

# Financial Hardship Program

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## We are here to help

Enova Energy is a community-owned and operated energy supplier and as you are part of our community we are here to help. We don't want to see members of our community, our neighbours, disconnected because they are unable to afford an essential service like energy.

We understand that financial hardship may occur from time to time, and in some cases on a long-term basis. As one of our residential customers who purchase energy for your personal, household use, if you should find yourself in financial hardship, Enova Energy want to support you, our neighbour, to keep you connected. If you find yourself in a position where you cannot pay your bill please contact us immediately.

Our contact details:

Enova Energy Pty Ltd  
PO Box 435 Byron Bay,  
NSW 2481

Telephone: 02 5622 1700

Email: [customercare@enovaenergy.com.au](mailto:customercare@enovaenergy.com.au)

## 1 What is 'Financial Hardship'?

We define financial hardship as a customer who wants to meet their financial obligations, including paying for their energy, but is not currently able to do so. Financial hardship can be short-term such as a result of a temporary change in income or employment or an unexpected expense or it may be long term as a result of a low fixed income or a medical issue. The circumstances that create financial hardship can be different for everyone so our trained staff can help you with a tailored program to assist you to manage your energy payments and energy consumption.

Our program includes payment extensions; payment plans; energy efficiency advice; a review of your energy contract prices; assessing your eligibility for government rebates; and flexible payment options to help you manage regular energy payments. And because we are a community owned and operated energy supplier we want to assist you.

If you are experiencing difficulty paying your energy bill or you believe you are experiencing financial hardship we encourage you to contact us for help.

## 2 We may contact you if we believe you are in Financial Hardship

Sometimes people may find it difficult to discuss their financial circumstances with others. If we believe that you may be experiencing payment difficulties but have not asked us for help we may attempt to contact you to offer our assistance.

We will regularly review our customers' payment history for indicators that a customer needs assistance under our hardship program. This may include consistent late payments or reminder notices, pending disconnection notices, missed scheduled payments if on a payment plan and the number of times a customer applies for government assistance.

We will be discreet and sensitive when contacting you to establish whether you may be experiencing financial hardship.

## 3 How will we help you?

Our hardship program aims to

- Help you pay your energy bills in a method that is affordable and convenient for you
- Identify ways to reduce your energy consumption and therefore reduce your total energy costs
- Assess your eligibility for any other assistance options which are available to you
- Ensure that you feel supported and secure that you can rely on us to assist you through this difficult time
- Ensure that wherever possible Enova Energy customers do not have their electricity disconnected for inability to pay their energy bills.

### 3.1 Review your energy plan

One of the very first things we will do is to establish if your current Enova Energy plan is still appropriate for your circumstances.

Some of our energy plans require payment in advance, others in arrears. Some have additional cost for GreenPower. Most offer a pay-on-time discount. We will work through your options and requirements, to help you determine what the best is for you.

### 3.2 Review your payment options

A change of energy plan may not be sufficient, or even appropriate, for those in financial hardship so we will ask you a number of questions. Understanding your financial position means that we can take it into account and establish how you can best manage your energy payments

In order to better understand your financial position, we may ask you:

- Has your energy usage changed recently?
- What is the best payment method for you?
- Would you prefer to pay the account a bit at a time?
- How much can you afford to pay now?
- What frequency of payment (eg weekly, fortnightly) would best suit you?
- What would be more helpful; paying in arrears or paying in advance?

From here we will create a flexible payment plan for you based on your individual circumstances. This can include a once-off payment extension, an ongoing payment plan or a direct debit or Centrepay arrangement to help you manage regular payments.

If, together, we decide that an ongoing payment plan is appropriate for you we will take any outstanding amounts plus a forecast of your future energy costs and combine these amounts into one manageable and regular weekly, fortnightly or monthly payment. The payment plan may be up to 18 months long and our goal is for you to have control of your energy costs and payments by the end of the plan.

### 3.3 Assess your eligibility for concessions and rebates

There are a number of NSW Government concessions and rebates that can be applied to energy accounts. We will help you to:

- Locate more information about these programs
- Understand if you are eligible
- Guide you through the application process or, where possible, make the application on your behalf

To view the current NSW Government assistance programs visit:

<http://www.resourcesandenergy.nsw.gov.au/>

### 3.4 Energy Efficiency Programs

We will propose an energy audit by one of our energy coaches where we think you may benefit from the experience of other customers who have had audits and an indication of the savings that they have achieved in dollar terms.

Enova energy coaches help identify ways to reduce your energy consumption and if you qualify for one of the many government programs, assist you with the application.

Energy efficiency audits aim to help you to better manage your energy consumption and reduce your energy cost as a result.

If after an in-home audit it is clear that the customer requires replacement appliances, Enova Energy through its not-for-profit arm may provide financial assistance to those customers who have no ability to act on the advice in the audit. In these circumstances, Enova Energy will nominate a third party to provide the appliances on its behalf.

### 3.5 Communication and support

We will spend as much time as necessary with you and take you through your rights and obligations under the Financial Hardship program.

After we come to an agreement we will set out in writing, usually by way of email, all the details of any payment plan, including:

- the duration of the plan;
- the instalment amounts to be paid, the frequency of those instalment payments and their payment dates;
- the number of instalments required to clear your arrears if you are in arrears, or
- the calculations we have used to forecast your future energy costs if you are to pay in advance
- any other relevant information.

We will then monitor and review your payment plan over time and do as much as we can to help you and we may proactively contact you if we notice anything on your account that may affect your payment plan or energy usage.

If your circumstances should change during the period of the payment plan, you should contact us as soon as possible and together we can review your payment plan. You can rest assured that Enova 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 with privacy, dignity and respect.

We will also advise you of any other support channels that may be relevant for you including access to free financial counselling services.

As Enova Energy is a community based energy company we will promote our hardship program at community events and when we interact with the community on an individual level, for example through our energy coaching program.

For customers who don't speak English as a first language we can provide access to our program through use of an interpreter service if required.

Visual and hearing impaired customers may benefit from different formats of written material or use of the National Relay Service ([www.relayservice.gov.au](http://www.relayservice.gov.au))

### 3.6 Fees and charges

There is no cost to enter our hardship program and you should be aware that we do not charge any customers late payment fees or early termination fees. We will also not request any security deposits for customers in hardship.

When you are adhering to the terms of our hardship program we will not disconnect your electricity supply.

### 3.7 Program Entry

There are no special requirements, application processes or costs for you to access assistance through our financial hardship program. It is open to all residential customers who need assistance and are willing to commit to the terms of the program.

## 4 Your commitment to us

As outlined above, we are committed to helping you as much as we possibly can to keep you connected and help you through this difficult period. Once we agree on an appropriate payment plan with you we will send all the details to you and in return we ask that you:

- Agree to adhere to the terms of the tailored hardship plan we create with you
- Make the agreed instalments in the payment plan
- Contact us as soon as possible if there is a problem in making your payments. If you have entered into an agreement under the

terms of this Financial Hardship Program and do not make the required payments or fail to contact us when required, you will be removed from the program.

- Work with us and our energy coaches to identify and implement energy efficiency at home

## 5 Program completion

When you have successfully completed a payment plan on our hardship program and are able to manage your current and future energy bills you may be removed from the program. We will contact you to let you know you have successfully completed the plan and that you will be subject to our normal billing and collection processes moving forward.

At this point we will be happy to create a new payment plan to assist you to stay on top of your energy costs moving forward

We cannot think of anything worse than someone being disconnected from their electricity supply because they cannot pay for their electricity. Enova Energy will not disconnect the supply of electricity to a residential customer if that customer has entered into an agreement under the terms of this Financial Hardship Program and is complying with the terms and conditions of that agreement.

If you choose not to accept the terms of our hardship program or you fail to adhere to the terms of the program after you accept them then we may be forced to remove you from the program. This means that you will be at risk of disconnection if you are not paying your bills.

We will always give you a second chance however we will require you to contact us to discuss re-entry into our hardship program and to demonstrate that you are able to adhere to the terms.

If a you refuse to accept a hardship payment plan twice in a 12 month period or you refuse to adhere to the payment terms of a hardship payment plan twice in a 12 month period we may remove you from the program.

## 6 Complaints and Dispute Resolution

Enova Energy will resolve all complaints in accordance with our Complaints & Dispute Resolution Policy. This policy is available on our website.

If you have a complaint about any aspect of our hardship policy please contact us to lodge your complaint and discuss a resolution.

Enova Energy  
PO Box 435  
Byron Bay NSW 2481  
02 5622 1700

If you are not satisfied with the resolution you have been provided by us you are entitled to raise your concern with the Energy and Water Ombudsman of NSW.

[www.ewon.com.au](http://www.ewon.com.au)  
email: [omb@ewon.com.au](mailto:omb@ewon.com.au)  
ph: 1800 246 545

## 7 Staff

When you make contact with Enova Energy your enquiry will be handled by a member of your community who is trained to identify and support customers experiencing hardship.

Our staff will always display respect and empathy for your situation and will work with you to establish a fair and reasonable payment plan and to ensure that you understand the details of the hardship program.

## 8 Privacy

A financial counselling service may also contact Enova Energy directly on your behalf. We will ensure that we respect your privacy and only discuss your circumstances if we have your authority to do so.

## 9 Access to information

The Enova Energy Financial Hardship Program is available on our website. It will be also provided to any customer or financial counsellor on request and at no charge

## 10 Changes to Financial Hardship Program

Enova Energy will periodically review this Financial Hardship Program in accordance with normal business practice and as specified by the Australian Energy Regulator.