

Bill Assist

Our plan to get your payments back on track



info@sumo.com.au



13 88 60

8.30am-6:30pm AET weekdays

Effective Date: 1 January 2018

Need an interpreter? Call 13 14 50.

اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري

当您需要口译员时，请致电13 14 50

Όταν χρειάζεστε διερμηνέα καλέστε 13 14 50

Quando hai bisogno di un interprete chiama il numero 13 14 50

Khi bạn cần thông ngôn, xin gọi số 13 14 50

Quando necesite un intérprete llame al 13 14 50

Sometimes it can be hard to pay the bills.

At **Sumo**, we **understand**. Electricity and gas are essential to our way of life. For us, disconnection for non-payment is an option of last resort. **That's why we've created Bill Assist.**

Bill Assist is here to help you manage your energy bills until you get through the tough times.

This policy explains how Bill Assist works for Victorian customers. Read on to find out more, or contact us on **13 88 60** or at paymentassistance@sumo.com.au

1. Standard assistance available

1.1 In addition to the Bill Assist measures detailed in this plan, Sumo offers standard forms of assistance to all residential customers, to help them avoid getting into arrears with us.

1.2 We will make available the following forms of assistance:

- you are entitled to pay equal amounts over a specified period and at different intervals
- we can extend the pay-by-date of a bill by an agreed period at least once in a 12 month period
- you may pay for energy use in advance.

2. Who is Bill Assist for?

2.1 Bill Assist – Victoria is available to Victorian residential customers who have an existing energy account with Sumo and arrears on that account.

2.2 Bill Assist – Victoria is designed to help if you want to pay your energy bills on time, but can't afford to. If you are receiving assistance, we expect you to engage openly with us.

2.3 We do not offer supply capacity control products to residential customers for credit management purposes.

3. How does Bill Assist help?

3.1 With Bill Assist, we offer a number of measures to make it easier for you to pay your ongoing energy use, repay your arrears and lower your energy costs.

3.2 We will offer the following assistance to all customers in arrears:

- a payment plan with weekly, fortnightly or monthly payments based on what you can afford, where your arrears are paid off over a period of up to 2 years
- advice about payment options that would enable you to repay your arrears over not more than 2 years, including via Centrepay
- advice about the likely cost of your future energy use, and how to reduce this cost
- information about any government or non-government assistance you may be entitled to, including available concessions, government grants (such as the Utility Relief Grant Scheme) and other support agencies or schemes available to help you meet your energy costs.

3.3 If you cannot pay the full cost of your ongoing energy use, we will also offer the following additional support measures:

- practical assistance to help you reduce your energy costs including, but not limited to:
 - the tariff that is most likely to minimise your energy costs, based on what we know about your usage and payment history; and
 - practical assistance to help you reduce your use of energy, based on your pattern of energy use and on the circumstances of where you live and the ability to take action in reducing your energy usage
 - information about how you're going at reducing your energy costs, given at sufficient intervals for you to be able to adequately assess your progress.
- offering an initial period of six months where repayment of your arrears is put on hold, and you pay less than the full cost of your ongoing energy use while working to lower that cost. In these circumstances, we will add any amount unpaid for energy use to your arrears.

3.4 We are also happy to discuss other practical assistance measure that might help you lower your energy costs, such as:

- conducting an audit of your energy usage (we will discuss the cost of this audit with you upfront – we may offer it free of charge, or may partially fund the cost of the audit)
- if the energy audit recommends the replacement of an appliance, flexible options for the purchase or supply of such replacement electrical or gas equipment designed for domestic use, whether from Sumo or from a third party nominated by Sumo.

3.5 We may extend the assistance mentioned above in 3.3 for a further period if the extension would assist you to continue to lower the cost of your energy use.

3.6 If we put your arrears on hold to assist you in reducing your usage, you are entitled to continue receiving the other forms of assistance outlined in this section 3.

4. How do I access the assistance through Bill Assist?

4.1 You should contact us if you have missed a payment or know that you will. If you do, we will explain the assistance that is available you.

4.2 If you have missed a payment and have arrears of more than \$55, we will send you information within 21 days of the bill's pay-by-date to advise you what assistance you are entitled to and how to access it.

4.3 Once we have provided you information about assistance that is available to you, it is important that you contact us as soon as possible to put in place a payment arrangement. If we have not heard from you within 6 business days after we have provided you the information, we may take steps towards disconnecting the energy supply.

5. Payment arrangements

5.1 This section applies if you are a residential customer and your repayment of arrears is not on hold.

5.2 We will accept a payment plan proposal (or revised proposal) from you as long as it:

- provides for payments of equal amounts at regular intervals of up to one month; and
- would result in your arrears being paid off in no more than 2 years after the first payment; and
- provides for payments cover your ongoing usage being made together with payments to reduce arrears; and
- is based on a reasonable forecast of your energy use over the next 12 months.

5.3 We may consider other payment plan proposals (or revised proposals) from you that does any or all of the following:

- provides for payments of different amounts at different intervals
- would result in the arrears being fully paid off by a date later than two years after the first payment
- provides for payments of energy use being made separately from payments for arrears

5.4 Once we accept a payment plan proposal or a revised proposal, we will give you a written schedule of payments showing:

- The total number of payments to be made to pay the arrears
- The period over which the payments are to be made
- The date by which each payment must be made
- The amount of each payment

6. What if I miss a payment?

6.1 If we are providing you assistance, and you do not make an agreed payment by the due date, we will contact you to discuss whether you want to change the payment amount or frequency.

6.2 If we are assisting you by putting your arrears on hold while you make payments towards your ongoing usage, and you do not implement the practical assistance to help you lower your energy costs, then we will contact you to discuss a timeframe to implement the assistance.

7. When will assistance end?

7.1 We will continue to provide you assistance under this policy unless:

7.1.1 For payment arrangements of the kind described in clause 3.2 above:

- (A) you fail to make a payment by the agreed date,
- (B) we contact you to discuss putting forward a revised proposal, and
- (C) you do not take reasonable action towards paying the cost of your ongoing energy use and repaying your arrears

7.1.2 For payment arrangements of the kind described in clause 3.3 above:

- (A) you fail to make a payment towards the cost of your ongoing energy use by the date on which it was payable,
- (B) we contact you to discuss varying the amount payable, or the frequency of those payments, or both, and
- (C) you do not take reasonable action towards paying the cost of your ongoing energy use

7.1.3 You are no longer experiencing payment difficulties.

8. Access to this policy

8.1 We will make this policy available to you on our website.

8.2 We will send you or your authorised representative a copy of this policy, either in the post or by email.

9. Payment Methods

10.1 All the usual payment methods are available to customers on Bill Assist:

- Direct Debit
- Credit Card
- BPAY
- In person at Australia Post
- Centrepay – to be eligible, you must be receiving a Centrelink payment.

10. Financial counsellors and Government assistance

10.1 We can put you in touch with financial counsellors. We are happy to deal directly with your financial counsellor if you have given them authority to act on your behalf.

10.2 As above, we will also give you information about available Government concessions or grants, and any other available supports schemes, and can help you apply for these assistance measures.

10.3 Information about concessions is available on our website, or you can visit the relevant Victorian Government website at services.dhhs.vic.gov.au/concessions-and-benefits.

11. Enquiries and complaints

Please contact us on 13 88 60 if you are experiencing difficulty paying your bills or would like any information about Bill Assist.

11.1 We offer interpreter services in community languages (including Arabic, Cantonese, Vietnamese, Italian, Greek and Spanish).

11.2 Complaints can be made by contacting us directly on **13 88 60** or at sumo.com.au/contact-us

11.3 If we cannot resolve your complaint, you may contact the ombudsman:

Energy & Water Ombudsman, Victoria
1800 500 509
www.ewov.com.au

12. How do we make sure Bill Assist keeps working for you?

12.1 If you are having difficulty paying your bills, we will treat you sensitively and with respect. All our staff are trained on how to identify and assist customers in payment difficulty.

12.2 Bill Assist is subject to change. We will review Bill Assist at least once each year to ensure it continues to be best practice. Any changes must be approved by the relevant energy regulator.

12.3 The Energy Retail Code, which sets out the retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.