



Western Australia – Hardship Policy

1. TIS & TTY

TTY

For TTY assistance, please use one of the following 24-hour relay call numbers:

- TTY/voice calls: 133 677
- Speak & Listen: 1300 555 727
- SMS relay: 0423 677 767



TIS

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यदि आप अंग्रेज़ी नहीं बोलते हैं और आपको इस दस्तावेज़ के साथ सहायता की ज़रूरत है, तो दुभाषिए द्वारा मदद दिए जाने के लिए अनुवाद एवं दुभाषिया सेवा (Translating and Interpreting Service - TIS) को 13 14 50 पर फोन करें।

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あなたが英語話者でなく、この文書の読解について支援を必要とする場合は、翻訳・通訳サービス TIS (電話番号13 14 50) までお電話のうえ、通訳者による支援をお求めください。

영어 비사용자로 이 서류를 읽는 데 도움이 필요하신 분은 번역통역서비스 13 14 50번으로 전화하여 통역사의 도움을 받으시기 바랍니다.

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Nếu không biết nói tiếng Anh và cần người giúp mình với tài liệu này, hãy gọi cho Dịch vụ Thông Phiên dịch (TIS) số 13 14 50 để thông dịch viên giúp đỡ quý vị.

2. WE ARE HERE TO HELP

- 2.1 From time to time most people feel the pinch of making sure bills get paid. It's important to make contact with your service providers as early as possible if you're not going to be able to pay by the due date on bills.
- 2.2 Simply Energy understands energy is an essential service for each residential customer and disconnection from these essential services impact households. As a result, Simply Energy uses disconnection as a last resort option and prefers to work with customers who are willing but are unable to pay their bills to assist them in repaying and managing their energy charges and future payments.
- 2.3 This document provides information on the ways Simply Energy can assist residential customers in Western Australia to manage their energy bills and provide payment assistance.
- 2.4 Simply Energy works with community welfare groups, social services, and the Energy Ombudsman of Western Australia to ensure all reasonable measures are taken to assist customers under payment difficulties or in hardship.

3. GETTING IN TOUCH

- 3.1 Simply Energy Contact Centre Agents are trained to identify customers who may be impacted by payment difficulties and can provide payment options and additional information to support our residential customers in line with their delegated authority to provide payment arrangements.

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- 3.2 Simply Energy has a number of payment options available to residential customers, from providing extra time to pay a bill to structured payment plans which spread future energy charges and any outstanding amount by instalments at regular intervals for the budget conscious.
 - 3.3 All Simply Energy Contact Centre Agents, Collection Consultants, & Bill Assist Coordinators will support each customer based on their individual circumstances treating all customers respectfully, and in a non-judgment manner.
 - 3.4 In the event a residential customer cannot accept a payment option or may have already broken arrangements in the past, contact centre agents will transfer customers to Credit Management for further assistance. Alternatively, customers can contact Simply Energy Credit Management directly on 1800 065 475 and a Collections Consultant will assist.
 - 3.5 A Collections consultant will conduct an assessment of the customer's capacity to pay including determining affordability to resolve outstanding balances within a 12-month period whilst also making contributions to future bills for the same period.
 - 3.6 If the assessment indicates low capacity to maintain a 12-month payment plan a referral to the Bill Assist Program will be recommended. These referrals are normally immediate phone transfers to program coordinators. However, in the event this is not possible an offline referral will be made and a program coordinator will attempt to contact the customer within two business days by phone and mail.

4. WHAT IS HARDSHIP?

- 4.1 Simply Energy defines hardship to be a residential customer who has a willingness to pay energy bills by the due date but lacks the capacity to pay.
- 4.2 The reasons behind hardship can be varied, A customer may be experiencing payment difficulty which is relatively short term, or they may be experiencing a longer term hardship.
- 4.3 Short term financial difficulties may result from:
 - Sudden but temporary illness
 - Change in employment status
 - Unexpected expenses such as:
 - i. major appliance replacement
 - ii. car repairs
 - iii. repairs due to damage from weather events.
 - Domestic disharmony
 - Loss of partner or loved one.
- 4.4 Customers experiencing financial hardship on a longer term basis are generally those who have low or fixed incomes and have difficulty meeting their expenses, including energy bills on an on-going basis.

These customers may be identified if they are experiencing one or more of the following indicators:

 - is eligible for a government concession
 - has previously applied for a Government Relief Grant
 - reside in public housing
 - seeking or receiving assistance from a financial counselor
 - registered as having Life Support status
 - serious long-term illness or illness of a dependent

Many of these indicators are subjective, and may be impacted by other factors. We encourage all customers who are in need of assistance paying their bills to contact Simply Energy as soon as possible to discuss the most suitable options.

5. BILL ASSIST PROGRAM

- 5.1 The purpose of the Bill Assist Program is to support residential customers who are under hardship, unable to maintain a standard payment plan, and need additional assistance from Simply Energy. Bill Assist Coordinators are specialists in their field who only provide assistance to customers entered into the program and will work with customers in providing sustainable short-term instalment payment plans which are reviewed every three months.
- 5.2 Bill Assist Coordinators will complete a capacity to pay discussion with customers, landing on an affordable instalment amount and agreed payment method.
- 5.3 Depending on a customer's individual circumstances, sometimes the agreed instalment amount may be lower than ongoing energy charges. In this scenario the customer will be informed the amount agreed may result in further debt being incurred and the customer will be asked to prepare to be asked to increase payments at the next review.

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- 5.4 There are various Government Concessions and Grants (such as the Hardship Utility Grant Scheme) available to eligible customers. Program coordinators will make sure customers are provided information on their existence and how to apply. Detailed information can be found at <http://www.concessions.wa.gov.au/Pages/default.aspx>
- 5.5 Customers also will be provided energy management information where there are indications usage is abnormally high or the customer requests assistance. We may also ask customers to participate in an energy audit.
- 5.6 Simply Energy provides number of payment methods which include:
- Australia Post (Over the counter)
 - BPAY (Internet Banking)
 - Direct Debt
 - Centre Pay (if receiving Centrelink benefit or allowance)
 - PayPal
 - Credit Card Payment (online or via phone)
- 5.7 Simply Energy can provide further detail of assistance available to customers on request.

6. PARTICIPATION IN THE BILL ASSIST PROGRAM

- 6.1 Success in the Bill Assist Program is dependent on participation. Simply Energy only asks the customer to commit to work with us:
- Stay in contact, letting us know if there are any changes and respond to requests to make contact such as sms, phone calls and letters.
 - Make sure all scheduled payments are made line with the agreed amount and on time.
 - Follow through on other commitments such as keeping appointments with financial counsellors, charities, complete grant applications, and if applicable reduce energy usage.
 - Participation in Bill Assist is deemed to be at the customer level not the account level.
- 6.2 If a customer is removed from the Bill Assist program twice within a 12-month period and without reasonable assurance they will meet the participation obligations further entry may be denied. In the event that access is denied normal collection activity will resume and disconnection for non-payment may occur.

7. DEBT RECOVERY, DISCONNECTION AND TRANSFER OF DEBT

- 7.1 Simply Energy will not conduct debt recovery activities including disconnection for non-payment while a customer is pending entering into, maintaining a payment arrangement, or participating in the Bill Assist Program.
- 7.2 In the event a customer has multiple services with Simply Energy, if one service finalises Simply Energy may transfer the outstanding balance to the remaining active account or a nominated alternate account with the explicit informed consent of the account holder after the due date on the final invoice.
- 7.3 Simply Energy may refer unpaid accounts for external debt recovery under certain circumstances. If this occurs additional recovery costs may be applicable.

8. REDUCTION OF FEES, CHARGES & DEBT

- 8.1 Customers participating in the Bill Assist program or with registered concessions will not be subject to late payment fees or paper bill printing charges.
- 8.2 Customers may also be eligible for debt reduction.

9. EXITING THE BILL ASSIST PROGRAM

- 9.1 Successful completion in the program is deemed to be when the customer can afford to sustain a normal payment option and only with their consent at which time they will graduated from the program.
- 9.2 Customers who end all services terminating their relationship with Simply Energy will be no longer eligible to participate in the Bill Assist program and will be removed from the program within one week of the last service being finalised.
- 9.3 If a customer fails to make payments as agreed, and fails to make contact a after a program coordinator has made two attempts by phone and mail will result in removal from the program.
- 9.4 If a customer is not contactable for assessment into the program after referral or revaluation at the time of a scheduled review, and after two attempts to contact the customer phone and mail have not contacted Simply Energy, the customer will be removed from the Bill Assist Program.

10. FEEDBACK & COMPLAINTS

10.1 Simply Energy always takes feedback and complaints seriously. If a customer wishes to submit feedback or lodge a complaint this can be done by:

- Call our customer Care team on 13 88 08
- Email at info@simplyenergy.com.au
- Write to us at PO Box 210, Balwyn, VIC 3103.

For full information on Simply Energy's Dispute Resolutions please visit

<https://www.simplyenergy.com.au/help-and-support/general-information/dispute-resolution/>

10.2 If a customer is not satisfied with the outcome and would like to pursue the matter further they may contact the Energy and Water Ombudsman Western Australia by:

- Phone: 1800 754 004 or 08 9220 7588
- Mail: PO Box Z5386 Perth WA 6831
- Online at: <http://www.ombudsman.wa.gov.au/ewowa/index.htm>