



Our hardship policy

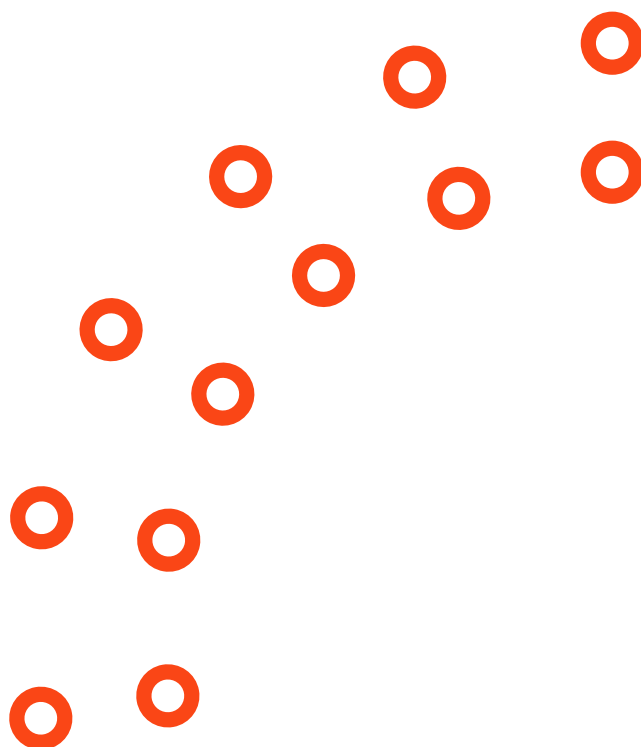
Victoria



This policy's available to all Victorian residential energy customers with an active Origin account.

The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

Effective 1 January 2019



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What's this policy all about?

We know that things can get a little tough from time to time

And that includes staying on top of bills. We know that there are all kinds of reasons for this – whether it's something short term like a temporary change in employment, or a few unexpected things piling up at once. Sometimes the reasons are more ongoing – such as prolonged illness or a lower income. Everyone's different.

Looking out for who we might help

Identifying a customer who's experiencing payment difficulty is important. It's not just about making sure our bills get paid – it's about being able to help customers understand and manage their energy use and how this affects their bills, while working to give them back some control over their situation.

This policy is in place to help support our customers during these circumstances.

How we can help you

If you're a Victorian residential customer, we can provide assistance to help you pay your bills and reduce any debt that starts to accrue on your account.

You can access a range of payment plans that suit your needs – along with advice on energy usage, government grants and ongoing reviews.

We understand that if a customer is facing financial stress, things need to be managed both quickly (to help customers avoid more debt) and with sensitivity.

What assistance do we offer?

As part of the new Payment Difficulty Framework implemented for Victorian residential customers in January 2019, a range of assistance is now available.

Standard Assistance

Available to all residential customers to help avoid accruing arrears on their energy accounts.

You can choose:

- to set up regular payments on a payment plan for up to two year
- to make payments on a weekly, fortnightly or monthly basis
- to extend the due date for your bill at least once per year.

Tailored Assistance

Higher levels of assistance available to all residential customers with debt greater than \$55 (incl GST) outstanding on their energy accounts.

If you miss your bill's due date and need additional assistance to help get back on track:

- there's a range of options available to you which you can access via My Account (our online portal), our website at originenergy.com.au/paymentassistance or by giving us a call
- we'll send you information within 21 business days after your bill's due date, telling you about the assistance options you're entitled to and how to access these.

You have six business days to consider the information we've provided and let us know if you'd like to take up one of the available options.

- We can also help you with advice regarding:
- payment plans that can incorporate both your current debt and your ongoing energy usage for up to two years
- the likely cost of your future energy use and how you can reduce this over time
- other assistance available through the government that can help you meet your energy costs (such as Utility Relief Grants and concession rebates)
- practical assistance to help you lower your energy costs, including
 - recommendations on the right plan for your circumstances – taking into account your usage history (if available), plus
 - energy efficiency tips to help lower your usage, and how best to monitor and keep track of your energy usage – for example using My Account, our online portal.

If you need even greater assistance:

If you're unable to pay the full cost of your ongoing energy usage, we can put the payment of your debt on hold for an initial period of six months and you can pay less than your ongoing usage while you work towards lowering your energy usage costs. After this six-month period, we'll review your progress and continue to work with you to pay your ongoing bills and reduce your costs (as per the options detailed above).

Setting up a payment plan

To help you manage your ongoing usage costs and any debt you owe, you're entitled to set up payment arrangements:

- of equal amounts over regular periods such as weekly, fortnightly or monthly payments
- that incorporate the arrears owing on your account so your debt is fully paid within two years of your first payment
- that provide for payments covering both usage and arrears
- that are based on a reasonable forecast of your energy usage over the next 12 months.

Once you've set up or revised a payment plan, we'll send you a schedule of payments showing:

- the total number of payments you need to make to finish paying off the arrears on your account
- the period of time over which your payments are to be made
- the amount and due date of each payment.

If you don't make a payment by its due date, we'll get in contact with you about options to revise your payment plan or how else we can help you get back on track.

Payment towards your ongoing energy usage

If we've placed your debt on hold, and you don't keep to your agreed payment plan, we'll get in touch with you about options available that give you more time to lower your energy costs such as:

- varying the amount payable
- varying the frequency of payments

We'll continue to work with you so that you're able to make payments towards your energy usage within a suitable timeframe. We may also add any unpaid amount for your energy usage to the arrears owing on your account.

When will this assistance end?

We'll continue to provide assistance as outlined in this policy unless:

- you refuse or fail to take reasonable action towards paying for your ongoing energy use or repaying the arrears you've accrued on your account
- you refuse or fail to take reasonable action towards making payment towards the cost of your ongoing energy use, or
- you're no longer facing payment difficulties.

Other types of assistance

Home energy advice

You may be entitled to a free energy efficiency consultation – either in your home or over the phone, whichever is easier for you. This can give you advice that’s specifically tailored to the way you use energy in your home – from the sort of appliances you use to the layout of your home, helping you identify ways you can reduce your energy bills.

Flexible payment options for other home products

We offer flexible payment options for the purchase and installation (or replacement) of home energy products like heating or cooling systems.

Government programs & concessions

If you meet certain criteria, you might be able to access government grant programs. These provide financial assistance to people having difficulty paying their energy accounts – with a range of assistance available in Victoria. You can find the full details of this assistance on the Department of Families, Fairness and Housing (DFFH) website – <https://services.dffh.vic.gov.au/concessions-and-benefits>.

Financial counselling

We might suggest some extra support, like referring you to a free accredited financial counsellor in your area.

Payment options

Our bills list all our payment options – including direct debit, BPAY, online, telephone and Australia Post (both online and at a branch). Arrangements can also be made for Centrelink clients to pay through Centrepay.

Complaints

If you have a complaint about anything to do with this policy, you can let us know – and can speak with a more senior manager if necessary. If you feel that your concerns haven't been resolved after that, independent dispute resolution may be available through the Energy and Water Ombudsman of Victoria (1800 500 509 and www.ewov.com.au).

Privacy

We take our customers' privacy seriously, and manage personal and credit information in line with our Privacy Policy and the requirements laid out in the Privacy Act 1988 (Cth). Origin's Privacy Policy is available online at originenergy.com.au/privacy.

Get in touch

The sooner we can talk to any of our customers who are having trouble paying their bills, the better. So if you need help with paying for your energy, give us a call on 13 24 61.

If you'd like a copy of this policy, you can download it from originenergy.com.au/paymentassistance.

If you need an interpreter, call 1300 137 427.



If you're hearing impaired, you can get in touch through the Telephone Typewriter (TTY) National Relay Service on 133 677.

 originenergy.com.au