



Financial Hardship Policy

Domestic Customers

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FINANCIAL HARDSHIP POLICY FOR DOMESTIC CUSTOMERS**1 Introduction**

- 1.1 This policy applies to all residential customers living in NSW, QLD, TAS and SA who find it hard to pay their energy bills due to hardship. You might experience hardship because of factors like:
- (a) death in the family
 - (b) household illness
 - (c) family violence
 - (d) unemployment
 - (e) reduced income
- 1.2 This policy explains:
- (a) what we will do to help you manage your energy bills
 - (b) how we consider your circumstances and needs
 - (c) your rights as a customer in our hardship program such as:
 - I. Access to customer support services, including financial counsellors and other community support agencies
 - II. Access to available government grants and concessions
 - III. Access to energy usage audits and programs
 - IV. Access to appliance replacement programs and assistance
 - V. Access to affordable payment plans
 - VI. Renegotiation of payment plans
 - VII. Where appropriate, the right of a customer's financial counsellor to deal with us concerning an appropriate assistance program.
 - VIII. The right not to be disconnected while actively participating in an assistance program.
- 1.3 You can ask a support person to contact us, such as:
- (a) a financial counsellor
 - (b) someone who helps you manage your energy bills
- 1.4 We need your permission to talk to your support person.

2 Equitable Access and Transparency

- 2.1 We are committed to providing you with equitable access to the benefits and procedures under this policy in circumstances of Hardship and will work to consider your present and future energy needs.
- 2.2 Our goal is to always support you with the reasonable ongoing supply of energy needs and to provide assistance during your times of Hardship.

3 Our Commitment

- 3.1 We are committed to offering you with appropriate payment plans that suit your current financial ability and offer all applicable benefits which you can avail during the program.
- 3.2 We are also committed to providing our staff with regular refresher training to identify customers who are facing payment difficulties, and ensure that they are treated equally and fairly and are provided with the opportunity to participate in this program.

4 Who can access the program

- 4.1 Residential customers of Future X Power who are experiencing payment difficulties are eligible for entering our Hardship Program. You must meet the following criteria's:
- (a) You are an existing residential customer of Future X Power
 - (b) You have an existing debt
 - (c) You accept and commit to making payments according to the agreed payment plan
 - (d) You accept to inform us if you are unable to meet the payment conditions
 - (e) You stay in touch and keep us informed about any change in your circumstances
- 4.2 If you do not meet the above criteria's, you may be ineligible for assistance under this policy. We will immediately contact you and tell you why you are ineligible and your options or other forms of assistance that may be available to you.

5 Identifying Hardship and Early Response

- 5.1 We encourage customers who may be experiencing financial hardship to contact us either personally or through a third party, such as a financial counsellor or a community support agency.
- 5.2 We understand that customers may not feel comfortable notifying us of their financial situation. We, therefore, employ credit management cycles and account monitoring to identify customers who may be experiencing circumstances of Hardship as quickly as possible.
- 5.3 Besides, we have systems in place to identify Hardship customers by observing a customer's history of:
- (a) late payments
 - (b) payment extensions
 - (c) part payments
 - (d) broken payment arrangement
 - (e) government assistance (e.g., grants and concessions)

- 5.4 If we believe that non-payment is due to you experiencing payment difficulties, our Hardship Team will contact you as soon as practicable, and provide you with payment plan options available under our Hardship Program.
- 5.5 We have appropriate systems in place to meet the requirements of the Hardship Policy mentioned in:
 - (a) The Retail Law
 - (b) The Retail Rules
 - (c) AER Customer Hardship Policy Guideline March 2019
 - (d) Future X Power Hardship Policy

6 Financial Assessment

- 6.1 The Financial assessment is a process to determine how much you can afford to pay towards the cost of your electricity.
- 6.2 Our dedicated Hardship Team will work with you to carry out this assessment. This will involve asking you about your income and expenses. As a part of the process, we will check if there are benefits that you might be entitled to but are not getting, and will help you to avail those benefits.
- 6.3 Customers can choose to disclose their financial situation over the phone or by emailing the details to our customer service team.

7 What we will do to help you

- 7.1 We will tell you about our hardship program if:
 - (a) you tell us you are having trouble paying your bill
 - (b) you are referred to our program by a financial counsellor or other community workers
 - (c) we are concerned that you may be experiencing financial hardship
- 7.2 We will recommend you to speak to a staff member to help you join our hardship program if you have:
 - (a) a history of late payments
 - (b) broken payment plans
 - (c) requested payment extensions
 - (d) received a disconnection warning notice
 - (e) been disconnected for non-payment
- 7.3 We can also support you to join our hardship program if you tell us:
 - (a) You are eligible for a relief grant or other emergency assistance
 - (b) You have personal circumstances where Hardship support may help. For example, death in the family or job loss.
 - (c) You may have trouble paying your bills for other reasons. Please contact us so we can discuss your individual situation.
- 7.4 Our staff are specially trained to help you with hardship. They will:
 - (a) ask you a few questions about your circumstances
 - (b) work out if you can join the hardship program
 - (c) Assess your application for hardship assistance by 2 business days
- 7.5 We will let you know if you are accepted into our hardship program within 5 business days from receipt of the application. If you are accepted into our hardship program, we will:
 - (a) tell you if you are on the right energy plan or if there is a plan better suited for you
 - (b) tell you about government concessions, relief schemes or energy rebates you may be eligible to receive
 - (c) give you ideas about how to reduce your energy use
 - (d) talk to you about a payment amount that suits your circumstances
 - (e) suspend any normal credit management action, including debt collection and disconnection of supply.
 - (f) flag the account as "Hardship" and move it to a dedicated work queue.
- 7.6 Our dedicated Hardship Team will review your account every 2 months to ensure:
 - (a) you are meeting the obligations under the Hardship program
 - (b) the Hardship program is meeting your needs and expectations
 - (c) the tariff applied is appropriate for the circumstances
- 7.7 We can send you a free copy of our hardship policy.

8 Payment Options

- 8.1 What we will do to help you:
 - (a) There are different payment options available to hardship customers, including:
 - I. Payment plans
 - II. Centrepay
 - III. Direct debit
 - (b) When you are in our hardship program, we will offer you flexible payment options that suit your individual situation. To make your payment plan, we will consider:
 - I. how much you can pay
 - II. how much you owe
 - III. how much energy we expect you will use in the next 12 months.
 - (c) This will help us figure out a payment plan that is right for you. We will offer a payment plan that suits your situation. This will include payments to cover:

- I. what you owe
 - II. an amount to cover your energy use.
- 8.2 Flexible Payment Options.
 - (a) We will consider your current circumstances while assessing the request for hardship arrangement. We will recommend a payment plan which suits your current financial situation and if agreed to, the advantages and disadvantages of each payment arrangement.
 - (b) We won't charge you any late fees or demand for security deposits for entering a Hardship program.
 - (c) We provide Short – Term and Long-Term payment plans for the customers.
- 8.3 Short-Term Payment Plan
 - (a) The following options will be offered if you are experiencing short-term financial difficulties in paying your current dues, but customers can start paying the billed amount on time after the payment plan ends:
 - I. You can choose to pay equal weekly, fortnightly or monthly payments for 3 months. We will contact you after 3 months to discuss any changes to your circumstances, and how you wish to pay the future bills. We will offer the same payment arrangement if there is no change to the financial situation provided you commit to making regular payments according to the agreed payment schedule. The instalment amount will cover the arrears and estimated usage during the payment plan period.
 - II. If you are on quarterly billing, you can choose to pay once every fortnight or monthly without making any changes to the current billing cycle. Based on the historical billing, we will let you know the amount required to pay every fortnight/month to avoid arrears after each billing cycle.
 - III. We will apply the pay-on-time discount on all the bills issued during the payment plan period if you are actively participating in the program.
 - IV. Based on the circumstances determined by our trained staff, we may roll over a portion or all of your current debt onto the next invoice.
- 8.4 Long-Term Payment Plan
 - (a) The following options will be offered to you if you are facing long-term financial hardship:
 - I. You can choose to pay equal weekly, fortnightly or monthly payment for a period of 6 to 12 months. We will contact you after the completion of the payment plan to discuss any changes to your circumstances, and how you wish to pay future bills. We will offer the same payment arrangement if there is no change to your financial situation, provided you commit to making regular payments according to the agreed payment schedule.
 - II. The payment plan will cover the ongoing usage and arrears amount.
 - III. When accepting a payment arrangement, we will consider the historical billing and future energy cost for the next 12 months and propose a reasonable payment plan to repay the arrears over 6 to 12 months.
 - IV. We will review the usage pattern to identify any variations in the usage and their cause. We will assist in identifying how the cost of energy can be lowered.
 - V. We will assist you in obtaining access to utility assistance programs, and other community assistance agencies.
 - VI. We will retrospectively apply the pay-on-time discounts on the overdue bills if this will reduce the arrears amount and enable you to pay the remaining arrears amount.
 - VII. In some circumstances at our trained staffs' discretion, we may provide additional 'one-off' incentives in the form of credits or discounts on outstanding debt if you are actively participating in the program.
 - VIII. Based on your historical billing and cost of energy, we will assign the most appropriate tariff to reduce the energy cost, and there will be no cost associated with this review.
 - IX. We will also assign higher pay-on-time discounts to reduce future energy costs. We will work with you and assign the most appropriate discounts.
 - X. We will offer financial assistance to reduce energy usage, including field audits and replacement appliances.
 - XI. We will review the payment plan every 2 months and update you on your progress in reducing energy costs. We will advise you about the usage at different time intervals and options to reduce the cost of energy.
- 8.5 Once we agree to a payment plan, we will send you information including:
 - (a) who you can contact for more help
 - (b) how long the payment plan will go for
 - (c) the amount you will pay each time

- (d) how many payments you need to make
 - (e) when you need to make your payments (this is also called the frequency of the payments)
 - (f) how we worked out your payments..
- 8.6 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. You will have to provide Future X Power CRN number to Centrelink to start using the Centrepay option. For more information, please visit the Centrelink website www.centrelink.gov.au or call on 1800 050 004.
- 8.7 We will check if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.
- 8.8 Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.
- 8.9 If you miss a payment, we will contact you to see if you need help. We will contact you by
- (a) calling you on the 3rd business day from the payment plan due date.
 - (b) sending a payment plan reminder letter, 5 business days from the payment plan due date. We will inform you about the consequences of non-payment and the options for re-negotiating a new payment plan.
- 8.10 What you must do.
- (a) Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.
 - (b) Tell us if your contact details change.
 - (c) We may stop helping you if you:
 - I. don't co-operate with Future X Power's financial assessment process
 - II. stop making payments under your plan
 - III. do not tell us when your contact details change
 - IV. change to a different energy provider
 - (d) We will only remove you from our Hardship program for reasons set out in this policy (unless requested by you).
 - (e) If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:
 - I. we do not have to offer you another plan
 - II. we might disconnect your energy

9 Other supports to help you pay your energy bill

- 9.1 Depending on the state or territory you live in, there are other support programs to help you pay your energy bills.
- 9.2 What we will do to help you
- (a) We will tell you about other ways you can get help to pay your energy bill, such as:
 - I. government relief schemes
 - II. energy rebates
 - III. concession programs
 - IV. financial counselling services
- 9.3 What we need you to do
- (a) If you find out you are eligible for these programs, let us know as soon as possible, so we can help you.

10 Our programs and services

- 10.1 As a Hardship customer, you can access a range of programs and services to help you. Following are the grant and rebates programs you can access:
- (a) QLD Customers
 - I. Electricity Concession
 - II. Reticulated Natural Gas
 - III. Electricity Life Support Concession Scheme
 - IV. Medical Cooling and Heating Electricity Concession
 - V. Home Energy Assistance Scheme (HEAS)

For more information visit - www.qld.gov.au/community/cost-of-living-support/concessions/energyconcessions
 - (b) NSW Customers
 - I. NSW Low Income Household Rebate
 - II. Life Support Rebates
 - III. Medical Energy Rebate
 - IV. Energy Accounts Payment Assistance (EAPA)

For more information visit - www.resourcesandenergy.nsw.gov.au/energyconsumers/financialassistance/rebates
 - (c) TAS Customers

- I. Annual Electricity Concession
- II. Heating allowance
- III. Life support concession
- IV. Medical cooling and heating concession

For more information visit -

http://www.concessions.tas.gov.au/concessions/electricity_and_heating

(d) SA Customers

- I. Cost of living concession
- II. Medical heating and cooling concession

For more information visit –

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

10.2 You can contact the following financial counselling services for further assistance.

New South Wales

Money Smart	1800 007 007
Catholic Care Sydney	13 18 19
Wesley Financial Counseling	1300 827 638

Queensland

Central Queensland Financial Counseling Service	+61 7 49 281 844
Uniting Care Community	+61 7 3253 4000
St Vincent de Paul	+61 7 3010 1096

Tasmania

Anglicare TAS	1800 243 232
Rural Financial Counselling Service Tasmania	+61 3 6334 2768

South Australia

The South Australian Financial Counsellors Association	1800 007 007
Medisec Financial Advisor	+61 8 8377 7795

10.3 What we will do

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

11 We want to check you have the right energy plan

11.1 When you join our Hardship program, we will talk to you about your energy use and whether you are on the right plan. We will work with you to determine the most appropriate tariff bearing in mind:

- (a) whether the customer has dedicated off-peak appliances
- (b) any previous tariffs and previous bills (if available)
- (c) the customer's overall power usage
- (d) any other relevant information provided by the customer to us

11.2 If we think there is a better energy plan for you, we will:

- (e) explain why the plan is better
- (f) ask if you'd like to transfer to the new plan for free

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

12 We can help you save energy

12.1 Using less energy can save you money. To help you better understand how your household appliances and energy usage affects the bills, we will suggest one of the following.

12.2 Energy Field Audits

- (a) We offer assistance in facilitating energy field audits if you are experiencing payment difficulties. The Energy Audit is an analysis of a facility, indicating how it can reduce energy consumption and save energy costs. The audit helps to understand energy wastage and to accelerate energy efficiency improvements, which will lead to significant savings.
- (b) You must meet the following criteria for an Energy Audit:
 - I. a sudden increase in energy consumption
 - II. you request for an energy audit
- (c) As determined by our trained staff, depending on your circumstances, we may contribute to or pay for an energy field audit.
- (d) This assistance will be determined by our trained staff and depending on the circumstances, it could be free of charge or involve some contribution from you.

12.3 Partial cost cover

- (a) If we partially cover the cost of an audit, we will pay the amount agreed with you (This agreement will be recorded verbally with one of our trained staff members and recorded in our system) to the audit partner, who will then provide an invoice for the remaining amount to you. A full detailed report will be provided outlining their audit information and potential opportunities to save energy at their property.

- (b) You may also request an energy field audit at their cost and in that case, we will refer you to our chosen audit partner to perform the service. We will also assist in understanding the results of the energy field audits and the potential benefits of conducting them.
- 12.4 Free of charge
 - (a) Considering your financial situation, our trained staff may decide to offer this option to the customer free of charge.
 - (b) Energy field Audits are only available if you are currently on a Hardship payment plan. A free of-cost energy audit will only be provided if you are facing severe Hardship or having high outstanding debt.
- 12.5 Appliance Assistance
 - (a) You may experience large swings in your energy usage depending on the appliances that you have in your household.
 - (b) If you are experiencing Hardship, and in appropriate circumstances, as determined by our Customer Care Manager, we will work with you and identify particular appliances that if replaced may reduce the energy consumption and energy costs. At your request, we will nominate a suitable third party (that we are affiliated with or not affiliated with) to sell or supply you with a particular appliance.
- 12.6 What we will do
 - (a) 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.
- 12.7 We will work with you
 - (a) If you have joined our hardship program, we will not:
 - III. charge late payment fees
 - IV. require a security deposit
 - V. make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

13 Disconnection

- 13.1 We will only disconnect you as a last resort and will not disconnect if you are actively participating in the Hardship program.
- 13.2 All customers participating in the Hardship program is separated from our normal credit collection process to ensure the power is still connected to the customer.
- 13.3 We will not disconnect your supply unless:
 - (a) We have provided information about our Hardship program
 - (b) We have made attempts to contact you to discuss the assistance you are entitled to.
 - (c) We have issued a reminder letter within 6 business days of the pay-by-date
 - (d) We have made attempts to contact you on all available means communication
 - (e) We have issued you a disconnection notice

14 The Existence of Hardship policy

- 14.1 Customers are informed about the existence of Hardship policy through our Customer Charter, which is issued during the sign-up process along with the Welcome pack, Hardship Welcome letter, Reminder, and Disconnection notices.
- 14.2 Customers can access the latest hardship policy from https://www.futurexpower.com.au/wpcontent/uploads/2019/05/Hardship-Policy-NSW-and-QLD_Updated.pdf or request for a free copy by calling our customer service team on 1300 599 008.

15 Complaint

- 15.1 Future X Power's dispute resolution policy can be found on its website at www.futurexpower.com.au. Alternatively, you can request a copy of this policy by calling us on 1300 599 008 or in writing to PO Box 1886 Sunnybank Hills QLD 4109.
- 15.2 Customers who are unsatisfied with the outcome of our enquiry into their complaint may contact the relevant state Energy Ombudsman.

New South Wales	1800 246 545	www.ewon.com.au
Queensland	1800 662 837	www.ewoq.com.au
Tasmania	1800 001 170	www.energyombudsman.tas.gov.au
South Australia	1800 665 565	www.ewosa.com.au

16 Privacy

- 16.1 We are committed to respecting the privacy and protecting the personal information of our customers in accordance with the Australian Privacy Principles.
- 16.2 Future X Power's Privacy policy can be found on its website at www.futurexpower.com.au Alternatively, you can request a copy of this policy by calling us on 1300 599 008 or in writing to PO Box 1886 Sunnybank Hills QLD 4109.

17 Authorised Representative and Advocates

- 17.1 An 'Authorised Representative' is a person you have appointed and delegated to deal with us, on your

behalf, with some authority over your account. An 'Advocate' is a person you have appointed to deal with us, on your behalf, but without any authority over your account.

17.2 You can authorise a 3rd party to speak on your behalf. You can either call or write to us with the following details:

- (a) Authorised person's name
- (b) Contact number
- (c) Date of birth
- (d) How long is the authority for

17.3 We will contact you only if the authorised party refuses to speak to us or not in contact with us for more than 14 business days.

18 Communicating with Customers with diverse communication

18.1 We are committed to providing energy service and appropriate hardship programs to our customers with diverse communication.

18.2 If the customer has difficulty with the English language, they can call the interpreter service on 13 14 50.

18.3 If the customer has any disabilities, they can appoint an authorised 3rd party or advocate to deal with us, on their behalf.

18.4 If the customer is residing in a remote area and doesn't have access to the internet, they can request a copy of this policy at no cost by calling us on 1300 599 008 or by writing to PO Box 1886 Sunnybank Hills QLD 4109.

19 Contact Details

19.1 For any further information or queries, please contact us via the below mediums –

Customer Service email address customerservice@futurexpower.com.au

Customer Service Phone 1300 599 008

Interpreter Services 13 14 50

Write to us Customer Service Manager
PO Box 1886 Sunnybank Hills QLD 4109

20 Approval Process

20.1 This policy will be published on the Future X Power website according to National Energy Retail Law.