



Hardship Policy

QLD, NSW, ACT, SA & TAS Residential Customers

Revision 1.0

Our contact details:

Flow Power

Ground Floor, 109 Burwood Road

Hawthorn VIC 3122

Post: PO Box 6074 Hawthorn VIC 3122

Phone: 1300 08 06 08

Email: go@flowpower.com.au

Website: <https://flowpower.com.au/>

1. Introduction

This policy applies to all residential customers living in Queensland, New South Wales, Australian Capital Territory, South Australia and Tasmania, who find it hard to pay their energy bills to due to hardship.

You may 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 to talk to your support person. You can provide this permission verbally on the phone or via a signed written authority if you are the main account holder. We will engage with your support person as we would with you. This will be consistent with your consent and instructions to us.

2. 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 different reasons. Please contact us so we can discuss your individual situation.

Our staff are specially trained to help you with hardship.

Staff will:

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

We will assess your application for hardship assistance within seven business days from receipt of your application.

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

If you are 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
- 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 this hardship policy. We will send this to you in accordance with your preferred method of receiving written communication.

3. Payment Options

What we will do

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

- Payment plans
- Centrepay
- Direct debit
- Deferred payments (for customer awaiting government grant payments)

When you are in 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 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:

- 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
- 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.

You can also 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 to a better energy plan for free.

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

If you miss a payment, we will contact you by email within 3 business days to see if you need help. If you do not have an email address, or if you have not responded within 5 business days, we will attempt to contact you by phone or mail.

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

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

4. How do we assess your eligibility for accessing the hardship program?

First, we will verify that:

1. you're a residential customer, and
2. you have an active account with Flow Power, and
3. you have an outstanding debt which you can't pay in full prior to the date your next bill is due to be issued.

Once the above points have been verified, we will assess your eligibility for the hardship program as follows:

1. We will check what you're able to pay towards your account.
2. We will take into account the statements from your financial counsellor, if you provide them to us. Please note that while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this.
3. We'll calculate a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months.
4. We'll tell you this amount.
 - a. If it's something you can afford, we'll put you onto a standard payment arrangement and confirm the details in writing.
 - b. If it's not something you can afford or if being in our hardship program suits your circumstances better, you will be eligible for our hardship program. We will work with you to establish a payment plan that you can afford based on your circumstances, as described later in this policy.

The above steps help us to assess eligibility for our hardship program but are not an exhaustive list. Giving us information about your circumstances will help us to tailor a solution to your circumstances.

Once we accept you into the program, we will discuss what the program can offer you. This is covered later in this document.

We want to accept customers into our hardship program so that we can provide structured help.

If we don't accept you into the hardship program, we'll tell you why.

We won't require unreasonable conditions to enter or re-enter our hardship program. These include:

- we won't require you to attend financial counselling, and
- we won't require you to make a one-off payment or make a certain number of instalments towards your debt, and
- we won't require you to accept a payment extension or extensions, and
- we won't require you to pay your bills on time, before we accept you into our hardship program.

5. Our obligations

Progressive Green Pty Ltd trading as Flow Power (Flow Power) has systems in place to enable it to meet its obligations with respect to customer hardship in:

- a) The Retail Law, and
- b) The Retail Rules, and
- c) The AER Customer Hardship Policy Guideline Version 1, (March 2019),
- d) AER's Sustainable Payment Plans Framework as a good practice framework for assessing customers' capacity to pay, and
- e) This Flow Power Hardship Policy

As a retailer, Flow Power has the following overarching responsibilities:

- (a) when dealing with a customer who is experiencing payment difficulties due to hardship, we will take into account all of the circumstances of the customer of which we are aware and, having regard to those circumstances, act fairly and reasonably, and
- (b) in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer clear information about the assistance available to the customer under our policy, and
- (c) as soon as practicable, provide a customer who is entitled to receive assistance under our hardship policy with that assistance.

6. Helping you successfully complete the hardship program

We'll help you to successfully complete the hardship program by:

- ensuring that you are on the most appropriate plan for your usage profile, including a tailored plan where applicable
- agreeing a suitable payment plan with you
- removing your account from our standard credit and collections activities, including the removal of late fees
- ensuring you are always utilising any applicable government concessions, relief schemes or energy rebates
- keeping you updated on payments made under the program
- letting you know if a payment has been missed
- monitoring your usage while under the program, and letting you know if we see any unexpected spikes in usage
- regularly assessing your ability to make payments under the program
- communicating with you regularly to ensure that you can continue to meet payments under the hardship program

7. 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

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.

8. Our programs and services

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

- extended payment terms
- a review of your usage patterns to try and identify any change in usage and their cause
- flexible smoothed payment options to reflect your individual circumstances (i.e. instalments)
- refer you and assist you to obtain access to relevant Government utility assistance programs and other community assistance agencies
- offer you telephone information about energy efficiency as well as advice on the availability of independent financial counsellors

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.

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'd like to transfer to the new plan for free.

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

10. 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.

11. We will work with you

If you have joined our hardship 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.

12. Complaints

If you believe we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us:

- Email us at complaints@flowpower.com.au
- Write to us at Flow Power, PO Box 6074, Hawthorn VIC 3122
- Call us on 1300 06 08 06

Flow Power's Complaints and Dispute Resolution Policy can be found on its website at <https://flowpower.com.au/help-and-support>. If resolution is not possible, or at the request of the customer, the complaint will be escalated internally. If you're not satisfied with the way we handle your complaint, you can also contact the relevant ombudsman:

Energy and Water Ombudsman NSW

Freecall: 1800 246 545

Email: complaints@ewon.com.au

Energy Ombudsman TAS

Freecall: 1800 001 170

Email:
energy.ombudsman@ombudsman.tas.gov.au

Energy and Water Ombudsman SA

Freecall 1800 665 565

Online Complaint:
<https://ewosa.com.au/submit-a-complaint>

Energy and Water Ombudsman QLD

Freecall: 1800 662 837

Email: complaints@ewoq.com.au

ACT Civil and Administrative Tribunal

Phone: (02) 6207 1740

Email: ewcomplaints@act.gov.au

13. Communicating with customers with hardship

Flow Power's Hardship Policy will be available at the following address <https://flowpower.com.au/flow-power-policies> which can be viewed online or in a printable format.

- If you require an interpreter, you can call 131 450 for an interpreter service and let them know you need help communicating with Flow Power.

- If you are deaf, hard of hearing or speech impaired, you can call contact us via the National Relay Service (NRS) on 133 677 and let them know you need help communicating with Flow Power.
- If you have a disability, we will always work with you, your advocate and / or your authorised representative to help you understand this hardship policy. If you require this document in another form as a result of your disability, we will discuss options for creating the document in a suitable format for you.
- If you live in a remote area or have limited access the internet, we'll send you a hard copy of the hardship policy via post and work with you to ensure you have sufficient time to gain access to the document and fully understand this policy.
- If you have elected a representative to act on your behalf, we will engage your representative as we would you, consistent with your consent and instructions to us.

14. Staff

We will ensure that all staff involved in the administration of the hardship program are aware of this Hardship Policy and have the necessary skills to sensitively engage with residential customers about payment difficulties and the provision of instalment plans and other options. We regularly review and update customer hardship training for our staff.

15. Privacy

Flow Power is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). The Flow Power Energy Privacy Policy can be found on its website at <https://flowpower.com.au/privacy/>.

16. Review of the policy

This policy will be reviewed on an annual basis.