



Origin's Customer Hardship Charter

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Contents

Purpose & Application	3
Objective	3
Application	3
Definition of Hardship	3
THE HARDSHIP PROGRAMME	4
Brief description of the end-to-end process for assisting customers in hardship	4
Identification and referral	4
Identifying customers in energy hardship	4
Methods of referral from other parts of the business	4
Information provision	4
Assessing capacity to pay	5
The options available	5
Payment plans	5
Energy audits	6
Retrofitting and appliance assistance	6
State Government Assistance	6
Privacy	6
How do I get started?	6

Purpose & Application

Objective

Origin Energy is committed to providing assistance to customers who display a inability to pay for their energy usage in a timely manner. We recognise that paying for energy is a challenge for a number of households across Australia and believe that we have a responsibility beyond our regulatory obligations to work closely with such customers to ensure their energy supply is maintained.

Origin strives to have a customer management approach that is:

- empathetic and respectful;
- fair and reasonable to customers;
- able to promote an ongoing ability for customers to manage debt in an affordable way;
- compliant with both the spirit and letter of the relevant legislation and regulatory obligations; and
- able to evolve to meet the changing needs of the business and its customer base.

Application

Origin has implemented this to provide assistance and support for primarily residential customers. However, Origin may extend its application to other segments of the community such as, business customers suffering financially as a result of bushfire, drought or floods.

Origin has applied this programme nationally to reticulated Natural Gas, Electricity and LP Gas products.

Origin Energy will make appropriate commercial decisions with respect to a customer's ability to pay and is committed to identifying solutions to payment difficulties based on the facts presented for each case.

Definition of Hardship

The customer has the intention to pay their bills but not the capacity.

THE HARDSHIP PROGRAMME

Brief description of the end-to-end process for assisting customers in hardship

Origin's *Power On* programme is designed to assist our customers through difficult times. *Power On* can help customers better understand their energy use, which can lead to households using less energy and having more affordable bills.

Where one of our contact centre or credit staff becomes aware of a customer who may require further assistance beyond the usual instalment plans, they transfer the customer to the Community Liaison Team.

Identification and referral

Identifying customers in energy hardship

The philosophy behind Origin's approach to financially vulnerable customers is providing the most conducive environment for customers to self-identify. To achieve this, Origin endeavours to:

- Provide sufficient information to customers regarding the various payment solutions available and also about our approachability and the payment flexibility we can offer.
- Develop and maintain a respectful and sensitive approach to responding to customer calls - we seek to engage the customer in a conversation in which they control and where a realistic and manageable outcome can be agreed.
- Be able to deliver services oriented specifically to financially vulnerable customers in a way which continues to be responsive to their needs after the initial contact and is flexible enough to be modified upon changing circumstances.

After the initial bill and a reminder notice have been sent (in line with our regulatory obligations), several attempts are made to personally contact the customer. All contact encourages the customer to enter payment arrangements of some type.

Methods of referral from other parts of the business

Where customers are unable to manage payment plans as set up by our Customer Contact Centre or Credit Department areas (based on payment of arrears and future use over a 12 month period), or indicate other signs of payment difficulty, they are transferred to our Community Liaison Team for further assistance through the Origin *Power On* programme. The Community Liaison Team has greater discretion in provision of payment options, and is specifically trained to work toward a solution by listening and understanding the issues.

Information provision

Power On information brochures are distributed to various financial counselling organisations and to customers whenever a *Power On* payment plan is established. The offer of payment assistance is also included on all bills, overdue notices and follow-up letters. The *Power On* programme is also visible on the Origin website. Energy Efficiency brochures are distributed in conjunction with *Power On* brochures.

Origin also undertakes a schedule of 'roadshows' aimed at increasing awareness around available support programmes and energy efficiency.

Assessing capacity to pay

Origin accepts what customers and/or financial counsellors state about capacity to pay in good faith. As noted above, we seek to engage the customer in a conversation in which they feel in control and where a realistic and manageable outcome can be agreed.

Appropriate tariff

To ensure each *Power On* customer is on the most cost effective tariff, all new customers in to the program are transferred to the Sales team to assess and discuss the available tariff options.

The options available

A primary principle of our *Power On* programme is to assist our customers into a sustainable situation with regard to payment for their ongoing energy usage.

Our experience suggests that most customers supported by our *Power On* programme actually want to pay, but have found themselves in difficult financial circumstances.

Payment plans

As shown previously, *Power On* involves a suite of assistance measures, including a range of payment plans. Such as:

- *Subsidised Payment Plans* - Origin will provide an appropriate subsidy where customers do not have the financial capacity to fund their current usage. Subsidies of up to 50% of each customer's ongoing usage can be provided for a period of up to 12 months. Each subsidy is provided to release monies our customers may have earmarked for their energy bills, with a view of utilising these monies to address any other outstanding debts they may have. As a result each customer's capacity to pay should increase over the subsidy period.
- *Incentivised Payment Plans* - Where a customer has financial capacity to meet their energy usage, Origin will provide financial incentives for maintaining the agreed payment plan. The incentives are put towards the customer's account and have the effect of gradually reduce the customer's outstanding debt. In effect the Incentivised Payment Plans are a debt waiver instrument.

Payment plans for customers on the *Power On* program are monitored and reviewed on a regular on-going basis.

Origin provides customers with two opportunities to reset their payment plan in the event that the initial plan fails due to non engagement or failure to maintain the agreed payments. This means that the customer has a total of three payment plan opportunities whilst receiving support under the *Power On* program.

Origin does not request payment of the outstanding arrears when providing support under *Power On*. The only exception to this is when a customer fails to engage in the programme and support is withdrawn. Should this occur then standard credit collection activity will commence.

Success is defined as customers achieving a position where their accounts have no outstanding debt. At this point, customers are informed of this achievement and returned to Origin's mainstream service offerings.

Energy audits

Origin has a national Energy Audit programme via several community partners, which has proved to be a great success. As well, as delivering significant usage reductions, the audits are delivered by financial counsellors, who also look to afford additional social support to our customers. To this end, customers are can be assisted in addressing other debts, poor housing stock and access to existing social support programmes. Energy audits are completed at no cost to customers on the *Power On* program.

Customers participating in the Energy Audit programme can also benefit from a free retrofit, where items such as light globes and shower heads are replaced with energy efficient versions. Appliance Assistance support is also available where certain inefficient appliances are having a significant detrimental effect on a customer's ability to manage their usage.

Energy efficiency brochures are distributed to all customers supported through *Power On*.

Retrofitting and appliance assistance

In conjunction with our Energy Audit Programme, Origin provides Kildonan with a fund which allows simple retrofitting activities to be undertaken through the audit process. This retrofitting can consist of door seals, fridge seals and light bulbs.

While Origin does not see a direct correlation between traditional No Interest Loan Schemes (NILS) and customers, we do provide ongoing support to customers exiting our Power On programme through such a scheme.

State Government Assistance

The various state governments across Australia provide differing methods of support for each of their respective electorates. This support can take the shape of an ongoing concession or access to a lump sum grant to assist in funding a particular account.

The following 'grants' or 'emergency assistance payments' are available:

New South Wales: Energy Accounts Payment Assistance (EAPA) vouchers are available to those having difficulty paying their electricity or gas bill. The \$30 EAPA vouchers are distributed to electricity and gas customers by a range of community welfare organisations.

Queensland: Home energy Emergency Assistance (HEEA) scheme provides assistance to low-income households in a financial crisis who are unable to pay for an energy account. The scheme is targeted as one-off emergency assistance, rather than ongoing income support. The scheme is administered by each customer's own energy retailer.

South Australia: Emergency Electricity Payment Scheme (EEPS) provides assistance to households in a financial crisis who are unable to pay for an energy account. The scheme is administered by each customer's own energy retailer.

Victoria: Utility Relief Grant Scheme (URGS) is to provide assistance to low-income households in a financial crisis who are unable to pay for a utility account.

Privacy

The financial information disclosed by a customer is confidential and will not be used for any purpose other than assessment of an application for assistance.

How do I get started?

Our Community Liaison Team are specially trained to help get you back on track. Call us and ask about our Power On programme. Call us on:

Natural gas and electricity - 13 24 61

LPG - 13 24 62

Interpreter Service - 13 14 50

خدمة الترجمة الشفهية

傳譯員服務

Dịch vụ Thông dịch

Servizio Interpreti

Υπηρεσία Διερμηνέων

Servicio de Intérpretes