



# Origin Hardship Policy

## Power On Program

Supporting our customers through times of need

Version	2.3
Released	29 August 2014
Document Owner	General Manager Retail Customer Operations
Review date	28 August 2015

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## 1. What is Power On?

Staying on top of bills can be really hard at times, and that's where our Power On program comes in. Power On is our way of helping customers in hardship manage their energy usage and bills.

Power On is a program that helps us do a few different things, like:

- work out if somebody is in hardship and has difficulty paying their energy bills,
- teach people about the way they use energy, and how it affects their bills, and
- set up personal payment plans to help customers who have fallen behind get back on track.

Power On helps us to work with our residential electricity and natural gas customers to make debt collecting and disconnecting someone's energy supply our last resort.

## 2. What does hardship mean?

We call it hardship when somebody would like to pay their energy bills, but really can't manage to do so. This might only be for a short time, such as due to a temporary change in employment, or it may be more ongoing, where a customer has a low fixed income or prolonged illness.

Something important that we really do understand is that customers who fall into hardship all have different circumstances - which means their needs, and the way we can help, might be different.

Power On is a flexible program, which lets us provide tailored assistance for each customer in the program - which may include specialised case management, a once-off payment extension or a longer term payment plan. Our goal is to help our hardship customers help themselves.

## 3. Looking out for customers in hardship

Sometimes customers let us know they're having difficulty paying their energy bills, but often doing that is hard - so we're always on the lookout for signs that a customer might be having trouble. And sometimes financial counsellors or advocates let us know about a problem for a customer.

Identifying a customer in hardship is important because it's not just about making sure that our bills are paid, it's also about helping them understand and manage their energy usage - and how this affects their bills. It's about helping a hardship customer regain control of their energy situation.

We're constantly monitoring our customers' payment history for late payments or unpaid bills, and we take notice of how often people apply for government assistance or payment extensions.

If we're on the phone with a customer who seems to be experiencing hardship, then we'll transfer them to our Power On team right away - who'll tell them about the program and how it can help.

## 4. How Power On works

Power On gives our residential customers who are experiencing hardship access to information and bill payment assistance options to help them get on top of their energy bills, and stay on top.

### 4.1. Who can access Power On?

Any current Origin residential customer who is in financial hardship (see section 2).

Although Power On is meant for residential customers, we may be able to support small businesses in special circumstances, such as following a natural disaster.

## 4.2. How we work out what the problem is

We need a customer to tell us about their individual circumstances, and what's causing their payment difficulty. We might ask for some kind of verification about this, and sometimes we're given information by a financial counsellor who's working with a customer.

## 4.3. When we can't help

Power On is about doing the right thing by our customers. But we can't help those who've done the wrong thing themselves. So customers in debt due to fraudulent activity, as well as those who've been dishonest in describing their circumstances (meaning that they are not in fact in financial hardship), aren't eligible for our assistance.

## 4.4. Our Power On commitments

For each customer in the Power On program, we will:

- have respect, empathy and sensitivity for their circumstances,
- apply this policy consistently, fairly and transparently,
- work with them to achieve sustainable energy use,
- establish a fair and reasonable payment plan,
- let them know about our Power On Policy and make sure the customer commitments are understood and agreed to, and
- give them all the details about their program, letting them know what they need to do.

Energy is an essential service, and disconnection can have significant impact to a household. While a customer remains in our Power On program we won't disconnect their energy supply or follow our normal debt collection process.

## 4.5. Power On customer commitments

To stay enrolled in our Power On program a customer needs to:

- work with us towards sustainable energy usage and repaying their energy account debt,
- stay in touch, letting us know about any change in their circumstances, and
- make all scheduled Power On plan repayments in full and on time.

Depending on a customer's circumstances:

- their Power On plan repayments may increase or decrease over time (which they'll always know about),
- we may ask them to take part in an energy efficiency audit, or
- we may suggest that they attend financial counselling.

If a customer's circumstances change, it may affect their plan payment amounts - so it's important that we know.

We're doing what we can with Power On to help our hardship customers sort everything out - so we do expect customers in Power On to work with us by living up to these commitments. To make sure this happens, we'll clearly explain the program to a customer and ask them to agree to it.

If a customer enrolled in Power On can't keep these commitments, then we may have to stop their access to the program. We'd rather not do that - but if we do and the customer wants to continue with Power On, then we'll be asking them to demonstrate why we should give them access again.

## 4.6. Keeping Power On

If a customer stops making their Power On plan payments without talking to us, then we'll give them a second chance. We'll get in touch, and if they agree then we'll set up a new Power On plan.

If within 12 months the customer stops making their second chance Power On plan payments and the customer is unable to provide reasonable assurance that they will meet the payment obligations of another plan, then we'll have to remove them from the Power On program. If this happens, we'll go back to our usual debt collection process and the customer will no longer be protected from disconnection.

We might also remove a customer from the program if they're on a subsidised payment plan but don't take part in the quarterly review process (section 5.1).

We understand the consequences to a customer experiencing hardship of removing them from the program, so these are all last resort actions that we take only when a customer doesn't keep their Power On commitments.

#### **4.7. Completing Power On**

When a customer's account is back on track, we'll let them know they've successfully completed the program and that normal billing terms, debt collection and disconnection processes will now apply. A new payment plan can be established but any subsidy (section 5.1) or case management ends.

### **5. Getting back on track with Power On**

The following Power On program features are how we help our customers experiencing hardship to get back in control of their energy use and bills.

#### **5.1. Payment plans**

We've got a range of flexible payment options that we can tailor to a customer's situation. When working out the best option we'll consider their ability to pay, any overdue amounts owing on their account, and their expected energy usage for the next 12 months. We may also take into account advice that we receive from financial counsellors (or others).

Our Power On team will recommend a plan, including the advantages and disadvantages - and if the customer agrees, and commits to making the weekly, fortnightly or monthly payments, we'll put it in place.

We'll send a letter with the plan details and information about the program. It includes information about the customer's obligations - and that we'll regularly check their progress to make sure the plan they're on is still the right one and working as it should.

#### **Power On plan options:**

Extended payment plan	Payments will cover usage, and overdue amounts are paid off over a longer period to further reduce the instalment amounts compared to our standard payment plans.
Incentive payment plan	In certain circumstances, we may provide discretionary one-off account credits to encourage regular payments, to reduce the amount owing on the account.
Subsidised payment plan	In extreme circumstances, we may be able to offer short term relief to assist a customer in managing the cost of their current bill. We do this by allowing a customer to pay an affordable amount off their bill, and then roll the remaining amount into their next bill. We will also ask the customer to make some payments during this time towards their energy

costs. This payment plan is only temporary and designed to help a customer regain control over their financial situation. Therefore we expect a customer to move to an extended payment plan, an incentive payment plan or, if the customer is then able to pay off their debt, our standard payment terms following this short term period.

During a customer's time in the Power On program, we will keep an eye on their energy consumption which may include usage patterns as well as checking that the customer is on the most appropriate tariff. If we see that a customer is regularly using more energy than what they did when they entered the program, we will contact the customer and notify them of their new repayment amounts going forward. We will try to assist the customer with energy efficiency advice and may encourage them to take part in one of our energy audits (section 5.3) or attend financial counselling (section 5.5).

For customers on subsidised payment plans we will check in with them to review their payment plan. The conversation will focus on how the customer can move to a position where they can meet their payment obligations, we'll assist by encouraging them to take part in one of our energy audits (section 5.3) or attend financial counselling (section 5.5).

We strongly encourage our customers to remain in regular contact with our Power On team members and discuss any changes to their circumstances.

## **5.2. Centrepay and direct debit**

All Power On customers who receive Centrelink benefits or allowances can use Centrepay as a payment method - which we strongly encourage. It's a free service for customers to pay bills by nominating a regular deduction from their Centrelink payment to go towards their energy account.

If a Power On customer isn't eligible for Centrepay, we encourage them to pay with direct debit. Centrepay and direct debit are payment methods that show a customer's willingness to commit to Power On, and they make it easier for customers paying on a weekly or fortnightly schedule.

Power On customers can call us at any time for information about Centrepay, direct debit or any of our other payment methods.

## **5.3. Energy efficiency advice and audits**

The first step to controlling energy costs is understanding them. Our Power On team can assist customers to better get a feel for their energy use, how it relates to their bills, and how to use energy more efficiently to reduce their energy costs.

We give energy efficiency brochures to all our Power On customers, and we also encourage them to visit the Origin website for additional energy savings tips.

Power On customers have access to our Energy Audit program at no cost - which provides telephone advice and home visits to help customers understand how their household appliances and energy usage affects their bills. We strongly encourage home visits for customers who use a lot of energy.

Our Energy Audit program also swaps inefficient light globes and shower heads with energy efficient ones free of charge. And we may decide to provide assistance through one of our community partners to replace appliances in extreme circumstances where an inefficient appliance is causing a customer a problem in managing their energy usage.

We'll discuss and agree with the customer the Energy Audit program that will work best for them.

#### 5.4. State government concessions and rebates

There are a number of state government energy bill assistance programs, such as rebates or concessions for low income, life support or medical needs customers.

We make sure that Power On customers are receiving all of the state government assistance they're eligible for, including helping with the application form if needed. Further information on the assistance programs for each state can be found by visiting the websites below:

- For New South Wales: [www.resourcesandenergy.nsw.gov.au](http://www.resourcesandenergy.nsw.gov.au)
- For South Australia: [www.sa.gov.au](http://www.sa.gov.au)
- For Victoria: [www.dhs.vic.gov.au](http://www.dhs.vic.gov.au)
- For Queensland: [www.dews.qld.gov.au](http://www.dews.qld.gov.au)
- For Australian Capital Territory: [www.act.gov.au](http://www.act.gov.au)

#### 5.5. Financial counselling services

We encourage all of our Power On customers to speak to accredited financial counsellors, who'll provide their services at no charge. We do this by advising customers over the phone and also in writing on how they can find a financial counselling agency in their area.

#### 5.6. Reviewing energy contracts

When a customer starts with Power On, we will take a look at their current energy contract and work out if they're on the best arrangement for their circumstances.

If we find that the customer would be better off with something different we'll let them know - and if they agree to make the change we'll sort it out for them at no cost.

Things that we look at include cost effectiveness and whether the customer has dedicated off peak appliances, previous bills and tariffs, their overall use of power, and any other relevant information.

#### 5.7. Fees and security deposits

The aim of our hardship program is to help - not hinder. So Power On customers won't be charged late payment fees (where they would otherwise apply) or asked for security deposits.

### 6. Training

We've created a comprehensive training and refresher program to help our front line staff understand this Policy, how to identify and engage with customers who could use our help, and how to make sure that the Power On team become involved.

Power On team members have specialised training often delivered by community welfare organisations, which involves understanding causes of financial difficulty, dealing with culturally and linguistically diverse people and engaging in empathetic and non-judgemental conversations. Our team is also trained on how to identify and refer customer's to other agencies.

### 7. Promoting Power On

We give out Power On brochures at community events and to a variety of welfare groups across Australia. And we keep in touch with media outlets, local Government and community groups to make sure they know about the program. We also talk to a wide range of communities about energy efficiency as well as how Power On can help our customers who've fallen behind.

We ask community groups, social advocates and industry bodies for their thoughts about how Power On meets community needs - and their suggestions help us to continue developing the program.

Customers can see this Policy on our website at [www.originenergy.com.au](http://www.originenergy.com.au) or request a free copy by calling us on 13 24 61. Plus, all of our bills and collection notices have a message letting customers know they can talk to us at any time about any payment difficulties they're having.

## 8. Complaints

If a customer has a complaint about Power On, our team members are on hand to talk to them - and the customer can also ask to speak with a more senior manager.

And if we can't work it out, independent dispute resolution may be available through the relevant state Energy Ombudsman.

Energy and Water Ombudsman NSW	1800 246 545	<a href="http://www.ewon.com.au">www.ewon.com.au</a>
Energy and Water Ombudsman South Australia	1800 665 565	<a href="http://www.eiosa.com.au">www.eiosa.com.au</a>
Energy and Water Ombudsman Victoria	1800 500 509	<a href="http://www.ewov.com.au">www.ewov.com.au</a>
Energy and Water Ombudsman Queensland	1800 662 837	<a href="http://www.ewoq.com.au">www.ewoq.com.au</a>
ACT Civil and Administrative Tribunal	02 6207 1740	<a href="http://www.acat.act.gov.au">www.acat.act.gov.au</a>

## 9. Our privacy promise

We take our customers' privacy seriously, and manage their personal and credit information under the requirements laid out in the *Privacy Act 1988* (Cth). We'll only use their financial information to assess their application for assistance.

## 10. Get in touch

We'd like to talk to any customer having trouble paying our bills as soon as possible. Customers who need help paying for their electricity and natural gas should call 13 24 61. Language assistance is available call 13 14 50.