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Accessibility

Translation services

For TTY assistance, please use one of the following 24 hour relay call numbers:

- TTY/voice calls: 13 36 77
- Speak & Listen: 1300 555 727
- SMS relay: 0423 677 767

TIS

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on 13 14 50 for assistance by an interpreter.

Si vous ne parlez pas anglais et avez besoin d'aide avec ce document, veuillez appeler le service de traduction et d'interprétation TIS (Translating and Interpreting Service) au 13 14 50 pour bénéficier des services d'un interprète.

यदि आप अंग्रेज़ी नहीं बोलते हैं और आपको इस दस्तावेज़ के साथ सहायता की ज़रूरत है, तो दुभाषिए द्वारा मदद दिए जाने के लिए अनुवाद एवं दुभाषिया सेवा (Translating and Interpreting Service - TIS) को 13 14 50 पर फोन करें।

Jika Anda tidak bisa berbahasa Inggris dan butuh bantuan membaca dokumen ini, telepon layanan Terjemahan dan Juru bahasa (TIS) di 13 14 50 untuk mendapatkan bantuan jurubahasa.

Se non parli inglese e hai bisogno di aiuto con questo documento, chiama il Servizio traduttori e interpreti (TIS) al numero 131 450 per avere l'assistenza di un interprete.

あなたが英語話者でなく、この文書の読解について支援を必要とする場合は、翻訳・通訳サービス TIS (電話番号 13 14 50) までお電話のうえ、通訳者による支援をお求めください。

영어 비사용자로 이 서류를 읽는 데 도움이 필요하신 분은 번역통역서비스 13 14 50번으로 전화하여 통역사의 도움을 받으시기 바랍니다.

Se não fala inglês e precisa de ajuda com este documento, ligue para o Serviço de Tradutores e Intérpretes (Translating and Interpreting Service – TIS) no 13 14 50 para obter ajuda de um intérprete.

如果你不会英语、需要别人帮你了解本文件内容，拨打翻译服务处 (TIS) 的电话 13 14 50 请翻译帮忙。

Nếu không biết nói tiếng Anh và cần người giúp mình với tài liệu này, hãy gọi cho Dịch vụ Thông Phiên dịch (TIS) số 13 14 50 để thông dịch viên giúp đỡ quý vị.

如果您不會說英文並且需要幫助了解本文件，請致電 13 14 50 TIS 翻譯和口譯服務，以獲得口譯員的幫助。

Obtaining a copy of this Hardship Policy

We send our customers a copy off our Hardship Policy in our welcome packs. We can also send you a free copy of our Hardship Policy in accordance with your preferred method of receiving written communication.

Other ways we provide access to this policy include

- a reference to this Hardship Policy in online customer bills
- inclusion of this policy in paper bills
- assisting customers to access interpreter services
- helping our customers to access services for the hearing and speech impaired, and
- the option to receive customer bills or this policy in large print.

You can call our Customer Relations Team on 1300 092 572. You can also email our Hardship Team directly (info@myGlowPower.com.au).

1. Introduction

This policy applies to all residential customers living in QLD, NSW, TAS, SA and ACT who find it hard to pay their energy bills due to hardship.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income.

Falling on times of financial difficulty can happen to anyone. We understand that sometimes our customers need extra flexibility to pay their energy bills, and we care about assisting them to find ways to manage their energy account.

Whether it's providing minimum forms of assistance to all residential customers to help them avoid getting into debt, or for residential customers who have an outstanding balance, GLOW POWER can provide options that suits each customer's needs.

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs
- your rights as a customer in our Hardship Program.

GLOW POWER has systems in place to enable us to meet our obligations with respect to customer hardship in:

- the Retail Law, and
- the Retail Rules, and
- the AER Customer Hardship Policy Guideline, and
- This hardship policy

1.1. Third party/Support Person

You can ask a support person to contact us, such as:

- a financial counsellor
- Someone who helps you manage your energy bills.

We need your permission to talk to your support person. Where you have elected a representative to act on your behalf, GLOW POWER will engage with the representative according to the level of authorisation you've consented to. To authorise a support person, contact our Customer Relations Team on 1300 092 572.

1.2. What we will do to help you

Our plan is to work with you to set up an arrangement that fits your circumstance and assists you to:

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- Pay your on-going energy use in manageable instalments
- Understand how to become more energy efficient
- Reduce and pay off your energy debt

While you are on the Hardship Program, we'll also:

- Make sure your energy supply remains connected
- Assist you in applying for any relevant government and non-government assistance or grants
- Offer you the most suitable energy plan for their needs
- Provide support aimed at minimising energy costs

Although we want our customers to feel comfortable approaching us, we understand that starting a conversation about money troubles can be tough. For this reason, we may also look out for early warning signs or triggers that our customers may need support.

The following steps will be followed to identify a customer that may be experiencing hardship

1. Hardship Team reviews reports weekly (including late or unpaid bills, regular payment extensions, government assistance received)
2. Hardship Team will determine if these indicators constitute a customer going through hardship (for example customer is two bills behind)
3. Customers determined to be going through hardship will be provided information to help them.

If a customer is flagged as a potential hardship customer, we will provide them with information on the following assistance options:

- Our Regular Payment Plans which enable our customers to pay energy costs and debt over an agreed length of time
- Advice about the likely cost of future energy use and how costs may be lowered, based on our customer's pattern of energy use
- Information on any assistance from government or non-government organisations, including energy concessions and grants our customers may be eligible for
- Information on how our customers are progressing towards lowering their energy costs
- Information to ensure our customers are on the right plans to minimise their energy costs
- For those customers that are unable to meet their ongoing energy costs, we will provide additional support and assistance to become more energy efficient
- Options for payment of ongoing energy use being made separately to any outstanding balance

We will tell you about our Hardship Program if:

- you tell us you are having trouble paying your bill
- you are referred to our program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship.

Meaningful and timely communication sits at the heart of the Hardship Assistance Program. If you are facing or expecting hardship or payment difficulties, we encourage you to contact us personally, or through a support person

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We're eager to give you information about the Hardship Assistance Program and provide assistance to get you back on track as soon as possible. We understand that this is a sensitive matter, we will make contact with you within 5 business days using your preferred contact method.

We will recommend you speak to a staff member to help you join our Hardship Program if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment.

We can also support you to join our Hardship Program if you tell us:

- you are eligible for a relief grant or other emergency assistance
- you have personal circumstances where hardship support may help. For example, death in the family or job loss.

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

Our staff are specially trained to help you with hardship. Staff will:

- ask you a few questions about your circumstances
- work out if you can join the Hardship Program.

We will assess your application for hardship assistance by three business days of receiving the application.

We will let you know if you are accepted into our Hardship Program within five business days from receipt of the application.

If you are accepted into our Hardship Program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to reduce your energy use
- Talk to you about a payment amount that suits your circumstances.

If you have any questions about our Hardship Assistance Program, call us on 1300 092 575 (Monday to Friday, 9.00am to 5.00pm AEST) and we'll be happy to help. To access our Financial Hardship Policy, visit <https://myglowpower.com.au/data/hardshippolicy.pdf>

2. Payment Options

2.1. What we will do

There are different payment options available to hardship customers, including:

- payment plans
- Centrepay.

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Regular Payment Plans

Our Regular Payment Plans are designed to assist our customers manage their payments in regular instalments. These instalments can be made weekly, fortnightly or monthly. We will work with you to arrange a payment plan that suits your needs.

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

Working with you we will consider:

- how much you can pay
- how much you owe
- how much energy we expect you will use in the next 12 months.

This will help us figure out a payment plan that is right for you.

We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe
- an amount to cover your energy use.

Once we agree to a payment plan, we will send you information including:

- who you can contact for more help how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of the payments)
- how we worked out your payments.

You can choose to use Centrepay, if you are eligible.

Centrepay is a free service you can use to help pay your bills. Centrepay can automatically take an amount of money from your Centrelink payments to go toward energy bills and expenses.

Alternatively, if you aren't eligible for CentrePay, we will be happy to give you more information on our other payment options.

Monitoring and reviewing our customer's energy plan and Regular Payment Plan

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If at any point, our customers fail to make a payment by the date payable and they're having difficulty keeping up with their payments, we ask that our customers contact us so we can discuss their options.

The Hardship Assistance team will check to see whether a customer's energy plan is the best fit for their needs and will let them know if there might be a more suitable energy plan.

We also recognise that not all customers will contact us if they experience further financial difficulties, so we'll periodically review Regular Payment Plans to ensure customers are on track with their payments and if anything changes, we will make contact.

If you miss a payment, we will contact you to see if you need help. We will contact you by your preferred method of contact on at least two occasions in order to allow you to respond. These contacts will be

- two business days after the payment due date
- Seven business days after first contact attempt

2.2. What you must do

Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

Tell us if your contact details change.

Where customers are facing changes in their circumstances or are unable to propose a suitable payment arrangement, we will work together to determine how best to adjust the arrangement so that it's achievable. This might include accepting payments of different amounts at different time periods, extending the repayment period, or increasing the time a customer has to reduce their energy usage if appropriate.

Any decision to stop hardship assistance is a difficult one, and one that we don't take lightly.

We may stop helping you if you:

- stop making payments under your plan
- Do not tell us when your contact details change.

If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

- we do not have to offer you another plan
- we might disconnect your energy

3. Other supports to help you pay your energy bill

Depending on the state or territory you live in, there are other supports to help you pay your energy bills.

3.1. What we will do

We will tell you about other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

3.2. What we need you to do

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

4. Our programs and services

4.1 Determining Eligibility for the Hardship Assistance Program

When you enter the Hardship Assistance program you can expect to go through the following steps, which are designed to help you navigate the program and get back on track with your energy costs.

As a hardship customer, you can access a range of programs and services to help you:

Step 1: Assessment

Step 2: Payment Plans

Step 3: Monitoring and energy efficiency advice

- Step 1: Assessment – first we will assess whether you are eligible for assistance under the Hardship Program. In this step we will ask you questions regarding what you can afford to pay and whether you are entitled to any concessions that may help reduce the costs immediately. This information helps us to determine what assistance may be best suited in your circumstances.
- Step 2: Payment plans – in this step we will work with you to develop an affordable payment plan. Our payment plans come in two categories, short and long term payment plans. This process is the same regardless of the category of payment plan.
- Step 3: Monitoring and energy efficiency advice – we will monitor payments and usage to gauge whether they are likely to get you back on track with your energy payments. We will contact you if we feel that we need to reassess or if there are other forms of assistance available that will help.

For those customers who can pay for their ongoing energy usage, but perhaps need assistance paying off their debt, we can work together to design a payment arrangement.

We can give our customers information about their pattern of energy use, what this is likely to cost in the future, and how this cost may be lowered. We will provide advice on government or non-government assistance that may be available and will suggest suitable repayment options based on our customer's situation for them to consider.

4.2 What we will do

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

Our Hardship Team will provide our customers with timely information and advice about any assistance they may be eligible for and support them through the application process including any paperwork.

If any customer is deemed ineligible for the hardship program. GLOW POWER will provide the reason for the ineligibility to the customer.

4.3 Following are the grant and rebates programs you can access:

QLD Customers

- Electricity Concession
- Reticulated Natural Gas
- Electricity Life Support Concession Scheme
- Medical Cooling and Heating Electricity Concession
- Home Energy Assistance Scheme (HEAS)

For more information visit - www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions

NSW Customers

- NSW Low Income Household Rebate
- Life Support Rebates
- Medical Energy Rebate
- Energy Accounts Payment Assistance (EAPA)

For more information visit - www.resourcesandenergy.nsw.gov.au/energyconsumers/financial-assistance/rebates

TAS Customers

- Annual Electricity Concession
- Heating allowance
- Life support concession
- Medical cooling and heating concession

For more information visit - http://www.concessions.tas.gov.au/concessions/electricity_and_heating

SA Customers

- Cost of living concession
- Medical heating and cooling concession

For more information visit – <https://www.sa.gov.au/topics/care-and-support/financial-support/concessions>

You can contact the following financial counselling services for further assistance.

New South Wales

- Money Smart – 1800 007 007
- Catholic Care Sydney – 13 18 19
- Wesley Financial Counselling – 1300 827 638

Queensland

- Central Queensland Financial Counselling Service - +61 7 49 281 844
- Uniting Care Community – +61 7 3253 4000
- St Vincent de Paul – +61 7 3010 1096

Tasmania

- Anglicare TAS – 1800 243 232
- Rural Financial Counselling Service Tasmania - +61 3 6334 2768

South Australia

- The South Australian Financial Counsellors Association - 1800 007 007
- Medisec Financial Advisor - +61 8 8377 7795

4.4 Financial counselling services

Financial counsellors can support customers to better manage their finances and can represent the customer in discussions with GLOW POWER. We can refer customers to accredited financial counselling agencies who offer their services at no cost to the customer.

Financial counsellors can contact the Hardship Team directly on behalf of their clients on 1300 092 572 (Monday to Friday, 9.00am to 5.00pm AEST).

5 We want to check you have the right energy plan

5.1 What we will do

When you join our Hardship Program, we will talk to you about your energy use and whether you are on the right plan.

If we think there is a better energy plan for you, we will:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free.

We will only talk to you about energy plans we can offer.

6 We can help you save energy

Using less energy can save you money.

6.1 What we will do

When you join our Hardship Program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

We will also provide practical assistance to customers on how they can become more energy efficient and to understand how they are tracking towards lowering those costs.

6.2 Energy efficiency information

A key step in taking control of an energy account is by understanding energy use, energy costs and how to use energy more efficiently. To help, we monitor the energy usage patterns of our Hardship Assistance Program customers to ensure they are on the energy plan most likely to minimise their energy costs and

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provide assistance and information to help reduce those costs. Hardship Assistance Program customers can receive advice on how their energy usage and home appliances impact their energy bills. In some cases, this will be done through phone consultation or in-home energy efficiency visits, completed by our community partners at no cost to the customer.

6.3 Putting debt on hold

It can take time to put into action ways to reduce our customer's energy usage. To manage this, Hardship Assistance Program customers who cannot pay for their ongoing energy usage can have the repayment of their debt put on hold for an initial period of six months. This gives us time to work with our customers to lower their energy costs and let them implement the recommended measures while also making payments towards their on-going energy usage. While unpaid usage amounts are added to our customer's outstanding balance, we'll be working with our customers to try and help reduce their usage costs.

7 We will work with you

If you have joined our Hardship Program, we will not:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

We want customers on our Hardship Assistance Program to feel supported. That's why they aren't charged paper bill fees, merchant fees or asked for security deposits.

Also, customers on the Hardship Assistance Program will not lose any pay-on-time discounts if they miss the due date of their bill or Regular Payment Plan instalments.

8 Graduation from Hardship Assistance

The ultimate goal of our Hardship Assistance Program is to set our customers up so that they can independently and effectively manage their energy costs and get things back on track.

To assist a Hardship customer to graduate from the Hardship Assistance Program we will

- providing regular updates on progress towards reducing arrears, and
- Engaging in regular dialogue with the customer to ensure the payment plan remains appropriate.

Once a customer is no longer in a position of hardship or financial difficulty, they will graduate from the program and return to our standard billing and collection terms.

9 Our commitment

GLOW POWER is committed to make it easier for our customers to stay on track and in control of their energy bills.

We will

- Treat our customers with respect and empathy
- Provide our customers with timely assistance and information
- Provide information to our customers on how to increase energy efficiency to manage energy usage and costs
- Facilitate ongoing training of our staff
- Maintain strong relationships with community stakeholders
- Handle each situation with respect and empathy
- Act fairly and reasonably having regard to our customers' circumstances
- Offer our customers the most suitable energy plan
- Ensure our customers don't lose any pay-on-time discounts for late payments
- Work with our customers to develop a sustainable payment plan
- Review payment plans to make sure our customers are on track
- Make sure our customers have information on relevant concessions, government and non-government assistance/grants
- Let our customers know where they can get free independent financial counselling in their area
- Provide our customers with tips on energy efficiency and ways to reduce energy costs
- Ensure energy supply remains connected while we continue to work together
- Work with our customers to create a suitable payment plan
- Inform our customers of the agreed payment dates to ensure they pay on time and in full

In addition to our commitment above when dealing with a customer who is experiencing payment difficulties GLOW POWER will

- Consider all circumstances of the customer of which we are aware and, having regard to those circumstances, act fairly and reasonably, and
- In a timely manner when it is relevant to do so, including being contacted by a customer, give a customer clear information about the assistance available to the customer under this hardship policy, and
- As soon as practicable, provide a customer who is entitled to receive assistance under this hardship policy with that assistance.

10 Family violence protocol

Whenever GLOW POWER staff suspect that a customer may be affected by family violence, they will refer them to the Hardship Team to offer the support outlined in this document if needed. We understand that these circumstances are sensitive and complex, which is why our Hardship Team undertakes ongoing training in this area and handles information in accordance with the relevant privacy requirements.

11 Complaints

We want to do everything we can to make this program work for our customers and we will do what we can to resolve their concerns.

If a customer has a complaint about the Hardship Assistance Program, we will work with them to resolve the complaint.

Customers can lodge a complaint using any of the following methods

Phone

Customer Relations Team
1300 092 572 (Monday to Friday 9:00am to 5:00pm AEST)

Mail

GLOW POWER: Complaints
44 Yuruga Blvd
Point Cook VIC 3030

Email

info@myGlowPower.com.au

Upon receipt of your complaint we will follow these steps

1. We will acknowledge your complaint (immediately if made in person or within two working days if via email, phone message or post)
2. We will attempt to resolve your complaint at first contact if possible
3. If a resolution is not possible on first contact, we will outline the timeframe for resolving the complaint
4. If we have to investigate your complaint, we will do so within 10 working days and advise you of the outcome by your preferred method of contact.
5. If there are delays, we will contact you and advise of the delay, the reason for the delay, and will outline a new timetable for resolution.

If you are unsatisfied with how we have handled your complaint then you have the right to contact the Energy Ombudsman Scheme in your state, they may be able to assist with your complaint. However, GLOW POWER would prefer that you contact us first.

Energy & Water Ombudsman NSW

- Freecall: 1800 246 545
- Freefax: 1800 812 291
- Interpreter: 131 450
- NRS: 133 677
- Email: complaints@ewon.com.au

Energy and Water Ombudsman Queensland

- www.ewoq.com.au
- PO box 3640, South Brisbane, Queensland, 4101
- Free call: 1800 662 837
- Email: complaints@ewoq.com.au

Energy and Water Ombudsman SA

- www.ewosa.com.au
- GPO Box 2947, Adelaide, SA 5001
- Free Call: 1800 665 565

Ombudsman Tasmania

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- <https://www.ombudsman.tas.gov.au/home/contact-us>
- GPO Box 960 Hobart, TAS 7001
- Free Call: 1800 001 170
- Email: ombudsman@ombudsman.tas.gov.au

ACT Civil & Administrative Tribunal

- <https://www.acat.act.gov.au/case-types/energy-and-water-cases>
- GPO Box 370 Canberra, ACT 2601
- Phone: (02) 6207 1740
- Email: Tribunal@act.gov.au

12 Privacy

GLOW POWER is fully committed to respecting our customer's privacy. We protect the personal information of our customers in accordance with the Privacy Act 1988 (Commonwealth) and the National Privacy Principles.

More information can be found in our Privacy Policy - visit <https://myglowpower.com.au/data/privacypolicy.pdf> or call us on 1300 092 572 (Monday to Friday, 9.00am to 5.00pm AEST).

13 Review and training

GLOW POWER regularly reviews and updates our customer hardship training. All staff (including the Hardship Team) receive access to refresher training when GLOW POWER updates its hardship policy or hardship training materials.

14 Contact us

You can contact us through any of the following methods;

Phone

Customer Relations Team
1300 092 572 (Monday to Friday 9:00am to 5:00pm AEST)

Hardship Team

1300 092 572 (Monday to Friday 9:00am to 5:00pm AEST)

Mail

GLOW POWER
Po Box 7018
Point Cook, Vic, 3030

Email

info@myGlowPower.com.au