

# Financial Hardship Policy



***Kleenheat***

# Contact us

If you're having problems paying your energy bill, it's important that you reach out to us as soon as possible. We're here to help and support you. Please contact us via the details below:

## Phone

Customer service: 13 21 80

Credit team direct line: 1300 790 693

## Email

Natural gas customers: [nghome@kleenheat.com.au](mailto:nghome@kleenheat.com.au)

Electricity customers: [electricity@kleenheat.com.au](mailto:electricity@kleenheat.com.au)

## Website

[kleenheat.com.au/help/policies/financial-hardship-policy](https://kleenheat.com.au/help/policies/financial-hardship-policy)

## Customers with special needs



Non-English speaking customers, can contact us via the Translating and Interpreting Service (TIS National) on 13 14 50.



Customers who are hearing impaired, can 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 know that life can be challenging, whether you're facing temporary payment problems or long-term financial hardship that makes it difficult to manage your bills.

If you're having trouble paying your energy bill on time, we encourage you to reach out to us as soon as possible. We're here to help and support you and will always treat you with respect and sensitivity.

Our goal is to support you and keep your energy supply connected. We understand how important it is to have a continuous energy supply, especially during challenging times.

We offer a range of options and will work with you to find a payment solution that fits your needs.

# Financial hardship

Setting up a payment plan or getting more time to pay a bill is available to all our residential customers if you ask. If you are experiencing financial hardship, we can offer even more help.

Financial hardship is described as a state of long-term financial disadvantage which means that you are unable to pay an outstanding amount without it affecting your ability to meet the basic living needs of you or your family. “Basic living needs” include things like:

- rent or mortgage.
- utilities such as electricity, gas, phone and water.
- food and groceries.
- transport, including petrol and car expenses.
- childcare and school fees.
- clothing.
- medical and dental expenses.

There are many reasons why someone might face financial hardship, such as:

- losing your job or a family member’s primary income.
- separation or divorce.
- physical and mental health problems.
- a death in the family.
- caring for a chronically ill child or family member.
- family and domestic violence.
- a drop in income or an increase in the cost of essential expenses.
- difficulty managing a budget on a low income.

We understand that everyone’s situation is different, so we don’t limit financial hardship to these reasons. If you’re dealing with other unexpected challenges that make it hard to pay your bills, we want to help.

As a first step, we'll assess your situation to determine if you're experiencing financial hardship. We'll ask you some personal and financial questions to understand your ability to meet your basic living needs. This may include questions about:

- your employment status.
- your family and household situation.
- your ability to pay.
- any other relevant information you can provide.

We'll let you know the outcome of our assessment within five working days. If you prefer, you can provide us with an assessment from a financial counsellor or someone from a community organisation.

### How we can help with financial hardship

If you're assessed as experiencing financial hardship, we can provide further assistance. In addition to setting up a payment plan or giving you more time to pay, we can help by:

- **not charging late fees.** We won't charge you late payment fees.
- **considering fee reduction requests.** If you ask us, or if a representative organisation helps you ask, we will carefully consider lowering or cancelling your bill, so you no longer owe anything. We often adjust fees or amounts owing, particularly in situations like death, permanent disability, or if you're impacted by family and domestic violence.
- **not disconnecting your gas supply.** We won't disconnect your gas supply if you're meeting your payment plan or other agreed payment arrangement.
- **providing a Centrepay option.** You can pay your bill through Centrepay if that works better for you.
- **providing advice on concessions and grants.** We can provide advice on concessions and grants available to help you stay connected to your gas supply, such as the Government's Hardship Utility Grant Scheme (HUGS).

- **redirecting bills.** You can have your bill sent to a third party or different postal address at no cost.
- **revising your payment plan.** If your situation changes, we'll work with you to adjust your payment plan.
- **referring you for free financial advocacy.** We can refer you to a free financial counsellor who can explore options for all of your debts.

Ask us if you'd like further information about any of the assistance we can provide.

## Our customers' obligations

We'll do our best to help you if you are experiencing financial hardship. In return, we ask that you:

- **contact us early.** Let us know as soon as you start having financial difficulties.
- **maintain your payment plan.** Agree to and keep up with a suitable payment arrangement.
- **update us.** Keep us informed about any changes in your situation and contact details.
- **ask for help.** If you're having trouble maintaining your payment plan, reach out to us immediately for alternative arrangements.
- **seek financial advice.** If we suggest it, please consider meeting with a financial counsellor or relevant consumer representative.

It's important to explore all your options with a professional who can help you find what works best for you.

If you don't meet your obligations, we'll have to stop your financial hardship assistance and return you to our regular debt collection process. If you don't pay your bill by the due date and don't reach out to us to make new arrangements, we'll need to disconnect your gas supply. Additionally, your debt could be sent to a debt collection agency where additional fees will apply.

## Our privacy commitment to you

We take your privacy seriously and will handle your personal and credit information according to the *Privacy Act 1988 (Cth)*.

Kleenheat will only use your financial information to evaluate your application for hardship assistance. For more details on how we collect, use and store your personal information, please refer to our *Privacy Policy and Collection of Information Statement* at [kleenheat.com.au](https://kleenheat.com.au).

If you prefer, you can ask us to mail you a copy of these documents.



# Complaints

We're committed to resolving all complaints. If you have a complaint, please call us on **13 21 80** and talk with a customer service representative. You can also ask for your complaint to be referred to a supervisor or manager.

If you are not satisfied with the resolution we offer, you can refer your complaint to our Customer Advocate.

**Email:** [customeradvocate@kleenheat.com.au](mailto:customeradvocate@kleenheat.com.au)  
**Write to:** Customer Advocate  
Kleenheat  
PO Box 8248  
Perth WA 6849

We aim to resolve all complaints internally. However if you are not satisfied with our response, 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:** [energyandwater.ombudsman.wa.gov.au](http://energyandwater.ombudsman.wa.gov.au)  
**Email:** [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)

**Wesfarmers Kleenheat Gas Pty Ltd**

ABN 40 008 679 543

Level 5, 11 Mounts Bay Road, Perth WA 6000  
PO Box 8248, Perth WA 6849

13 21 80

[kleenheat.com.au](http://kleenheat.com.au)

Kleenheat is part of

 **Wesfarmers Chemicals, Energy & Fertilisers**

***Kleenheat***