

Bill Assist – NSW

Sumo's hardship policy for NSW customers



Need an interpreter? Call 13 14 50

یروف مچرتم یلا ءج احب ن وکت ام دنع 131450 مقررلا یلع لصتا
Όταν χρειάζεστε διερμηνέα καλέστε 13 14 50
Per un interprete chiama 13 14 50
Para una llamada de intérprete 13 14 50
当你需要口译员时，请致电 13 14 50
Nếu bạn cần thông dịch, xin gọi số 13 14 50

 **13 88 60**
8.30am–5.30pm AET weekdays

Effective Date: 1 January 2018

1. Introduction

This policy applies to all residential customers living in New South Wales 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
- reduced income.

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs
- your rights as a customer in our hardship program.

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

- a financial counsellor
- someone who helps you manage your energy bills.

We need your permission to talk to your support person.

2. Our overarching responsibilities

When dealing with customers who are experiencing payment difficulties due to hardship, we will consider all of the customer's circumstances. We will act fairly and reasonably.

Whenever relevant, we will give a customer clear information about the assistance available under our customer hardship policy in a timely manner, including on being contacted by a customer.

We will provide a customer who is entitled to receive assistance under our hardship policy with that assistance as soon as practicable.

3. How we identify customers experiencing payment difficulty due to hardship

We seek to identify customers experiencing payment difficulties due to hardship when engaging with them about a missed payment, either when they call us or when we contact them, or otherwise when a customer tells us they are having trouble paying a bill.

In particular, we may identify potential payment difficulty due to hardship:

- if a customer makes a high bill enquiry
- if a customer requires government and non-government assistance
- if a customer has broken a payment plan, or makes regular changes to existing payment plans
- if a customer's finances are managed by a financial counsellor
- if a customer has been disconnected for non-payment.

4. 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
- 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
- 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
- work out if you can join the hardship program

We will assess your application for hardship assistance by the end of the next business day after we speak with you. We will let you know if you are accepted into our hardship program within 2 business days from receipt of the 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
- talk to you about a payment amount that suits your circumstances.

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

5. Eligibility

Our hardship policy is designed to support customers experiencing payment difficulties due to hardship. For example, this hardship policy may be for you if:

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

A hardship customer must be a residential customer with an active energy account with Sumo, and must be willing to engage openly with us regarding payment.

Our process for assessing eligibility for the hardship program involves a discussion with the customer or his or her representative to understand the customer's circumstances. For example, if the customer is experiencing payment difficulty due to any of the factors below, they may be eligible for hardship assistance:

- death in the family
- household illness
- family violence
- unemployment
- reduced income.

If we consider you are eligible, we will confirm this in writing and offer you appropriate assistance measures described in this hardship policy. If we consider you are ineligible, this will be communicated verbally during the conversation and we will give you a clear and reasonable explanation why.

6. Payment Options

What we will do

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

- payment plans
- Centrepay
- Bpay
- direct debit
- credit card (payment will include a 0.7% additional charge)
- in person at Australia Post.

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
- 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
- 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)
- 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:

- first, sending you an SMS informing you of your missed payment and reminding you to pay
- second, if your instalment remains overdue, we will send you either an email or letter (whichever is your preferred delivery method) reminding you to pay and offering assistance, and
- third, if your instalment remains overdue, we will call you by telephone to discuss the status and suitability of your payment plan.

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
- 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
- we might disconnect your energy.

7. 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.

8. Our programs and services

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

- energy efficiency advice
- where appropriate, energy audits and assistance with replacing appliances
- assessing whether you are on the most appropriate energy tariff

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.

9. 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.

10. 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.

11. 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.

While you are participating in our hardship program, we will not disconnect you for non-payment.

12. Other steps we will take to assist you

We will take steps to assist you for the duration of the Bill Assist program, to support you in successfully completing the program.

Specifically, we will monitor your usage and payments by undertaking periodic case reviews, which we will do at least every six months, or more frequently if you miss your payments. As part of each review, we will assess:

- are you on the most appropriate energy plan?
- have all Government concessions or grants been applied to your account, where applicable?
- to what extent are your payments meeting your ongoing energy usage costs and paying down arrears?
- are you on track with reducing your usage?
- have there been any changes to your circumstances since your last contact?
- have any pay-on-time discounts been applied?

We will call you as part of each such review.

We will let you know the outcomes of each review, including:

- offering you any alternate (more appropriate) energy plans
- applying any outstanding Government concessions or rebates, or any missed pay-on-time discounts
- explaining how your payments compare to ongoing usage
- providing further advice to help you reduce your energy usage to reduce ongoing costs
- suggesting changes to your payment plan
- clearly outline the steps you must undertake prior to your next review.

13. When will the hardship assistance end?

You may graduate from our hardship program if you have paid off your energy debt, if you can manage payments under a regular payment plan, or if you are otherwise no longer experiencing payment difficulty due to hardship.

We may remove you from the hardship program if you:

- have missed two or more payments under an agreed payment plan and have not engaged with us about payment
- 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
- no longer have an active energy account with us.

We will try contacting you before removing you from the hardship program. We will provide a reason for your removal from the program and will explain what happens next. We will also send you confirmation in writing.

14. Enquiries and complaints

If you would like any information about this hardship policy or our hardship program, please call one of our specially trained staff on:

- (03) 9102 8478, or
- (03) 9102 8437,

or email them at hardship@sumo.com.au.

Alternatively, you can call our general customer service number 13 88 60, or write to us by post at Sumo South Melbourne Market Street PO Box 5329 South Melbourne VIC 3205.

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

We have procedures for handling hardship customer complaints and disputes. In the first instance, you can make a complaint by:

- visiting www.sumo.com.au/complaints
- calling us on 13 88 60 8:30am to 5:30pm Monday to Friday (for interpreter services please call 13 14 50)

14. Enquiries and complaints – contd

- writing to us: Sumo South Melbourne Market Street PO Box 5329 South Melbourne VIC 3205

We aim to resolve all complaints promptly. If you call us, we will aim to resolve your issue while you are still on the phone. If you write to us, we will respond within five business days. In either case, if we can't resolve your issue immediately, we will let you know how long we think it will take, and will call you again within that timeframe. If your complaint remains unresolved, you may escalate the matter by asking to speak with a team leader.

If you are not satisfied with our handling of your complaint, we will inform you of your right to contact the Energy & Water Ombudsman, NSW. You may contact the ombudsman on 1800 246 545 or at www.ewon.com.au. This service is free.

We have systems in place to ensure we meet our obligations with respect to customer hardship in the National Energy Retail Law, the National Energy Retail Rules, the AER Customer Hardship Policy Guideline and this customer hardship policy.

15. Accessibility of customer information

We will inform residential customers about our hardship policy where it appears to us that non-payment of an energy bill is due to the customer experiencing payment difficulties due to hardship.

Access to payment plans for customers experiencing payment difficulty is promoted on our bills and reminder notices.

We will send a copy of the hardship policy to a customer on request, in the way the customer prefers and at no charge. If the customer does not give a preference, we will send it by post.

Information is also available on our website (www.sumo.com.au), including a copy of this hardship policy (called 'Bill Assist').

Customers can access the policy by selecting the 'Help and Support link' menu on the website homepage and following the links to Payment Assistance – NSW. Customers can also access the same information by following the 'Bill Assist NSW' link at the bottom of the home page (URL <https://www.sumo.com.au/billassistnsw>). The hardship policy is available in a printable PDF format.

We will communicate about this hardship policy to customers with diverse communications and other needs, including customers with low English literacy, customers without internet access, customers with disability and customers in remote areas. Specifically, we will email or post a copy of the hardship policy to customers on request, and we offer interpreter services for customers from culturally and linguistically diverse backgrounds in community languages (including Arabic, Cantonese, Vietnamese, Italian, Greek and Spanish). We will also provide details of our hardship policy to financial counsellors and other support persons. If you are deaf or have a hearing or speech impairment we can support you via the National Relay Service (<https://internet-relay.nrsccall.gov.au/>).

You may elect a support person or representative to act on your behalf. We need your permission to talk to your support person or representative. You can give this consent, or any other instructions by

- calling us on 13 88 60 8:30am to 5:30pm Monday to Friday (for interpreter services please call 13 14 50)
- writing to us at hardship@sumo.com.au or by post to: Sumo South Melbourne Market Street PO Box 5329 South Melbourne VIC 3205, or
- emailing us at hardship@sumo.com.au

We will engage with your support person or representative as we would engage with you, and in a way that is consistent with the consent and instructions you have given us.

16. Training

If you are having difficulty paying your bills, we will treat you sensitively and with respect. Our staff and representatives are trained to understand hardship issues so that they can:

- answer customer queries about our hardship policy and hardship program
- identify customers experiencing payment difficulties due to hardship
- assist customers experiencing payment difficulties due to hardship

We regularly review and update this training.

17. Keeping the hardship policy up to date

This hardship policy is subject to change. We will review it from time to time to ensure it continues to be best practice. Any changes must be approved by the energy regulator.