

<Front cover>

3 x images: 'montage' single person, family and couple: representing the message that anyone can find themselves in financial hardship.

Scott: the images need to represent our customer base – many of our customers are Aboriginal so if we could have some images that represent that as well as Anglo. Any questions on that just give me a call.

<Title>

Financial Hardship and your electricity bill:
we're here to help



<Contents>



Sometimes bills are hard to pay.

All sorts of things can happen that make it hard to pay bills: a relationship breakdown, losing a job or becoming seriously ill are just a few.

We hope these things don't happen to our customers but we know they can and anyone can find themselves in financial hardship. That's why we are here to help.

This brochure is designed to help you understand what financial hardship is and, if you find you are unable to pay your electricity bill, the ways we can help.

The best thing to do is contact us as soon as you start having problems paying your electricity bill.

The sooner you call, the more we can help.

Contact us:

Residential

1800 461 499

1800 267 926

Payment assistance

Business

1800 267 926

1800 737 036

Option 4 then option 3

Interpreter service

Complaints

13 14 50

1800 267 926

TTY

Visit our website

www.horizonpower.com.au

This document is available in large print on request

<What is financial hardship?>

The WA Economic Regulation Authority defines financial hardship as:

A state of more than immediate financial disadvantage which results in a residential customer being unable to pay an outstanding amount as required by the retailer, without affecting the ability meet basic living needs of the residential customer or a dependant of the residential customer.

This could be short term where you find one bill particularly hard to pay or, it could be long term, meaning you find it repeatedly hard to pay your bill.

PIC

<How can we help you?>

We want to provide meaningful assistance to our customers who are experiencing financial difficulties and lessen the possibility of disconnection.

Our customer service team is able to help with queries regarding payment difficulties and financial hardship. They understand the sensitive nature of this situation and it is our policy to always treat you with dignity and respect.

If you are having difficulties paying your bill the best thing to do is call us as soon as you start experiencing difficulties. The sooner you let us know what is going on, the more we can help you.

For short term issues we might be able to arrange a payment plan or give you more time to pay.

For longer term issues there could be rebates or concessions that you are entitled to apply for

When reviewing our hardship policy, we will consult with relevant financial hardship representatives and organisations.

We also have services for customers who require interpreters or assistance due to hearing, sight or speech impairments.

Contact details

Residential

1800 267 926

Business

1800 737 036

Interpreter service

13 14 50

TTY

1800 461 499

<Rebates and subsidies>

Horizon Power provides a number of rebates and subsidies to eligible customers. Rebates and subsidies are types of discounts and contributions toward the cost of electricity, provided by the State Government.

The table below outlines what rebates and subsidies are available and what you must have to be eligible.

If you have at least one of the following cards, you could be eligible for these rebates:

Centrelink Health Care Card	<ul style="list-style-type: none">• Account establishment fee rebate• Energy Assistance Payment• Dependent child rebate• Reduced meter testing fee
Centrelink Pensioner Concession Card	
Veteran’s Affairs Gold Card	
Veteran’s Affairs Pensioner Concession Card	

You could be eligible for further rebates from the State Government. You can see these and more at: www.concessions.wa.gov.au

There are other rebates available to our customers. These have special conditions in addition to needing one of the eligible concession cards mentioned:

Rebate	Special conditions
Air conditioning rebate	<p>You must have dependent children as well as a Centrelink Health Care, Pensioner Concession or Veteran's Affairs Gold Card.</p> <p>If you don't have dependent children, you must hold one of the following:</p> <ul style="list-style-type: none"> • WA Seniors' card • Pensioner Concession Card • Commonwealth Seniors Health card <p>Further eligibility criteria do apply, dependent on where you live. Call us on 1800 267 926 to find out more.</p>
Hardship Utility Grant	<p>Eligibility depends on personal financial circumstances.</p> <p>Call us on 1800 267 926 to find out more.</p>
Life Support Equipment Electricity Subsidy Scheme	<p>For people dependent on specified life support equipment at home.</p> <p>Call us on 1800 267 926 to find out more.</p>
Thermoregulatory Dysfunction Energy Subsidy Scheme	<p>For people suffering chronic medical conditions that prevent them from regulating body temperature.</p> <p>Call us on 1800 267 926 to find out more.</p>

More information about these rebates is also available on our website: www.horizonpower.com.au

<We need your help as well>

If you're having trouble paying your bill, we will do our best to help you.

We just need you to:

- contact us as soon as you begin having financial difficulties (see: contact details at the bottom of this page);
- advise us if you have a concession card and what type it is: this will help us identify any rebates or subsidies you could be eligible for;
- understand energy efficiency to save electricity (and your money) where you can;
- tell us if you would like to speak with a financial counsellor, we can refer you to a Registered Financial Counsellor in your area;
- agree on a reasonable payment arrangement and method of payment; and
- contact us on one of the below numbers if you are unable to meet your agreed payment arrangements, to discuss a revision of your existing payment plan, or an extension.

If you do not make the agreed payments and have not contacted us to make alternative payment arrangements, your electricity could be disconnected and the costs of debt recovery, by Horizon Power or our appointed debt collection agency, may be passed onto you. This situation can be avoided if you make the agreed payments or contact us if you are experiencing difficulty making them.

If you have made a payment arrangement with us and cannot make the payments please call us on:



Residential

1800 267 926

Business

1800 737 036

Interpreter service

13 14 50

TTY

1800 461 499

<Payment difficulty>

Horizon Power can assist eligible customers experiencing payment difficulties with, :

- confirmation that you have applied for and are receiving any government rebates to which you are entitled to. You will be referred to the appropriate agency for any discounts or rebates to which you are entitled to, under any government scheme that Horizon Power does not administer;

To view information about concessions and other financial assistance, please see Horizon Power's website under For home, concessions, rebates and subsidies at <http://horizonpower.com.au>, and the WA Social Concessions Portal website at <http://www.concessions.wa.gov.au>;

- additional time to pay a bill;
- an interest and fee free payment plan or other arrangement where you are given additional time to pay a bill or pay arrears;
- Horizon Power will accept payments in advance at no additional cost to enable you to receive a reduced bill. You can make advanced payments using Centrepay or income management, Centrepay is a free direct bill-paying service offered to customers receiving Centrelink payment. **For more information on Centrepay, call or visit your nearest Centrelink office;** and
- energy efficiency information to assist with future bills.

We will not disconnect you, due to non-payment, if you enter into a payment plan, or while you are on a payment plan and have consistently demonstrated a commitment to it. Before any disconnection, we will attempt to contact you.

Financial hardship

For eligible customers experiencing financial hardship Horizon Power can assist with payment difficulty measures listed in addition to:

- consideration of a reduction in fees, charges and debt on request;
- consideration of revising alternative payment options
- consideration to a partial debt reduction
- Interpreter services, and/or a TTY service at no cost;

We will temporarily suspend credit actions, including disconnection and debt recovery procedures, for a period of not less than 15 business days from notification to Horizon Power of financial hardship.

Horizon Power's Financial Hardship Team will ensure all reasonable efforts have been exhausted before a customer is disconnected. No disconnection will be initiated without the consent of the Financial Hardship Team.

Members of the Financial Hardship Team can be contacted by telephone on (08) 6310 1924.

<Financial counselling>

If you would like to speak to a Horizon Power representative about financial counselling just follows these steps:

- call us on **1800 267 926**,
- choose option 4,
- then choose option 3

You will be put directly in touch with a trained representative who can speak to you about payment difficulties.

Things a financial counsellor can help with:

- organising your money and doing a budget;
- seeing if you are eligible for government assistance; and
- refer you to other services for family support, legal aid or personal counselling.

Source: www.moneysmart.gov.au

<IMAGE>

<Energy efficiency>

Being energy efficient at home can save you money.

Typically, most power is used to cool our homes, which is essential because some of us live in the hottest parts of Western Australia. However, there are some things you can do to make using appliances like the air conditioner or even the washing machine more efficient.

Handy tips for saving your electricity

- Set your air conditioner at 24 degrees in summer, and the heater between 18 and 20 degrees in winter. This can reduce your electricity bill by up to 10 per cent.
- Make sure windows and doors are closed when using the air conditioner, and make sure the AC unit is sealed.
- Turn appliances off at the wall switch. DVD or CD players and computers that are left on standby still use power.
- When washing clothes, load the machine fully and use cold water.
- Shorten your showers to a maximum of four minutes.

These and more useful tips are on our website:

www.horizonpower.com.au

- **select being energy efficient,**
- **then select easy ways to save**

How much power do items use?

\$\$\$ HIGH POWER ITEMS	\$\$ MEDIUM POWER ITEMS	\$ LOW POWER ITEMS
 REVERSE CYCLE	 FRIDGE/FREEZER	 TV
 HOTWATER SYSTEM	 WASHING MACHINE	 LIGHTS
 OVEN WITH GRILL	 TOASTER	 FANS
 FRY PAN	 KETTLE	 RADIO
 FAN HEATER	 CHEST FREEZER	 MICROWAVE

Save power - turn off items when not in use

<Your questions answered>

It's hard to pay my bill every time it comes, what can I do?

If you hold a concession card you might be eligible for government rebates and subsidies. These are types of discounts and contributions, provided by the State Government, toward the cost of electricity.

Please see pages 6 and 7 of this brochure where we have outlined the rebates available.

Being efficient with electricity is also a good way to save money where you can.

On pages 10 and 11 of this brochure we show you which appliances use the most electricity and give you some tips on saving it where you can.

You might benefit from some financial counselling. This can help you in all areas of your finances, not just your power bill.

If you would like to speak to a Horizon Power representative about financial counselling just follows these steps:

- Call us on 1800 267 926
- Choose option 4
- Then choose option 3

What do I need to provide when I call?

It is a good idea to have your bill handy when you call. This has important information on it that we need to know like your account number and bill amount.

The customer service team will also ask you a few questions such as your name, date of birth, address and phone number. Please be patient and answer these questions, we respect your privacy and want to be sure we are talking to the right customer.

I'm embarrassed to call and ask for help, what will the customer service people say?

It can be very hard to ask for help but our customer service team understand the sensitive nature of financial situations and it is our policy to always treat you with

dignity and respect. Remember, the last thing we want is to disconnect your electricity. We want to offer you alternative ways of paying your bill to avoid disconnection.

How do I know I am considered as being eligible and in ‘hardship’?

If you are struggling to meet all your household expenses, including electricity, and are at risk of disconnection or unable to pay the full amount of your electricity bill, you may qualify under our financial hardship program for possible assistance.

Your personal issues may be financial, medical or domestic-related, for example:

- loss of one or more incomes;
- broken payment arrangements;
- medical conditions and/or disabilities; and
- Unforeseeable circumstances.

Whatever the issue, please call as we are here to help on 1800 267 926

I don’t want to talk to lots of different people about my difficulties. Will the person I am talking to help me or will I be referred around?

When you call **1800 267 926** our call centre staff are trained to assist you and help offer solutions in a professional, courteous, confidential and efficient manner.

Additional advice to assist your situation may be sought through the Horizon Power Financial Hardship Officer.

Please call a member of our Financial hardship team on **6310 1924** or email financial.hardship@horizonpower.com.au

Is it private?

We will respect your privacy at all times, that’s why the account holder or another person listed as an authority on the account, must be present even if you need someone to call for you.

I have a hearing or speech impairment and use a TTY, what should I do?

You should call **1800 461 499**, this is our text telephone line for people who are deaf, hard of hearing or have a speech impairment. We have a TTY device at our end so we can type messages back to you.

I don’t speak or understand English very well, can I have an interpreter?

Yes of course, please call **13 14 50** and an interpreter will be able to assist you.

Can I redirect my bill to someone else?

Yes you can redirect your bills free of charge if you are (or soon will be) unable to pay a bill. Please contact us and we will arrange for your bill to be redirected in accordance with your instructions.

What are my payment options?

We have different payment options available such as paying online, over the phone, in person at Australia Post and direct debit. You can also apply to make regular payments on your electricity bill through Centrelink Centrepay. Centrepay is a free direct bill paying service, where you can make payments to your Horizon Power bill direct from your Centrelink payment. Please call or visit your nearest Centrelink office and ask for a Centrepay deduction form.

For more information on Centrepay, call or visit your nearest Centrelink office.

What if I have been disconnected?

If you have been disconnected, please call us on 1800 267 926 immediately, so we can help you manage your electricity account and get your electricity reconnected as soon as possible.

What if I feel like I haven't been treated well when I've called and I want to complain?

Our policy is to treat our customers with fairness, dignity and compassion. It also promises that when a customer feels as though they haven't been treated this way and they want to make a complaint, they can and will be treated in a fair manner.

You can call us **on 1800 267 926**.

If you believe that we have been unable to resolve your complaint satisfactory, you may wish to contact the Energy Ombudsman:

- telephone (08) 9220 7588 or 1800 754 004 (free call for callers outside of the metropolitan area)
- e-mail: energy@ombudsman.wa.gov.au:
- or visit the Energy Ombudsman website at: www.ombudsman.wa.gov.au/energy or
- fax: (08)92207599 or 1800 611 279 (free fax)

<Inside back page>

The best thing to do is contact us as soon as you start having problems paying your electricity bill.

The sooner you call, the more we can help.

Contact us

Residential

1800 267 926

Business

1800 737 036

Interpreter service

13 14 50

TTY

1800 461 499

Financial counselling

1800 267 926

Option 4 then option 3

Complaints

1800 267 926

Visit our website www.horizonpower.com.au