



Amber Electric Pty Ltd

Victorian Hardship Policy

1. Introduction

This policy applies to Victorian residential customers. The objective of this policy is to help customers of Amber who may be anticipating or experiencing any form of hardship so that they can manage or avoid getting into difficulty with payment of energy bills.

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. What we will do to help you

We understand that sometimes you may need extra flexibility to manage your energy bills due to hardship or anticipated hardship.

You might experience hardship because of factors like:

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

We will help you to manage your energy bills by providing clear, transparent information and pricing. Customised payment options are also available to help you to avoid getting into and accruing debt on your energy bills.

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 hardship
- you miss a payment and have outstanding energy bills of more than \$55, in which case we will contact you within 21 business days to see if you need help and talk to you about assistance options available to you.

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 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. We will always keep your information confidential and secure.

Our staff are specially trained to help you with hardship. Our staff will

- ask you a few questions about your circumstances
- work out if you can join the hardship program.

3. How to contact us

We encourage you to contact us sooner rather than later if you need help managing your energy bills.



You can contact Amber by:

1. calling **03 4320 5040**, Monday - Friday (9am - 5pm AEST)
2. sending an email to info@amber.com.au

When you contact us and identify yourself as a customer who is participating in our hardship program or having difficulties making payments, our specially trained staff will assist you with enquiries, support and management of our hardship program.

We acknowledge customers have diverse communications and other needs and may:

- have trouble reading and understanding English
- have no internet access
- have a disability
- live in a remote area.

If you require an interpreter service, a hearing difficulty service or any other service to help you understand how our hardship arrangements work, please let us know and we can arrange a range of communications to support you.

Please refer to the last page of this Policy for further information on how we can support you, useful contact details and other helpful resources.

You can also ask a support person to contact us, such as a financial counsellor, friend or family member who helps you manage your energy bills. We need your permission to talk to your support person. You can provide this permission over the phone or in writing. If you give us permission to speak to your support person on your behalf, we will engage with your support person as we would with you and consistent with your permission and instructions to us.

4. How we can help customers facing payment difficulties

If you are facing or anticipating hardship of any kind, we want to help you where we can. The options available to you described below in section 6 are not an exhaustive list.

We may contact you to offer support if we believe that you may be facing or anticipating hardship. You are not obligated to give us information about your circumstances but if you are willing to, it will help us to tailor a solution to your individual circumstances.

[What happens if you miss a bill payment?](#)



If you miss your bill's due date and need additional assistance to help get back on track, the options in section 6 are available to you – we can talk to you about these options if you call us in these circumstances.

If you miss a payment and you have outstanding electricity bills of more than \$55, we will contact you by email within 21 business days to see if you need help and we will talk to you about assistance options available to you. If you do not have an email address, or if we do not receive a response from you within 5 business days, we will contact you by phone (including text message) or we will mail a written communication to you.

You have 6 business days to consider the information we've provided and let us know if you'd like to take up one of the available options.

When we speak to you about your situation, we will verify that:

1. you're a residential customer
2. you have an active account with Amber.

5. How our hardship program works

Under 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 effectively reduce your energy use including how to effectively use the Amber App
- talk to you about a payment amount that suits your circumstances.
- We can send you a free copy of our Hardship Policy.

6. Payment options

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

- Payment plans
- Centrepay
- Direct Debit

- Credit card

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.

How we can help you clear and avoid unpaid electricity bills

We will discuss with you a range of options to see if one of them would work for you to help alleviate the pressure you may be feeling if you are anticipating difficulty paying a bill. There is no cost to you associated with our assistance under any of these options.

Standard assistance is available to all Victorian customers to help them avoid accruing debt on their energy accounts. The options available include:

- making payments by instalments over a specified period that is manageable for you
- making payments at different intervals
- extending the due date for payment of outstanding electricity bills for one or more billing periods over a 12 month period
- making payments for expected electricity usage in advance.

(1) Payment Plans

If a payment plan would work best for you, we will:

- a. assess what you're able to pay towards your account
- b. consider any statements from your financial counsellor, if you provide them to us.
(Please note that while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this)
- c. propose a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months.

There is no cost to you if you enter into a payment plan.

You can also propose a payment plan that you can manage.

We will accept a payment plan you propose if it:

- is based on a reasonable forecast of your energy usage over the next 12 months
- includes payments to cover your energy usage along with what you owe
- would result in repayment of arrears over not more than 2 years by payments at regular intervals of up to one month.

(2) Tailored Assistance

If more tailored assistance would be most appropriate for you, we will discuss with you additional options (including a combination of these options) to see if one of them would work better for you. These include the following:

- a. a payment plan as described above in section 6(1)
- b. repayment of arrears over not more than 2 years by payments at regular intervals of up to one month
- c. tailored assistance options include being automatically switched to our best available offer with notice
- d. advice about payment options that would enable you to repay any outstanding electricity bills in less than 2 years
- e. specific advice about the likely cost of your future energy use and how this cost could be lowered
- f. specific advice about any government and non-government assistance (including Utility Relief Grants and energy concessions) available to help you to meet your energy costs
- g. practical assistance to help you lower your energy costs, based on your pattern of energy use and other relevant circumstances, including help to use your Amber app to keep track of your energy usage and costs, and periodic updates about how you are progressing towards lowering your energy costs to enable you to assess your progress and make any necessary adjustments
- h. other ways to lower your energy costs including the tariff that is most likely to minimise your energy costs, based on our knowledge of your pattern of energy use and payment history
- i. allowing you to put any payment or payments in arrears for past electricity bills on hold for an initial period of at least 6 months (which can be extended if needed to allow you more time to reduce the costs of your energy usage):

(1) during which you will be able to pay less than the full cost of your on going energy use while working to lower that cost; and

(2) after which we can discuss with you whether it will help you further to commence any of the other options referred to above in (a) to (e).

(3) Varied Assistance

In certain circumstances we may agree to implement a payment plan that allows you to repay outstanding electricity bills in instalments over intervals of greater than one month and for a total duration of greater than 2 years. We may also agree to you paying for ongoing energy usage separately to your repayments of outstanding electricity bills. We will assess your situation and determine whether such arrangements would be appropriate.

In addition, if you are able to do so, we will discuss with you the option of continuing to pay the full cost of your ongoing energy use in conjunction with options described above in section 6(2)(a) to (e) to enable you to gradually and systematically clear any prior unpaid electricity bills.

If you are not able to pay the full cost of your ongoing energy use, you are entitled to the assistance in options 6(2)(d) to (h) above.

(4) Your plan in writing

Once we implement a payment plan that incorporates the options most appropriate to your circumstances as outlined above, we will send you information to help you manage your plan, 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).

(5) Changes in your circumstances

No matter which option or plan you're on, tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

We will continue to assist you as described in this section 6 unless and until you are no longer facing payment difficulties.

Also tell us if your contact details change.

(6) Reminder notices for missed payments under payment plans

a. If you are on a payment plan which is not on hold under section 6(2)(h) above and you miss a payment by the due date under a payment plan:

(i) we will contact you to discuss whether a revised payment plan would help

(ii) we may send you a reminder notice if, after following the step outlined above in (a)(i), you refuse or fail to take reasonable action towards payment for your ongoing energy usage or repaying amounts due.

b. If you are a customer whose arrears payments have been put on hold under section 6(2)(h) above and you refuse or fail to take reasonable action towards paying for your ongoing energy use in the amounts agreed:

(i) we will contact you to discuss varying the amounts payable under your payment plan or the frequency of payments or both to give you more time to reduce your energy costs

(ii) we may send you a reminder notice if, after following the step outlined above in (b)(i), you refuse or fail to take reasonable action towards payment for your ongoing energy usage according to the plan we have agreed or taking reasonable steps to reduce your energy usage.

As a last resort, if you continue to refuse or fail to make arrangements towards meeting your obligations under this section 6 such as making payments that are not on hold under a payment plan or in accordance with tailored assistance of other kinds, or if you continue to refuse or fail to put in place other recommendations to reduce your energy usage, we may

issue you with a disconnection warning notice. At the same time, we will continue to do what we can to contact you to discuss options for additional assistance.

We will only commence the disconnection process if we have complied fully with the requirements of the Victorian Energy Retail Code of Practice, including by providing opportunities for you to remedy your situation using the options, plans and recommendations described in this policy.

7. Other supports to help you pay your energy bill

There are other supports to help you pay your energy bills.

What we will do

If you are facing a temporary financial crisis, you may be eligible to receive help to pay your electricity bill (as well as your bills for gas and water) under the Victorian Utility Relief Grant Scheme, administered by Victorian Department of Families, Fairness and Housing. We can assist you by applying for this grant on your behalf. If your grant is approved, amounts owing on your electricity bill will be paid directly to us. 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, including:

- **Usage audit:** at no cost to you, we can offer to discuss with you about how, and at what times, you use energy to see if we can identify how you can save money. If you choose to accept this offer, we can also



give you tips on how to maximise using the Amber App to use less energy. Not accepting this offer will not affect your eligibility to participate in our hardship program.

- **Concession check:** we will check that you are receiving all the concessions and rebates you are entitled to.

An old or faulty appliance, like a fridge, heater or hot water system, can push your bills up. Amber doesn't sell appliances, but if you're getting hardship support, we can refer you to organisations that offer affordable ways to replace them, such as no-interest loans or government and community programs. We can also provide information about purchasing a solar and battery system, which can cut your bills over the longer term.

To organise this, please get in touch via our contact details available in section 3 of this policy.

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.

We can also give you tips on how to maximise using the Amber app to use less energy.

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.

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. We may automatically switch you to our best available offer, but we will provide you with notice if this applies to you.

When you contact us to seek information or assistance in relation to payment difficulties you are experiencing due to hardship, Amber will:

- act fairly and reasonably, taking into account all of your circumstances of which we are aware
- give clear information about the assistance available to you under our hardship policy in a timely manner
- provide you with the assistance you are entitled to receive under our hardship policy as soon as practicable
- work with you with the aim of you no longer requiring assistance under our hardship policy.

12. We will support you

We want you to be able to successfully complete our hardship program. While you're on our hardship program, we will take the following steps to support you:

- we will regularly keep in touch with you by your preferred communication method, such as phone, text message, email or post, including by sending a reminder about upcoming payments
- at least once every three months, and when you ask us to do so, we will review your payment plan and the payments you're making towards your account to ensure that it remains manageable
- we will consider changes to your payment plan to alleviate your financial pressure or ongoing difficulties you are experiencing
- we may also make other suggestions that may help you to successfully complete the hardship program.

Amber staff are trained to understand hardship issues to:

- answer your queries about our hardship policy
- identify customers experiencing payment difficulties due to hardship



- assist customers who are experiencing payment difficulties due to hardship
- communicate with understanding and empathy.

Amber regularly reviews and updates its staff training in accordance with this policy.

Amber has systems in place to meet its obligations with respect to customer hardship in the:

- Energy Retail Code of Practice
- Electricity Industry Act 2000
- Essential Services Commission, Guideline: Payment Difficulty Framework
- Amber Hardship Policy.

Where this policy and the Victorian Energy Retail Code of Practice or Electricity Industry Act 2000 are inconsistent, the Victorian Energy Retail Code of Practice and the Electricity Industry Act 2000 prevail to the extent of the inconsistency.

13. Review of Hardship Program

To ensure we best help our customers, and to maintain compliance with any changes to law, we will review and update our program from time to time to ensure that we meet the minimum requirements for a hardship policy as set out in the Victorian Energy Retail Code of Practice.

If the Essential Services Commission (ESC) updates its guidelines in relation to hardship policies, we will submit a revised hardship policy to the ESC within three months. If we make changes to our hardship policy at other times, we will submit the revised policy to the ESC for approval. We will not publish a new version of our hardship policy until it has been approved by the ESC. If the ESC requires changes to our hardship policy, we will implement those changes and re-submit the policy for approval.

When the ESC approves our hardship policy, it will be published on our website within two business days. Following approval, we will implement and maintain the hardship policy at all times.

14. Privacy

Amber is fully committed to respecting the privacy of its customers. We protect the personal information of our customers in accordance with our Privacy Policy and the requirements set out in the Privacy Act 1988 (Cth). A copy of our Privacy Policy is available on our website at www.amber.com.au/terms.

15. Complaints

If you believe we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us:

1. by sending an email to info@amber.com.au, which we will acknowledge within 10 business days; or
2. by calling **03 4320 5040**, Monday - Friday (9am - 5pm AEST).

When we receive a complaint:

- we'll record the details of your complaint
- the complaint will be allocated to a specially trained member of our team
- we'll enquire into your complaint within a reasonable time frame, taking into account the nature and complexity of your complaint
- we'll give the complaint fair and genuine consideration and seek to achieve a fair outcome for both parties
- we'll keep you informed of any progress of your complaint
- we'll advise you of the outcome of the complaint, and our reasons for that outcome, as soon as practically possible
- we will treat the complaint with respect and handle personal information in accordance with our Privacy Policy, a copy of which is published on our website <http://www.amber.com.au/terms> and is available upon request
- where appropriate, we'll update our policies and/or procedures to eliminate the cause of the complaint and to develop and improve our services.

If you're not satisfied with the outcome, we will work with you and do our best to resolve any issues. If you remain dissatisfied with our response, you may make a complaint or take the dispute to the Energy Ombudsman. The Energy Ombudsman provides an independent and free dispute resolution service for customers who have been unable to resolve their concerns directly with their energy retailer.

Amber is a member of the Victorian Ombudsman scheme:

Energy and Water Ombudsman Victoria

Reply Paid 469

Melbourne, VIC 8060



1800 500 509

ewovinfo@ewov.com.au

16. Where to get a copy of this document

You can download an electronic and print-friendly version of this policy from our website by clicking on this link: [Amber Hardship Policy](#) or give us a call and we'll send you a copy via your preferred method, without charge.

If you would like a hard copy of this Hardship Policy, please let our customer service staff know and we can arrange this at no charge to you.

Amber: **03 4320 5040**, Monday - Friday (9am - 5pm AEST)

info@amber.com.au

17. Additional Assistance and Support

We can assist you to access and understand our Hardship Policy by referring you to the following services and networks:

Translation services:

For TTY assistance, please call one of these numbers, monitored 24 hours per day:

- TTY/voice calls: **133 677**
- Speak&Listen: **1300 555 727**
- SMSrelay: **0423 677 767**

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on **13 14 50** for assistance by an interpreter.

Large Print

We can also arrange for customers to receive large print format bills and other

communications where requested or if we think this may assist.