



Financial hardship policy



click
energy

Helping you help yourself Our aim is to help you to keep your energy connected!

Click Energy recognises that financial hardship may be suffered occasionally, and in some cases on a permanent basis, by domestic customers who purchase energy principally for personal, household or domestic use. Click Energy will therefore strive to keep you connected, so that you do not lose what is, for all households in Australia, an essential service.

Contact Details

Click Energy Pty Ltd PO Box 1048
Collingwood, VIC 3066

Telephone: 1800 77 59 29

Email: service@clickenergy.com.au

Are you in Financial Hardship?

If you are a domestic customer in financial hardship you should contact us as soon as possible. We hope that together we can 'help you help yourself'.

What exactly is 'financial hardship'? Financial hardship is very difficult to define but it is real and affects many of us from time to time. Yet everyone's circumstances are different. That is why we have set out a number of examples that may give you some guidance. These examples are for your guidance only and you should not hesitate to contact Click Energy, whatever your circumstances, if you believe that you are in financial hardship and have the intention but not the financial capacity to pay. We have trained staff that are able to help you. There is a chance that you will be in financial hardship if you identify with these examples:

You are in short term financial hardship due to short term reduction in income

- Your income has suddenly been reduced but you expect it to return to normal within the next 12 months.

You are in short term financial hardship due to high bills

- You have recently received an unexpected bill or a bill that is significantly higher than usual. This bill does not necessarily have to be an energy bill.

You are in long term financial hardship and you are renting

- You rent your home and do not own an investment property, or
- You have been placed in bankruptcy, or
- You are unemployed and have been so for the last 26 weeks, or
- You are receiving Commonwealth Government income support payments and have been doing so for the last 26 weeks, or
- You have been referred to a financial advisor regarding your situation, or

Your income is insufficient to pay your reasonable living expenses (which would include normal living expenses, such as groceries, electricity, rent and phone; expenses for medical supplies for a

condition you or a dependant family member may be suffering; and school fees, books, or other costs related to education of school-aged children).

You are in long term financial hardship and you are a home owner

- You are avoiding paying your bills in order to prevent foreclosure on your mortgage.
- Your income is insufficient to pay your reasonable living expenses (which would include normal living expenses, such as groceries, electricity, rent and phone; expenses for medical supplies for a condition you or a dependant family member may be suffering; and school fees, books, or other costs related to education of school-aged children).

If your circumstances are different but you believe that you are in financial hardship or you have been identified by an independent accredited financial counsellor as having the intention but not the financial capacity to pay you should contact us.

We will also attempt to identify those customers that are experiencing payment difficulties and that may benefit in being in our financial hardship program. We will do this by looking at any signals of financial difficulties that our customers may have by, amongst other things, regularly monitoring our payments reports. This may show an excessive use of energy or consistently overdue accounts. We will act on such information by discretely and sensitively contacting these customers, initially by email, to establish whether they may be suffering financial hardship.

How Click Energy can help you

In order for Click Energy to establish how to best assist you it may be necessary to fully understand your financial position. Understanding your financial position means that we can take it into account to establish how you can best meet your obligations under any financial hardship program. That, after all, should be our mutual objective. And you can rest assured that Click Energy will be there with you every step of the way, happy to discuss your circumstances, monitor your progress and assist you meet your goals.

Click Energy is able to set up a range of options including:

For short term hardship due to an unexpected event (i.e., a high bill or illness) resulting in an inability to pay our bill on time or in full, Click Energy will:

- Make sure you are on the right product for your circumstances;
- Offer extended payment terms;
- Review your usage pattern to try and identify any changes in usage and their cause;
- Offer flexible or smoothed payment options to reflect the customer's individual circumstances (i.e., instalments).

For long term hardship due to chronic and long term financial over commitment (i.e., your essential living expenses are greater than your income), Click Energy will:

- Make sure you are on the right product for your circumstances;
- Offer flexible or smoothed payment options to reflect the customer's individual circumstances (i.e., instalments);
- Refer you to relevant Government utility assistance programs (i.e., Utility Relief Grant Scheme) and other community assistance agencies;
- Offer you telephone information about energy efficiency as well as advice on the availability of independent financial counsellors;
- Offer you financial assistance to reduce energy usage including field audits and replacement appliances.

Click Energy will only propose a field audit where the benefits of the audit would likely be significant and the domestic customer provides their express consent to the terms and costs of the audit. For example, meaningful benefits may be achieved by those with excessive energy usage relative to the number of rooms in the premises and the number of people living there. Click Energy will discuss the matter in detail with hardship customers giving an honest outline of the experience of other customers who have had audits and an indication of the savings that they have achieved in dollar terms. In certain circumstances, Click Energy will pay for field audits if the domestic customer's circumstances would be excessively and unfairly affected by any further expenses.

If after a field audit it is clear that the customer requires replacement appliances, Click Energy will provide financial assistance to those customers who have no ability to act on the advice in the audit. In these circumstances Click Energy will nominate a third party to provide the appliances on its behalf.

Click Energy will provide domestic customers in financial hardship with equitable access to the options appropriate to their individual circumstances. Click Energy will take into account the customer's individual circumstances including their capacity to pay. Click Energy will not necessarily offer all of the options covered by this Financial Hardship Policy to all of its domestic customers in financial hardship.

How you can help Click Energy

As your energy provider, Click Energy has many ways it can help you with your energy bills. In order for us to provide you with the best possible service, we need you to help us. This means:

Contacting us as soon as possible. In this way we don't continue with unnecessary credit and collection processes where we incur expenses, such as debt collection fees, by referring you to a debt collector. We would rather use this money to positively help you.

Receiving bills and communicating by email. Click Energy is an online energy retailer which means that emails are the most efficient way of communicating with you. If you do not already have an email address you will find that having an email address will actually save you money on your Click Energy account! It usually does not cost any money to get an email address. For free emails, visit:

- www.yahoo.com.au
- www.hotmail.com

Show your intention to pay by continuing to make all the agreed instalment plan payments, and contacting us as soon as possible if there is a problem in doing so.

Contact your State Government and local community agencies to see how they can also help you. A list of contacts is provided below.

Government and community assistance programs If you are in financial hardship, we want to work with you to help you achieve the solution that is best for you. Government and the community are also prepared to help you stay connected. You should take the time to visit these websites to find out more about what further assistance they may be able to provide to you:

- www.dhs.vic.gov.au/concessions/concessions.htm
- www.goodshepvic.org.au/
- www.sustainable.energy.sa.gov.au/pdfserve/general/pdf/self_audit_sheet_low_res.pdf
- www.dhs.vic.gov.au/concessions/docs/faulty_appliance_dl-06.pdf

Ceasing to be in Financial Hardship

This is our mutual objective. And when an objective like this is achieved it should be celebrated! To assist with this celebration Click Energy will credit your energy account with \$25.00 following the completion of a 12 month period of on-time payments.

Removal from the Financial Hardship Policy Program

If a domestic customer has entered into an agreement under the terms of this Financial Hardship Policy and does not make the required payments or fails to contact Click Energy when required the customer will be removed from the financial hardship program.

Click Energy will advise a customer of their rights and obligations under the Financial Hardship program in writing, usually by way of email.

Disconnection

Click Energy will not disconnect the supply of electricity to a domestic customer if that customer has entered into an agreement under the terms of this Financial Hardship Policy and is complying with the terms and conditions of that agreement.

Complaints and Dispute Resolution

If a domestic customer in financial hardship has a complaint Click Energy will resolve the matter in accordance with its complaints and dispute resolution policy.

Language Difficulty

If Click Energy reasonably believes that a domestic customer in financial hardship has a language difficulty, it will arrange for an interpreter to contact the customer directly.

Staff

Click Energy will ensure that all staff involved in the administration of the financial hardship program are aware of this Financial Hardship Policy and have the necessary skills to sensitively engage with domestic customers about payment difficulties and the provision of instalment plans and other options.

Website

The Click Energy Financial Hardship Policy will be available on the Click Energy website. It will be also provided to any customer or financial counsellor on request.

Changes to Hardship Policy

Click Energy will periodically review this Financial Hardship Policy in accordance with normal business practice.