

## Your Energy Support (YES) Program Policy (v4.2)

### VERSION HISTORY

Rev No.	Date	Revision Description	Approval
1.5	10 November 2014		Board
2.0	December 2015	Periodic Review.	Board
3.0	13 December 2018	Application of current template and periodic review extension requested until October 2019.	Board, 13 December 2018
4.0	April 2019	To incorporate changes related to the introduction of AER rule change and the Customer Hardship Policy Guidelines.	Board, 16 May 2019
4.1 & 4.2	July 2019	Updated to include recommended changes from AER following approval review.	Australian Energy Regulator, 26 July 2019

### AUTHORISATIONS

<b>Prepared by:</b>	Manager Customer Operations	April 2019
<b>Reviewed by:</b>	Chief Operating Officer	April 2019
<b>Approved by:</b>	Board	May 2019
<b>Next review due:</b>	3 yearly review cycle	April 2022
<b>External Approval:</b>	Australian Energy Regulator	July 2019

## 1. Background

At Aurora Energy, we understand that from time-to-time customers experience financial difficulty and may need additional assistance. Our internal Hardship Policy and external Your Energy Support (YES) Program 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.

## 2. Objective

Electricity is an essential service for all small customers, and we believe financial hardship should not prevent customers from accessing electricity if they are willing to pay their bills, but require some payment flexibility. Aurora Energy's YES Program supports our customers to support themselves.

We have 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 customers once they have been identified as in financial hardship.

## Our Responsibilities

We pride ourselves on providing a specialised service to assist customers experiencing financial vulnerability that result in energy affordability issues. Our YES Program has been developed to provide a dedicated team to focus on assisting these customers.

The YES Program centres on:

- treating customers in a fair and reasonable manner, taking into account all their financial circumstances;
- providing clear information about the assistance we can provide; and
- ensuring customers are provided all relevant assistance available to them in a timely manner.

## 3. Introduction

This policy applies to all residential customers living in Tasmania who find it hard to pay their energy bills due to hardship.

You might experience hardship because of factors like:

- death in the family;
- household illness;
- family violence;
- unemployment; or
- reduced income.

This policy explains:

- what we will do to help you manage your energy bills;
- how we consider your circumstances and needs; and
- your rights as a customer in our YES Program.

You can ask a support person to contact us, such as:

- a financial counsellor; or
- someone who helps you manage your energy bills

We need your permission to talk to your support person. If you want to elect someone to act on your behalf, let us know and we will set this up for you. We will talk with them as we would with you. When we refer to 'Your Energy Support (YES) Program' in this Policy, this means hardship program, as described in the AER Customer Hardship Policy Guideline.

In addition to this Policy, we have effective systems and procedures in place to ensure we are compliant with customer hardship obligations contained within the: National Energy Retail Law and Rules and AER Customer Hardship Policy Guideline.

## **4. Identifying Hardship and Accessing the YES Program**

### **What we will do to help you:**

We will tell you about our YES Program if:

- you tell us you are having trouble paying your bill;
- you are referred to our YES Program by a financial counsellor or other community worker; or
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to a staff member to help you join our YES Program if you have:

- a history of late payments;
- broken payment plans;
- requested payment extensions;
- received a disconnection warning notice; or
- been disconnected for non-payment.

We can also support you to join our YES Program if you tell us:

- you are eligible for a relief grant or other emergency assistance; or
- you have personal circumstances where hardship support may help. For example, death in the family or job loss.

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

You are able to contact our YES Team directly between 8am and 4.30pm Monday to Friday on **1300 10 2010**

Our staff are specially trained to help you with hardship.

Staff will:

- ask you a few questions about your circumstances; and
- work out if you can join the YES Program.

These questions will allow you the opportunity to discuss any financial difficulty you may be experiencing. While we understand you may feel uncomfortable discussing your financial situation, we encourage you to use this opportunity to seek our assistance.

We will assess your application for hardship assistance within 1 business day from receipt of your application.

We will let you know if you are accepted into our YES Program within 2 business days from receipt of your application.

If you are accepted into our YES Program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you;
- tell you about government concessions, relief schemes or energy rebates you may be able to receive;
- give you ideas about how to reduce your energy use; and
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our YES Program Policy. If you do request a copy, we will send this to you using your preferred method of receiving written information from us.

A case officer will be assigned, and you can expect a phone call from us within 2 business days.

If you are deemed ineligible to join our YES Program for any reason, we will tell you why and help you as much as we can to become eligible.

## **5. Payment Plan Options**

### **What we will do:**

There are different payment options available to YES Program customers, including:

#### **Payment Plans: Your Energy Support (YES) Payment Plans**

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

#### **Short Term Payment Arrangements**

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

Payment extensions/arrangements allow you 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.

#### **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.

## **Centrepay**

You can choose to use Centrepay, if you are eligible.

Centrepay is a free service you can use to help pay your bills. Centrepay can automatically take an amount of money from your Centrelink payments to go toward energy bills and expenses.

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

When you are in our YES Program, we will offer you flexible payment options to suit your individual situation.

To make your payment plan, we will consider:

- how much you can pay;
- how much you owe; and
- how much energy we expect you will use in the next 12 months.

This will help us figure out a payment plan that is right for you. We have adopted the AER's Sustainable Payment Plans Framework that provides guidance for building payment plans that are affordable and sustainable.

We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe; and
- an amount to cover your energy use.

Once we agree to a payment plan, we will send you information including:

- who you can contact for more help;
- how long the payment plan will go for;
- the amount you will pay each time;
- how many payments you need to make;
- when you need to make your payments (this is also called the frequency of the payments); and
- how we worked out your payments.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

If you miss a payment, we will contact you to see if you need help. We will contact you about the following:

## **Non-payment of Instalments**

We will attempt to contact you if you do not adhere to agreed payment plans. Where non-payment continues, or where attempts to contact are ignored, we will remove you from the YES Program.

You will receive written advice of our intention, and will be given a further period of time to contact us prior to removal.

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

We will attempt to contact you if do not meet your obligations under the YES Program. Where non-compliance continues, we will remove you from the YES Program.

Non-compliance also includes where you no longer have an active account with us.

We are committed to allowing you access to the YES Program.

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

- where you have been or continue to be identified as being in financial difficulty;
- where you are classified in the electricity market as a small customer and have an active account with us and where you have any amount outstanding on your energy account; or
- where you have not been removed previously from the YES Program on two or more occasions in the past 12 months.

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

We consider the following as your rights:

- to be treated sensitively;
- to be able to negotiate an affordable payment plan with us;
- to be able 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.

We will encourage you to continue making regular payments and reduce your usage to achieve a goal of successfully completing the YES Program.

## **What you must do:**

Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

Tell us if your contact details change.

We may stop helping you if you:

- stop making payments under your plan; or
- do not tell us when your contact details change.

If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

- we do not have to offer you another plan; and
- we might disconnect your energy.

We also expect you to:

- contact us when there is any change in your circumstances;
- contact us when you are unable to make payments according to the agreed payment plan; and
- stay in touch with us.

We will review a payment plan if you or a financial counsellor working with you advises that your circumstances have changed. A YES Team member will contact you at least once every three months to confirm your payment plan continues to be appropriate and affordable.

If you are paying less than your usage and accumulating debt, a YES Team member will monitor your account and make contact more frequently. We encourage you to make payments that, at the very least, cover your usage.

## **6. Other Supports to Help You Pay Your Energy Bill**

In Tasmania, there are other supports to help you pay your energy bills.

### **What we will do:**

We will tell you about other ways you can get help to pay your energy bill, such as:

- Government relief schemes;
- energy rebates;
- concession programs; and
- financial counselling services.

In Tasmania these schemes include:

- pensioner electricity concession;
- life support equipment rebate; and
- medical heating and cooling concession.

### **Financial Counselling Services**

As the cost of energy is often not the only cause of financial difficulty, you will often have multiple competing debts. Financial counsellors can assist you to manage your finances more effectively, and can assist you in dealing with us.

We refer customers to accredited financial counselling agencies, who offer their services at no cost to you.

Financial counsellors can contact our YES Team directly between 8am and 4.30pm Monday to Friday on **1300 10 2010**

### **What we need you to do:**

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

## **7. Our Programs and Services**

As a YES Program customer, you can access a range of programs and services to help you:

### **Incentives for Payment Plan Participation**

In exceptional circumstances, we will provide additional incentives to assist you to stay on the YES Program and continue to manage your energy costs.

Where you have been identified as being in severe financial hardship, we may offer to use incentives to encourage you to maintain consistent payment behaviour, or to create a situation that will improve your ability to pay for your usage. We may consider applying a credit on your account, where you are maintaining agreed payments, or we may waive a portion of the debt.

We may also consider waiving or partially waiving a debt if you meet one of the following criteria:

- you are suffering severe financial difficulty, or a major personal crisis has occurred beyond your control, such as a significant health or medical problem. We may require supporting evidence prior to actioning such a request; or
- we assess that you will have little chance to reduce the debt without assistance.

#### Other Assistance

We recognise that, in Tasmania, heating is often a significant contributor to a household's energy costs.

We partner with community welfare organisations to provide alternative efficient and lower cost heating appliances to those in the most need. In exceptional circumstances, we will consider replacing an 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.

We continually develop other mechanisms to support our YES Program customers. Where a new assistance program is created, we will publish details in the Your Energy Support Program materials and on our website. Our YES case officers will also talk to you about any other assistance programs available.

### **What we will do:**

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

## **8. We Want to Check You Have the Right Energy Plan**

### **What we will do:**

When you join our YES Program, we will talk to you about your energy use and whether you are on the right plan.

If we think there is a better energy plan for you, we will:

- explain why the plan is better; and
- ask if you'd like to transfer to the new plan for free.

When we discuss the energy plans available we will assess:

- cost effectiveness;
- any dedicated appliance use;
- previous tariff (including network charge);
- overall power usage;
- previous bills (if available); and
- any information supplied by you.

All of our residential energy plans or contracts do not include the requirement to pay a security deposit or bond.

We will only talk to you about energy plans we can offer.



## 9. We Can Help You Save Energy

Using less energy can save you money.

### What we will do:

When you join our YES Program, we can give you tips to use less energy.

Wise, efficient energy use will reduce your bill and help ease financial burden. You may be unaware of the changes you can make around your house, or to your behaviour, which will save you money.

We are trained to help you with energy usage difficulties and can discuss simple strategies to reduce your energy use.

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

### Energy Auditing

We offer you the opportunity to undertake a free, energy audit service either by phone or a home visit.

An average audit will take up to 60 minutes, and we will take you through your usage and energy costs and will include tips on how to save energy.

We will also provide you a summary of the discussion, in the form of an easy to read breakdown of your energy costs.

## 10. We Will Work With You

If you have joined our YES Program, we will not:

- charge late payment fees;
- require a security deposit; or
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

### Successful Completion of the Your Energy Support (YES) Program

Where you successfully complete the YES Program, you will be returned to our standard customer billing and payment cycle. Payment plans are maintained, but any incentives, fee removal and individual case management arrangements are removed.

Successful completion is defined as:

- your account no longer has an outstanding balance; or
- you are now able to manage on a standard payment plan.

You will receive written advice of our intention, and will be given a further period of time to contact us prior to removal from the YES Program. Even if you have successfully completed the Program you are welcome to seek assistance again if your circumstances change.

### Limitations on Assistance

Our goal for you, if you are experiencing financial difficulty, is to offer the YES Program to assist in being able to manage your energy costs through regular payments and the reduction of energy usage.

## **Assessing Affordability**

We will always attempt to establish payment agreements that are reasonable, but above all, affordable for you. When we assess affordability, we will take into account your ability to maintain a minimum standard of living and basic living expenses (in the case of residential customers).

We will also take into account any arrears owing, and your expected energy usage over a 12-month period.

We also measure your affordability against your energy usage and employ strategies to help you reduce your usage if it is unsustainable.

Where available, we will also take into consideration a financial counsellor's statements about your overall financial situation.

## **11. Accessing Information about the Your Energy Support (YES) Program**

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

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

Our YES Program case officers will use phone, text message, email or write to customers in the YES Program who have failed to meet their payment plan agreement. When you are participating in the YES Program you are obliged to communicate with your YES Program case officer or risk removal from the YES Program.

We are committed to providing information on the YES Program in a way that meets your needs. If you have a contact method that works best for you, let us know and we will always use that method in the first instance. There may be some times, like an emergency, where we need to use a different method.

## **Literacy and Numeracy**

We recognise that a number of customers experiencing financial difficulty may also struggle with literacy and numeracy. We will communicate with you in a way that takes into account your needs and provides all the information you need in the easiest way possible for you.

## **Hearing Impaired Services**

If you are deaf or having a hearing impairment, you can contact us through the National Relay Service using one of the following relay call numbers:

- Speak and listen users can call 1300 555 727
- TTY users can call 133 677

## **Remote or Indigenous Communities**

We recognise the challenges faced by some remote or indigenous communities and we will work with indigenous elders and community leaders to ensure the same level of access to the YES Program as all other customers.

## Linguistically Diverse Backgrounds

We are 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 you have difficulty with English, an interpreter service is available, at no cost to you, 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⊠使用英⊠存在障碍， ⊠致⊠131 450， ⊠里可⊠客⊠提供免⊠的⊠⊠服⊠。

### Greek

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

## 12. Training

### Staff

Our employees are trained to work closely with you, 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 you. As a result, our staff can answer any queries you may have about this Policy or our YES Program.

We provide ongoing refresher training to ensure our staff are up to date with the latest developments.

### Community Welfare Organisations

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

## 13. Complaints

We work to resolve complaints at your first point of contact. If this is not possible, we will escalate to our Customer Advocacy Team.

To make a complaint, you can phone **1800 80 0753**, or via our website at [www.auroraenergy.com.au](http://www.auroraenergy.com.au). Our Complaints Management Policy is also available on our website.

If you are unhappy with the outcome of the enquiry into your complaint, you 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).

## **14. Privacy**

We value your privacy and we are 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 our Privacy Policy can be viewed at [www.auroraenergy.com.au](http://www.auroraenergy.com.au).

## **15. Contact Details**

If you are experiencing financial difficulty you can contact our YES Team between 8am and 4.30pm Monday to Friday on **1300 10 2010** or request us to contact you through a request from our website at [www.auroraenergy.com.au](http://www.auroraenergy.com.au). You can also email the team directly on [YES@auroraenergy.com.au](mailto:YES@auroraenergy.com.au).

A copy of our YES Program Policy can be downloaded directly from the home page at [www.auroraenergy.com.au](http://www.auroraenergy.com.au). Alternatively, a free copy can be posted to you upon request by contacting us on **1300 13 2003**.

**Approved by the Aurora Energy Board on 16 May 2019. Amended with Board approval 17 July 2019.**

A handwritten signature in black ink, consisting of a stylized 'M' followed by a long horizontal stroke that curves upwards at the end.

**Chair**