

OC Electricity Management Services Pty Ltd

ACN 169 137 606

SUPPLY OF ENERGY

FINANCIAL HARDSHIP POLICY FOR DOMESTIC CUSTOMERS

Reasons for Hardship

At OCEMS we recognise that energy supply is essential for everyday living and we want to help you avoid disconnection of your supply if you are facing financial hardship. We recognise that sometimes people experience financial hardship for a variety of reasons which might follow:

- Unemployment / reduction of income
- Death in the family
- Family breakdown
- Injury or illness
- Domestic violence
- Natural disaster

If you feel you need some assistance, we would like you to contact us as soon as possible to find out how we can help you stay connected. We consider disconnection for non-payment to be a last resort and we will do our best to help you avoid that. To provide you with help we'll have to ask some personal questions such as:

- Your employment status
- How much you earn
- What are your current financial commitments and ability to pay
- Whether your or any family member suffers from particular medical conditions or disabilities
- Family circumstances that are relevant

Ways We Can Help

Some of the ways we can help you are the following.

- Additional time to pay
- An instalment payment plan*
- Ways to reduce your energy usage
- Providing information about your right to redirect your bill, payment methods, available concessions, meter options, energy efficiency information and energy audits, independent financial counselling and
- Availability of financial assistance and grants;
- Interpreter services; and
- Providing various payment options such as EFT, BPay, direct debit or credit card and includes Centrepay. Note that Centrepay is a free voluntary bill paying service where deductions are made from your Centrelink payments.

- If you agree to see an independent financial counsellor, we can advise you of your Hardship Utility Grant Scheme eligibility. You can call the Financial Counselling Helpline on 1800 007 007.

* *Note that we may not give you a payment plan if:*

- *you have already had two or more plans in the last year, and*
- *you did not follow the plans (in other words, you did not pay the money you said you would pay).*

Temporary or Long-term Difficulties

With the information you provide us, we can work out the best way to help you depending on whether you're facing temporary financial difficulties or financial hardship. Financial difficulties result from sudden and unexpected events outside a customer's control. On the other hand, financial hardship can arise from on-going circumstances where payment of power usage affects a customer's ability to meet basic living requirements.

Penalties Not Automatically Waived

Whilst we will temporarily suspend any disconnection and debt recovery procedure we will not automatically waive overdue notices or reconnection charges or dishonour fees. The options we may suggest could be a flexible payment plan, more time to pay your bill etc as suggested above. We'll also let you know about the various concessions, rebates and other Government assistance programs that are available, like the Hardship Utility Grant Scheme. If you would like to discuss your assessment further, please give us a call on 03 9078 9906.

Disconnection of Supply

If we have agreed that you are a hardship customer or you have advised us that you are experiencing some financial difficulties, then we may disconnect your supply if we have offered you at least two payment plans in the last 2 months; and

- (a) you have not agreed to either of them; or
- (b) you have agreed to one but not the other of them and the plan to which you did agree has been cancelled due to non-payment; or
- (c) you agreed to both of them but the plans have been cancelled due to non-payment.

Your Part

We'll do our best to assist you with any difficulties paying your energy bill and keep you connected, but, we'll need you to:

- Call us on 03 9078 9906 as soon as you experience payment problems
- Give us your concession card details (if you have one or more)
- Agree to a payment plan and make payments as promised
- Seek help from a financial counsellor
- Contact us to request an alternative or revised payment plan if you can't meet the agreed payment plan.

If you agree upon an arrangement with us regarding payment then whilst you comply with that arrangement we will not disconnect your supply.

Our Service Team

Our Service Manager and the team are here to help you. They will always handle your calls in confidence; with fairness, dignity and compassion. They can give you information about:

- Services available to you;
- Government funded concession and financial assistance schemes;
- Our legal responsibilities; and
- Procedures relating to our credit management practices.

Victorian Government Concessions

The Victorian Government provides assistance in two ways: the Non-Mains Energy Concession and the Non-Mains Utility Relief Grant. This assistance is available to persons with one of the following:

- a. Health Care Card
- b. Veteran Affairs Gold card
- c. Pensioner Concession Card

You can find further information on <https://services.dhhs.vic.gov.au/non-mains-energy-concession> or <https://services.dhhs.vic.gov.au/utility-relief-grant-scheme-non-mains>.

Please also refer to our Disconnection and Reconnection Policy