

Financial Hardship Policy



Kleenheat

Access to the policy

Copies of this policy are provided to relevant stakeholders.

A copy may be obtained free of charge by:

Phone

Customer service: 13 21 80

Credit team direct line: (08) 9312 9310

Email

Natural gas customers: nghome@kleenheat.com.au

LPG customers: lpgenquiries@kleenheat.com.au

Electricity customers: electricity@kleenheat.com.au

Website

kleenheat.com.au/help/policies/financial-hardship-policy

Customers with special needs



Non-English speaking customers, contact us via the Telephone Interpreter Service on 13 14 50



Customers who are hearing impaired, contact us via the Telephone Typewriter (TTY) National Relay Service on 13 36 77.

If you would like a copy of this policy in large print please call 13 21 80.

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Our commitment to our customers

At Kleenheat, our customers are at the core of everything we do. We understand that there may be times where you may have difficulty paying your bills for a variety of reasons, so this policy is designed to help you through difficult times, and keep your energy supply connected with us. Together, we'll work with you to find an appropriate payment solution that is effective and sustainable.

We ask that you keep us informed of your circumstances by contacting us on **13 21 80** as soon as possible so we can discuss an appropriate solution to keep your energy supply connected. We understand it can be difficult to ask for assistance when faced with financial difficulty but we're committed to helping you, and always treating you with fairness, integrity and compassion.

There are a number of ways we can assist you such as offering alternative payment options and providing information on assistance programs. We'll take into account your individual circumstances to tailor a solution to suit your needs. We ask in return for you to meet your obligations of the agreed payment solution and keep us informed of your circumstances during this time.

The purpose of this policy is to outline the standards we'll use with our residential gas and electricity customers who experience payment difficulties or financial hardship. This policy is designed in accordance with our requirements under clause 6.10 of the Compendium of Gas Customer Licence Obligations ("Gas Compendium") and the Code of Conduct for the Supply of Electricity to Small Use Customers ("Electricity Code"). In conjunction with our Customer Charter, these documents explain your general rights as a customer and our obligations as an energy retailer, so we can assist our customers in meeting their financial obligations, and are available on our website, kleenheat.com.au.

How we assess the best solution for you

We have a number of ways in which we can help depending on whether you're assessed as experiencing payment difficulties or financial hardship.

You can initiate the assessment process by contacting us directly, through an authorised third party, by an authorised consumer representative organisation, or a financial counsellor. A verbal or written confirmation must be provided when a third party has been authorised to act on your behalf. You'll be treated sensitively and respectfully, and in accordance with your individual circumstances.

In order for us to assess your level of payment difficulties or financial hardship, we'll need to ask you some personal and financial questions to consider your ability to meet basic living needs and we may also request information in relation to:

- employment status;
- dynamic of household / number of dependants;
- capacity to pay; and
- any other information provided by you.

We'll advise you of the assessment outcome within three working days. If we're unable to make an assessment within three working days we'll refer you to a financial counsellor or relevant consumer representative organisation to make the assessment. If you demonstrate to us that you have made an appointment with a relevant consumer representative organisation to assess your capacity to pay, we'll temporarily suspend any possible disconnection or debt collection procedures for at least 15 working days.

We may outsource the recovery of debt to a debt collection agency and these fees will be passed on to you.

Payment difficulties and financial hardship

Payment difficulties is described as a state of immediate financial disadvantage which means that you are unable to pay an outstanding amount as required due to a change in your personal circumstances.

A change in personal circumstances might include:

- (a) sudden and unexpected disability, illness of or injury to you or your family; and
- (b) loss of or damage to your property, or other similar unforeseeable circumstances arising as a result of events beyond your control.

How we can help with payment difficulties

If you're assessed as experiencing payment difficulties, you will be offered access to alternative interest-free and fee-free payment arrangements including:

- additional time to pay;
- an instalment payment plan; and/or
- other arrangement.

When we offer you an instalment plan or other arrangement or accept one that's proposed by a relevant consumer representative organisation, we'll:

- take into account information about your energy usage needs and capacity to pay when determining the period of the plan and the amount of the instalments;
- ensure the amount of the instalment is calculated (including the amount which will pay any arrears) and estimated consumption during the period of the plan; and
- make provision for recalculation of the amount of the instalments where the difference between your estimated consumption and actual consumption may result in you being significantly in credit or debit at the end of the period of the plan.

We won't automatically reduce charges or waive fees such as overdue notice, reconnection or dishonour fees, but we'll take into account your specific circumstances to

determine if it's warranted.

Financial hardship is described as a state of more than immediate financial disadvantage which means that you are unable to pay an outstanding amount as required without affecting the ability to meet the basic living needs for you or your family. "Basic living needs" include your rent or mortgage, other utilities such as electricity, and phone and water, food and groceries, transport (including petrol and car expenses), childcare and school fees, clothing; or medical and dental expenses.

We understand that financial hardship may be caused by a variety of factors, so to assist we've provided some examples, such as:

- loss of the customer's or family member's primary income;
- spousal separation or divorce;
- physical and mental health issues;
- loss of a spouse or a loved one;
- chronically ill child or other family member;
- domestic violence;
- a reduction in income or an increase in nondiscretionary expenditure; or
- budget management issues associated with a low income.

But we realise everyone's situation is different, so we don't consider the causes of financial hardship to be limited to these reasons. We want to help, so we'll also consider other sustained unforeseen circumstances affecting your ability to meet your financial obligations.

We can help with financial hardship

In addition to helping you set up an instalment payment plan or other payment arrangement or giving you more time to pay, if you are assessed as experiencing financial hardship you may also be offered:

- suspension of debt collection action, if an assessment has not been carried out, for at least 15 business days where you have demonstrated you have an

appointment with a relevant consumer representative organisation;

- in cases where disconnections have taken place prior to financial hardship status being established, and the absence of any evidence of unlawful use, we'll make a request for reconnection that same business day if a request is received before 3pm on a business day, or no later than the following business day if the request is received after 3pm on a business day or on a Saturday, Sunday or public holiday; and
- reasonable consideration will be given to your request, or a request from a relevant consumer representative organisation, for a reduction and/or waiver of fees, charges and debt.

We'll review your circumstances on a case by case basis when considering whether to reduce and/or waive an outstanding debt. Fees, charges or debt will be adjusted via account reversal or credit adjustment. Generally, we'll waive debt in cases of:

- death;
- permanent disability; and
- domestic violence.

You will be assessed as experiencing financial hardship if the information you provide indicates that:

- you are unable to pay an outstanding amount in accordance with our standard credit management process due to immediate financial disadvantage; and
- it appears that you will be unable to pay an outstanding amount to us without affecting your ability to meet basic living needs.

Where you have been assessed as being in financial hardship, late fees will not be charged.

We encourage you to contact us directly to get more information about the assistance we can offer.

Payment arrangements

We encourage you to contact us immediately if you are having trouble paying your bill. You will be treated sensitively and respectfully, and in accordance with your individual circumstances.

Who can negotiate alternative payment arrangements?

In addition to the account holder, the following parties may negotiate alternative payment arrangements;

- a co-occupant listed on your account;
- a relevant consumer representative organisation; and
or
- an authorised third party.

Change in circumstances

To avoid an alternative payment arrangement being terminated or cancelled we encourage you to contact us should your circumstances change. We'll attempt to contact you if you have missed a payment prior to terminating or cancelling your instalment payment plan.

Where your request changes to an initial payment plan due to a change in your circumstances, such changes will not be considered to be 'cancellations'.

Payment options

We offer the following payment methods:

- in person at Australia Post outlets;
- by cheque via mail;
- Centrepay (refer to Centrelink); and
- Electronically and by telephone using either a debit or credit card.

We also offer a direct debit facility that can be established upon your request.

We will accept payment in advance. Any advance payment will be credited to your account. We will not credit any interest to amounts that are paid in advance.

Your rights and obligations

Our customers' rights

You have the right to:

- nominate to have the bill redirected at no charge to a third party or an alternative postal address;
- receive information and advice on Government funded concessions and financial assistance schemes e.g. Hardship Utility Grant Scheme;
- receive information on our *Financial Hardship Policy*;
- renegotiate your instalment amount if your circumstances change;
- not be charged interest as long as the arrangement is maintained;
- be advised of the amount of any historical debt and the basis of that debt;
- if you are able to demonstrate you have an appointment with an independent counsellor, you will be granted a temporary suspension of action for 15 days interest free. We'll consider reasonable requests for extension of time in obtaining this information;
- be shielded from legal action, additional recovery costs and restriction of supply as long as you have agreed to an arrangement and are meeting your commitment to it;
- be advised that recovery action will continue if you fail to meet the agreed payment arrangement and fail to actively work with us;
- be advised that debts may be outsourced to a debt collection agency and, if so, all fees incurred will be charged to you;
- receive written confirmation of the agreed arrangement including details of instalment numbers, amounts, commencement date and terms. We'll specify the amount of the instalments which will pay your arrears and estimate usage during the period of the plan. This will be sent within two business days of the agreement being reached; and

- be referred to Financial Counsellors to receive independent advice. During this period, 15 days recovery action will cease pending the establishment of an agreed payment arrangement.

Our customers' obligations

We'll do our best to assist you if you are experiencing payment difficulties or financial hardship.

In return, we ask that you:

- contact us as soon as you begin to experience financial difficulty;
- agree and maintain a suitable payment arrangement;
- keep us informed of any changes in your circumstances;
- contact us to request an alternative arrangement if you are having difficulty maintaining your agreed payment plan; and
- contact a financial counsellor or relevant consumer representative if requested. It is important to meet with a person from a relevant consumer representative organisation to discuss your financial situation and consider the options available.

Provision of information

We'll be proactive in providing you with timely, transparent and accessible information including:

- an invitation to contact us to discuss alternative payment arrangements on all accounts and recovery notices;
- information about concessions eligibility, other government funded assistance programs such as the Hardship Utility Grant Scheme (HUGS); and
- we provide access to the Translation and Interpreting Service (TIS) to assist you if you are from non-English speaking backgrounds.

We'll promote awareness of the *Financial Hardship Policy* which is available on the Kleenheat website to customers, financial counsellors and key stakeholders.

Our privacy commitment to you

We take our customers' privacy seriously and will manage your personal and credit information in line with requirements set out in the *Privacy Act 1988 (Cth)*.

Kleenheat will only use your financial information to assess your application for hardship assistance and provide this assistance, if necessary. Please refer to our *Privacy Policy and Collection of Information Statement* at www.kleenheat.com.au for more details on how we collect, use and store your personal information.

You can request a copy of these documents to be mailed to you.

Training, development and continuous improvement

Employee training

Frontline employees who will assist you if you are having difficulty paying your outstanding charges will be trained and competent in relation to:

- The range of payment options and methods available;
- Our Financial Hardship Policy and Procedures;
- Government funded concession entitlements
 - ◆ Referrals to the Financial Counsellors Association of WA (FCAWA) or Energy Ombudsman of WA (EOWA)
 - ◆ Government financial assistance programs e.g. Hardship Utility Grant Scheme (HUGS); and
- Credit department staff who will manage your case if you are experiencing financial hardship have comprehensive training on a range of social and community issues to improve their understanding of the issues that affect people in financial hardship. Employees are also trained on how to communicate effectively with you.

In addition we'll:

- provide training to new employees and schedule refresher courses where appropriate.

Commitment to best practice and continuous improvement

We'll undertake the following to facilitate best practice and continuous improvement:

- Willingness to work with financial counsellors and share information subject to privacy and customer consent requirements;
- Ongoing engagement at an industry level with Western Australia Council for Social Services (WACOSS), Financial Counsellors Association of WA (FCAWA) and relevant consumer representative organisations

to improve our understanding of the complex issues surrounding financial hardship, communicate agreed processes and protocols and to review and improve practices and processes;

- Our *Financial Hardship Policy* and procedures will be reviewed annually to ensure it meets the needs of customers experiencing hardship. This review will be completed in consultation with relevant consumer representative organisations; and
- We'll ensure appropriate procedures and work instructions are in place and maintained to ensure hardship customers are dealt with in a sensitive manner according to the guidelines set out in this policy.

Review of the policy

Our *Financial Hardship Policy* and procedures are reviewed annually and in consultation with relevant stakeholders. Reviews have been conducted in consultation with the Western Australian Council of Social Services (WACOSS), the Department for Child Protection and Family Support, and the Financial Counsellors Association of Western Australia (FCAWA).

Complaints

We're committed to resolving all complaints. In the first instance please call **13 21 80** and speak with a Customer Service Representative. You can also request for your complaint to be referred to a Supervisor or Manager. If you are not satisfied with the resolution offered, please refer your complaint to our Customer Advocate.

Email: customeradvocate@kleenheat.com.au; or

Write to: Customer Advocate
Kleenheat
PO Box 4184
Myaree Business Centre WA 6960.

We aim to resolve all complaints internally; however if you are not satisfied with the response we've provided, you may refer your complaint to the relevant external dispute resolution scheme.

Energy and Water Ombudsman Western Australia

Write to: PO Box Z5386
St Georges Terrace
Perth WA 6831

Phone: (08) 9220 7588 or 1800 754 004

Visit: ombudsman.wa.gov.au/energy

Email: energyandwater@ombudsman.wa.gov.au

Contact details

How to contact Kleenheat

Phone: Customer Service 13 21 80
Credit Team (08) 9312 9310

Website: www.kleenheat.com.au

Visit: any Kleenheat operation, agent or dealer

Write to: Kleenheat
PO Box 4184
Myaree Business Centre WA 6960

Emergency contacts (leaks etc.)

1800 093 336 - specialist advice on emergency situations.
000 – if life or property is threatened.

Customers with special needs

If you require an interpreting service, please call **131 450**
If you have hearing difficulties, please contact TTY on
133 677

Financial Counsellors' Association of Western Australia (Inc.)

Phone: 1800 007 007

Website: financialcounsellors.org

Fax: (08) 9221 6444

This service is free, confidential and independent.

Wesfarmers Kleenheat Gas Pty Ltd

ABN 40 008 679 543

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PO Box 4184, Myaree Business Centre, WA 6960

13 21 80

kleenheat.com.au

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