



Policy

AGL Hardship Policy
Western Australian customers

July 2024



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Staying Connected hardship policy and program details

1. Overview

AGL recognises that energy is one of life's essential requirements. This policy highlights the key features of the Staying Connected program and will provide you with a detailed overview of the assistance options available to you.

We have systems in place to enable us to meet our obligations with respect to customer hardship under the *Compendium of Gas Customer Licence Obligations* and the *Financial Hardship Policy Guidelines (Economic Regulation Authority Western Australia)*. This hardship policy outlines our commitment to assisting customers experiencing financial difficulty and has been developed in consultation with community financial counsellors.

Visit [agl.com.au/stayingconnected](https://www.agl.com.au/stayingconnected) to view or print our hardship policy.

If you would prefer, AGL can also send you a copy of the Staying Connected policy or a summarised pamphlet of the Staying Connected program by mail free of charge.

2. Introduction

This policy applies to all residential customers living in Western Australia who find it hard to pay their energy bills due to hardship. Financial hardship means a state of financial disadvantage as a result of which the customer is unable to pay an outstanding amount. You might experience hardship because of factors like:

- death in the family
- household illness
- family breakup
- domestic or family violence
- unemployment
- reduction in family income
- other unforeseen factors affecting a customer's capacity to pay

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs
- your rights as a customer in our Staying Connected program.

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 nominate this support person/representative and provide consent for them to act on your behalf when we speak with you.

With your approval, we will engage with your support person/representative as we would with you, consistent with your consent, instruction and in line with our privacy obligations.

3. What we will do to help you

We will tell you about our Staying Connected program if:

- you tell us you are having trouble paying your bill
- you are referred to our program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to a staff member to help you join our Staying Connected program if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment.

We can also support you to join our Staying Connected program if you tell us:

- you are eligible for a relief grant or other emergency assistance
- you have 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. Depending on your circumstances, we may also consider reducing or waiving fees, charges or debt on your account to help you manage your ongoing bills.

Our staff are specially trained to help you with hardship. We will treat you with respect and sensitivity and we'll assess your individual circumstances so that we can provide the right support. Staff will:

- ask you a few questions about your circumstances
- work out if you can join the Staying Connected program.

We will assess your application for hardship assistance by five business days.

We will let you know if you are accepted into our Staying Connected program within ten business days from receipt of the application.

If you are accepted into our Staying Connected program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to reduce your energy use
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our hardship policy. If you request a copy of our hardship policy, we will send you our policy by your preferred method of communication, this includes a hardcopy version of the policy by mail, free of charge. If you prefer, we can also arrange for a large print copy of the policy to be sent to you.



4. Key features of the Staying Connected program

AGL's Staying Connected program takes a specialised approach to the issue of financial hardship and works with you to help you manage your energy bills. AGL will take into account all of your circumstances which we are aware of and will act fair and reasonably. This is achieved through a variety of measures:

- your individual situation is considered, and solutions are tailored to meet your energy needs
- information is provided to you about government assistance, concessions, financial counselling, and advice to assist you in managing your energy efficiently
- you're encouraged to make your regular payments via Centrepay (where available)
- your energy supply won't be disconnected as long as you participate in the program and are adhering to the agreed payment arrangement
- you'll avoid incurring additional fees and charges associated with your energy debt while actively participating in the program.

Ask us if you'd like further information about any of the assistance we can provide.

5. Accessing the program

Self-identification

AGL encourages you to proactively contact us if you are having trouble meeting your financial commitments. We provide contact details on all communication we send you, so you can contact us and advise us if you are having difficulty in paying your energy bills.

If you are uncomfortable with discussing your financial situation with us, you can nominate a representative to contact us on your behalf. You'll need to provide your written or verbal consent if you would like to do this so we can then discuss your account details.

AGL identification

The following activities on your energy account may indicate you require some assistance:

- a history of late payments
- broken payment plans
- broken payment extensions
- received disconnection warning notices.

We will proactively reach out and provide you with information relating to our Staying Connected program along with other hardship assistance information that you can access.

Eligibility criteria

To be eligible to participate in the Staying Connected program, you must:

- have an active residential customer account
- be experiencing short or long-term financial hardship.

You may not be eligible to participate in the Staying Connected program if:

- your account is closed
- your account is a "dear customer", unknown energy consumer account or an energy user account
- we reasonably believe you are acting in bad faith, including where you've reconnected your energy illegally
- you had had two or more Staying Connected payment plans cancelled due to non-payment within the previous 12 months.

Employees of AGL are also ineligible to participate in the program unless written approval is provided by a senior manager.

If we deem you as ineligible to join the Staying Connected program, we will provide a reason for the ineligibility.



6. Benefits of the program

We will work with you

If you have joined our Staying Connected program, we will not:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

We will work with you to help you reach a sustainable position through a variety of measures:

- solutions are tailored to meet your individual needs
- considering your ability to pay, payment plans are established to assist you to reduce your energy debt
- information is provided about government assistance, including concessions, as well as financial counselling and other support services that may provide assistance beyond just energy-related debt
- access to information on how to reduce ongoing energy costs is made available via phone, internet or in writing to assist you to reduce your consumption and future energy costs
- supply is maintained, and you are shielded from further collection action while you are actively participating in the program
- you will avoid incurring additional fees and charges associated with the debt while you are actively participating in the program.
- We will check your current plan to make sure you're on the best available product.

7. Payment options

What we will do

We'll speak with you about your individual circumstances and what's causing your payment difficulties. We'll discuss an affordable payment plan and other assistance that can be made available to you.

- When you are in our Staying Connected program, 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 use in the next 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. This will include payments to cover:

- any outstanding debt on your account
- your predicted ongoing energy usage for the length of the plan.

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

- who you can contact for more help
- 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.

There are different payment methods available to hardship customers, including

- Centrepay
- Direct debit
- BPay

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

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.

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.

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

If you miss a payment, we will contact you to see if you need help. We will contact you by phone or written communication.

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.



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 Staying Connected payment plans cancelled in the last 12 months because you did not follow your plan:

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

If you don't pay your bill by the due date and haven't made alternative arrangements with us, we may, as a last resort, disconnect your energy supply.

Establishing a payment plan

AGL is committed to ensuring you receive the best possible support and we we'll work with you to set up an affordable payment plan.

8. Engagement goes both ways

Once your payment plan has been set up, you must keep up with your agreed instalments. If you don't make the agreed payments or contact us to discuss your situation, we may cancel your plan and remove you from the Staying Connected program. If we try to contact you about your payment plan, it's also important that you respond to our contact attempts.

Under the Staying Connected program, engagement goes both ways:

- Each time you miss a payment, we'll make our best efforts to contact you about your circumstances, to find out whether anything has changed and how we can continue supporting you through the Staying Connected program. Depending on what information we hold about you and the circumstances of your account, this contact attempt could include SMS, email, phone and/or post.
- If you are at risk of being removed from the Staying Connected program, we'll notify you in writing. To give you time to contact us, we'll allow you at least 5 business days to get in touch before you are removed from Staying Connected.
- Before you are removed from the program, we will make at least three attempts to contact you in relation to the missed payments and your ongoing Staying Connected eligibility. These contact attempts can include SMS, email, phone and/or post.

If you are removed from the program, we will notify you in writing to confirm that your account has been returned to regular debt collection procedures. Under the regular debt collection procedures, if you don't pay your bill by the due date and haven't made alternative arrangements with us, we may, as a last resort, disconnect your energy supply.

We may not offer you a Staying Connected plan if you have had two or more Staying Connected payment plans cancelled due to non-payment within the previous 12 months. Otherwise, there are no limits on how many times you can access the program, subject to eligibility criteria as outlined in section 5 of this Policy (Accessing the program).

9. Leaving the program

Your engagement with the program is fundamental if a successful outcome is to be achieved. This requires two-way interaction and commitment. If you are not in a position to do this, and decide not to engage with us, despite our best efforts, we do not consider it appropriate to manage you through Staying Connected.

Graduating from the Staying Connected program

AGL is committed to helping customers successfully graduate off the Staying Connected program.

You'll be informed when you have successfully graduated from the Staying Connected program. This happens when you've continued to adhere to your payment plan and cleared any outstanding debt on the account.

You are also encouraged to contact AGL again if you require additional support, or further payment plans in the future.

Completing the Staying Connected payment plan

If you are able to meet all of your instalments over the duration of your payment plan (typically, 12 months), we will let you know that you have completed the Staying Connected program. If you feel that you are still experiencing ongoing hardship and may have trouble covering your outstanding debt and ongoing usage, you will need to speak with us to start a new payment plan immediately. There are no limits to how many times you may access the program.

Being removed from the program

You will be removed from the program if you fail to make the agreed plan payments and you do not respond to our contact attempts to discuss another arrangement. If you miss a scheduled payment, AGL will attempt to contact you as outlined in section 8 of this Policy. If you miss two payments and fail to respond to us, you may be removed from the program. If we remove you, we will send you written communication to advise you that you are no longer on the program.

Leaving AGL

If you decide to leave AGL, and you're unable to pay any outstanding debt on your account, you will need to contact us immediately to arrange a payment plan. Any payment plan we offer you in this situation will be made in consideration of your capacity to pay. Providing you make the agreed payments, your account will be protected from debt collection, and you will not incur any further late payment fees.



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

What we will do

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:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free.

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



11. Other support 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 will tell you about other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

What we need you to do

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



12. We can help you save energy

Using less energy can save you money.

What we will do

When you join our Staying Connected program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

There may be ways in which you can change your home or how you do things every day that can help to reduce your energy use. We will send you a periodic progress report on your energy usage to help you monitor and compare how you're tracking against the original forecast used to establish your payment plan. It's important to note that your energy debt will grow if your payment plan is not covering your energy consumption. This report also includes tips to safely reduce your energy usage.

Visit agl.com.au/savercentre to understand how you use energy and how you can reduce your bills. If you download the AGL app or register for My Account, you can view your usage and manage your account.



13. Our programs and services

As a Staying Connected customer, you can access a range of programs and services to help you:

- the AGL app
- AGL My Account (access to manage your AGL account online)
- preferred payment options (direct debt, over the counter payments).

What we will do

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

Financial Counselling Services

AGL recognises that financial counsellors play an important role and service in helping customers. AGL representatives may refer customers to the national debt hotline for an independent financial counselling service for additional support however this is not a requirement of participation in our program.

Alternatively, customers can directly access financial counsellors through the National Debt Helpline (1800 007 007) which provides free and independent financial counselling services.

14. Training

AGL staff have undergone training to understand hardship issues to:

- answer customer queries about AGL's Staying Connected policy and the Staying Connected program
- identify customers experiencing payment difficulties due to hardship.
- assist customers experiencing payment difficulties due to hardship.

AGL regularly reviews and updates its Staying Connected Program training.

15. Contact us and complaint handling

Having trouble in paying your energy bill, and want to find out how Staying Connected can assist you?



Visit [agl.com.au/stayingconnected](https://www.agl.com.au/stayingconnected)



Call us on **131 245**, to speak to a specialist between 8am-6pm (AEST).



AGL understands the important role that Community Agencies have in supporting customers within remote areas, CALD and Indigenous communities, customers with limited or no access to the internet, low English literacy, or have a disability (other than being hearing impaired). We therefore provide information to various Community Agencies about our Staying Connected policy and program.



Each bill we send you contains a section on Payment Assistance options available to eligible customers, including energy concessions and rebates, AGL payment plans and the Centrepay scheme. We can also send you a copy of the Staying Connected policy or a summarised pamphlet of the Staying Connected program by mail, free of charge.



AGL Staying Connected also has an interpreter service available for customers whose first language is a language other than English. Literature in relation to the AGL Staying Connected program will be translated into other languages to improve accessibility for culturally and linguistically diverse communities.



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

If you do experience a problem or wish to provide feedback, our Customer Solutions Team are the first point of reference. We'll work with you to resolve problems quickly in a fair and transparent way.

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



We understand the frustration which can occur when something doesn't go to plan. If this happens, we will ask you to step us through what has occurred and the resolution you 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 you believe that your complaint has not been resolved, you have the right to escalate your issue externally, and can also request support from the Western Australian Ombudsman scheme for additional independent advice free of charge:

Energy and Water Ombudsman Western Australia
1800 754 004, www.energyandwater.ombudsman.wa.gov.au



16. Privacy

At AGL we take our customer's privacy and protecting their personal information seriously. We manage our customer's information in line with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs). Your financial information will only be accessed to assist you with your application.

You can view a copy our Privacy Policy on our website at [agl.com.au/privacy](https://www.agl.com.au/privacy)