



Hardship Policy

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1. Introduction

1.1 What is a hardship situation?

Everyone hits a rough patch from time to time. Hardship is defined as being in a situation where a customer is willing to pay their energy bills but is unable to do so. This can happen for a number of reasons which can lead to short-term financial difficulties, or more complex, long-term barriers.

You might experience hardship because of factors like:

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

1.2 Purpose

At RAA Energy is a trading name of the licenced energy retailer Energy Locals Pty Ltd, ABN 23 606 408 879 (referred to as RAA Energy), we believe that energy is a necessity. We are committed to working with our customers to allow them access to this essential service, even if they've fallen on hard times. We have developed our Hardship program and this Policy to ensure that assistance is available to anyone facing a change of circumstances, without any judgement or prejudice. This Policy aims to encourage meaningful communication between us and our customers, as well as to provide prompt advice and payment assistance.

This policy also explains:

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

RAA Energy also has systems in place to enable us to meet our obligations with respect to customer hardship in:

- the Retail Law, and
- the Retail Rules,
- the AER's Customer Hardship Policy Guideline, and
- this customer Hardship policy.

1.3 Application and review

The National Energy Retail Law (the "Law") and the National Energy Retail Rules (the "Rules") set out our obligations and minimum customer entitlements. Where there's an inconsistency between the Law and this Policy, the Law takes precedent.

This policy applies to all RAA Energy residential customers living in South Australia who find it hard to pay their energy bills due to financial hardship.

We will aid under this Policy regardless of the type of contract you have with RAA Energy, and this Policy will not prevent us from continuing to provide you with retail services under our customer retail contract and in accordance with the Rules.

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

- a financial counsellor or other community worker
- someone who helps you manage your energy bills.

We do need your permission to talk to your support person. If you'd like someone to represent you in your engagement with RAA Energy, you can request this at any time by contacting us. If you contact us from an email address that we don't have on record, we will need to verify your details first so that we know it's you that's providing consent. After this, we will be able to communicate with your representative on your behalf as we would with you and consistent with your consent and instructions.

This policy will also be distributed to relevant third parties, including financial counsellors and welfare agencies.

Our Hardship Policy will always be available on our website raa.com.au/energy-hardship-policy. RAA Energy can also provide our customers with a copy of the Hardship Policy at no cost upon request, this will be sent via post unless you have a preferred method of contact.

To ensure we best help our customers, and to maintain compliance with any changes to legislation, we will review and update this Policy from time to time. If the Australian Energy Regulator (AER) updates its customer Hardship Policy Guidelines, we will submit a revised Hardship Policy to the AER within three months. If we make changes to our Hardship Policy at other times, we will submit our revised Policy to the AER for approval. This policy comes into effect as soon as practicable, and no later than two business days, after approval by the AER. The policy was formally approved by the AER on 17/09/2024.

If you are on the Hardship Program and we make a change that affects you, we will notify you immediately and publish our updated Policy on our website within two business days.

2. Supporting customers in hardship

The RAA Energy Hardship program can provide you with extra support when you need it, and our specialised team is trained to assist you to address your payment difficulties with empathy, realistic advice, and clear results. If you think you are in, or may be about to enter, a hardship situation, we ask that you please contact us as soon as possible so that we can provide you with the assistance that you are entitled to. We will only disconnect a customer as a last resort option. To avoid this as much as possible, we offer a range of payment solutions that can ease financial stress and avoid further arrears. We will not disconnect a customer's energy who has arrears of any amount less than \$300, regardless of their hardship status.

2.1 Who is eligible for our hardship program?

First, we will verify that:

- you're a residential customer in South Australia; and
- you have an outstanding debt which you can't pay in full prior to the date your next bill is due to be issued or have an outstanding debt but are no longer a customer of RAA Energy.

Once the above points have been verified, we will assess your eligibility for the hardship program as follows:

- we will check what you're able to pay towards your account:
- we will consider the statements from your financial counsellor if you provide them to us (while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this);
- we'll calculate a payment arrangement that considers your outstanding balance and your forecast usage over the next 12 months; and
- we'll tell you this amount:
 - if it's something you can afford, we'll put you onto a standard payment arrangement and confirm the details in writing; or
 - if it's not something you can afford or if being in our hardship program suits your circumstances better, we will refer you to our hardship program instead. We will work with you to establish a payment plan that you can afford based on your circumstances, as explained later in this policy.

The above steps help us to assess eligibility for our hardship program but are not an exhaustive list. Giving us information about your circumstances will help us to tailor a solution to your circumstances.

If you don't tell us this, then we may contact you to offer support if we believe that you may be facing financial hardship. Things that may lead us to do this include:

- a history of late or missed payments;
- more than one broken payment plan;
- concession eligibility; or
- life support requirements.

Once we accept you into the program, we will discuss what the program can offer you. This is covered later in this Policy.

We want to accept customers into our hardship program so that we can provide structured help. If we don't accept you into the hardship program, we'll tell you why.

We won't require unreasonable conditions to enter or re-enter our hardship program. This means:

- we won't require you to attend financial counselling,
- we won't require you to make a one-off payment or make a certain number of instalments towards your debt,
- we won't require you to accept a payment extension or extensions, and
- we won't require you to pay your bills on time before we accept you into our hardship program.

2.2 What we will do

Even though we ask that our customers tell us as soon as possible if they are struggling to pay a bill, we know that not every customer will be comfortable approaching us, so 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; or
- we are concerned that you may be experiencing financial hardship.

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; or
- been disconnected for non-payment.

If we see one or more of the above events happening or if you have not paid your bill by the due date and have arrears of more than \$55 (inclusive of GST), we may contact you within 21 business days to inform you of this Policy and to discuss options available to you.

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; or
- 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 team are specifically trained to help you with hardship.

Our team 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 within seven business days of receipt of your application and will let you know of an outcome within ten business days of receipt of your 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; and
- talk to you about a payment amount that suits your circumstances.

We can also send you a free copy of our hardship policy.

3. Payment options

3.1 What we will do

There are different payment options available to hardship customers including:

- payment plans
- Centrepay
- Smoothpay
- direct debit
- debit and credit cards
- BPay

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

To make your payment plan, we will consider:

- how much you can pay;
- how much you owe; and
- 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; and
- 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.

If you don't make a payment towards the cost of your ongoing usage by the due date, we will contact you to discuss adjusting the amount or frequency of these payments, to give you time to lower your energy costs.

It's your responsibility to work with us to implement the practical assistance that we will help with. If you don't do this, we will contact you to agree to a timeframe for that assistance to be implemented and may add any amount unpaid for energy use to your arrears.

3.2 Centrepay

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.

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.

If you miss a payment, we will contact you within 5 business days to see if you need help. We will contact you by phone if this happens. If we can't reach you, we will send an email and SMS. If we do not have success in contacting you through your primary contact (e.g. your email), we will attempt your secondary contacts (e.g. SMS, mobile/home phone). We will attempt to contact you 3 times using all available communications and will wait 4-6 business days in between each attempt, to ensure sufficient time for you to get back in touch with us. After the third attempt, we will call a final time and wait 10 business days to hear back from you before we consider removing you from the program.

3.3 What you must do

Tell us if your situation changes and you can no longer meet the arrangements of your payment plan. We can then review your plan.

You must also tell us if your contact details change.

We may stop helping you if you:

- stop making payments under your plan; and
- 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 and we may, as a last resort, disconnect your energy.

4. 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.

4.1 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

If you're not able to pay for all your ongoing energy charges, we can put a hold on the payment of your debt for three months, during which time you can pay less than your ongoing usage cost while you work towards lowering your energy usage.

4.2 What you must do

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

4.3 Our programs and services

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

- a) Bill audits - We'll review your account to see if another RAA Energy tariff would reduce the size of your bill.
- b) Tariff audits - If you have a smart meter recording your electricity usage, we'll assess when you use energy so we can calculate if another type of tariff structure, for example—time of use, would save you money.
- c) Usage audits - We'll hold an in depth discussion with you about how you use energy to see if we can remotely identify any areas for saving.
- d) Smart meters - If we think it will help, we'll ask for your permission to replace your basic electricity meter with a smart meter so we can better understand your energy usage patterns. We won't charge you any up-front fees for this.
- e) Concession check - We will check that you are receiving all the concessions and rebates you are entitled to.
- f) Family violence affected customers - If you are affected by family violence, you are entitled to support and assistance under our [Family Violence Policy](#). Please contact us and we can connect you to a specialised team member for a confidential

discussion.

You can also contact 1800 Respect for professional support on 1800 737 732 (avail 24/7) or can visit 1800respect.org.au.

4.4 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.

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 plan for you, we will:

- explain why the plan is better;
- ask if you'd like to transfer to the new plan for free; and
- We will only talk to you about energy plans we 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.

6.2 We will work with you

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

- charge late payment fees; or
- 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.

RAA Energy will:

- act fairly and reasonably, considering your circumstances;
- give clear information about the assistance available to you in a timely manner;
- provide you with the assistance you are entitled to as soon as practicable; and
- work with you with the aim of you no longer requiring assistance under the Hardship program.

7. When assistance may end

Assistance under this policy may end if:

- you have failed to agree or adhere to 2 payment plans in the past 12 months and do not engage with us; or
- you advise us that you're no longer facing payment difficulties.

8. Training our staff

RAA Energy staff are trained in a variety of ways to help customers, including those in Hardship. Our training helps our staff:

- identify potential Hardship situations;
- educate customers on our Hardship program; and
- communicate with understanding and empathy and provide clear, unambiguous advice.
- RAA Energy regularly reviews our training modules relating to Hardship, and update these to align with any regulatory changes.

9. Privacy

To enter you into our hardship program, we will need to ask you some questions about your circumstances. You do not need to provide us with specific information to be entitled to assistance under this Policy. The information you give us will be handled in accordance with our published [Privacy Policy](#).

10. Complaints

If you believe we have not acted in line with this policy, or if you have a complaint or feedback about our service, you can raise a complaint by contacting us by one of the following:

- **Email us:** complaints@energy.raa.com.au
- **Write to us:**
RAA Energy
GPO Box 1170
Adelaide SA 5001
- **Telephone:** 08 8202 8118 (Monday to Friday 9am to 5pm ACST – except public holidays)

Our aim is to resolve all complaints quickly, with empathy and to everyone's satisfaction. Further details on our approach is outlined in our Complaints Handling Procedure, located on our website [here](#). You can also request it by calling us on the number above.

If you're not satisfied with the way we handle your complaint, you can also contact the relevant ombudsman in your state:

Energy & Water Ombudsman SA
<https://ewosa.com.au>
1800 665 565

11. Contact us

If you'd like to discuss our Hardship program, please contact RAA Energy.

- **Email:** hardship@energy.raa.com.au
- **Telephone:** 08 8202 8118
Tell us you'd like to talk about hardship and someone who is specially trained will assist you.
- **Mail:** RAA Energy, GPO Box 1170, Adelaide SA 5001

Interpreter services and contact assistance:

For language assistance please contact our interpreter service on 131 450:

- Italian: Servizio Interpreti
- Spanish: Servicio de interprete
- Vietnamese: dịch vụ phiên dịch
- Arabic: خدمة الترجمة الفورية
- Greek: υπηρεσία διερμηνείας
- Hindi: दुभाषिया सेवा
- Chinese: 口譯服務

National Relay Service:

Customers who are deaf, or have a hearing or speech impairment, can contact us through the National Relay Service (TTY) on 133 677, by giving them RAA Energy's number 8202 8118 to call. For more information, visit www.relayservice.gov.au.