



A MESSAGE FROM ORIGIN



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Origin is proud to join the Financial Inclusion Action Plan (FIAP) program as a Trailblazer organisation, and is committed to promoting greater financial inclusion and helping ensure no Australian is left behind.

Our goal is to work with customers to help them achieve financial independence and ongoing energy sustainability. Origin's approach to customers who are experiencing short term or long term financial hardship is to listen, understand their needs, and develop a personalised and mutually agreed solution.

Our Power On program has been helping customers since 2003 with personalised case management support, matched incentive payments, tailored payment plans, free energy audits, and energy efficient appliance upgrades.

We also employ customer data and analytics to identify customers at risk of financial hardship and proactively engage with them early to offer support and avoid future problems.

Feedback from customers on our Power On program shows that we are on the right path. Our Net Promoter Score (NPS) for customers on our hardship program is higher than any other customer group, we have seen a significant reduction in the amount of entry level debt and average debt on our program. And last financial year, we matched \$8.6 million of incentive payments.

While much is being achieved, there is still much more to be done to identify and assist communities most at risk of financial exclusion. Indigenous Australians, new migrants and survivors of family violence are amongst those groups where there is opportunity for greater financial inclusion.

Origin is committed to innovating and leading the way in making energy accessible and affordable for all Australians.

We look forward to working with Good Shepherd Microfinance and the FIAP Partnership Group to continue to support our people, our customers and the community to achieve their financial goals.

A handwritten signature in black ink that reads "Frank Calabria".

Frank Calabria
Chief Executive Officer
Origin



OUR COMMITMENT

Origin commits to launching a **Financial Inclusion Action Plan in 2017**.
Our high level commitments are outlined below.

ACTION AREAS	OUR COMMITMENT
Products & Services	<ul style="list-style-type: none"> ▶ Continue to engage our people, customers and communities to ensure our products and services are responsive to the needs of the most financially vulnerable members of the community ▶ Continue to work with community support organisations to ensure simple and easy access to these products and services for customers in need ▶ Improve our capability in identifying customers at risk of financial hardship earlier and pro-actively engaging with them in an effective, respectful way
Capabilities, Attitudes & Behaviours	<ul style="list-style-type: none"> ▶ Invest in our people to provide them with the framework, skills and tools they require to be able to support our customers ▶ Commit to active listening and using empathy and respect in our dealings with every customer – remain flexible and responsive to their needs
Awareness & Understanding of Culture and Diversity	<ul style="list-style-type: none"> ▶ Work to overcome barriers that may hinder financial inclusion and resilience of vulnerable groups <p>Specifically:</p> <ul style="list-style-type: none"> ▶ Develop more tailored strategies to engage with refugee and migrant communities to ensure they get access to the support and services they need ▶ In support of our existing Reconciliation Action Plan (RAP) commitments, work with Indigenous Australian communities to help improve financial inclusion and build financial resilience
Economic Participation & Status	<ul style="list-style-type: none"> ▶ Encourage meaningful economic participation through employment conditions, self-employment, asset building, and to improve economic status of vulnerable groups <p>Specifically:</p> <ul style="list-style-type: none"> ▶ Build capability to better support victims of physical, emotional and financial abuse ▶ Develop specific policies for management of customers experiencing family violence

Adam Mooney
Chief Executive Officer
Good Shepherd Microfinance

Frank Calabria
Chief Executive Officer
Origin



Origin look forward to developing our FIAP in 2017 in collaboration with Good Shepherd Microfinance, the Centre for Social Impact, EY and the Australian Government.