

# Financial Hardship Policy

EnergyAustralia



**Easy English**



**EnergyAustralia**  
LIGHT THE WAY



## Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



- find more information.

## About this book



This book is written by Energy Australia.



This book is about our  
**financial hardship policy.**



Our financial hardship policy

- helps us follow laws and rules



- is for customers who find it hard to pay their energy bills



- says how we can help our customers
- says how we decide who needs extra help
- says what **rights** our customers have.

In this book we will call it the policy.



Rights are things everyone should

- get

- have

- do.



It is okay if you find it hard to pay your energy bills.

## How we can help you avoid debt



We can help you avoid **debt** with us.



Debt means money you need to pay back to

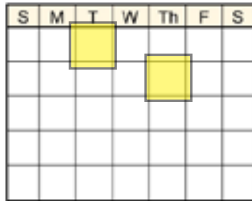
- a person



- a business.

All our customers can ask to pay their

energy bills



- at different times

- before their energy bill is due

- in small parts before their next energy bill is due.

## How we can help with your debt

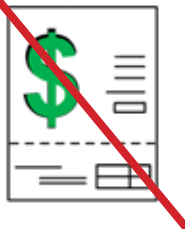
We will tell you how we can help with your debt if



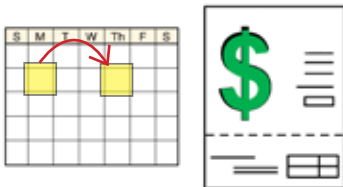
- you tell us you need help



- you have paid your energy bills late



- you have **not** paid your energy bills



- you have asked to pay your energy bills after they are due



- the government gives you money.



You need to tell us

- if you need help
- if the help you need changes.

You can ask an **advocate** to talk to us for you.

An advocate could be

- a financial counsellor



- a family member or friend who helps with your energy bills.



We will tell you about

- options that could help you pay your energy bills
- other people and places that can help you
- how much energy you might use in the future



- how to use less energy
- the best energy plan for you.

## What is Energy Assist?



Energy Assist is our program for customers who find it hard to pay their energy bills.



If you use Energy Assist we will

- help you



- give you information



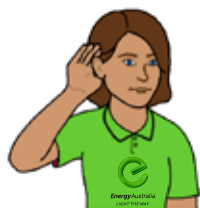
- tell you about options that could help you pay your energy bill



- tell you how you could use less energy



- make sure your energy does **not** get turned off while we work with you.



We make sure our staff are trained to help you.



## How Energy Assist works



We will work with you to

- help you pay your energy bills in a way that works for you



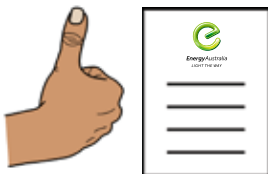
- teach you how to use energy better



- help you pay off your energy debt



- apply for grant money that can help you



- get the best energy plan for you.

## Different ways you can pay



If you find it hard to pay your energy bills you can talk to us about a **regular pay plan**.

A regular pay plan lets you choose to pay your energy bills

SUN	MON	TUE	WED	THU	FRI	SAT

- once a week

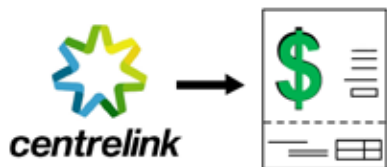
SUN	MON	TUE	WED	THU	FRI	SAT
SUN	MON	TUE	WED	THU	FRI	SAT

- once a fortnight

S	M	T	W	Th	F	S

- once a month

- with **Centrepay**.



Centrepay is where money from your Centrelink payments goes straight to your energy bills.

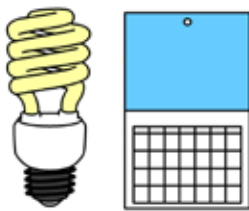
You can choose if you want to use Centrepay.



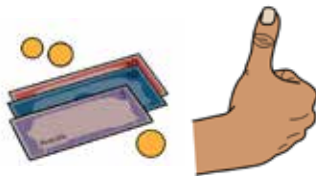
To see if you can use a regular pay plan we will check things like

- how much money you can pay

- how much money you owe



- how much energy we think you will use in the next year.

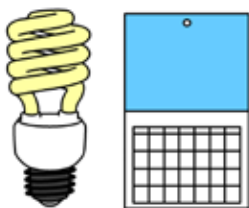


We will make sure your regular pay plan

- is at a price you can pay

- will work for you for a long time

- will cover how much you owe



- will cover how much energy we think you will use in the next year.



## If you miss a payment

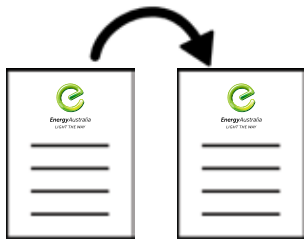


If you miss a payment we will

- ask you if you need help
- remind you to make a payment



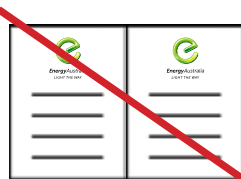
- check to see if your payment plan is still right for you



- change your payment plan if we need to.

We might stop helping you if you do **not** tell us

- that it is hard to make your payments
- that your contact details have changed.



If you have had 2 payment plans cancelled

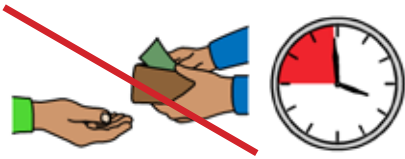
- we do **not** have to give you another one
- we might turn off your energy.



## Fees



Sometimes we can take away some of the fees or debt you owe.



If you are our customer we will **not**

- charge fees if you pay your energy bill late



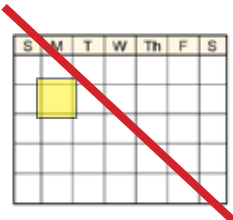
- change your plan unless you say **yes**

- make you pay a **security deposit**.



A security deposit is money you give us to keep safe in case

- you do **not** pay a bill



- you do **not** pay a bill on time.

## After your payment plan ends

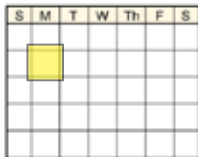


Energy Assist aims to help you to look after your energy bills yourself.



You will leave the Energy Assist program when you can show us

- you can look after your energy bills



- you can pay your energy bills on time.

## Other ways to get help

If you find it hard to pay your energy bill you might be able to



- talk to your state government about grant money they can give you to help with your bills



- use a concession card to help things cost less.

We can tell you about free financial counsellors who can help you with your money.

# Complaints

You have the right to make a **complaint**.



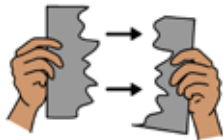
A complaint is when you

- are **not** happy

and



- tell someone why you are **not** happy.



We will try our best to fix your complaint.

If you are still **not** happy you can talk to the Energy **Ombudsman** who will look at the complaint again.

The Ombudsman

- works for the government



- listens to complaints

- makes sure public services are fair.



# Privacy



We will follow the law to keep your **personal information private**.



Personal information can include

- your name



- your address



- your date of birth.

Private means we will **not** tell anyone your personal information unless the law says we have to.

## Notes

[illegible]



## More information

For more information contact  
Energy Australia



Call 1800 558 643



Website [www.energyaustralia.com.au](http://www.energyaustralia.com.au)



Email [energyassist@energyaustralia.com.au](mailto:energyassist@energyaustralia.com.au)



## If you need help to speak or listen

Contact Energy Australia through the  
National Relay Service or NRS.

Call the NRS help desk  
1800 555 660

Go to the NRS website  
[communications.gov.au/accesshub/nrs](http://communications.gov.au/accesshub/nrs)

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