



Ampol Energy Assistance Customer Hardship Policy

Effective 28 September 2022

Our Details

Ampol Energy (Retail) Pty Ltd ABN 21 652 913 347

Call us: 13 14 04

Write to us: GPO Box 4044, Sydney NSW 2001

Find out more: ampolenergy.com.au



Ampol Energy Assistance - Customer Hardship Policy

1. Introduction

This policy applies to all residential customers living in Queensland, New South Wales, the Australian Capital Territory, South Australia and 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; and
- 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 hardship program.

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

- A financial counsellor; and
- Someone who helps you manage your energy bills.

We need your permission to talk to your support person.

2. Our approach to Hardship

At Ampol Energy (Retail) Pty Ltd (ACN 652 913 347) (**Ampol Energy**), we support customers who are experiencing hardship. As electricity and gas are essential services, it is important we do as much as we can to help you maintain access to your electricity and gas supply.

We have developed this hardship policy in accordance with the Australian Energy Regulator (**AER**) Customer Hardship Policy Guideline and Sustainable Payment Plans Framework to provide consistent and compliant support to all our customers. We believe early intervention is the best way to help customers who face financial difficulty pay their bills and prevent an accumulation of energy debt which could ultimately lead to the disconnection of a customer's energy supply. To support this effort, our customer service team have received and are required to attend refresher training courses in identifying, dealing with, and responding to queries about, financial hardship.

Our staff have undergone training to understand hardship issues and can:

- answer your queries about this customer hardship policy and the Ampol Energy hardship program (called **Ampol Energy Assistance**);
- identify if you are experiencing payment difficulties due to hardship; and
- assist you if you are experiencing payment difficulties due to hardship.

Our staff training is regularly reviewed and updated to ensure it is still fit-for-purpose. This enables our team to engage in compassionate, non-judgmental and effective conversations. We are committed to ensuring you have equitable access to all resources outlined in this policy.

We have systems in place to ensure that we meet our obligations with respect to customer hardship in:

- The National Energy Retail Law;
- National Energy Retail Rules;
- The AER Customer Hardship Policy Guideline; and
- This Customer Hardship Policy.

3. Hardship – Ampol Energy's Commitment

If you are experiencing payment difficulties due to hardship, in our dealings with you, we will:

- Be respectful, compassionate, treat your circumstances with sensitivity and show respect for your privacy;
- Take into account all of your circumstances which we are aware of, and, on that basis, act fairly and reasonably;
- Inform you of your entitlements;
- Offer payment plans that:
 - are affordable by adopting the AER's Sustainable Payment Plans Framework as a good practice approach to assessing customers' capacity to pay; and
 - allow you to pay for your energy consumption in advance or in arrears by instalment payments.
- Provide clear information about assistance available to you under this customer hardship policy in a timely manner, including when we are contacted by you;
- Be transparent and accessible and provide you with information about financial counsellors and community assistance agencies where available;



- Provide assistance to you as soon as practicable, if you are eligible to receive assistance under this customer hardship policy;
- Not take steps to arrange disconnection of your energy supply while you are actively participating in Ampol Energy Assistance;
- Not charge late payment fees, irrespective of jurisdiction, nor require security deposits;
- Not hassle you with reminder notices or threats of disconnection. We will monitor customers during their participation in Ampol Energy Assistance, with quarterly reviews of their payment plan to ensure they remain affordable; and
- Provide you with a copy of this policy.

4. Meaning of 'Hardship'

A customer experiencing hardship is a residential customer who would like to pay their energy bill but does not have the financial capacity to do so at that point in time. This situation can arise as a result of a variety of factors, both long and short term, and some of them are set out in the introduction to this policy.

The key point is that if you are unable to pay your Ampol Energy bill for whatever reason, please reach out to us on 13 14 04 or email us at energyassistance@ampolenergy.com.au as soon as possible, so we can assess your suitability for participation in Ampol Energy Assistance or arrange a suitable payment plan. If email or phone do not suit, more contact options are listed in section 19 below.

5. Joining Ampol Energy Assistance

In order to identify early whether you are experiencing payment difficulties due to hardship, our customer service team will follow the procedures set out in this clause.

We will continue to monitor all customers in order to identify early indicators of payment difficulties. Should any of the factors listed below indicate that you may be experiencing payment difficulties, we will recommend that you speak to a staff member about joining our hardship program.

What we will do to help you

We will tell you about our hardship program if:

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

We will recommend you speak to a staff member to help you join our hardship program if you have:

- A history of late payments;
- Broken payment plans;
- Requested payment extensions;
- Received a disconnection warning notice; and
- Been disconnected for non-payment.

We can also support you to join our hardship program if you tell us:

- You are eligible for a relief grant or other emergency assistance; and
- 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.

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 hardship program.

We will assess your application for hardship assistance within 3 business days.

We will let you know whether or not you are accepted into our hardship program within 3 business days from receipt of your application.

If you are accepted into our hardship 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 plan and payment amounts that suit your circumstances.

We can send you a free copy of our hardship policy.

6. Participating in Ampol Energy Assistance –Eligibility and Your Commitment

To be eligible to participate in Ampol Energy Assistance, you must:

- be an active residential customer of Ampol Energy;
- have an outstanding debt that cannot be paid in full before the date the next bill; and



- been experiencing payment difficulties due to financial hardship.

If you are deemed ineligible for participation in Ampol Energy Assistance, Ampol Energy will inform you of the reason(s) why you are not eligible.

Having completed the assessment of your eligibility, Ampol Energy will proceed to:

- confirm payment amounts that you are able to pay on a regular basis towards your account;
- consider and factor in any information from financial counsellors or other relevant third parties; and
- calculate a payment plan that takes into consideration any outstanding arrears in conjunction with a reasonable estimate of your energy usage for 12 months.

While you remain on the Ampol Energy Assistance program, Ampol Energy will:

- ensure your supply remains connected;
- make sure that you do not receive reminder or disconnection notices, nor contacted unreasonably in relation to any outstanding arrears; and
- monitor your situation and reach out to you if your circumstances require us to review any agreed payment plan.

The following measures will also apply while you are on the Ampol Energy Assistance Program:

- you will have access to our specialist hardship team to discuss any aspect of your circumstances;
- you may be contacted should we identify a better offer for you; and
- you may be considered for targeted measures such as energy efficiency advice.

Once accepted into Ampol Energy Assistance, you will continue to receive assistance as long as you commit, to the best of your ability, to:

- Stay in contact with Ampol Energy via email or phone and advise us of any relevant change in your circumstances as this may impact your ability to remain on or meet the terms of any agreed payment plan, and require the payment plan to be concluded or revised; and
- Meet all agreed scheduled payments as outlined in any payment plan and, if you become unable to meet these payments, contact Ampol Energy at the contact details outlined in section 19 below, to discuss your circumstances and determine if your payment plan needs to be revised. Ampol Energy will also contact you in the event of a missed payment (as outlined in section 10.3 below).

7. Our programs and services

As a hardship customer, you can access a range of programs and services to help you, including:

- Flexible payment options;
- Review of your energy plan to determine if another one of our energy plans would be more appropriate;
- Information about your energy use;
- Energy audits. Where recommended in the outcome of an audit, we can support the replacement of an appliance at your premises; and
- Advice on concessions and other assistance that may be available to you.

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. Your Energy Use

We want to check you have the right energy plan

What we will do:

When you join our hardship 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
- ask if you'd like to transfer to the new plan for free.

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

We can help you save energy

Using less energy can save you money.

What we will do

When you join our hardship program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

9. Payment options

What we will do

There are different payment options available to hardship customers, including:

- Payment plans; and
- Centrepay.

In some cases, we may also consider partial debt waiver options or payment deferrals.



When you are in our hardship 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 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.

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.

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 by your preferred contact method (email or post) within 2 business days of detecting a failed payment. We will then contact you by phone within a further 2 business days, and finally will try via email or post in another 2 business days.

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.

10. Conclusion of payment plans

Successful completion

If you have successfully completed a payment plan or have been able to meet all outstanding payment obligations to Ampol Energy, we will inform you in writing to confirm successful completion of the payment plan. You will then be returned to Ampol Energy's normal billing cycle.

Changing a Payment Plan

Either at your request, or as a result of our quarterly reviews, payment plans can be modified. It is important for you to stay in contact with us, should your circumstances change so we can agree to any plan revisions.

Leaving a Payment Plan

You can request to be removed from Ampol Energy Assistance at any time.

If you stop meeting your instalment payments Ampol Energy will attempt to contact you by your preferred method (email or phone) to discuss whether there needs to be changes made to the original payment plan. We can reassess the original payment plan and make changes to help restore payments.

If this contact fails, Ampol Energy will try again within 2 business days. If you fail to respond on our second attempt, we will make a third attempt 2 business days later. If contact is made, we can look to adjust the plan as above.

It is important that you actively participate with Ampol Energy Assistance. If you refuse to engage with us after these repeated attempts to make contact, we may remove you from Ampol Energy Assistance.

You may leave Ampol Energy Assistance by transferring to another retailer.

Disconnection and debt collection are Ampol Energy's absolute last resort, and we will only consider these options after exhausting all other reasonable steps.

Re-Entry to Ampol Energy Assistance

We will assess your individual circumstances and eligibility if you have been removed from or choose to leave Ampol Energy Assistance, but then want to re-enter Ampol Energy Assistance. Where you have left Ampol Energy Assistance because of successful completion of a previous payment plan, then we can agree to a new plan using the process outlined within



this policy. If you have left Ampol Energy Assistance for other reasons, then those circumstances will be reassessed. It may be the case the original payment plan needs to be modified to better fit your circumstances.

11. Other supports to help you pay your energy bill

Depending on the state or territory you live in, 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
- Financial counselling services.

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.

12. We can help you save energy

Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

To help customers better understand how their household appliances and energy usage affects their bills, we encourage them to contact our customer service team via email, online chat, or request a callback by phone. These websites also offer some good advice:

- <http://yourenergysavings.gov.au>
- <http://www.energyrating.gov.au>
- <https://www.choice.com.au>
- <https://www.moneysmart.gov.au>

Energy Audits

A customer can request an energy audit either by calling or emailing Ampol Energy. If appropriate, and once a customer has given consent, Ampol Energy will perform a thorough initial investigation of the customers consumption profile to determine whether an energy audit would be useful. If recommended, we can consider full or partial cover of the cost of such audits, depending on the customer's circumstances. Such an audit may be offered free of charge to the customer if there is high unexplained electricity and gas consumption within the household and the customer debt level is high.

Electrical Appliance Replacement

Where a field audit recommends replacement of an appliance to reduce electricity and gas consumption, we can refer eligible customers experiencing payment difficulty to a panel of reputable electrical appliance retailers who are able to advise on an alternative suitable appliance.

13. We will work with you

If you have joined our hardship program, we will not:

- Charge late payment fees
- Require a security deposit
- Make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

14. Further information about government concessions and rebates

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES (Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions.

If Ampol Energy becomes aware that you may be entitled to a concession or rebate or any other form of assistance, we will notify you by email or phone. Further information on relevant assistance programs can be found by visiting the following websites:

- New South Wales, visit www.energy.nsw.gov.au/energy-consumers/financial-assistance
- Queensland, visit www.communities.qld.gov.au or call 13 74 68
- ACT, visit www.acat.act.gov.au
- South Australia, visit www.dcsi.sa.gov.au or call 1800 307 758
- Tasmania, visit www.sro.tas.gov.au/electricity-concessions

15. Further information about financial counselling & advice

Ampol Energy encourages its customers within Ampol Energy Assistance to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with the customer to help them take control of their finances. To find a financial counsellor in your area please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.



Further, the National Debt Helpline is a not for profit service that helps people tackle their debt problems and offers free independent and confidential advice. Visit <http://www.ndh.org.au/> for further information.

16. Further information about Centrepay

Hardship customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to set up and manage regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting www.humanservices.gov.au/customer/services/centrelink/centrepay

17. Accessing the hardship policy

This policy is available on our website ampolenergy.com.au/energyassistance and is able to be printed. If a customer is unable to access our website, they can request a copy of this policy and we will send a copy to that customer via their preferred method of receiving written communication (e.g. via email or post) at no charge. If you have not given your consent to receive energy account related communications via email, we will send the customer hardship policy to you via post. We will always provide a copy our hardship policy to you free of charge when requested. We may update this policy in compliance with changes to legislation or industry best practice. If we do make changes, we will inform affected customers as soon as practicable by email.

18. Communicating about hardship

Ampol Energy acknowledges that some of its customers may have particular challenges with accessing this hardship policy or Ampol Energy Assistance including:

- English language challenges;
- Lack of internet access/living in a remote area; and
- Disabilities.

Where a customer informs Ampol Energy of such a challenge, or any other particular challenge, Ampol Energy will ensure that customer is provided with support to access this hardship policy or Ampol Energy Assistance including:

- Referral to language services where available or appropriate;

- Communicating via phone or post where necessary; and
- Referral to services that support customers with disabilities.

Details of interpreter assistance and disability support are listed in the Contact us section below.

As a quick and accessible point of reference, your bill also includes the following details:

- how to access our Ampol Energy Assistance hardship program;
- the availability of Government rebates, concessions or relief schemes;
- contact details of interpreter services and services to assist those with hearing impairments.

If a customer wishes someone to represent them in their engagement with Ampol Energy, they may request this at any time either during a call or in writing (via email or letter). Ampol Energy will then send a consent form to the customer to complete and return (either by email or post) or, on the customer's instructions, call the customer to obtain the customer's consent.

Where a customer has consented to a representative acting on their behalf, Ampol Energy will engage with that representative as it would with the customer.

19. Contact us

If you are struggling to meet your payment obligations or wish to discuss forms of assistance that may be available to you, you may contact us at:

- Email: energyassistance@ampolenergy.com.au
- Our website: ampolenergy.com.au/energyassistance
- Call back request: 13 14 04 and select hardship to speak with our trained hardship staff (Monday-Friday, 9am-6pm AEST)
- Direct mail: Ampol Energy, GPO Box 4044, Sydney NSW 2001

If you require an interpreter, please call the Translating and Interpreting Service (TIS national) on 13 14 50 and quote code: C026871.

If you require disability assistance, please call 13 14 04 via the National Relay Service on 13 36 77.



20. Complaints

The Ampol Energy Customer Service Team works with the customer to resolve complaints they may have. If a customer has a complaint, they can contact us by email complaints@ampolenergy.com.au, or by post at Ampol Energy, GPO Box 4044, Sydney NSW 2001.

Customers can also call 13 14 04 (Monday-Friday, 9am-6pm AEST) to lodge a complaint.

Further information about how we handle complaints can be found in Ampol Energy's Standard Complaints and Dispute Resolution Policy which can be downloaded from ampolenergy.com.au/complaints.

If you are not satisfied with the outcome of your complaint, or the handling of your complaint by us, you can contact the Energy Ombudsman in your state to request a free and independent review:

- **Queensland**
Energy and Water Ombudsman Queensland (EWQ) Telephone: 1800 662 837
Website: www.ewoq.com.au
- **New South Wales**
Energy & Water Ombudsman NSW (EWON) Telephone: 1800 246 545
Website: www.ewon.com.au
- **Australian Capital Territory**
ACT Civil and Administrative Tribunal (ACAT) Telephone: 02 6207 1740
Website: www.acat.act.gov.au
- **South Australia**
Energy & Water Ombudsman SA (EWOSA) Telephone: 1800 665 565
Website: www.ewosa.com.au
- **Tasmania**
Energy Ombudsman Tasmania Telephone: 1800 001 170
Website: www.energyombudsman.tas.gov.au

21. Privacy

Ampol Energy is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). Our Privacy Policy can be found on our website at ampol.com.au/privacy-and-reporting-policy.

22. Review of the policy

This policy will be reviewed at least annually.