



Hardship fact sheet

Helping people in need

Energy is vital to the wellbeing of people. We can't live without it, yet each year more of us are having to make tough decisions about keeping the lights on, cooling and warming our homes and cooking meals.

Fortunately, most people won't truly know what that's like. But as a provider of an essential service, it's EnergyAustralia's job to support customers through tough times.

This fact sheet sets out what EnergyAustralia does to ease the pressure on families going through energy hardship.

What we do – *EnergyAssist*

There are no easy answers to solving energy hardship.

And the truth is we can't do it alone. Our *EnergyAssist* program was developed in partnership with social support services like Uniting (formerly Kildonan UnitingCare) and state and federal governments.

Since it was created in 2005, *EnergyAssist* has helped thousands of people get back in control of their energy bills. Payment plans, bill extensions, payment matching, debt waiving, home energy audits and appliance swaps are some of the ways we might help.

Regardless of the form of support, *EnergyAssist* is most effective when customers get in touch early.

How *EnergyAssist* works

The program aims to help our most vulnerable customers become financially independent.

When someone joins, and providing they agree, we review their existing electricity and gas plans and make appropriate changes to ensure they're receiving our best in-market offer and any government concessions to which they're entitled.

We can also work out a payment plan based on what the customer can afford, because at this stage commitment to the program is more important than capacity to pay.

Here's more information on some of the ways we might help:

Tailored payment – any plan must be realistic, with manageable instalments based on a person's specific circumstances. We help customers apply for any relevant government grants or assistance, provide energy efficiency advice, and most important, ensure the power stays on.

Payment matching – for all customers on the program we will match one in every six payments made in full and on time with a credit on their account. Depending on the circumstances, this might be more frequent, up to a one-on-one basis.

Debt relief – in extreme cases, eligible customers might have portions – or all – their debt waived.

Energy efficiency visits – through our community partnership with Uniting, customers can arrange a phone call or in-home visit to check their household appliances aren't using more energy than they should. This might also involve talking about ways to reduce usage and costs.

Appliance swaps – when we find an essential appliance like a fridge, freezer, washing machine, heater or air conditioner, is old and inefficient we might replace the item at no cost.

Referrals to external services – often when a customer is struggling with their energy bills they're having problems with other expenses. We may refer these customers to social services agencies offering specialist support like financial counselling, family and community services.

Call us to find out more about *EnergyAssist* on **133 466**.

Playing our part

There's no "average" or "typical" profile for someone in our *EnergyAssist* program.

Almost anyone can find themselves in financial hardship; we've helped many people with families and full-time jobs get through a difficult time.

In 2016 Victoria's peak body for financial counsellors found EnergyAustralia was the best-performed of all top-tier retailers at meeting the needs of vulnerable customers. That makes us very proud, but the reality is we have more work to do.

EnergyAustralia was the first energy company to join the Good Shepherd Microfinance Financial Inclusion Action Plan (FIAP) program. Our FIAP sets out activities and commitments aimed at helping people achieve financial security and independence.

Our FIAP is aimed at:

- Improving our understanding of why and how customers face financial exclusion.
- Understanding how we can improve products, services, policies and practices to better support vulnerable customers.
- Helping our employees better understand financial inclusion, the issues that affect it, and how they can support customers.
- Fostering relationships between our business and community groups, advocacy groups and partners in business to lead change and improve lives.

In 2017 we announced an additional \$10 million investment in hardship support. We've begun consulting with government, financial counsellors and community groups on how best to apply the additional funds, with an emphasis on energy efficiency and measures that provide lasting, long-term relief.

We can't do it alone

Minimising or, where we can, avoiding financial hardship is part of a broader challenge. It's about making sure everyone – no matter where they live or what they earn – has access to energy as we transition to cleaner forms of generation.

In 2014 we had Uniting evaluate our hardship program and we've been working together ever since.



The High Five Dave campaign is one example of our partnership. In March 2017 we collected high fives at Melbourne's Southern Cross station, raising \$22,200 for Uniting's energy visits and appliance swap program.

Other support available

State governments provide assistance for people having difficulty paying energy bills due to a short-term financial crisis.

South Australia – Emergency Electricity Payment Scheme. Call the Department of Communities and Social Inclusion's concession hotline on **1800 307 758** or visit sa.gov.au/concessions

New South Wales – Energy Accounts Payment Assistance. Visit energy.nsw.gov.au/customers/help

Queensland – Home Energy Emergency Assistance Scheme. Visit qld.gov.au/community

Victoria – Utility Relief Grant Scheme. Visit dhs.vic.gov.au/for-individuals

Many community organisations, community legal centres and government agencies offer free financial advice.

Call **1800 007 007** or visit moneysmart.gov.au