

Dodo Power & Gas

Customer Hardship Policy



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Table of Contents

Introduction	3
Defining Customer Hardship	3
Our Commitment.....	4
Our Guiding Principles	4
Informing Customers about our Hardship Program.....	5
Identifying Hardship Program Candidates.....	5
Self Identification.....	5
Our Identification.....	5
Third Party Identification	5
Qualification Process.....	6
Qualification requirements.....	6
Customer Obligations.....	6
Sustainable Affordability Plans.....	7
Sustainable Affordability Plan features.....	8
Leaving the Hardship Program.....	10
Customers who will not work with us.....	10
Re-entry into the Hardship Program.....	10
Program review and continuous improvement	10
APPENDIX 1	11
Assistance Available in Victoria.....	11
Assistance Available in Australian Capital Territory	12
Assistance Available in New South Wales	12
Assistance Available in South Australia	13
Assistance Available in QLD	13

Introduction

The purpose of this document is to provide details of the Dodo Power & Gas' Customer Hardship Policy ("Policy") and Hardship Program. The aim of the Policy is to provide customers who are having ongoing difficulty in paying their energy account with information about a program they can access to enable them to manage their payments, access government programs and undertake energy saving activities with the aim of achieving ongoing affordability of their energy use.

The supply of electricity and gas ("Energy") is essential to maintaining a minimum standard of living. Unfortunately, some people can find themselves in a position where they are unable to pay their Energy bills due to unexpected short-term financial situations, or ongoing financial difficulties.

Dodo Power & Gas has developed products and services to help our domestic customers, being customers who purchase Energy services for personal, household or domestic use, ("Customers") budget for their Energy expenses, and help them to manage any unexpected situations if they arise.

In addition to our normal product features and payment assistance processes, we have developed further process to help identify and assist Customers that may be in hardship to meet their obligations; these processes make up our Hardship Program.

The goal of our Hardship Program is to work with Customers to find a balance between the Energy they use and the payments they can afford to make. We refer to this goal as achieving "Sustainable Affordability".

We advise all Customers of the assistance that is available to them from the Australian State and Federal Governments ("Government") community welfare and support organisations and from Dodo Power & Gas, and we work with our Customers to address their usage and structure their payments to a level they can manage.

This Policy applies to all our domestic Energy Customers throughout Australia.

Defining Customer Hardship

People can often find themselves in a position where they do not have the capacity to pay their power and gas bills within normal or agreed timeframes, but have the intention to do so. This could be due to unexpected short-term financial shortfalls, or ongoing financial problems.

These situations can be a form of hardship.

Customers in these situations will be identified and assessed against our qualification requirements for entry into our Hardship Program.

Our Commitment

We are committed to helping Customers plan for, and meet their energy obligations, and we support Customers who are willing, but unable to meet their payments.

Our Hardship Program will support Customers, whether they have either short term, or longer term financial difficulties.

We are committed to providing advice on how to use appliances more efficiently and reduce usage, further assisting Customers in achieving Sustainable Affordability.

We are committed to working with our Customers to develop tailored payment plans that meet their specific needs.

We are also committed to training our staff about this Policy, and identifying Customers who may be in difficulty or financial hardship, and sensitively engage with them to resolve any difficulties they may be encountering.

Our Guiding Principles

The following principles help guide us in our efforts to develop, implement and continuously improve our Customer Hardship Policy and the individual elements of individual Sustainable Affordability Plans.

- ❖ Make this Policy and the Hardship Program accessible to Customer's and community support agencies;
- ❖ Ensure staff are aware of this Policy and the community and Government assistance programs available to Customers within their region;
- ❖ Limit the opportunity for Energy debt to build for all Customers through proactive and effective use of payment plans;
- ❖ Provide Customers with information and assistance to reduce Energy consumption to levels they can afford;
- ❖ Treat all Customers in financial hardship with respect and fairness;
- ❖ Ensure that Dodo Power & Gas staff are trained to recognise Customers in potential financial difficulty, and are able to offer assistance in an appropriate and sensitive manner;
- ❖ Suspend standard debt recovery activities and disconnection action whilst a Customer is participating in our Hardship Program;
- ❖ Agree with a Customer on an affordable payment plan based on their current situation, including community and Government assistance (where available), as part of the Sustainable Affordability Plan;
- ❖ Address all non-essential products (where supplied by Dodo Power & Gas or Dodo Australia) when assessing and developing a payment plan, although this may not stop collection activity on non essential products and services;

- ❖ Re-assess the adequacy of a Customer's payment plan each time they are billed by Dodo Power & Gas;
- ❖ Assess a Customer's ongoing situation at agreed periods, with a view to progressing them out of the Hardship Program when they demonstrate sustainable capacity to pay for their Energy needs.
- ❖ Design processes to operate on a national basis within the constraints of each State; and
- ❖ Ensure ongoing compliance with all relevant jurisdiction hardship requirements.

Informing Customers about our Hardship Program

Dodo Power & Gas will provide information about our Hardship Program and how a Customer can access it by:

- Publishing this Policy on our website;
- Providing details about the Hardship Program in our Customer Charter; and
- Informing Customer's on their bills, notices and letters that we send out to them from time to time.

Identifying Hardship Program Candidates

One of the keys to a successful Hardship Program is to quickly identify, assess and act to help those Customers experiencing financial difficulties.

Candidates for our Hardship Program can come from the following sources:

Self Identification

- ❖ Customers realising that they are not in a position to pay their instalments or account balance, can identify themselves to Dodo Power & Gas by contacting us directly.

Our Identification

- ❖ Our staff are trained to identify potential candidates for our Hardship Program through discreet enquiries when discussing payment difficulties, high bills or payment collection.

Third Party Identification

- ❖ External parties such as Energy Ombudsman Schemes, Government welfare agencies, and financial counselling services may identify potential candidates to us.

Qualification Process

Where Customers identify themselves as potential Hardship Program candidates, or we or a third party identify a Customer as a suitable candidate to the Hardship Program, we will:

- communicate with the Customer by telephone, or letter;
- explain the purpose of the Hardship Program, and its benefits;
- assess their circumstances for entry into the Hardship Program;
- cease any collection action;
- start developing an individual Sustainable Affordability Plan with the Customer; and
- provide in writing details of the Hardship Program and the Customer's obligations.

Qualification requirements

To qualify for entry into the Hardship Program, Customers must meet the following general requirements:

1. Be an existing, active Dodo Power & Gas Energy Customer;
2. Use Energy in a home that is the primary domestic residence, but may include other account types as well (for example, domestic farms with water pump accounts).
3. Have a willingness to pay their bill, but can show an inability to pay some or all of that bill, or ongoing bills; and
4. Be willing to participate in the Sustainable Affordability Plan and reduce their debt or usage levels.

When reviewing a Customer for entry into the Hardship Program, we will attempt to develop an open and meaningful dialogue, addressing any concerns a Customer may have about existing debt, possible disconnection and the ongoing management of their payments.

Customer Obligations

Acceptance into our Hardship Program requires the Customer to agree to work with us, to create an individual Sustainable Affordability Plan. This plan may include the following:

- making ongoing affordable payments as agreed;
- committing to payment plan reviews and changes;

- working with us to meet grant application requirements ;
- working with us or our agents to understand their energy consumption behaviour and make changes to reduce their energy bills; and
- working with us and others to arrange and attend appointments as may be reasonably required from time to time (for example, with financial counsellors).

Sustainable Affordability Plans

The key goal of our Hardship Program is for participating Customers to achieve Sustainable Affordability through developing a number of activities and actions as a Sustainable Affordability Plan. We define Sustainable Affordability as a Customer who is able to make payments within their financial means that matches their regular level of Energy usage.

We will work with each Hardship Program member to develop a tailored Sustainable Affordability Plan. Our staff will work with the Customer, their advocates or financial counsellors, to identify affordability issues and to develop an action plan address these issues, and achieve Sustainable Affordability with the goal of exiting the Hardship Program.

Customers may be able to achieve Sustainable Affordability by reducing their Energy usage through increasing Energy efficiency, changing household habits, or the replacement of faulty or inefficient appliances.

Alternatively, they may be able to change their financial situation through better budgeting, reducing debts or restructuring their debt repayments.

Each plan will be different depending on the individual Customer's personal circumstances and the customer's agreement will be gained through voice recording.

Sustainable Affordability Plan features

The Dodo Power & Gas Hardship Program is flexible, and features a number of different elements that can be brought together to create an individual Sustainable Affordability Plan for each Customer.

Sustainable Affordability Program elements include:

Suspension of regulated debt recovery activities

All regular actions related to debt recovery, such as notices, telephone demand calls, disconnection requests and legal action, are suspended while Customers participate in the Hardship Program¹.

Payment plans and arrangements

A review of a Customer's current payment plans or arrangements. This review takes into account a Customer's financial situation, including a review of appropriate payment amounts, timing and methods to ensure they are fair and reasonable.

We will mutually agree on payment plans, and provide them to the Customer.

Where appropriate a Customer maybe referred to a financial counsellor for further advice.

Centrepay

Access to Centrepay, as an alternative payment method will be available to eligible Customers.

Concessions, grants and other assistance

Assessment for eligibility of concessions or grants that may be available and assistance in any application process required.

A list of the concessions, grants and other assistance programs available in each state is included in Appendix 1 of this Policy.

Detailed phone audits

Where appropriate, we work with Customers to do a thorough telephone audit of their home Energy use. This may identify opportunities to reduce Energy consumption to affordable levels.

We will help educate Customers on Energy efficiency by giving detailed tips and information about reducing Energy use.

Field audits

¹ Members of our hardship team will contact Customers who do not meet their obligations under the Hardship Program.

If we are unable to understand a Customer's Energy use through our telephone audit, we may choose to do a home Energy audit, to find any problems and help the Customer to reduce their Energy use.

On a case-by-case basis, we may discount field audit costs for Hardship Program Customers or, where appropriate waive them.

Regular review and contact

We schedule reviews of Sustainable Affordability Plans according to the Customer's circumstances. This allows us to contact Customers, modify their Sustainable Affordability Plans, and offer further assistance to ensure they are on track to achieving Sustainable Affordability.

When a Customer has achieved Sustainable Affordability, we will work with them to successfully transition out of the Hardship Program.

Appliance replacement

We will review the impact of a Customer's appliances on their Energy use when auditing their home.

Where a faulty or inefficient appliance is determined to be influencing a Customer's consumption, we will give Customers advice in purchasing replacement appliances, including referral to available Government assistance schemes.

Dodo Power & Gas does not sell appliances to Customers.

Financial counselling

When we identify Customers with financial difficulties, we will suggest that the Customer work with a financial counsellor, and assist them to find one. We do not believe that our team are appropriately skilled to provide advice on personal finance or legal issues to Customers.

Dealing with languages other than English

We will make available telephone interpreter services (at the cost of a local call) when dealing with Customers who use a language other than English.

Impact of other Dodo products

We review all Energy products and other Dodo products (such as telecommunication products) when we assess and develop a Sustainable Affordability Plan. We aim to reduce the impact of these other products on the Customers overall financial situation, however, products that are not an essential service may be subject to continued collection activity.

Leaving the Hardship Program

The aim of our Hardship Program is to help a Customer to get to a point where they are able to manage ongoing payments for their Energy bills.

We will mutually transition Customers out of the Hardship Program when they:

- achieve ongoing Sustainable Affordability; or
- finalise and pay off their account.

Customers may also choose to leave the Hardship Program at any time.

Customers who will not work with us

Where a Customer will not work with welfare agencies, financial counsellors or Dodo Power & Gas staff to improve their financial situation, we will attempt to contact the Customer so that we may understand their circumstances and overcome any issues that may be stopping them from participating in the Hardship Program.

If despite the above the Customer remains unwilling to work with welfare agencies, financial counsellors or us, we will take appropriate steps to recommence normal collection activity.

Re-entry into the Hardship Program

If a Customer achieves Sustainable Affordability and leaves our Hardship Program, and then finds they need to re-enter the Hardship Program, they can do so, subject to our normal qualification requirements.

Program review and continuous improvement

Dodo Power & Gas will review this Customer Hardship Policy on a periodic and regular basis to ensure that it is meeting the needs of our Customers and to identify new processes, techniques or information that could help our Customers achieve Sustainable Affordability.

APPENDIX 1

Assistance Available in Victoria

The following assistance programs are available to qualifying Customers living in Victoria.

Dodo Power & Gas trains staff members to identify that eligible Customers are receiving all available assistance and to advise Customers of what additional assistance is available. Staff members also, as required, help Customers apply for any rebates or assistance schemes available.

Victorian State Government Concessions

- ❖ Winter Energy Concession
- ❖ Off Peak Electricity Concession
- ❖ Transfer Fee Waiver Concession
- ❖ Service to Property Concession
- ❖ Group Homes Concession
- ❖ Life Support Concession
- ❖ Medical Cooling Concession

Victorian Special Assistance schemes

- ❖ Utility Relief Grant Scheme (URGS)
- ❖ The Non-Mains Utility Relief Grant Scheme (NURGS)
- ❖ Home Wise: Appliance and Infrastructure Grant
- ❖ Gas Heater Rebate
- ❖ Gas Hot Water Rebate
- ❖ No Interest Loans Scheme (NILS)
- ❖ Moreland Energy Foundation Phoenix Fridge Project.

Commonwealth Schemes

- ❖ Utilities Allowance

Assistance Available in Australian Capital Territory

The following assistance programs are available to qualifying Customers living in the Australian Capital Territory.

Dodo Power & Gas trains staff members to identify that eligible Customers are receiving all available assistance and to advise Customers of what additional assistance is available. Staff members also, as required, help Customers apply for any rebates or assistance schemes available.

Australian Capital Territory Government Concessions

- ❖ Summer Concession
- ❖ Winter Concession
- ❖ Life Support Rebate

Australian Capital Territory Special Assistance schemes

- ❖ the ESCC hardship discharge policy

Assistance Available in New South Wales

The following assistance programs are available to qualifying Customers living in New South Wales.

Dodo Power & Gas trains staff members to identify that eligible Customers are receiving all available assistance and to advise Customers of what additional assistance is available. Staff members also, as required, help Customers apply for any rebates or assistance schemes available.

New South Wales State Government Concessions

- ❖ Energy Concession
- ❖ Life Support Rebate
- ❖ Medical Energy Rebate (from January 2010)

New South Wales Special Assistance schemes

- ❖ Energy Accounts Payment Assistance (EAPA) vouchers

Assistance Available in South Australia

The following assistance programs are available to qualifying Customers living in South Australia.

Dodo Power & Gas trains staff members to identify that eligible Customers are receiving all available assistance and to advise Customers of what additional assistance is available. Staff members also, as required, help Customers apply for any rebates or assistance schemes available.

South Australian State Government Concessions

- ❖ Energy concession (pension)
- ❖ Energy Concession (beneficiaries)

South Australian Special Assistance schemes

- ❖ Solar Hot Water Rebate

Assistance Available in QLD

The following assistance programs are available to qualifying Customers living in Queensland.

Dodo Power & Gas trains staff members to identify that eligible Customers are receiving all available assistance and to advise Customers of what additional assistance is available. Staff members also, as required, help Customers apply for any rebates or assistance schemes available.

Queensland State Government Concessions

- ❖ Electricity Concession
- ❖ Electricity Life Support Concession
- ❖ Pensioner Gas Rebate

Queensland Special Assistance schemes

- ❖ Community Ambulance Cover Levy Exemptions
- ❖ Hot Water Rebate
- ❖ Stove Rebates
- ❖ Home Energy Emergency Assistance (HEEA) scheme