



## Your Energy Support (YES) Program (v2.0)

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# 1 Introduction

## 1.1 Purpose

At Aurora Energy, we understand that from time-to-time customers experience financial difficulty and may need additional assistance. Aurora Energy's Hardship Policy identifies and assists vulnerable customers to manage their energy usage and associated costs. We call our hardship program the Your Energy Support (YES) Program.

## 1.2 Objective

Energy is an essential service for all small customers, and Aurora Energy believes financial hardship should not preclude customers from energy supply if they are willing to pay their bills, but require some payment flexibility. Aurora Energy's Your Energy Support (YES) Program supports our customers to support themselves.

Aurora Energy has a proactive intervention approach to customers experiencing financial difficulty. We will champion strategies that provide a better understanding to our customers and the wider community in the most efficient and wise use of energy.

Our strategies intend to respectfully and compassionately support our customers once they have been identified as in financial hardship. The Aurora Energy - Your Energy Support (YES) Program will:

- Treat customers with respect, fairness and sensitivity;
- Ensure payment arrangements are flexible and affordable;
- Review agreements regularly;
- Supply information regarding financial counsellors;
- Supply information about government grants and concessions;
- Supply information on up-to-date energy efficiency practice;
- Offer energy auditing services over the phone;
- Maintain strong relationships with community stakeholders; and
- Provide ongoing training for our staff.

## 2 What is hardship?

Aurora Energy defines hardship as a customer who is experiencing financial difficulty, who desires to pay, but due to financial circumstances is unable to pay within the timeframe set out in Aurora Energy's standard payment terms.

There are two types of customers experiencing financial hardship; long and short term. The two classes of customers will have different characteristics, and will require different types of assistance:

- 1) Customers experiencing long term financial difficulty are generally those on low or fixed incomes, and may require ongoing assistance such as that provided by an independent financial counsellor, energy conservation assistance, or an individually tailored payment plan; and
- 2) Customers experiencing short term financial difficulty may be regarded as those that have experienced a sudden change in living circumstances. These customers generally require flexibility and temporary assistance such as an extension of time to pay, a one off grant, or an instalment payment plan. Examples include ill health, loss of employment, separation, death in the family, an accident, one-off high account or some other temporary financial difficulty.

### 3 Access

Aurora Energy is committed to allowing eligible customer's access to the Your Energy Support (YES) Program.

A customer will be eligible to enter or re-enter the YES Program under the following circumstances:

- Where the customer has been or continues to be identified as being in financial difficulty;
- Where the customer is classified in the electricity market as small and has an active connection with Aurora Energy, Where the customer has any amount outstanding on their energy account;
- Where the customer has not been removed previously from the YES Program on two or more occasions in the past 12 months;
- Where the customer is showing a willingness to make contributions to their energy account; and
- Where the customer is showing a willingness to actively participate in the Program, including participation in energy audits, seeking assistance from welfare organisations and making an effort to reduce usage.

If a customer is removed from the YES Program twice in a 12 month period, they are not guaranteed re-entry. However, where a customer shows a willingness to actively participate in the Program, Aurora Energy will continue to make every effort to assist the customer to regain access to the YES Program.

We will ensure that our Hardship Policy is transparent and applied consistently.

### 4 Customers' rights and obligations

Aurora Energy's YES Team will inform customers entering the YES Program of their rights and obligations.

Aurora Energy considers the following as customer rights:

- To be treated sensitively;
- To negotiate an affordable payment plan;
- To renegotiate instalment payments;
- To receive information on grants and concessions;
- To receive information on financial counsellors;
- To receive information on efficient energy use; and
- To not be disconnected while actively participating in the YES Program.

Aurora Energy considers the following as customer obligations:

- To make payments in line with the agreed payment plan solution;
- To make every attempt to reduce usage to a level where it is affordable;
- To contact Aurora Energy when experiencing a change in circumstance;
- To contact Aurora Energy when unable to make payments according to the agreed payment plan; and
- To stay in touch with the YES Team.

## **5 Your Energy Support (YES) Program**

Aurora Energy approaches situations involving financial difficulty with sensitivity and flexibility. We treat our customers as individuals, recognising that each customer requires a tailored solution to meet the distinct set of circumstances that result in financial difficulty.

We employ proactive intervention strategies to identify customers experiencing financial difficulty and we respond with flexible payment options, and information on grants and the Centrepay payment option for eligible customers. Our customers are supplied information regarding other avenues of support such as financial counsellors and community or industry groups.

While participating in the YES Program, each of our customers' circumstances is regularly reviewed, to ensure that the best possible solutions are available to them.

Customers who actively participate in the YES Program are protected from further credit and collection activity, including the disconnection of their energy connection. We will advise customers in writing at the commencement of any agreement what the terms of the agreement are and what will happen should they not adhere to the agreement.

### **5.1 Identifying hardship**

Aurora Energy encourages customers who are struggling financially to contact us either personally or through a third party, such as a financial counsellor or a welfare agency.

Aurora Energy staff will also ask questions, when you contact us, to enable you to have the opportunity to discuss any financial difficulty you may be experiencing. While we understand some customers may feel uncomfortable discussing their financial problems, we encourage customers to use this opportunity to seek our assistance. In other words, we want the opportunity to help you, help yourself.

We also send information to all customers to foster awareness of the YES Program, and we promote the YES Program to community organisations.

### **5.2 Early Response to hardship (including case management)**

Once a residential customer is identified as being in financial difficulty, Aurora Energy will immediately place the customer onto the Your Energy Support (YES) Program. A case officer will be assigned, and the customer can expect a phone call from Aurora Energy within 2 business days. Business customers will be assessed in a similar manner to residential customers taking into account their specific business circumstances and will be provided with the benefits of the Your Energy Support (YES) program.

Initially, all customers, when entering the YES Program will be required to make contributions to their outstanding debt. These contributions will be assessed as "capacity to pay" contributions, and will be for an amount nominated by the customer taking into account what they are able to pay in the short term.

The interim payment arrangement is required to allow Aurora Energy the time to tailor an appropriate individual YES Program for that customer, and where appropriate, the ability for the customer to attend an appointment with a welfare organisation or financial counsellor.

The tailored YES Program will then replace the interim payment arrangement.

Customers can expect the following actions to be supplied to them during the initial phone call:

- A review of the appropriateness of the customer's tariff;
- The reversal of any late payment fees or interest charges;
- Centrepay payment option;
- Standard payment plans available to the customer;
- Review the customer's eligibility for government concessions or rebates;
- Community assistance programs; and
- Initial energy efficiency information.

Customers can also expect requests, from Aurora Energy, for them to:

- Make an appointment with a financial counsellor; and/or
- Make an appointment with Aurora Energy to receive a free phone energy audit.

Aurora Energy will make every attempt to work with the customer to reduce their usage. Usage reduction is the single biggest factor that will enable customers to be able to afford and manage their energy costs.

Aurora Energy will send a letter within two business days to confirm a customer's acceptance to the YES Program.

### **5.3 Limitations on assistance**

Aurora Energy's goal for customers experiencing financial difficulty is to offer the YES Program to assist them in being able to manage their energy costs through regular payments and the reduction of usage. It is not our policy to provide income support.

### **5.4 Assessing capacity to pay**

Aurora Energy attempts to establish payment agreements that are reasonable, but above all, affordable to the customer. When Aurora Energy is assessing affordability, we take into account a customer's ability to maintain a minimum standard of living and basic living expenses (in the case of residential customers) or particular circumstances in relation to cash-flow for a business customer. We will also take into account any arrears owing, and the customer's expected energy usage over a 12-month period.

We also measure a customer's capacity to pay against their energy usage, and employ strategies to help customers reduce their usage if it is unsustainable.

Where available, Aurora Energy will also take into consideration a financial counsellor's statements about a customer's capacity to pay.

### **5.5 Reviewing market retail contracts**

An Aurora Energy customer case manager will review the appropriateness of a customer's tariff upon entry into the YES Program. The YES Team member will discuss the range of retail tariffs available, and will bear in mind:

- Cost effectiveness;
- Any dedicated appliance use;
- Previous tariff (including network charge);
- Overall power usage;
- Previous bills (if available); and
- Any information supplied by the customer.

The tariff review will be conducted at no cost to the customer and there will be no charge for transferring or terminating the customer's previous retail contract.

All of Aurora Energy's residential retail offers or contracts do not include the requirement to pay a security deposit or bond.

It should also be noted that Centrepay can be used as a payment method on all of Aurora Energy's retail contracts or offers for eligible customers.

## **5.6 Your Energy Support (YES) assistance plans**

Aurora Energy is committed to working together with customers to establish payment plans that are flexible, affordable and sustainable. We will discuss all payment options outlining their advantages and disadvantages, thereby allowing customers to make informed decisions.

### **5.6.1 Short term payment arrangements**

Short Term payment arrangements are extensions granted when a customer advises they can't pay their current account on time. These arrangements are usually offered to customers experiencing short-term financial difficulty as a result of an unexpected, but short-term change in income.

Payment extensions/arrangements allow the customer the flexibility to pay-off the account in either a lump sum or instalments prior to the next bill being issued. For example, customers can make payments at an amount they choose (minimum payment amounts apply) on a date they decide.

We encourage customers to make payments that at the least will cover their usage.

### **5.6.2 Long term payment plan**

An Aurora Energy payment plan is a structured payment plan designed to encourage customers to budget for the cost of their energy use and any accumulated arrears over a long term period. This will assist them to manage the peaks of their energy use, taking into account their capacity to pay. Customers can pay in equal instalments (minimum payment amount is \$25 per instalment) either fortnightly or weekly and can utilise Centrepay or direct debit payment methods.

## **5.7 Incentives for payment plan participation**

In exceptional circumstances, Aurora Energy will provide additional incentives to assist customers to stay on the YES Program and continue to manage their energy costs via a regular payment regime.

Where a customer has been identified as being in severe financial hardship, Aurora Energy may offer to use incentives to encourage customers to maintain consistent payment behaviour, or to create a situation that will improve the customer's ability to pay for their usage. We may consider applying a credit on a customer's account, where a customer is maintaining agreed payments, or we may waive a portion of the debt.

Aurora Energy may consider waiving or partially waiving a debt if a customer meets one of the following criteria:

- A customer is suffering severe financial difficulty, or a major personal crisis has occurred beyond the customer's control, such as the death of a spouse or a significant health or medical problem. Aurora Energy may require supporting evidence prior to actioning such a request; or
- Aurora Energy assesses that a customer will have little chance to reduce the debt without assistance.

## **5.8 Centrepay**

Residential customers who receive benefits or allowances from Centrelink are eligible to use Centrepay as a bill-payment service. Centrepay automatically deducts payments of no less than \$10 from a customer's benefits to pay their energy bill. There is no cost to customers to use Centrepay, and they can halt deductions at any time by contacting Centrelink. It should be noted that Centrepay can be used as a payment method on all of Aurora Energy's retail contracts or offers.

Further information can be obtained from Centrelink at: **[www.centrelink.gov.au](http://www.centrelink.gov.au) or by phoning 1800 05 0004.**

## **5.9 Monitoring and reviewing payment plans**

Aurora Energy will review a payment plan if informed by a customer or financial counsellor that a customer's circumstances have changed. We recognise not all customers will phone if they are in further financial difficulty, and a YES Team member will contact each customer at least once every three months to confirm their payment plan continues to be appropriate and affordable.

If a customer is paying less than their usage and accumulating debt, a YES Team member will monitor the customer's account and make contact more frequently. We encourage customers to make payments that, at the very least, cover their usage.

## **5.10 Late payment fees and interest**

Customers will not be charged late payment fees or late payment interest while they remain on the YES Program.

## **5.11 Disconnection**

At Aurora Energy, disconnection only occurs as a last resort, and we will not disconnect any customer while they are actively participating in the YES Program.

## **5.12 Non-payment of Instalments**

Aurora Energy will attempt to contact customers who do not adhere to agreed payment plans. Where non-payment continues, or where attempts to contact are ignored, Aurora Energy will remove the customer from the YES Program.

Customers will receive written advice of Aurora Energy's intention, and will be given a further period of time to contact Aurora Energy prior to removal.

## **5.13 Non-compliance with the Your Energy Support (YES) Program**

Aurora Energy will attempt to contact customers who do not meet their obligations under the YES Program. Where non-compliance continues, Aurora Energy will remove the customer from the YES Program.

Non-compliance is defined as:

- The customer no longer has an active connection with Aurora Energy; or
- The customer is not actively participating in the YES Program.

Customers will receive written advice of Aurora Energy's intention, and will be given a further period of time to contact Aurora Energy prior to removal.



## 5.14 Successful completion of the Your Energy Support (YES) Program

Where a customer has successfully completed the YES Program, they will be returned to Aurora Energy's standard customer billing and payment cycle. Payment plans are maintained, but incentives, fee removal and case management are removed.

Successful completion is defined as:

- The customer's account no longer has an outstanding balance; or
- The customer is now able to manage on a standard payment plan.

Customers will receive written advice of Aurora Energy's intention, and will be given a further period of time to contact Aurora Energy prior to removal. Customers who successfully complete the Program are welcome to seek assistance again if their circumstances change.

## 6 Energy efficiency

Wise, efficient energy use will reduce a customer's bill, and help to alleviate financial burden. Many customers are unaware of the modifications that they can make around their house, or to their energy usage behaviour, which will save money.

Aurora Energy's employees are trained to identify customers with energy usage difficulties and can discuss with customers simple strategies to reduce their energy use.

Information provided to customers over the phone is supported by information that can be sourced on Aurora Energy's website [www.auroraenergy.com.au](http://www.auroraenergy.com.au). The website also provides an appliance calculator, an easy to use tool, to allow customers to undertake their own basic home energy assessment.

### 6.1 Energy auditing

Aurora Energy offers all customers on the YES Program the opportunity to undertake a free, phone energy audit service.

An average audit will take up to 60minutes, and the Aurora Energy YES Team member will take customers through their usage and energy costs and will include tips on how to save.

Aurora Energy will also provide customers on the YES Program a summary of the discussion, in the form of an easy to read breakdown of their energy costs.

### 6.2 Other assistance

Aurora Energy recognises that, in Tasmania, heating is often a significant contributor to a household's energy costs.

Aurora Energy is partnering with a community welfare organisation to provide alternative efficient and low cost heating appliances to those in the most need. In exceptional circumstances, we will consider replacing a customer's inefficient heating appliance if it is the major contributor to high and unaffordable energy bills.

Replacement appliances will only be free standing heaters, and the old inefficient and costly appliance will be removed at the same time as the new heater is delivered.

Aurora Energy continues to develop other mechanisms to support those customers in hardship. Where a new assistance program is created, this will be published in the required Your Energy Support Program materials and on the Aurora Energy website.

## 7 Concessions and rebates

### 7.1 Government concessions and rebates

Aurora Energy will advise customers experiencing hardship about government concessions and rebate programs. In Tasmania, they are:

- Pensioner electricity concession;
- Life support machine rebate; and
- Medical heating and cooling concession.

## 8 Financial counselling services

As the cost of energy is often not the only cause of financial difficulty, customers experiencing financial difficulty often have multiple competing debts. Financial counsellors can assist customers to manage their finances more effectively, and can assist the customer in their discussions with Aurora Energy.

Aurora Energy refers customers to accredited financial counselling agencies, who offer their services at no cost to the customer.

Financial counsellors can contact Aurora Energy's YES Team directly between 8am and 4.30pm Monday to Friday on **1300 10 2010**.

## 9 Communicating with customers in hardship

As part of Aurora Energy's continuing focus to identifying customers undergoing financial difficulties, we will provide information on the availability of the YES Program on the following forums:

- Aurora Energy's website ([www.auroraenergy.com.au](http://www.auroraenergy.com.au));
- On all disconnection warning notices;
- On all impending disconnection notices; and
- All information given to community welfare organisations.

Aurora Energy's YES Program case officers will phone, text message, email or write to customers in the YES Program who have failed to meet their payment plan agreement. Customers participating in the YES Program are obliged to communicate with their YES Program case officer or risk removal from the YES Program.

### 9.1 Linguistically diverse backgrounds

Aurora Energy is committed to providing services to people from linguistically diverse backgrounds, and to provide access to the YES Program. We will work with community organisations, and will have access to interpreters to ensure that customers from non-English-speaking households are provided a quality service.

If a customer has difficulty with English, an interpreter service is available, at no cost to the customer, on **131 450**.

## German

Für Kunden, die Schwierigkeiten haben, Englisch zu verstehen, steht unter der Nummer 131 450 ein kostenloser Dolmetscherdienst zur Verfügung.

## Italian

Se un cliente ha difficoltà con l'inglese, c'è un servizio interpreti a disposizione, gratuito per i clienti, al numero 131 450.

## Korean

영어사용에 어려움이 있는 고객을 위해 무료 통역서비스를 제공하고 있습니다. 131 450번으로 연락주시기 바랍니다.

## Arabic

إذا كان العميل لديه صعوبة في اللغة الإنجليزية، فإن هناك خدمة ترجمة فورية متاحة للعميل مجاناً على الرقم 131 450.

## Chinese

如果客户使用英语存在障碍，请致电131 450，这里可为客户提供免费的口译服务。

## Greek

Εάν κάποιος πελάτης δυσκολεύεται με την αγγλική γλώσσα, υπάρχει δωρεάν υπηρεσία διερμηνείας, στο τηλέφωνο 131 450.

## 10 Training

### 10.1 Staff

Aurora Energy's employees are trained to work closely with customers in financial difficulty, while displaying fairness, empathy and without being judgemental.

Our training covers issues relating to financial hardship, identification and referral processes and protocols, and respectful communication with customers. We provide ongoing refresher training to ensure Aurora Energy staff are up to date with the latest developments.

### 10.2 Community Welfare Organisations

Aurora Energy will continue to forge strong ties with the community. In partnership with community groups, we will conduct sessions to share our energy efficiency knowledge and to encourage community groups to share this information with their membership.

## 11 Pre-payment meters - Aurora PAY AS YOU GO

Aurora Energy operates pre-payment meters as the product, Aurora PAY AS YOU GO (APAYG). We encourage customers on APAYG to let us know if they are experiencing financial difficulty and we will change their meter to a standard meter, at no cost to the customer.

We monitor customers who regularly require emergency credit for their APAYG meter, to offer assistance, including providing information about government grants and financial counsellors. We also offer to change their meter to a standard meter, at no cost to the customer.

We will remove the APAYG meter of any Aurora Energy customer on life support and replace it with a standard meter, at no cost to the customer.

## 12 Complaints

Aurora Energy works to resolve complaints at a customer's first point of contact. If this is not possible, it will be escalated to the Customer Complaints team.

To make a complaint, customers can phone **1800 80 0753**, or via Aurora Energy's website at [www.auroraenergy.com.au](http://www.auroraenergy.com.au).

Customers who are unhappy with the outcome of the enquiry into their complaint can contact the Energy Ombudsman, an independent, free service on **1300 76 6725** or via their website [www.energyombudsman.tas.gov.au](http://www.energyombudsman.tas.gov.au).

## 13 Privacy

Aurora Energy values your privacy and is bound by the Privacy Act. We will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information.

Full details of Aurora Energy's Privacy Policy can be viewed at [www.auroraenergy.com.au](http://www.auroraenergy.com.au).

## 14 Contact details

Customers experiencing financial difficulty can contact Aurora Energy's YES Team between 8am and 4.30pm Monday to Friday on **1300 10 2010**.

A copy of Aurora Energy's Your Energy Support (YES) Program Policy can be downloaded from [www.auroraenergy.com.au](http://www.auroraenergy.com.au). Alternatively, a free copy can be posted upon request by contacting Aurora Energy on **1300 13 2003**.

Approved by the Board on 16 December 2015



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**Geoff Willis, Chairman**