Financial Hardship Policy

Domestic Customers

New South Wales • Queensland • Tasmania • South Australia • Australian Capital Territory

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FINANCIAL HARDSHIP POLICY FOR DOMESTIC CUSTOMERS

1 Introduction

1.1 This policy applies to all residential customers living in New South Wales (NSW), Queensland (QLD), Tasmania (TAS), South Australia (SA) and the Australian Capital Territory (ACT) 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.

1.5 Where this policy includes information that applies only in a particular state or territory (for example, ACT concessions, ACT complaint and hardship assistance through the ACT Civil and Administrative Tribunal, or ACT guaranteed service levels), this is clearly marked.

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 appropriate payment plans that suit your current financial ability and offering all applicable benefits which you can access 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:

(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, 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 arrangements

(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:

(a) The National Energy Retail Law (the Retail Law), including as applied in the ACT by the National Energy Retail Law (ACT) Act 2012

(b) The National Energy Retail Rules (the Retail Rules)

(c) The AER Customer Hardship Policy Guideline (March 2019) and any replacement version once it takes effect

(d) For ACT customers, the Utilities Act 2000 (ACT) and the Consumer Protection Code 2020 made by the Independent Competition and Regulatory Commission (ICRC), to the extent they apply to retailers authorised under the Retail Law

(e) 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 access 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 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 within 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

(g) if you live in the ACT, tell you about the ACT-specific assistance in sections 10 and 12 of this policy, including hardship assistance available from the ACT Civil and Administrative Tribunal (ACAT).

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 a hardship arrangement. We will recommend a payment plan which suits your current financial situation and, if agreed to, explain the advantages and disadvantages of each payment arrangement.

(b) We won't charge you late payment fees or other retail fees (other than network charges passed on to us by your distributor), or ask for a security deposit, while you are in our Hardship program.

(c) We provide Short-Term and Long-Term payment plans for 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 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 payments 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 staff's 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 the 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 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

V. for ACT customers, hardship assistance from the ACT Civil and Administrative Tribunal (ACAT) and energy support vouchers available through the ACT Utilities Hardship Fund.

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 rebate 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

(e) **ACT Customers**

I. **Electricity, Gas and Water Rebate** (formerly the Utilities Concession) – up to $800 per year towards electricity, gas, water and sewerage costs, applied to your electricity account as a daily credit. Available to the primary holder of a Pensioner Concession Card, Low Income Health Care Card, Health Care Card, eligible Veteran Gold Card or ACT Services Access Card, for your principal place of residence, where the account is in your name. You can apply through us.

II. **Life Support Rebate** – for customers who use electrically operated life support equipment prescribed by an ACT medical practitioner for a life-threatening condition. You do not need a concession card to be eligible.

III. **Medical heating and cooling** – a sub-category of the Life Support Rebate for concession card holders with an eligible medical condition that requires heating and/or cooling.

IV. **Energy support vouchers (ACT Utilities Hardship Fund)** – the ACT Government has partnered with electricity retailers to provide vouchers or rebates for customers who need financial support to pay their electricity bills. Ask us, or a financial counsellor, whether you are eligible.

V. **ACAT energy and water hardship assistance** – see sections 13 and 15 of this policy.

For more information visit - www.revenue.act.gov.au/community-assistance, call the ACT Revenue Office on (02) 6207 0028 or email concessions@act.gov.au

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

Service	Phone
New South Wales	
Money Smart	1800 007 007
Catholic Care Sydney	13 18 19

Service	Phone
Wesley Financial Counselling	1300 827 638
Queensland	
Central Queensland Financial Counselling Service	+61 7 4928 1844
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
Australian Capital Territory	
Care Financial Counselling Service	(02) 6257 1788 or 1800 007 007
Mob Strong Debt Help (free legal advice and financial counselling for Aboriginal and Torres Strait Islander people)	1800 808 488
National (all states and territories)	
National Debt Helpline	1800 007 007

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:

(a) explain why the plan is better

(b) 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.

11.4 From 30 December 2026, when you join our hardship program we will offer you our lowest-cost plan for you (our "deemed better offer"). If you are not on that plan, we will make sure you are no worse off financially – either by moving you to it with your consent, or by giving you a credit, discount or price reduction worth at least as much. We will tell you on your bill when a lower-cost plan is available and offer it to you at least once every 100 days.

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 affect your 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 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 the audit information and potential opportunities to save energy at your property.

(b) You may also request an energy field audit at your 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 have 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:

I. charge late payment fees or other retail fees (other than network charges)

II. require a security deposit

III. make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

12.8 ACT customers – free energy saving programs

(a) If you live in the ACT, the following ACT Government programs may also help you reduce your energy use and costs:

I. **Sustainable Home Advice Program** – free advice, workshops and home energy assessments for all ACT renters and homeowners. Phone 1300 141 777 (weekdays 9am–4pm) or email SustainableHomeAdviceProgram@act.gov.au.

II. **Home Energy Efficiency Program** – free practical help, such as energy-saving kits and draught-proofing, for households in financial hardship, delivered by St Vincent de Paul. Phone (02) 6234 7408.

III. **Home Energy Support Program** – rebates of up to $5,000 for eligible concession card holding homeowners towards rooftop solar, ceiling insulation and energy-efficient appliances. Phone 1300 141 777 or email homeenergysupport@act.gov.au.

For more information visit - www.climatechoices.act.gov.au

13 Disconnection

13.1 We will only disconnect you as a last resort and will not disconnect you if you are actively participating in the Hardship program.

13.2 All customers participating in the Hardship program are 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 by all available means of communication

(e) We have issued you a disconnection notice

13.4 We will not disconnect you for not paying your bill if the amount you owe is less than the minimum disconnection amount set by the Australian Energy Regulator (currently $500 including GST).

13.5 **ACT customers – ACAT hardship assistance.** If you live in the ACT and are having trouble paying your energy bill, or have been or may be disconnected, you can apply to the ACT Civil and Administrative Tribunal (ACAT) for energy and water hardship assistance. This service is free. ACAT can direct us to restore or maintain your supply if disconnection would cause substantial hardship, and can discharge some or all of a debt where paying it would cause substantial hardship. While your application to ACAT is being decided, we will generally not disconnect your supply. If you have been disconnected and we have not reconnected you, you can call ACAT. You can apply online at www.acat.act.gov.au, or phone (02) 6207 1740.

13.6 **ACT customers – wrongful disconnection.** If we disconnect an ACT customer when we are not entitled to under the law, we will pay you a $100 guaranteed service level rebate under the ACT Consumer Protection Code. You do not need to apply for this rebate.

14 The Existence of Hardship policy

14.1 Customers are informed about the existence of the 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 on our website at www.futurexpower.com.au or request 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 If you are not satisfied with our response to your complaint, you can ask for it to be considered by a senior staff member. Customers who are unsatisfied with the outcome of our enquiry into their complaint may contact the relevant state or territory energy ombudsman. This is a free service.

State / Territory	Ombudsman	Phone	Website
New South Wales	Energy and Water Ombudsman NSW	1800 246 545	www.ewon.com.au
Queensland	Energy and Water Ombudsman Queensland	1800 662 837	www.ewoq.com.au
Tasmania	Energy Ombudsman Tasmania	1800 001 170	www.energyombudsman.tas.gov.au
South Australia	Energy and Water Ombudsman SA	1800 665 565	www.ewosa.com.au
Australian Capital Territory	ACT Civil and Administrative Tribunal (ACAT) – Energy and Water	(02) 6207 1740	www.acat.act.gov.au acatenergyandwater@act.gov.au

15.3 **ACT customers.** In the ACT, ACAT performs the role of energy and water ombudsman. When we give you our final decision on your complaint, we will tell you about your right to refer the complaint to ACAT. You can lodge a complaint with ACAT online at www.acat.act.gov.au, by phone on (02) 6207 1740, by email to acatenergyandwater@act.gov.au, or by post to GPO Box 370, Canberra ACT 2601.

15.4 **ACT customers – guaranteed service level.** If we do not acknowledge your complaint as soon as practicable and give you a response that addresses your complaint within 20 business days, we will pay you a $20 guaranteed service level rebate under the ACT Consumer Protection Code. You do not need to apply for this rebate.

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 the authority is for

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

18 Communicating with Customers with diverse communication needs

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

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 following:

Future X Power	Details
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

19.2 ACT customers can also contact the following organisations for independent help:

ACT organisation	Contact details
ACT Civil and Administrative Tribunal (ACAT) – energy and water complaints and hardship assistance	Phone: (02) 6207 1740 Email: acatenergyandwater@act.gov.au Post: GPO Box 370, Canberra ACT 2601 Web: www.acat.act.gov.au
ACT Revenue Office – Electricity, Gas and Water Rebate and Life Support Rebate	Phone: (02) 6207 0028 Email: concessions@act.gov.au Web: www.revenue.act.gov.au
Care Financial Counselling Service	Phone: (02) 6257 1788 or 1800 007 007 Web: www.carefcs.org
Sustainable Home Advice Program (ACT Government)	Phone: 1300 141 777 Email: SustainableHomeAdviceProgram@act.gov.au Web: www.climatechoices.act.gov.au

20 Approval Process

20.1 This policy will be published on the Future X Power website in accordance with the National Energy Retail Law and, for ACT customers, the ACT Consumer Protection Code, and a copy will be provided free of charge on request.

20.2 This policy, and any variation to it, is submitted to the Australian Energy Regulator for approval as required by the National Energy Retail Law.

20.3 Version history

Version	Date	Summary of changes
3.1	2021	Policy for NSW, QLD, TAS and SA customers.
4.0	August 2026	Extended to ACT customers. Added ACT concessions and rebates, ACT financial counselling and energy efficiency programs, ACAT complaint and hardship assistance contacts, and ACT guaranteed service level rebates. Updated regulatory references, retail fees for hardship customers, minimum disconnection amount and deemed better offer commitments.