercise the entitlements outlined in sections 2.1 and 2.2 above.

2.3.5. Overall balance on hold increases

Please note that while you are paying less than the cost of your ongoing energy use, you will accumulate further arrears which will be added to your overall balance owing, so we encourage you to propose a payment arrangement that limits this increase in arrears.

2.3.6. Failure to make payment

If, after agreeing to a payment plan, you fail to make your agreed payment/s by the due date, we will contact you to discuss varying the amount payable and/or the frequency of the payments. Following this, if you fail to take reasonable action towards paying for your on-going energy use and arrears, we may remove you from the program.

3. Commitment

The *Powerdirect Payment Support Victoria* program is all about providing you with extra support when you need it. Partnering with you and sharing the responsibility is critical to ensure you have every opportunity to get back on track.

3.1. Our Powerdirect Payment Support Victoria commitments

If you have not paid a bill by the due date and owe \$55 or more (inclusive of GST), we will contact you within 21 business days and provide you with information about your entitlement to assistance under *Payment Support Victoria* and how you can access it. You can also contact us to find out more.

We'll give you at least 6 business days to review this information and get in contact with us to discuss a payment proposal and/or request further information.

Under the *Payment Support Victoria* program, Powerdirect will offer innovative and effective solutions when you face payment difficulties, and will ensure you receive:

- > Empathetic and respectful interaction;
- > Fair and reasonable payment plans;
- > Consistent and transparent access to the *Powerdirect Payment Support Victoria* program;
- > Proactive information on the financial and non-financial support available;
- > Protection from disconnection when actively participating in the program;
- > Continued education and information on managing the cost of energy;
- > Access to energy saving products and programs where applicable;
- > Confirmation that you've been accepted into our *Powerdirect Payment Support Victoria* program; and
- > A welcome pack which will also contain a link to view Powerdirect's hardship policy online.

3.2. Powerdirect Payment Support Victoria customer commitments

To ensure you continue to receive the support you require and have every opportunity to get back on track, you will need to actively engage with us by making your agreed payments and notifying us if your circumstances change. Failure to do this may result in you being removed from the program. To ensure that you are getting the most out of the program, we encourage you to:

- > Demonstrate a willingness to pay for your energy use;
- > Agree to participate in the program and adhere to the agreed payment arrangements;
- > Work with Powerdirect to sustainably reduce your energy usage (where possible);
- > Ensure that you are available to discuss your payment plan and consumption details at regular intervals (which will be communicated to you by Powerdirect);
- > Inform us if there is any change in your circumstances;
- > Respond to contact from Powerdirect;
- > Provide contact details and an alternative contact person if appropriate, and ensure these details are kept up to date;
- > Contact Powerdirect immediately if you are unable to meet any of your commitments; and

- > Ensure you take appropriate steps not to accumulate further debt
- > Complete any relevant paperwork relating to government or other grants

3.3. Contingent on a customer's circumstances

Powerdirect will regularly liaise with you and review your account to ensure that the plan is suitable for your needs and is being adhered to. Under our case management system, reviews will be triggered by:

- > Missed payments;
- > Abnormal consumption;
- > If the account is in credit;
- > If the account is finalised; and
- > A scheduled review.

From time to time, it may be necessary for Powerdirect to discuss with you the possibility of increasing your regular payments in order to align payments more closely with your ongoing consumption and the reduction of debt.

3.4. Remaining on the program

The *Powerdirect Payment Support Victoria* program is designed to help you stay on track and manage your situation to achieve a sustainable outcome. We will continue to provide you with assistance whilst you are actively participating in the program or until you are no longer facing payment difficulties.

If you do not take reasonable action towards making your agreed payments, or actively engage with us should your circumstances change, we may remove you from the program and you may subsequently be disconnected.

Before removing you from the program we will make attempts to contact you, including written communication. If you are removed from the program, we will provide you with a letter confirming this and containing information on how to obtain further assistance.

4. Financial and non-financial support

The Powerdirect Payment Support Victoria program aims to ensure you have been offered all available support, allowing you opportunities to improve your situation. Some types of support will be determined on a case-by-case basis.

4.1. Centrepay and other payment methods

Centrepay is a free voluntary bill paying service where deductions come from your Centrelink payments and can be used to pay your energy bills. If you are receiving Centrelink benefits, we recommend you setup scheduled payments through Centrepay. We encourage you to speak with us to ensure you understand more about how this service works.

If you are unable to use Centrepay, Powerdirect also offers a number of other ways to make payments. Other payment methods Powerdirect offer and which may meet your circumstances, include:

- > BPAY
- > Direct debit
- > Credit Card
- > Post Billpay
- > PayPal
- > Cheque or Money Order
- > Australia Post
- > Bill Smoothing
- > Pre-Payment

You can access our most up to date payment information on www.powerdirect.com.au/payments

4.2. Government concession and rebates

Powerdirect is committed to ensuring that our customers on the *Powerdirect Payment Support Victoria* program are getting all the financial support that they are entitled to, including government energy bill assistance programs such as rebates or concessions for low income earners and customers with medical or life support needs.

As part of your customer commitments, we encourage you to apply and maintain your government support entitlements to ensure you can continue to demonstrate you are doing all you can to minimise debt and offset consumption.

To locate the appropriate assistance program and further information within Victoria, log onto services.dhhs.vic.gov.au

4.3. Financial Counselling Services

We understand that there can be many factors contributing towards your payment difficulty, and that you may be faced with balancing competing financial commitments.

Powerdirect believes that financial counsellors provide an important service in helping you work through these difficult financial situations, but they can also connect you with a broader support network.

Alternatively, you can also access financial counsellors through the National Debt Helpline (1800 007 007) which provides free and independent financial advice which considers your entire financial situation.

As an Powerdirect customer on the *Powerdirect Payment Support Victoria* program we may discuss with you the benefits of seeing a financial counsellor to help you get back on track sooner. If you decide to use a financial counsellor, Powerdirect will also work with the financial counsellor, with the aim of providing the most suitable support for your unique set of circumstances.

4.4. Energy Contract Review

Tailored Assistance 2 – Powerdirect will also review your account on a regular basis whilst you are on *Powerdirect Payment Support Victoria* program to ensure that you are on an energy plan that suits your situation. Where a plan is identified, which is more suitable and allows you to reduce your energy charges, we will recommend this to you and seek your explicit informed consent to move you to the plan at no additional cost to you. Powerdirect has discretion to undertake this review for Tailored Assistance 1 customers.

4.5. Energy efficiency advice

We understand that ways to reduce your energy usage may not always be clear. Therefore, Powerdirect will provide simple energy efficiency advice to you that may assist in reducing your energy use and future energy costs. This information may include telephone advice, written information, or referral to undergo a home energy audit upon receiving your permission at Powerdirect's discretion

5. Promoting Powerdirect Payment Support Victoria

Powerdirect Payment Support Victoria has internal and external engagement strategies which are designed to promote awareness about the *Powerdirect Payment Support Victoria* program amongst relevant groups – such as Powerdirect front-line staff, government departments and community organisations.

Information about the program is available on our website www.powerdirect.com.au outlining the benefits of the program that is available to external organisations and customers.

We recognise that customers in hardship are often not aware of their entitlements. Accordingly, these strategies support the promotion of awareness about the *Powerdirect Payment Support Victoria* program for customers who may require additional assistance.

6. Complaint handling

Powerdirect is committed to timely complaint resolution for all our customers.

If customers experience a problem or wish to provide feedback, our Customer Solutions Team are the first point of reference. Customer Solutions can be contacted on **1300 307 966** or via our website at powerdirect.com.au/contact.

We will work with customers to resolve problems quickly in a fair and transparent way. Any feedback received about our products or services will be shared with relevant areas.

If customers are not satisfied with the response they receive, their matter can be escalated to our Complaints Team. Our complaint specialists will work closely with customers to completely resolve their concerns.

Our Complaints Team can be contacted on **1300 307 966**, available 8.30am – 6pm AEST, Monday – Friday or you can write to us at Powerdirect Complaints and Disputes, Locked Bag 14120 MCMC, Melbourne VIC 8001.

We understand the frustration which can occur when something doesn't go to plan. If this happens, we will ask customers to step us through what has occurred and the resolution they are seeking. We will do our best to ensure the matter is resolved fairly and respectfully. Most complaints can be resolved within a few days. If there is a delay or a complaint is complex in nature, we will keep customers informed of progress.

If customers remain dissatisfied with the resolution offered by Powerdirect, customers can have their matter reviewed by the Energy and Water Ombudsman Victoria (EWOV) which is a free service. EWOV can be contacted on 1800 500 509 or via www.ewov.com.au

7. Privacy

At Powerdirect we take customer privacy and protection of personal information seriously. We manage our customer's information in line with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

To assist you with obtaining as much assistance as possible, we may ask you for information needed to:

- > Assist you with completing an application for the Utility Relief Grant scheme
- > Assist with applying concessions to your account
- > Assist with a referral to government and non-government support (where you have consented to the referral)
- > Provide you with tailored practical assistance

Whilst we encourage you to let us know of any circumstances that may affect your ability to make payments and will ask you questions that help us enhance the assistance we provide, we do not make provision of this information a condition to accessing assistance under Payment Support Victoria.



8. Contact us

Having trouble in paying your electricity and gas bill, please contact us on **1300 307 966** (8.30am to 6pm AEST, Monday to Friday).

Powerdirect Payment Support Victoria also has an interpreter service available for customers whose first language is a language other than English. Literature in relation to the Powerdirect Payment Support Victoria program will be translated into other languages to improve accessibility for culturally and linguistically diverse communities. To access this service, please contact us on **1300 307 966**.

A TTY service is available for customers who are hearing impaired. To access this service, please contact us on 133 677 quoting 1300 664 358.