



**oc** energy

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## Customer Hardship Policy

# OC Energy – Customer Hardship Policy

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## Introduction

As part of our commitment to working in the best interests of our customers, OC Energy maintains this Customer Hardship Policy. Broadly, this policy sets out key principles to guide our staff in interactions with our customers and their representatives. It also sets out the steps we will take to identify and manage hardship.

The purpose of this policy is to identify residential customers experiencing payment difficulties due to hardship and to assist those customers to better manage their energy bills on an ongoing basis. This policy will be updated every six months or as required to reflect the needs of our hardship customers. Any amendments to this policy will be approved by the Australian Energy Regulator and published on our website.

The principles that underline this policy are:

- energy is an essential service and we value our customer's trust in supplying energy as a retailer;
- our customers are our ultimate stakeholders and our service is integrally tied to your way of life;
- we will deal with our customers empathetically, respectfully and fairly;
- we encourage customers in hardship to identify themselves;
- we actively look for ways to assist our customers to reduce their energy usage without reducing their standard of living;
- customers participating in our Hardship Program will not be disconnected as we recognise that disconnection of energy supply has a significant impact on a customer's life; and
- we will continuously look for ways to assist our customers with our services, our expertise and our connections.

This policy sets out a number of rights that customers have under Australian Energy Law and other legislation. In respecting customer rights, we must:

- notify customers of the existence of our Hardship Policy as soon as we identify, or are told, that a customer is in hardship;
- provide customers with a copy of our Hardship Policy at no cost;
- put a hold on any external collections or debt recovery action for customers in hardship;
- follow our Hardship Policy in managing customer accounts;
- waive any late payment fees applied on accounts of customers in hardship;
- not charge a security deposit to customers in hardship; and
- work with customers and any financial counsellors or other advisors assisting customers to manage their account effectively and reduce their energy use.

## Identification

Hardship is a circumstance that a customer may face when they have the intention but not the capacity to make a payment within the time frame required by our payment terms.

We recognise that a variety of circumstances can give rise to hardship that include, but are not limited to: loss of employment, increased cost of living, personal loss, natural disaster and temporary or permanent disability. Hardship experienced by customers may be short term or long term.

Short term hardship may be experienced by customers resulting in temporary financial difficulty. 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.

Hardship may be identified by our customers themselves, our customer service staff or external welfare or financial counsellors. Our customers or their counsellors may contact us to discuss joining our Hardship Program and any difficulties with paying bills in any of the following ways:

Telephone: 1300 49 40 80  
(03) 8888 7960  
Email: info@ocenergy.com.au  
Post: PO Box 7285, Melbourne, 3004

We aim to make self-identification as easy as possible by opening up a variety of communication channels, including proactive monitoring by our credit department of overdue accounts, followed up by email, phone and/or SMS communication encouraging and inviting the customer to contact us to discuss their personal circumstances. We want to ensure that any of our customers experiencing hardship are supported and assisted throughout the process.

We will promote our Hardship Program on all final notices and disconnection notices as well as over the phone with customers showing any indication of hardship. Our Hardship Policy will also be promoted via our website.

Our customer service staff will be able to provide customers details of low cost or free translation services where this is required.

## Eligibility

### *1. Criteria for entry*

To be eligible to enter the Hardship 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 their energy bills.

There is no minimum debt threshold for entry into the Hardship Program.

## *2. Indicators of hardship*

We will review a range of indicators to determine whether a customer is experiencing hardship.

### **1. Factors evident from a customer's account, such as:**

- self-identification
- a history of late or missed payments
- a sudden change in payment patterns
- a need for extensions on payments due
- outstanding debt
- eligibility for emergency energy assistance including Utility Relief Grant Scheme (**URGS**) or Energy Account Payment Assistance (**EAPA**) vouchers
- eligibility for concessions, government pensions or payments or rebates including NewStart and Disability Pension payments

### **2. Environmental circumstances, such as:**

- occurrence of natural disasters
- economic downturn

### **3. Personal circumstances, such as:**

- loss or change in employment
- increased cost of living
- personal loss
- other debts
- temporary or permanent disability

We will consider these and any other circumstances a customer considers to be relevant to determine eligibility for our Hardship Program.

## *3. Unsuccessful access to the Program*

If a customer does not meet the eligibility criteria listed above, they will not be able to enter our Hardship Program. We will notify the customer over the phone or in writing of the reasons for the unsuccessful access to the Hardship Program. A customer may request an internal review of the decision and a manager in our Hardship Team will conduct that review.

A customer will not be able to access to the Hardship Program if we determine that the customer has not shown a willingness to pay. This may be evident to us from an examination of the contacts we have had with the customer in the past and the payment plan offers we have extended but which have been rejected. We accept that willingness to pay will be influenced by a customer's personal circumstances and so we allow continuing opportunity to demonstrate willingness to pay if we initially disallow access to the Hardship Program on this basis.

## **Early Identification**

Our Customer Enquiries and Hardship Team will endeavour to identify hardship as early as possible. They will monitor accounts and look for early indicators, which may include any of those listed above.

We will search for accounts with sudden changes of payment pattern or accumulation of debt. We will contact these account holders to discuss the various payment plans and ways we can assist with account management and entry into the Hardship Program.

We will implement extensive system and process support to identify customers who are potentially experiencing hardship. Our Customer Enquiries and Hardship Team will attempt to contact a customer who is believed to be experiencing hardship. We will send Invitation Letter HP01 (see Schedule A) to any customer we believe may be experiencing hardship who cannot be contacted initially by phone.

Invitation Letter HP01 provides information on the Hardship Program, the range of payment options available, the benefits of the program and information on how to contact us to enter the Hardship Program. A follow up phone call will be made to customers who have been sent an Invitation Letter HP01.

## Working with financial counsellors and community groups

We aim to make it as easy as possible for a financial or welfare counsellor or other relevant third party to refer a customer to our Hardship Program. Financial counsellors, welfare counsellors and other third parties and community groups can contact our Customer Enquiries team confidentially by calling 1300 494 080 or by emailing [info@ocenergy.com.au](mailto:info@ocenergy.com.au) to assist us to identify any customers who may be in hardship. We would then contact the customer themselves to discuss their needs.

As an embedded network operator, we maintain open communication channels with owners corporations in the buildings we manage. This allows us to identify any issues with customers, and in particular, those from diverse linguistic and cultural backgrounds. Reports from meetings with owners corporations provide us with valuable intelligence into the energy retail issues faced by our customers.

## Privacy of personal information

OC Energy is bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles, which regulate the collection, disclosure, use and storage of personal information. Our objective is to handle information responsibly and in accordance with customer instructions.

Personal information is defined in the Privacy Act as information or opinion from which an individual's identity may be ascertained. We collect personal information about customers when we contact them to provide us with details about their energy account, eligibility or participation in the Hardship Program. We will use personal information provided by customers to confirm their eligibility for the Hardship Program and to determine the level of support appropriate for their account.

We will keep all information disclosed to us secure and will not disclose personal information to any third party without consent unless required to do so by law.

Customers may access and request an update to personal information held by us at any time by calling us on 1300 494 080, emailing us at [info@ocenergy.com.au](mailto:info@ocenergy.com.au) or by writing to us at PO Box 7285, Melbourne, Victoria, 3004.

## What we will do once we identify Hardship

As soon as hardship is confirmed, we will waive any late payment fee applied on a customer's account. We will not charge a security deposit where a customer is identified as in hardship. We will ensure that an account is not disconnected whilst a customer is participating in the Hardship Program.

The date, method of identification, current arrears, estimated monthly usage, current payment plan, and estimated length of hardship will be noted clearly on a customer's account. An Account Manager will be assigned to the account. This Account Manager will be responsible for ensuring that the customer's account is managed in accordance with this policy.

We will send a customer a letter within 48 hours of confirming their entry into our Hardship Program. Letter "HP02: Confirming Acceptance into the Program" (see Schedule A) will confirm a customer's acceptance into the Hardship Program, detail all aspects of the program, contain a copy of this policy, contain the name and direct contact number and email address for the assigned Account Manager and the Account Manager's supervisor.

## What to expect in our Hardship Program

### *1. Flexible Payment Options*

The assigned Account Manager will contact the customer confidentially by telephone (or by email or post if unable to make telephone contact) to discuss the range of options available to pay any amount overdue on an account and any future charges. These options could include one of the following solutions or a tailored combination of solutions that best suit the customer's unique situation:

- an agreed structured payment plan, payable in instalments either fortnightly, monthly or quarterly;
- short term extensions where a customer can't pay their current account on time;
- partial or full debt waiver for severe hardship / major personal crises cases, at the discretion of OC Energy on a case by case basis.

The payment arrangement we make with the customer will take into consideration the amount outstanding on the customer's account, the customer's capacity to pay and their expected energy consumption over the next 12 months.

In setting up the payment arrangement, we will discuss with the customer the circumstances surrounding entry into the Hardship Program, other financial commitments they may have and any support they are entitled to under government funded schemes, concessions and rebates.

When considering a customer's capacity to pay we will review:

- any income they are receiving
- any support they are receiving or are entitled to
- their various personal, household and other expenses
- any dependents that rely on them for either income or any other form of support
- any likely change to their income and expenditure over the next twelve months
- any other financial commitments
- any report from a financial counsellor or other authorised third party on capacity to pay

### ***Centrepay***

If a customer is entitled to receive payments from Centrelink and would like to enter into a Centrepay arrangement, we will ensure that this facility is made available. Centrepay is a free service for Centrelink customers to pay bills such as electricity accounts, as regular deductions from their Centrelink payments. Customers can contact us for further information on Centrepay by calling us on 1300 494 080, emailing us at [info@ocenergy.com.au](mailto:info@ocenergy.com.au) or by writing to us at PO Box 7285, Melbourne, Victoria, 3004. Further information about Centrepay is also available on that Centrelink website at [www.centrelink.gov.au](http://www.centrelink.gov.au).

### ***Payment plans***

To ensure an appropriate payment plan is calculated, we will determine the estimated usage and amount needed to clear arrears over an extended period. The length of the payment plan will be dependent on the nature of the hardship, the level of debt and the customer's capacity to pay. We will have regard to a customer's expected energy consumption over the following 12 months when establishing a payment arrangement. We would ordinarily expect that current anticipated usage charges be covered by the plan until such time that the customer can reasonably be expected to meet all their debt obligations, as fairly and reasonably agreed.

We would also encourage any customers on the Hardship Program who are not already signed up for our direct debit program to do so. Signing up for a direct debit shows a willingness to pay a customer's bills and makes it easier to keep up to date with weekly or fortnightly re-payments.

The final payment plan that with a customer will be set out in a schedule and confirmed over the phone, and emailed or mailed to the customer using letter "HP03: Payment plan confirmation" (see Schedule A). The letter will confirm current arrears, the date the first payment is due, a schedule of all payments including the dates that payments will be due, confirmation of the amounts of each payment, confirmation of the number of instalments under the arrangement and confirmation of a customer's right to cancel or amend the arrangement upon request. Customers have the option of requesting a hardship arrangement be reviewed at any time to either decrease or increase payments.

A customer's account under the Hardship Program will be reviewed monthly by the Account Manager in charge of that account. The Account Manager will contact the customer if an arrangement becomes unsuitable. The Account Manager has a duty to ensure that customers are treated with



respect and courtesy. A customer may contact the Account Manager's supervisor at any time if they are unhappy with the way the Account Manager is managing the account under the Hardship Program.

## *2. Government Rebates, Concessions and Grants*

Account Managers will assist customers in managing their accounts. Account Managers will work with any existing advisors that customers may have, including financial counsellors and solicitors. With a customer's permission, their Account Manager will arrange and schedule group meetings or calls to bring all parties together to work on a plan to address the customer's energy account management.

If a customer joins the Hardship Program with no external advisors, we will, at no cost, arrange a meeting with a financial counsellor.

Account Managers will be responsible for providing customers with information on any government rebate, concession or grant that the customer may be entitled to and will assist customers with the application process. Account Managers will discuss with customers any eligibility criteria and ask questions to assist in determining eligibility.

## *3. Energy efficiency advice*

Improved energy efficiency can make a significant difference to energy consumption in an average household and OC Energy's Account Managers have been trained to educate and assist our customers in improving their energy efficiency.

Account Managers will have informal telephone conversations with customers on our Hardship Program to provide them with relevant advice on how to save energy. The advice given will consider things such as the size and features of a customer's home and lifestyle and the peak energy usage times of the day, as well as the use of energy saving home appliances.

### *1. Review of appropriateness of market contract*

Account Managers will be responsible for reviewing the appropriateness of a customer's market contract upon entry to the Hardship Program. This review will take place within two weeks of a customer's entry into the Hardship Program and will be conducted at no cost.

If, on review, the Account Manager determines that we can provide a customer with an offer that is more suitable to the customer's circumstances (i.e. lower tariffs, different product structure or other benefits) we will ask whether the customer would like to move to the new offer. If the customer consents, we will move the customer to the new offer and not charge any fee to do so. A customer will remain a participant of the Hardship Program on the new contract.

Account Managers will, during the review, determine if a customer's market contract prevents them from using Centrepay and, if it does, will offer an alternative contract or offer to amend the existing contract to include Centrepay. In all cases, any alternative contract we offer will make Centrepay available as a payment option.

The results of the review into the appropriateness of the customer's current market contract will be communicated to the customer by phone or in writing within three weeks of their entry into the Hardship Program. Customer's will then be given as much time as they need to consider accepting an alternative offer.

## Leaving the Hardship Program

A customer may leave the Hardship Program at any time upon request, successful completion of the program or removal from the program by us in the circumstances set out below. In any case, a customer is able to re-enter the program at any time provided the customer is eligible to do so.

### *1. Successful Completion*

A customer will have successfully completed the Hardship Program when the customer's account is up to date. Upon successful completion of the Hardship Program, a customer will be sent letter "HP05: Completion of the Program" (see Schedule A), confirming the status of the account and the completion of the program. While the customer's account will no longer be under hardship status, it will continue to be reviewed to ensure that any ongoing payment arrangements are based on the capacity to pay. The customer's account will then return to the usual credit and collection cycles unless the customer wishes to re-enter the program.

### *2. Removal from the Hardship Program*

Whilst a customer is on the Hardship Program, they must abide by any payment plan in place unless an alternative arrangement is agreed. The customer must also remain in contact with us and notify us of any change in circumstances.

A customer may be removed from the Hardship Program if the customer either:

1. fails to meet two payment arrangements in a row without adequate reasons and fails to respond adequately to two phone calls and two letters in the form of "HP04: Request for Contact" (see Schedule A); or
2. fails to meet two payment arrangements in a row without adequate reasons and demonstrates an unwillingness to pay their energy bills.

If a customer is removed from the Hardship Program, they will be placed back into the normal billing and collections cycle and sent a letter "HP06: Removal from the Program" (see Schedule A), setting out the reasons for their removal from the Hardship Program and giving them the opportunity to contact us and negotiate a further payment arrangement.

If a customer is removed from the Hardship Program and wishes to re-enter, they will need to demonstrate a willingness to manage their account and provide reasons for the initial failure to meet payment arrangements or maintain contact with us.

## Training

Our staff will receive training on this policy, how to identify customers in potential hardship, issues relating to financial hardship and training in respectful communication to ensure customers experiencing hardship are dealt with in an empathetic and non-judgmental manner. Staff will also receive regular refresher training on identification and referral processes and protocols.

Our staff will attend meetings and training provided by financial counsellors and community organisations to assist them in understanding the issues that may be faced by our customers. A record of training will be kept for all staff in accordance with our HR Training Procedures.

## Complaints

Customers have the right to lodge a complaint with us at any time about any aspect of our services, including our Hardship Program. In dealing with a complaint, we are obliged to abide by our Complaints Policy, which is available on request from us and on our website [www.ocenergy.com.au](http://www.ocenergy.com.au).

Customers are entitled to have their complaint escalated within our organisation if they are not satisfied with the investigation or resolution of the complaint. Customers may also contact the Energy Ombudsman in their state at any time.

## Version Control

Version 7 – last updated on 11 October 2017

## Schedule A: Letters

### HP01: Invitation Letter

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**Date of issue:** <Date>

<Address Block>

<Address Block>

**Customer Number:** <Customer\_Number>

You are receiving this letter because we have noticed that you have either missed one or more payments, decreased the amount or frequency of payments you are making or indicated that you are experiencing issues meeting the payment terms we have agreed upon.

OC Energy reviews all accounts to look for any signs of payment difficulties being experienced by our customers. Financial hardship can be experienced by anyone and for any number of reasons.

This letter is an invitation to participate in our 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 and Account Manager who will ensure that you are assisted in managing your account.

The benefits of the program are:

- 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; and
- guaranteed non-disconnection of your electricity account.

To enter the Hardship Program you 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 you have any questions about this notice or would like to participate in the Hardship Program, please don't hesitate to contact our helpful and friendly Hardship Team on 1300 494 080 who are available between the hours of 8.30 a.m. to 5.00 p.m. Monday to Friday.

Yours sincerely

Hardship Program Manager  
OC Energy  
[www.ocenergy.com.au](http://www.ocenergy.com.au)

## HP02: Confirming acceptance into the program

Date of issue: <Date>

<Address Block>

<Address Block>

**Customer Number:** <Customer\_Number>

You are receiving this letter because you have successfully joined the OC Energy Hardship Program. Your assigned Account Manager is (Insert Name). You can contact your Account Manager on (Insert Phone number) Your Account Manager's supervisor is (Insert Name). You can contact your Account Manager supervisor on (Insert Phone number)

Your Account Manager will contact you to discuss the next steps in your participation in the Hardship Program.

The benefits of the program are:

- 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; and
- guaranteed non-disconnection of your electricity account.

To remain in the Hardship Program, you must continue to meet the eligibility criteria. The eligibility criteria are:

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

Thank you for participating in the Hardship Program. We hope that the program is of benefit to you in managing your energy bills.

Yours sincerely

Hardship Program Manager  
OC Energy  
www.ocenergy.com.au

## HP03: Payment plan confirmation

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Date of issue: <Date>

<Address Block>

<Address Block>

**Customer Number: <Customer\_Number>**

You are receiving this letter because you have successfully entered into a payment arrangement under the OC Energy Hardship Program. The arrangement set out below is calculated on the basis of the debt you have, your estimated consumption over the next 12 months and your capacity to pay.

We will review your arrangement every quarter to ensure that it is meeting your energy usage and contact you if a change is required. It is also important that you contact us if your capacity to pay changes in any way over the duration of the payment arrangement.

The arrangement is for the payment of \$X per week/fortnight/month/ quarter beginning on date and ending on date. Your current debt will be paid in full on the X the instalment on date.

Here is a schedule of payments under the arrangement:

Instalment number	Date of payment	Amount of payment
X	X	X
X	X	X
X	X	X
X	X	X

You may cancel or amend the arrangement by notifying us at any time.

If you have any questions or need to speak with us, please contact your Account Manager.

Your assigned Account Manager is (Insert Name). You can contact your Account Manager on (Insert Phone number) Your Account Manager's supervisor is (Insert Name). You can contact your Account Manager supervisor on (Insert Phone number)

Your Account Manager will contact you and discuss the next steps in your participation in the Hardship Program.

To remain in the Hardship Program, you must continue to meet the eligibility criteria. The eligibility criteria are:

- Have a current residential customer account with us
- Be experiencing short term or long term hardship; and
- Demonstrate a willingness to pay

Thank you for participating in the OC Energy Hardship Program.

Yours sincerely

Hardship Program Manager  
OC Energy  
www.ocenergy.com.au

## HP04: Request for contact

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Date of issue: <Date>

<Address Block>

<Address Block>

**Customer Number:** <Customer\_Number>

You are receiving this letter because we have not been able to contact you regarding your account and about payments not received.

To continue in the OC Energy Hardship Program, you must:

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

If you fail to respond to this letter your account may be removed from OC Energy's Hardship Program and placed back into the regular billing cycle. This means that any special payment plan you have negotiated with OC Energy will be at an end and you will be billed the full amount owing to your account on your next bill including any amounts that may be overdue.

You can contact us on 1300 49 40 80.

We will also try to contact you by phone.

Yours sincerely

Hardship Program Manager  
OC Energy  
[www.ocenergy.com.au](http://www.ocenergy.com.au)

## HP05: Completion of Program

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Date of issue: <Date>

<Address Block>

<Address Block>

**Customer Number: <Customer\_Number>**

You are receiving this letter because you have successfully completed the OC Energy Hardship Program and your account is now up to date. As a token of our appreciation we will now apply a credit of \$50 to your account.

It is important to note that your account has been placed back into the regular invoice and credit cycle (meaning that your outstanding and future debts will be due and payable, as per our usual payment terms).

Please let us know if you have any issues with payment of your account in the future.

Thank you for participating in the Hardship Program.

Yours sincerely

Hardship Program Manager  
**OC Energy**  
1300 494 080  
[www.ocenergy.com.au](http://www.ocenergy.com.au)



## HP06: Removal from Hardship Program

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Date of issue: <Date>

<Address Block>

<Address Block>

**Customer Number:** <Customer\_Number>

You are receiving this letter because you have unsuccessfully completed the OC Energy Hardship Program.

You have been removed from the Hardship Program because: [set out the reasons such as: you have failed to meet two payment arrangements in a row without adequate reasons and you have failed to adequately return our telephone calls and/or previous correspondence.]

Your account has been placed back into the regular invoice and credit cycle (meaning that your outstanding and future debts will be due and payable, as per our usual payment terms).

Should you wish to re-enter the Hardship Program, you will need to show us you are committed to working towards your account being up to date and regularly communicate with us to properly manage your account.

Yours sincerely

Hardship Program Manager  
**OC Energy**  
1300 494 080  
[www.ocenergy.com.au](http://www.ocenergy.com.au)

## Schedule B: OC Energy Hardship Policy Summary

This document will be published on the OC Energy website and sent to customers on request and together with letter “HP01: Invitation Letter” (see Schedule A). It is intended as a short form guide to the rights and obligations of customers under the Hardship Program.

### 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;
- 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](mailto:info@ocenergy.com.au).