

Real Utilities Hardship Policy – Victoria

1. Introduction

This policy applies to all residential customers living in Victoria who find it hard to pay their energy bills due to hardship. 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 to talk to your support person.

2. Our Approach to Hardship

At Real Utilities we support customers who are experiencing hardship. As electricity and gas supply is an essential service, it is important we do as much as we can to help you maintain access to your supply of electricity and gas.

We have developed this hardship policy in accordance with the ESC payment difficulty framework and the ESC Energy Retail Code of Practice to provide consistent and compliant support to all our customers. We believe early intervention is the best way to help customers who face financial difficulty to pay their bills, and prevent an accumulation of energy debt which could ultimately threaten a customer's energy supply.

We are committed to ensuring you have equitable access to all resources outlined in this policy.

We have systems in place to ensure that we meet our obligations with respect to customer hardship in:

- The National Energy Retail Law

- National Energy Retail Rules
- ESC Payment Difficulty Framework
- This Customer Hardship policy.

3. Hardship – Real Utilities’ Commitment

Within our Hardship Program and in our dealings with you, the customer, we will:

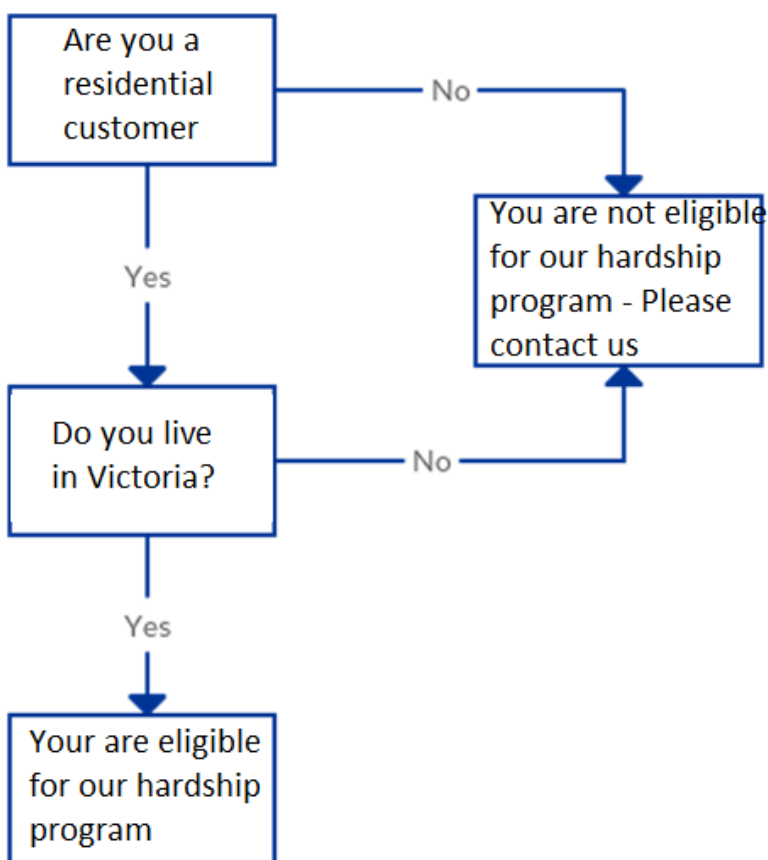
- Provide you with clear information on the assistance available to you under this policy in a timely manner
- As soon as reasonably practicable, provide you with the assistance you are entitled to under this policy
- Be respectful, compassionate and treat your circumstances with sensitivity and respect for your privacy
- Take into account all of your circumstances which we are aware of, and, on that basis, act fairly and reasonably
- Ensure you have equitable access to this policy and ensure that it is consistently applied in a transparent way
- Inform you of your entitlements
- Maintain customer assistance programs, such as affordable payment plans in accordance with the ESC’s Payment Difficulty Framework
- Provide information about assistance available, including when contacted by you. This information will be provided in a timely manner
- Be transparent and accessible and communicate to you, financial counsellors and community assistance agencies when necessary
- Not disconnect your energy supply while you are actively participating in the Hardship Program
- Not charge late payment fess, irrespective of jurisdiction, nor require security deposits
- Not hassle you with reminder notices or threats of disconnection. We will monitor customers during their participation in our Hardship Program, with quarterly reviews of their payment plan to ensure they remain affordable
- Provide you with an email or posted copy of this policy (it is also available to be downloaded from the website)

Our Hardship Policy will be provided at no cost to our customers via their preferred method of communication and is also available free of charge on our website via an appropriately named and clearly marked URL/hyperlink from our homepage. Our Hardship Policy will be in a printable format.

4. Meaning Of ‘Hardship’

A customer experiencing hardship is a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. This situation can arise as a result of a variety of factors, both long and short term, and some of them are set out in the introduction to this policy.

The key point is that if you are experiencing an inability to pay your Real Utilities energy bill for whatever reason, please contact us.



5. Joining the Hardship Program

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 the Hardship Program.

We will assess your application for hardship assistance by the end of the second business day after contacting us.

We will let you know if you are accepted into our Hardship Program within three 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 our hardship policy.

6. Eligibility for the Hardship Program

You will be eligible to receive the assistance offered in the Real Utilities Hardship Program if you are a residential customer and you are unable to pay a bill.

If you are in hardship please contact us using the details below. If a customer is ineligible for participation in Real Utilities' Hardship Program, Real Utilities will inform the customer of the reason(s) why they are not eligible.

7. Our programs and services

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

- Flexible payment options
- Review of your tariff to determine if another one of our tariffs would be more appropriate
- Information about your energy use
- Energy audits. Where recommended in the outcome of an audit, we can support the replacement of an appliance at your premises
- Advice on concessions and other assistance that may be available to you.

More information on all these options is provided.

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.

8. Payment options

What we will do

There are different payment options available to hardship customers:

- Payment plans
- Centrepay.

In some cases, we may also consider partial debt waiver options or payment holidays.

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
- 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.

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 email.

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:

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

9. Conclusion of payment plans

a) Successful Completion

If you have successfully completed a payment plan or have been able to meet all outstanding payment obligations to Real Utilities, you can request to be removed from the Hardship Program at any time. Once confirmed, the customer will be contacted by Real Utilities confirming successful completion of the payment plan. You will then be returned to Real Utilities' normal billing cycle.

b) Changing a Payment Plan

Either at your request, or as a result of our quarterly reviews, payment plans can be modified. It is important for you to stay in contact with us, should your circumstances change so we can agree to any plan revisions.

c) Leaving a Payment Plan

You can return to normal billing and collection processes if you complete the payment plan or pay any previous bill arrears.

If you stop meeting your instalment payments, Real Utilities will attempt to contact you by your preferred method (email, post, customer portal or phone) to discuss whether there needs to be changes made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.

If this attempt to contact fails, Real Utilities will try again within 2 business days. If you fail to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.

It is important that you actively participate with our Hardship Program. If you refuse to engage with us after these repeated attempts to make contact, we will remove you from our Hardship Program.

If, as a participant in the Hardship Program, you fail to make payments as per the agreed payment plan and refuse to engage with us, or if you transfer to another retailer, you will default back to our usual debt collections process.

Disconnection and debt collection are Real Utilities' absolute last resort, and we will only consider these options after exhausting all other reasonable steps .

d) Re-Entry to the Hardship Program

We will assess your individual circumstances and eligibility if you have been removed from or choose to leave the Hardship Program, but then want to re-enter our Hardship Program. Where you have left the Hardship Program because of successful completion of a previous payment plan, then we can

agree to a new plan using the process outlined within policy. If you have left the Hardship Program for other reasons, then those circumstances will be reassessed. It may be the case the original payment plan needs to be modified to better fit your circumstances.

In no case will we refuse you entry into our Hardship Program on the basis of a need for you to complete any action or meet any other condition.

10. 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.

11. 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.

12. 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.

a) Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

To help customers better understand how their household appliances and energy usage affects their bills, we encourage them to contact our customer service team via email, online chat, or request a callback by phone. These websites also offer some good advice:

- <http://yourenergysavings.gov.au>
- <http://www.energyrating.gov.au>
- <https://www.choice.com.au>
- <https://www.moneysmart.gov.au>

b) Energy Audits

A customer can request an energy audit either by calling or emailing Real Utilities. Once a customer has given consent, Real Utilities will perform a thorough initial investigation of

the customers consumption profile to determine whether an energy audit is required. If recommended, we can consider full or partial cover of the cost of such audits, depending on the customer's circumstances. Such an audit may be offered free of charge to the customer if there is high unexplained electricity and gas consumption within the household and the customer debt level is high.

c) Electrical Appliance Replacement

Where a field audit recommends replacement of an appliance to reduce electricity and gas consumption, we can refer eligible customers experiencing payment difficulty to a panel of reputable electrical appliance retailers who are able to advise on an alternative suitable appliance.

13. 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.

14. Further information about government concessions and rebates

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES (Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions.

If Real Utilities becomes aware that you may be entitled to a concession or rebate or any other form of assistance, we will notify you by email, online chat, or phone. Further information on relevant assistance programs can be found by visiting the following websites:

- Department of Families, Fairness and Housing - www.dffh.vic.gov.au/

15. Further information about financial counselling & advice

Real Utilities encourages its customers within the Hardship Program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with the customer to help them take control of their finances. To find a financial counsellor in your area please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.

Further, the National Debt Helpline is a not-for-profit service that helps people tackle their debt problems and offer free independent and confidential advice. Visit <http://www.ndh.org.au/>

16. Further information about Centrepay

Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to setup and manage a regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing

market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>.

17. How we work with customers to manage hardship

This policy sets out a range of measures we have in place to help a customer in hardship. To help our customers successfully complete our Hardship Program we will assign a senior manager to review the customer's account and to ensure that they are receiving the right assistance at the right time.

18. Accessing this hardship policy

This policy is available on our website (<https://www.frasersproperty.com.au/real-utilities/home/customer-payment-support-program>) and a link to this policy is included in the Hardship information pack.

Upon request and at no charge, we can make this policy available to customers through your preferred method of receiving communication. We are committed to helping customers keep their electricity and gas supply so we may update this policy in compliance with changes to legislation or industry best practice. If we do make changes, we will inform affected customers as soon as practicable by their preferred method of communication.

19. Communicating about hardship

We recognise the need to ensure that we communicate effectively with customers with different needs including:

- Customers with low English literacy, including customers from culturally and linguistically diverse backgrounds
- Customers without internet access
- Customers with disability, and
- Customers in remote areas

We will ensure that our customers have support with respect to communicating about the Hardship Policy and Hardship Program including:

- Referral to language services where available or appropriate;
- Communicating via phone or post in accordance with the customer's preferred method of communication;

- Referral to services that support customers with disabilities.

Additional measures that Real Utilities will take to ensure effective communication with our customers about the Hardship Policy and Hardship Program include:

- We will include references about our Hardship Policy in our bills, including information on what a customer should do to obtain access to our Hardship Program;
- From time to time we will include an information brochure on Real Utilities Hardship Program in mailings to customers including as an annexure to bills;
- We will seek to meet with community support organisations that support customers with diverse backgrounds and communication needs to promote our Hardship Program and to obtain feedback on how we can improve our communications;
- For regional customers in our Hardship Program or looking to enter our Hardship Program we will post all relevant material in addition to communicating with that customer via their preferred method of communication and we will ensure that postage delays do not disadvantage customers in relation to any requested responses to our correspondence.
- We will assist our customers in accessing interpreter services and services for the hearing impaired where those services would potentially assist our customer in accessing the Hardship Program or understanding the Hardship Policy. We will do this by arranging for interpreter or hearing-impaired assistance services on behalf of our customer, where our customer provides consent for us to do so;
- We will provide a copy of our Hardship Policy in another language, in large font, and in Braille where that would assist our customer in accessing the Hardship Program or understanding the Hardship Policy.

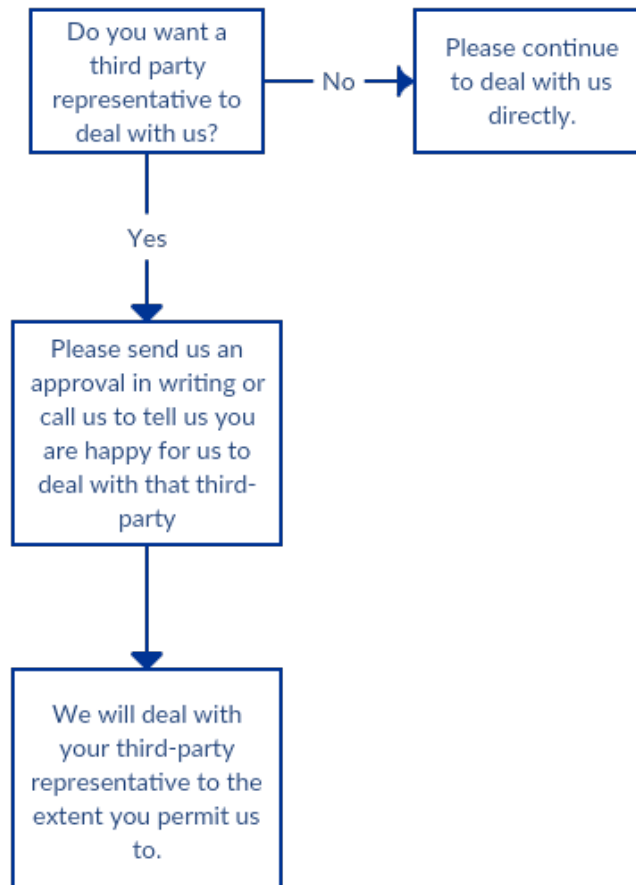
20. Your Representative (Support Person)

We are happy to deal with your nominated support person.

A customer may provide consent for us to deal with a third-party support person via whatever means are convenient to the customer.

If a customer wishes a support person to represent them, they may request this at any time, and we will send a consent form or phone the customer to ensure that this the customer consents (we will accept consent via whatever means are convenient to the customer).

Where a customer has elected a support person to act on their behalf, we will engage with that support person as we would with the customer. The diagram below summarises our approach.



21. Contact us

If you are struggling to meet your payment obligations or wish to discuss forms of assistance that may be available to you, you may contact us at:

- Email: support@realutilities.com.au
- Call back request: 1300 16 16 68

If you require an interpreter, please call the Translating and Interpreting (TIS national) on 131 450 and ask them to call 1300 16 16 68. Or if required, please call 1300 16 16 68 via the National Relay Service on 133 677.

We will ensure staff how answer our calls are specifically trained to handle enquires about the hardship policy and our Hardship Program.

22. Complaints

The Real Utilities customer service team works with the customer to resolve complaints they may have. If a customer has a complaint, they can contact us by email (support@realutilities.com.au), post, or by leaving a complaint using the online form available at <https://www.frasersproperty.com.au/real-utilities/home/customer-payment-support-program>. Customers can also call 1300 16 16 68 to leave a complaint.

Further information about how we handle complaints can be found in Real Utilities' Complaints and Dispute Resolution Policy which can be downloaded from <https://www.frasersproperty.com.au/real-utilities/home/>

As per our complaints policy, if customers are not satisfied with our proposed resolution, the complaint can be escalated within the business. If the customer is unhappy with this outcome or at any time, they can submit their complaint to the Energy and Water Ombudsman in their state. The ombudsman schemes offer a free complaint resolution service to customers and can be contacted in the following ways:

Energy and Water Ombudsman Victoria – EWOV

Telephone: 1800 500 509 Website: <https://www.ewov.com.au>

23. Training

Our staff (including any employees, independent contractors, sub-contractors, and agents, and other third parties who work with us and deal with our customers) will receive regular face to face and online webinar training on:

- Answering customer queries about the customer hardship policy and Hardship Program, and
- Identifying customers experiencing payment difficulties due to hardship, and
- Assisting customers experiencing payment difficulties due to hardship Our

training programs will be reviewed and refreshed on a regular basis.

Staff will attend meetings and training provided by financial counsellors and community organisations to assist in understanding the issues that may be faced by customers.

A record of training will be kept for all staff.

24. Privacy

Real Utilities is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). The Real Utilities Privacy Policy can be found on its website.

25. Review of the policy

This policy will be reviewed at least annually.