

Bill Assist

Our plan to get your payments back on track



 info@sumo.com.au

 **13 88 60**

8.30am-5:30pm weekdays

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.

Our policy explains how Bill Assist works. Read on to find out more, or contact us on **13 88 60** or at hardship@sumo.com.au

1. Who is Bill Assist for?

1.1 Bill Assist may be for you if you want to pay your energy bills on time, but can't afford to.

1.2 Bill Assist is designed to help if:

- you cannot afford to pay for your ongoing energy usage, or
- you can afford your ongoing energy usage, but won't be able to pay off your energy debt within the next 12 months.

1.3 You must be a residential customer with an active energy account with Sumo, and you must be willing to engage openly with us at all times.

1.4 Membership in Bill Assist is offered at Sumo's discretion. We may refuse membership where, for example, we have previously removed you from Bill Assist because you failed to make payments under an agreed payment plan or you did not engage actively and openly with us.

2. How do I join Bill Assist?

2.1 It is important you contact us immediately if you have missed a payment or cannot afford your next payment. We also welcome calls from financial counsellors, who may call on your behalf.

2.2 We will also attempt to call you if you have missed a payment. If we do, it is critical that you answer or return our calls. We may pro-actively offer payment plans or participation in Bill Assist if you have a history of paying late or you have broken two payment plans in the past 12 months.

2.3 If you can't afford to pay in full, you should tell us what you can afford and when. From there, we will assess how this compares to your ongoing usage and will discuss different payment options with you.

2.4 If you can afford to pay both your ongoing energy usage and any outstanding energy debt in instalments, the best option might be our regular payment plan. This involves smoothing the payments for your ongoing energy costs and your energy debt in regular instalments over a period of up to 12 months.

2.5 If you can't afford both to pay for your ongoing energy usage and to pay off your energy debt within 12 months, or if you're just not sure what you can afford, then we will offer you Bill Assist (subject to paragraph 1.4 above).

3. What happens when I join Bill Assist?

3.1 The first thing we will do is explain your rights and obligations for participation in Bill Assist. Then we will discuss available assistance measures (discussed further below).

3.2 Following this conversation, we will write to you to provide general information about Bill Assist, your rights and obligations and the available assistance measures. We will also set out the details of any agreed payment plan.

4. What are my commitments?

4.1 By taking part in Bill Assist, you commit to:

- engaging actively and openly with us – you must respond promptly to calls or letters from us, and tell us pro-actively if circumstances or contact details change, and
- taking action to get payments back on track – you must take any reasonable steps to reduce your energy consumption, and must make payments under the agreed payment plan on time (or tell us ahead of time if you can't).

5. How does Bill Assist help?

5.1 The following benefits are available under Bill Assist:

- fair and reasonable payment plans
- assessing whether you are on the most appropriate energy tariff
- information about available concessions, government grants and other support agencies or schemes
- information on the availability of independent financial counsellors
- energy efficiency advice
- where appropriate, energy audits and assistance with replacing appliances

5.2 While you are participating in Bill Assist, we will not take any other action to recover debt. We will not ask you for a security deposit, we will not charge late payment fees and we will not disconnect you for non-payment.

6. Financial counsellors and Government assistance

6.1 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.

6.2 We will also give you information about available Government concessions or grants, and any other available support schemes, and can help you apply for these assistance measures.

6.3 Information about concessions is available on our website, or you can visit the relevant Government websites:

Victoria www.dhs.vic.gov.au/concessions

New South Wales <http://www.resourcesandenergy.nsw.gov.au/energy-consumers/financial-assistance/rebates>

7. Energy tariff and plans

7.1 We will review the appropriateness of your energy contract with us. This may include an assessment of whether you are on the most appropriate tariff and energy plan, taking into account your energy usage, the appliances in your home and your payment history. We may recommend a more appropriate tariff or energy plan (or both), and can have these changed for you at no cost.

8. Payment plans

8.1 Our regular payment plan involves smoothing the payments for your ongoing energy costs and your energy debt in regular instalments over a period of up to 12 months. If you cannot afford this, we offer three alternate payment plans:

8.1.1 Extended Payment Plan

The Extended Payment Plan will suit you if you can afford your ongoing energy usage, but can only afford to pay off your energy debt in smaller amounts. We estimate your ongoing usage and combine it with your energy debt, and you pay us in equal instalments over a period of up to 24 months. Instalments may be paid weekly, fortnightly or monthly. We will work with you to help you reduce your energy usage.

8.1.2 Stepped Payment Plans

The Stepped Payment Plan will suit you if you cannot afford the payments under a regular or extended payment plan, but you are willing to take steps to reduce energy consumption and return to a regular or extended payment plan in the medium term. Initial payment instalments are set at a level you can afford. Payment instalment amounts increase progressively throughout the term of the plan, until they reach the amounts payable under a regular or extended payment plan. Instalments may be paid weekly, fortnightly or monthly. At the same time, we will work with you to reduce your energy usage. If successful, this will allow your energy debt to be paid off faster.

8.1.3 Deferred Payment Plan

Deferred Payment will only suit you if you cannot afford your ongoing energy usage due to short-term financial difficulty. Payment of both ongoing consumption and energy debt may be deferred for a short period of time. We will still expect you to make payments towards your energy costs where you can, and you will be required to take steps to reduce your energy usage. We will contact you at the end of the deferral to move you to a more sustainable payment plan.

8.2 We will discuss with you which payment plan is most appropriate for you, taking into account your capacity to pay, your energy usage needs and anything else you tell us. We will then agree:

- when the payment plan starts and ends, and
- the number, frequency and amount of the instalments.

8.3 If you think you will not be able to make a payment under an agreed payment plan, you must contact us beforehand. We can then discuss alternative arrangements, which may include varying your payment plan or moving you to a different payment plan.

8.4 If you miss a payment under an agreed payment plan and have not contacted us beforehand, we will attempt to contact you to request payment and to explain the consequences of non-payment (which may include exiting you from Bill Assist).

8. Payment plans

9.1 We will give you general information on steps you can take to reduce your energy usage.

9.2 If you are on a Stepped Payment Plan or Deferred Payment Plan, you must take steps to reduce your energy usage so that you can afford your ongoing energy usage and repay your energy debt.

9.3 If you are on a Stepped Payment Plan or Deferred Payment Plan, we will offer you a telephone energy audit at no cost. At the end of the call, we will give you our recommendations.

9.4 We may offer to carry out an energy audit at your home at no cost if we have done a telephone energy audit and, despite you implementing the recommendations, you still cannot afford your ongoing energy usage. We may also offer to carry out an energy audit at your home without first having done a telephone energy audit, if your energy usage is very large. After the home energy audit, we will give you a written report setting out the results of the audit and any recommendations.

9.5 If an energy audit recommends the replacement of an electrical appliance for residential use, and you demonstrate that you cannot afford to replace the appliance, we may offer to assist by contributing towards the cost of replacing the appliance. In deciding whether to do so, we will consider a number of factors, including the

cost of the appliance, the likely impact of its replacement on ongoing energy usage, the implementation of other recommendations from the energy audit, the utility of the appliance and your personal circumstances. Where we provide assistance to replace an appliance, we will source the appliance from a third party. Alternatively, we may refer you to local community buying groups that arrange the purchase of appliances at a discount.

10. Payment Methods

10.1 All the usual payment methods are available to customers on Bill Assist: Direct debit or credit card, BPAY, In person at Australia Post & Centrepay – to be eligible, you must be receiving a Centrelink payment.

11. When will Bill Assist End?

11.1 You may graduate from Bill Assist if you have paid off your energy debt, or if you can manage payments under a regular payment plan.

11.2 We may remove you from Bill Assist if you:

- have missed two payments under an agreed payment plan,
- do not actively and openly engage with us, including by not responding promptly to our calls or letters or by not notifying us of any change in circumstances, or
- no longer have an active energy account with us.

11.3 We will try to contact you before removing you from Bill Assist, and will explain what happens next. We will also send you confirmation in writing.

12. How do we make customers aware of Bill Assist?

12.1 Access to payment plans for customers experiencing payment difficulty is promoted on our bills and reminder notices. Information is also available on our website, including a copy of this Bill Assist policy.

12.2 We provide details about Bill Assist to customers who have missed a payment and cannot afford our regular payment plans.

12.3 We will email or mail a copy of this policy on request at no cost.

12.4 We provide details about Bill Assist to financial counsellors.

13. Enquiries and complaints

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

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

13.3 Complaints can be made by contacting us directly on 13 88 60 or at hardship@sumo.com.au.

13.4 If we cannot resolve your complaint, you may contact your local ombudsman:

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

Energy & Water Ombudsman, NSW: 1800 246 545 or www.ewon.com.au

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

14.1 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, including Bill Assist.

14.2 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 energy regulator in each State.