

HARDSHIP POLICY

1 INTRODUCTION

This policy outlines how SEAC Energy ("we") supports residential customers who are experiencing payment difficulties due to hardship. We are committed to complying with the National Energy Retail Law (NERL), National Energy Retail Rules (NERR), and the Australian Energy Regulator (AER) Customer Hardship Policy Guidelines.

2 SCOPE

This policy applies to all residential customers of SEAC Energy living in Queensland, New South Wales, South Australia and any other state or territory where SEAC Energy provides retail energy services under the National Energy Customer Framework.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income.

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 hardship 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 before we can talk to your support person. You can do this by emailing, calling us or writing to us.

SEAC Energy staff can then engage with your representative as we would with you, in a consistent manner aligned with your consent and instructions.

To authorise a support person, please contact one of our staff members on 1300 236 906

Email us at support@seacenergy.com.au quoting your account and reference number

To help find free and confidential financial counselling, we recommend:

- Financial Counselling Australia – 03 8554 6979 or visit <https://www.financialcounsellingaustralia.org.au>
- National Debt Helpline – 1800 007 007 or visit <https://www.ndh.org.au/>

3 OUR SUPPORT FOR HARDSHIP

SEAC Energy works hard to remain a caring and customer focused business and believes in maintaining processes in a simple and consistent manner.

We have developed this hardship policy in accordance with the AER Customer Hardship Policy Guidelines to provide consistent and compliant support to all our customers.

- We regularly monitor payment history, and if we think there may be a problem, for example due to late or unpaid bills, we will contact you via your preferred method of communication within 10 business days of the due date.
- If we do not hear from you within the next 10 business days of our first attempt to contact you, we will try to contact you directly via other registered methods to see if you need any assistance.
- Our staff, who have been trained to understand hardship issues. They may ask you a few questions to understand your circumstances and whether you need access to this policy or other assistance.
- If you are experiencing payment difficulties due to hardship, we will consider your circumstances and act fairly and reasonably. Where relevant, we will give you clear information about the assistance available under our hardship policy and provide that assistance as soon as practicable.
- If you miss a payment, we will follow up with you to see if you are eligible for our customer hardship policy.

SEAC Energy has systems in place to enable SEAC Energy to meet its obligations with respect to customer hardship in;

- i. the Retail Law, and
- ii. the Retail Rules, and
- iii. the AER Customer Hardship Guidelines, and
- iv. this customer hardship policy

3.1 How to Contact Us

If you have any questions about our hardship program, or wish to speak to someone specifically trained to assist you regarding hardship, or to our hardship policy, please either;

- Call us and speak to one of our staff members on 1300 236 906 from Monday to Friday 8.00am to 4.00pm AEST
- Email us at support@seacenergy.com.au
- Via post to: SEAC Energy Support, 54 Alexandra Place, Murarrie, Queensland, 4172

3.2 Support for Translation

- TTY users - phone 133 677 then ask for the phone number you wish to contact
- Speak and Listen (speech-to-speech relay) users - phone 1300 555 727 then ask for the phone number you wish to contact
- Internet relay users - visit the National Relay Service website and ask for the phone number you wish to contact
<https://nrschat.nrschat.gov.au/nrs/registration>

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on 13 14 50 for assistance by an interpreter.

Arabic	عندما تحتاجون 131 450 إلى مترجم، اتصلوا على الرقم	Nepali	तपाईंलाई अनुवादक चाहिन्छ भई 131 450 मा फोन गर्नुहोस
Chinese	当您需傳譯員時，請撥電話 131 450	Pashto	مهرباني وکړي د 131450، که چېرته تاسي ته د ژباړونکي اړتيا وي سره تماس ونيسي
Dari	وقتی به ترجمان ضرورت دارید، به شماره 131 450 زنگ بزنید	Russian	Когда вам потребуется переводчик, позвоните по номеру 131 450
Farsi	وقتی به ترجمان ضرورت دارید، به شماره 131 450 زنگ بزنید	Serbian	Када вам треба преводилац, јавите се на 131 450
Greek	Όταν χρειάζεστε διερμηνέα, καλέστε το 131 450	Somali	Marka aad u baahato turjubaan, ka wac 131 450
Hazaragi	کله که مترجم ضرورت داشتید، به 131450 زنگ بزنید	Spanish	Cuando necesite un intérprete, llame al 131 450
Italian	Quando hai bisogno di un interprete, telefona al 131 450	Tamil	உங்களுக்கு ஒரு மொழிபெயர்ப்பாளர் தேவைப்படும்போது 131 450 ஐ அழைக்கவும்.
Japanese	通訳が必要な場合は、131 450 に電話してください	Thai	เมื่อใดที่ต้องการล่าม โปรดโทรเป็น 131 450
Karen	တူမြိုင်ရ်တြင်ပိုင်တြးနူ 131 450 ကြးအင်တံ	Turkish	Bir tercümana ihtiyacınız olduğunda 131 450'yi arayın
Korean	통역사가 필요하신 경우 131 450 번으로 전화하세요		

3.3 What we will do to help you

We will tell you about our hardship 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 hardship 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 hardship 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 varied reasons. Please contact us so we can discuss your individual situation.

Our staff members are specially trained to help you with hardship. They will:

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

We will assess your application for hardship assistance within two business days after contacting us.

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

If you have been accepted into our hardship 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,
- provide you with 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.

A copy of our Hardship Policy is provided in your welcome pack, and can be sent to you via your preferred method of delivery at any time, or you can access the Policy by visiting <https://seacenergy.com.au/support/> where downloadable and printable copies are available in;

- Standard text
- Large print version
- Plain English version

3.4 Payment Options

What we will do

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

- Payment plans
- Centrepay.
- Direct debit

When you are on our hardship 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 determine a **payment** plan that is right for you.

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

- what you owe
- an amount to cover your energy use.

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,
- the number of payments you need to make,
- when you need to make your payments (this is also known as the frequency of the payments),
- how we worked out your payments.

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 your preferred method of contact in the following order,

- two business days after the planned payment is due and,
- five business days after the planned payment is due

This is to provide you with a fair and reasonable time to respond.

If you miss a planned payment and we are unable to contact you after reasonable attempts, we may review your participation in the hardship program. Before making any changes, we will consider your circumstances and whether further support or a revised payment arrangement may help.

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 payment plans cancelled in the last 12 months because you did not follow your plan:
- stop making payments under your plan
- do not tell us when your contact details change.

3.5 Other supports 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.

3.6 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.

Current Concessions Programs:

Queensland

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions>

New South Wales

<https://energysaver.nsw.gov.au/households/rebates-and-discounts>

South Australia

<https://www.sa.gov.au/topics/care-and-support/concessions/household-concessions/energy-bill-concessions>

3.7 Our Hardship program and services

As a hardship customer, you may be able to access support to help you manage your energy bills, including payment plans, information about concessions and rebates, energy efficiency advice and referrals to financial counselling services.

To assess your eligibility for our hardship program, we will verify that:

- You are a residential customer
- You have an active account with SEAC Energy: and
- You have told us, or we have identified, that you may be experiencing payment difficulties due to hardship.

Once these details have been confirmed, we will assess your eligibility to join our hardship program.

3.8 Eligibility for the Hardship Assistance Service

Step 1 – Communication, the first stage is always to contact us and to keep the communication going during the duration of this hardship service

Step 2 – Assessment, we will work out what you can afford to pay, the frequency and what concessions may be available to reduce cost.

Step 3 – Plan, we will work together with you to set up payment plans, with frequency and duration that best helps you

Step 4 – Advise, we will look at your current energy usage and assess which plan you may be on to see if there is a better solution and see if we can help you reduce the amount of energy you use

Step 5 – Monitor, we will continuously monitor the effectiveness of the assistance plan, to ensure it will get you back on track with your bills. We will get back in contact with you if we feel we need to re-assess.

If for any reason SEAC Energy deems a customer ineligible for the hardship assistance program, we will notify and provide the reasons why within the nominated timeframe.

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.

3.9 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 would like to transfer to the new plan for free.

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

We can help you save energy

Using less energy can save you money.

What we will do

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.

We will also encourage you to visit the SEAC Energy Website or your state government website for additional energy saving tips.
We will work with you

If you have joined our hardship program, we will not:

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

Completion of the Hardship Assistance Service

As part of us helping you successfully exit hardship assistance, we will provide you with monthly updates on progress.

To complete the program, you will have:

- completed the payment plan, or
- met all outstanding payment obligations
- agreed with us that payment difficulties have ended

Your regular billing collection cycle will resume.

4 PRIVACY

SEAC Energy is committed to respecting your privacy and protecting your personal information in accordance with the Privacy Act 1988 (Cth) and the National Privacy Principles. For more information on our Privacy Policy, please visit <https://seacenergy.com.au/support/> or give us a call on 1300 236 906 from Monday to Friday 8.00am to 4.00pm AEST.

Please note that a financial counselling service or agent may also contact us directly on your behalf. In this instance, we will only discuss your circumstances if we have your authority to do so.

5 FAMILY VIOLENCE SUPPORT

If a customer discloses they are affected by family violence:

- Safety will be our first priority.
- We will not require documentary evidence.
- Customers can nominate preferred methods of contact.
- We will provide referrals to specialist family violence services.
- Customers may request account separation where applicable.

To find out more about our Family Violence support services please click on the following link <https://seacenergy.com.au/support/>

6 COMPLAINTS

We make every effort to ensure our program works for our customers facing financial hardship and provide an early resolution to their concerns in accordance with our Complaints Handling and Dispute Resolution Procedure.

Most complaints can be resolved through our internal complaints handling process. We request that you first provide us with the opportunity to resolve your complaint.

- You may lodge a complaint with us by using any of the contact method listed above.
- We will record all the details as part of our complaint management process listed here – <https://seacenergy.com.au/support/>
- We will acknowledge your complaint within 3 business days and aim to respond or finalise your complaint within 10 business days.

We treat all complaints in a fair and reasonable way, however, if you are dissatisfied with our response to your complaint, it is your right to contact the Energy Ombudsman in your state.

Queensland
Energy and Water Ombudsman Queensland
Mail: PO 3640, South Brisbane BC, QLD 4101
Phone: 1800 662 837
Fax: (07) 3087 9477
Email: complaints@ewoq.com.au or info@ewoq.com.au
Web: www.ewoq.com.au

NSW

Energy and Water Ombudsman NSW
Mail: Reply Paid 86550, Sydney South NSW 1234
Phone: 1800 246 545
Fax: 1800 812 291
Email: complaints@ewon.com.au
Web: www.ewon.com.au

ACT

Australian Capital Territory (ACT) – Energy Ombudsman (ACAT)
Mail: DX5691, GPO Box 370, Canberra ACT 2601
Phone: (02) 6207 7740
Fax: (02) 6205 4855
Email: ACATenergycomplaints@act.gov.au
Web: www.acat.act.gov.au

South Australia

Energy Industry Ombudsman SA
Mail: GPO Box 2947, Adelaide SA 5001
Phone: 1800 665 565
Fax: 1800 665 165
Email: contact@ewosa.com.au
Web: www.ewosa.com.au

7 REVIEW & TRAINING

SEAC Energy conducts regular quarterly reviews for our hardship policy and training, in line with performance, and updates to industry guidelines.