



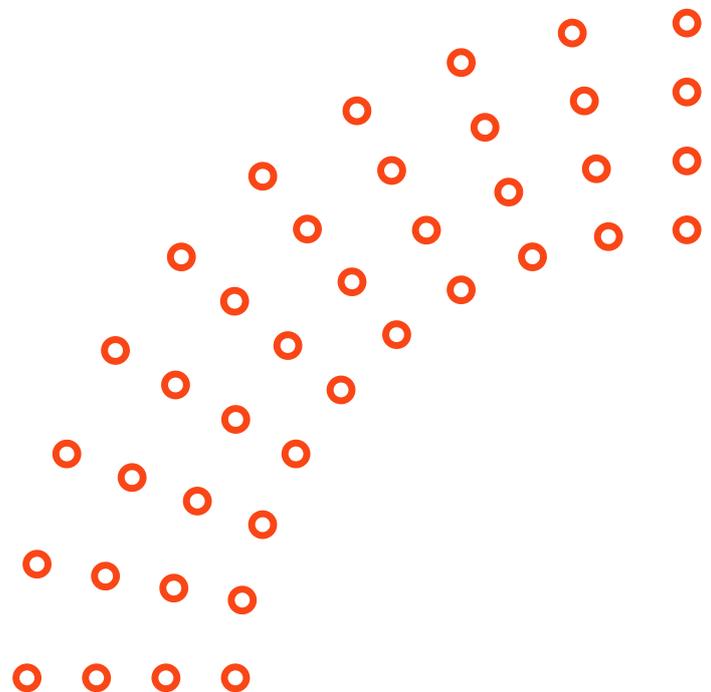
Our hardship policy

Western Australia



**Supporting our customers through
times of need**

Effective August 2019



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01 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:

- 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.

02 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. We determine this based on the amount of time a customer needs to pay the energy bills we've already sent to the customer and the future bills. This might be for various reasons, such as due to a change in employment or 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 longer term payment plan or subsidised or incentive payment plan. Our goal is to help our hardship customers help themselves.

03 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 when we're talking to a customer 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 we believe is experiencing hardship, then we'll tell them about the program and how it can help.

04 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) may access Power on for their current gas and electricity account for their home.

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 or who aren't willing to work with us to pay their energy bills over time. 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) or who won't enter into any type of payment plan, 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,
- provide information to them about, and in some cases work with them to achieve, sustainable energy use,
- establish a reasonable payment plan based on the customer's capacity to pay,
- let them know about our Power On Policy, 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,
- make all scheduled Power On plan repayments in full and on time, and
- fulfil the other commitments we ask of Power On program customers as set out in this program.

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 require them to take part in a free energy efficiency audit, or
- we may suggest or require that they attend free 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

Whilst a customer is adhering to the agreed Power on Plan our disconnect processes will be suspended. 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 we only take these actions 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.

05 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. Customers can request a temporary suspension of actions in certain circumstances whilst we work through a solution.

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– 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.

Further detail of assistance available to customers in financial hardship or payment difficulties is available upon request.

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 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 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 managing their energy usage.

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 provide information to Power On customers about state government assistance they may be eligible for, so they can make sure they are receiving the benefits. We'll also help with the application form if needed. More specific information about government funded assistance programs such as the Hardship Utility Grant Scheme (HUGS) can be found at www.concessions.wa.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 can provide information to customers 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.

06 Training

We've created a 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 right specialists who can help the customer get involved.

Power On team members have specialised training, which involves understanding what hardship is and how to identify it as well as how we can help and having effective conversations with Power on customers such as by being empathetic and non-judgemental. Our team is also trained on how to identify and refer customer's to other agencies.

07 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: originenergy.com.au/for-home/electricity-and-gas/billing-payments/financial-support.html 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.

08 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. Please contact us on 13 24 61.

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

The contact details are below:

Energy and Water Ombudsman WA
1800 754 004

ombudsman.wa.gov.au

09 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 and if necessary to provide the assistance offered as part of the Power on program.

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.

If you would like a copy of this policy in large print please call us to request this.

If you would like a copy of this Hardship Policy it is available on our website at:

originenergy.com.au/for-home/my-account/bills-payments/financial-support.html

If you need an interpreter? Call 1300 137 427



Customers who are hearing impaired, contact us via the Telephone Typewriter (TTY) National Relay Service on 133 677.

 originenergy.com.au