

Payment support for customers in hardship

Who should read this Factsheet?

This fact sheet has been developed for community service providers, including case workers and financial counsellors, to help with client conversations around addressing energy debt.

Why this is important

Customers that aren't in contact with us about their energy account, leave their debt unaddressed, inevitably making it more difficult to manage in the long term. This also means we can't provide them with the support they need to lower their energy costs and get back in control of their energy bills.

We're doing everything we can to contact our customers, but we need your help.

How you can help

If customers are speaking to you about their experience of financial hardship, we ask that you make energy bills a part of that conversation. If a client identifies that they have an energy debt, or are finding that they cannot keep up with their energy bills – it's important to let them know that support is available and the sooner they get in touch, the sooner we can help them get back in control.

About the support available



Payment Extensions

For clients who simply need to extend the due date of their bill, or pay it off with smaller payments over three months.



Payment Plans

For clients that need some extra time to pay their account and would benefit from pre-set installment amounts, we have 12 or 18 month payment plans available.



COVID-19 Support

For clients that have been affected by COVID-19 and need assistance to pay their energy account.



YES Program

For clients experiencing financial hardship that need longer term support to get back in control of their energy costs. For the next six months, we'll even cover up to 2 fortnightly payments for customers participating in the program*

Frequently Asked Questions

The YES program

Can I contact the YES team on my client's behalf?

If the client is with you, you can call the YES team together and the client can give verbal consent for you to be a part of the conversation about their energy account on that call. They can also provide consent for up to 7 days from that call.

If the client is not with you, you will need the client to sign an Authorisation Form, which allows us to discuss their account with you. Authorisation forms can be emailed to yes@auroraenergy.com.au

What is the entry criteria for energy the YES program?

To be accepted on to the YES program clients will be:

- Experiencing financial difficulty and have an amount outstanding on their Aurora account
- Willing to enter into a payment plan to make payments towards their energy account
- Willing to fully participate in YES, including actively attempting to lower their energy use and staying in touch, especially if their circumstances change.

How does the YES program work?

When a customer enters the program we:

- Look at their account and work with them to understand what they can afford
- If possible, we aim to put a payment plan in place that covers their usage as a minimum
- If the customer cannot afford a usage only payment plan, a short-term below usage payment plan can be arranged.

To help get a customer get to a position where they can start paying of their energy debt, we also:

- Ensure they are on the most affordable energy plan
- Offer our digital product aurora+ at no additional cost
- Provide energy efficiency advice
- Assure the customer they are not at risk of disconnection while participating in the program and will not be charged any interest on debt or late payment fees

How do below usage plans work?

Below usage plans are short-term (12 week) payment arrangements, which can be put in place for customers who cannot afford to pay their current usage.

To set up a below usage plan:

- An appointment with a financial counsellor is arranged.
- The financial counsellor creates a whole house budget with the customer, which is then reviewed by Aurora.
- If approved, Aurora will contact the customer and set up a payment plan that works with their budget.
- Aurora helps the customer to reduce their usage.

Our aim is to help customers get back on top of their energy account. This starts by helping the customer lower their energy use and address the costs of their current consumption. Overtime, we aim to help the customer get to a point where they can start paying down their energy debt, even if this is a few dollars a week.

What if my client can't meet their agreed payment plan?

That's okay – we understand circumstances change. What our customer's need to do is contact us and advise of the change in circumstance and we will work with them to find a solution.

What happens if my client breaks their payment plan?

We'll try to get in touch to understand what's happened. If it is the first or second time the plan has been broken, we will set up a new plan that meets the customer's affordability. If a payment plan is broken three times, the customer will be removed from the program.

What happens if my client is removed from the YES program?

When a customer is removed from the YES Program, they enter our collection process. At some point, this will also mean they risk disconnection. The good news is, clients can re-enter the YES program twice within a 12 month period. If there are extenuating circumstances, we may consider a third entry.

Extra support for YES customers*

How does the new payment support program work?

From March 2021, Aurora will provide YES customers that are meeting their payment commitments at their quarterly review with a credit to the value of their next fortnightly instalment. This means that for every six payments the customer makes, Aurora will one payment on the customer's behalf.

How many payments can a customer receive?

Two payments of up to \$200 are available per customer over the 6 month period. The actual amount paid will match the customer's current instalment amount per fortnight.

Who is eligible?

The extra support is available to customers on Aurora's YES program. Other customers can access support through the COVID-19 Customer Support Fund.

How do customers access the extra support?

We'll contact all customers who are eligible and tell them about the payment support program. Support payments will be automatically applied for eligible customers after their quarterly review and we'll let them know this is happening.

Customers that are not already the YES program, should get in touch with us so that we can discuss entry to the program, and if they're eligible let them know about the extra support available.

*Condition apply, see

www.auroraenergy.com.au/yes-support

COVID-19 Customer Support Fund

Who is eligible for the COVID-19 Customer Support Fund?

The Fund is available to residential and small business customers who have been impacted by COVID-19. This could include customers who have lost income, are having difficulty finding employment or who have received higher than usual power bills due to spending more time at home. The Fund is not limited to Concession or YES program customers.

How does the Fund work?

Our customers have been impacted in a huge variety of ways and need different types of support depending on their circumstances. Support can include bill relief, waiving fees and charges, freezing debt for a period of time and subsidised payment plans.

What evidence is required from my client?

Aurora accepts all customer accounts on face value. Customers do not need to provide evidence of hardship to receive support.

YES Team

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