



ocenergy

An introduction to OC Energy's Hardship Program

OC Energy operates a Hardship Program to support our customers through difficult times. 'Hardship' is a circumstance that a customer may face when they have the intention, but not the capacity, to make a payment within the timeframe required. In other words, our Hardship Program is designed to assist customers who want to pay their energy bills, but for whatever reasons, are unable to.

A variety of circumstances can give rise to hardship including, but not limited to, loss of employment, increased cost of living, personal loss, natural disaster, and temporary or permanent disability.

Short term hardship may be experienced by customers resulting in temporary financial difficulty, for example where a customer has lost their job but expects to be able to find a new job. These customers may require temporary assistance, such as extended payment terms or flexible and affordable payments arrangements.

Long term hardship typically affects low and/or fixed income customers such as those on pensions or allowances and results from a combination of low income and a major change in circumstances or an unforeseen event. These customers may require a more formalised case management approach over a longer period and often require assistance in addressing the underlying issue / cause of debt.

The entry criteria, benefits and program features are summarised in this document.

1. Why we have the Hardship Program

The Hardship Program is a positive alternative to the standard collection process designed to assist customers experiencing hardship. We have a dedicated hardship team who will ensure that customers are assisted in managing accounts of those experiencing hardship.

2. Eligibility criteria

To enter the Hardship Program, and remain on the Program, a customer must meet the following three criteria:

- have a current residential customer account with us;
- be experiencing short term or long term hardship; and
- demonstrate a willingness to pay.

If customers are unsure whether they meet the above criteria, they should call our staff for assistance in understanding eligibility.

3. Benefits and features of the program

The benefits of the program include:

- flexible payment arrangements taking into account your debt, consumption needs for the next 12 months and capacity to pay;
- assistance and advice in managing your account and energy consumption;
- assistance in applying for and advice on government funded concessions and rebates;

- free energy audits;
- discounted energy efficient products;
- guaranteed non disconnection of your electricity account; and
- review of the appropriateness of your market contract at no cost.

4. Contact Us

If customers have any questions about this notice or would like to participate in the Hardship Program, they should contact our helpful and friendly Hardship Team on 1300 49 40 80 who are available between the hours of 8:30 a.m. to 5:00 p.m. Monday to Friday.

You can also request a copy of our full AER approved Hardship Policy by contacting us by phone on 1300 49 40 80 or by email at info@ocenergy.com.au.