



Continuous Energy Program (Incorporating Hardship Policy)

Residential Gas Customers
December 2011



Document Control Sheet

Record of Issues

Version No	Issue Date	Nature of Amendment
1.0	December 2007	New Documented Policy
2.0	September 2008	Minor updates and amendments to new policy
3.0	November 2008	WACOSS input based on 'Electricity Hardship Policy
4.0	June 2009	Inclusion of: <ul style="list-style-type: none"> o Definitions section o Payment Difficulties o HUGS o State Government Energy Rebate Scheme
5.0	September 2009	Inclusion of: <ul style="list-style-type: none"> o WACOSS Recommendations o FCAWA Recommendations o Program Options o Payment Difficulties & Financial Hardship
6.0	December 2010	Updates to: <ul style="list-style-type: none"> o Moratorium o WACOSS Recommendations o FCAWA Recommendations o Financial Counselling Hotline Recommendations o Jacaranda Community Centre Recommendations o List of Financial Counsellors o Debt Recovery Guidelines
7.0	April 2011	o Amendments to reflect ERA feedback
7.1	June 2011	o Further amendments to reflect ERA feedback
7.2	December 2011	o Annual Review
7.3	May 2012	o Updates to Appendix 3
7.4	June 2012	o Updates to Appendix 3 o Removal of references to the Hardship Efficiency Program

Contact for Enquiries and Proposed Changes

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1. Overview

Alinta Energy values its relationship with its customers and recognises that there may be instances where individual customers experience payment difficulties or financial hardship, as a result of which the customer may be unable to pay an outstanding amount as ordinarily required by Alinta Energy.

Existing Alinta Energy processes encourage customers experiencing difficulty in paying their bill to contact Alinta Energy on 13 13 58 as soon as possible in order to discuss an appropriate solution to avoid the risk of disconnection.

Alinta Energy's Continuous Energy Program incorporates the Financial Hardship Policy required under clause 6.10 of the Gas Customer Code and is designed to assist customers in meeting their financial obligations to Alinta Energy.

The Continuous Energy Program is available to small use residential gas customers (consuming not more than 1 terajoule, or approximately \$26,500 of gas per year) that are assessed as experiencing payment difficulties or financial hardship.

Access to the Policy

Copies of Alinta Energy's Continuous Energy Program incorporates the Financial Hardship Policy will be provided to relevant consumer representative organisations, including financial counsellors (refer Appendix 2).

A copy of this policy may also be obtained by:

- Phone 9210 2001
- Alinta Energy's website at <http://www.alinta.net.au/home/your-account/customer-rights.php>
- Email customer.services@alintaenergy.com.au
- For non-English speaking customers access to this policy can be gained through the Telephone Interpreter Service on 13 14 50



2. Continuous Energy Program

Alinta Energy's Continuous Energy Program is available to residential gas customers that are assessed as experiencing payment difficulties or financial hardship, as a result of which the customer is unable to pay a bill or an outstanding amount as ordinarily required by Alinta Energy's standard credit management policy.

Alinta Energy's Continuous Energy Program Team is trained to assist customers experiencing payment difficulties or financial hardship and will refer customers in financial hardship to a relevant consumer representative organisation to determine if the customer is eligible to be managed under the Continuous Energy Program. Alinta Energy undertakes to treat customers that are experiencing payment difficulties or financial hardship sensitively and respectfully.

As part of Alinta Energy's credit management process we provide notices to customers outlining the options available for customers experiencing payment difficulties, and will attempt to contact customers should there be outstanding bill payments prior to any disconnection. Once contact with the customer has been made, Alinta Energy will make the Continuous Energy Program available to assist those customers assessed as experiencing payment difficulties or financial hardship.

Initiation

The Continuous Energy Program assessment process may be initiated either by the customer direct to Alinta Energy, or by a relevant consumer representative organisation, or by the customer through an authorised third party.

A relevant consumer representative organisation may be a government or non-government agency such as government departments, financial counsellors, emergency relief providers or social workers. An authorised third party may be a family member or person nominated by the customer. The customer must provide verbal or written confirmation that the nominated third party is authorised to act on their behalf.

The direct line to Alinta Energy's Continuous Energy Program Team is 9210 2001.

For the purposes of Alinta Energy's Continuous Energy Program, the following definitions of payment difficulties and financial hardship are used. These definitions are drawn from the *Compendium of Gas Customer Licence Obligations*, which together with the *Gas Marketing Code of Conduct*, is also known as the Gas Customer Code.



Definitions

- Payment difficulties are defined in the Gas Customer Code as a state of immediate financial disadvantage that results in a residential customer being unable to pay an outstanding amount as required by a retailer by reason of a change in personal circumstances.

A change in personal circumstances is defined in the Gas Customer Code to include:

- sudden and unexpected disability, illness of or injury to the residential customer or a dependant of the residential customer;
- loss of or damage to property of the residential customer; or
- other similar unforeseeable circumstances arising as a result of events beyond the control of the residential customer.
- Financial hardship is defined in the Gas Customer Code as a state of more than immediate financial disadvantage which results in a residential customer being unable to pay an outstanding amount as required by a retailer without affecting the ability to meet the basic living needs of the residential customer or a dependant of the residential customer.

Assessment

Where the customer directly contacts Alinta Energy and indicates that they are experiencing financial difficulties in relation to an outstanding bill payment, after establishing the customer's personal circumstances, Alinta Energy will make an immediate assessment as to whether the customer can be categorised as experiencing 'payment difficulties' or 'financial hardship'. Where requested, Alinta Energy will advise the customer of the details of the assessment it carried out, an overview of which is provided below.

If information provided by the customer indicates that the customer is unable to pay a bill or an outstanding amount in accordance with Alinta Energy's standard credit management policy due to immediate financial disadvantage, the customer will be assessed as experiencing payment difficulties.

Such a situation is most likely to arise as a result of a change in the customer's personal circumstances that affect his or her income and hence his or her ability to pay a bill or an outstanding amount in the short term.



Alternatively, information provided by the customer may indicate that they are experiencing financial hardship. Alinta Energy customer representatives are trained to be able to make an immediate assessment regarding financial hardship.

Financial Hardship

In conjunction with the 'Financial Hardship Policy Guidelines' released by the Economic Regulation Authority, the criteria for determining financial hardship may be caused by (but is not limited to) sustained incidence of one or more of the factors listed below:

- loss of the customer's or family member's primary income;
- spousal separation or divorce;
- physical and mental health issues;
- loss of a spouse or a loved one;
- chronically ill child;
- domestic violence;
- budget management issues associated with a low income; and
- other unforeseen factors resulting in a customer's capacity to pay, such as a reduction in income or an increase in non-discretionary expenditure.

When considering a customer's ability to pay, Alinta Energy will consider the customer's financial situation and their ability to meet the overall costs of their basic living needs.

Basic living needs are defined in the Gas Customer Code to include:

- rent or mortgage;
- other utilities (e.g. electricity, phone and water);
- food and groceries;
- transport (including petrol and car expenses);
- childcare and school fees;
- clothing; and
- medical and dental expenses



In order to assess whether a customer is experiencing payment difficulties or to make a preliminary assessment that the customer is experiencing financial hardship, the following information on their personal circumstances will be requested by Alinta Energy.

- Employment status
- Income
- Dynamic of household / number of dependants
- Capacity to pay
- How much the customer can afford to pay
- Other financial commitments

Any other personal information that may be provided by the customer will also be taken into account as part of the assessment by Alinta Energy.

If information provided by the customer indicates that:

- the customer is unable to pay a bill or an outstanding amount in accordance with Alinta Energy's standard credit management policy due to immediate financial disadvantage; **and**
- it appears that the customer will be unable to pay an outstanding amount to Alinta Energy without affecting their ability to meet basic living needs the customer will be assessed as experiencing financial hardship.

Where Alinta Energy assesses a customer as experiencing financial hardship, the customer will also be referred to a relevant consumer representative organisation for further assistance. This is because in order to be eligible for the Government's Hardship Utility Grants Scheme, a second assessment of financial hardship needs to be undertaken by an approved financial councillor (refer to section 6).

Given the range of expenses incurred by customers for basic living needs, Alinta Energy will rely on the assessment of a consumer representative organisation when determining how to assist the customer, including through alternative payment arrangements, reduction in fees, charges and debt, and payment in advance.



If the customer does not wish to consult a consumer representative organisation to assist in determining which payment arrangements might be most appropriate to meet the customer's outstanding bill and support payment for future gas consumption, Alinta Energy will work directly with the customer to determine a suitable payment arrangement.

Temporary Suspension of Disconnection and Debt Recovery Procedures (Moratorium)

Where a customer is assessed as experiencing financial hardship, or relevant consumer representative organisation, or an authorised third party, notifies Alinta Energy that the customer is experiencing payment problems, Alinta Energy will temporarily suspend (moratorium) any disconnection and debt recovery procedures that may have been initiated against the customer.

The length of the temporary suspension (moratorium) will be for a period of 15 business days, but may be extended if requested by the customer, where a consumer representative organisation requires more time to assess the customer's capacity to pay.

Alinta Energy's assessment process is outlined in Appendix 1.



3. Consumer Representative Organisations

Customers who need one-on-one assistance will be given the option of contacting a relevant consumer representative organisation. The various consumer representative organisations provide an important service to the community as they can provide financial counselling, as well as support or guidance that is not necessarily limited to financial matters. Alinta Energy acknowledges the expertise of these organisations in this area and as part of its standard practise will refer customers to these organisations when this level of support is required.

Most financial counselling services are situated within a community or church organisation or a local government authority. They are not linked with moneylenders and provide a free service. A contact list of financial counsellors is provided in Appendix 2.

Where a customer is unable to meet face-to-face with a financial counsellor, they will be provided with the 'Financial Counselling Hotline 1800 007 007' which will be able to provide a similar service

Alinta Energy works in conjunction with a number of community and consumer representative organisations to ensure that its policies are best able to meet the needs of customers assessed as experiencing financial hardship. The development of Alinta Energy's hardship policies has been undertaken through regular communication with the peak consumer representative organisations in Western Australia.

For example, Alinta Energy has existing relationships with consumer representative organisations such as WACOSS, FCAWA, Financial Counselling Hotline, Tenants Advisory Services and DCP. Alinta Energy meets and discusses issues of financial hardship with these organisations through regular meetings, workshops and forums.



4. Program Options

Customers that are eligible to participate in Alinta Energy's Continuous Energy Program have access to one of several options depending on whether they are assessed as experiencing payment difficulties or financial hardship. These options are discussed in more detail below.

Payment Difficulties

Customers that are assessed by Alinta Energy as experiencing payment difficulties will be offered access to one of the following three alternative interest-free and fee-free payment arrangements:

- Additional time to pay and/or
- Other arrangements and/or
- Instalment Payment Plan

For residential customers facing a state of immediate financial disadvantage, Alinta Energy will temporarily suspend any disconnection and debt recovery procedures.

In offering an instalment payment plan or other arrangement to a customer or, in the case of financial hardship (refer below), in accepting an instalment payment plan or other arrangement proposed by a relevant consumer representative organisation, Alinta Energy will:

- make the offer or accept the proposal taking into account information about the residential customer's usage needs and capacity to pay when determining the period of the plan and calculating the amount of the instalments;
- ensure the instalment payment plan or other arrangement specifies the period of the plan, the number of instalments, how the amount of the instalments is calculated (including the amount of the instalments which will pay the residential customer's arrears (if any) and estimated consumption during the period of the plan),
- ensure that the instalment payment plan or other arrangement specifies that due to seasonal fluctuations in the residential customer's usage, paying in instalments may result in the residential customer being in credit or debit during the period of the plan;



- have in place fair and reasonable procedures to address payment difficulties a residential customer may face while on the plan or other arrangement; and
- make provision for recalculation of the amount of the instalments where the difference between the residential customer's estimated consumption and actual consumption may result in the residential customer being significantly in credit or debit at the end of the period of the plan or payment arrangement.

Alinta Energy will not automatically reduce charges or waive fees, including overdue notice, reconnection or dishonour fees, for customers assessed as experiencing payment difficulties, however will take into account specific circumstances and make such a determination if considered warranted in further assisting the customer.

Financial Hardship

Customers that are assessed by a relevant consumer representative organisation as experiencing financial hardship will be offered access to the alternative payment options outlined above.

In offering alternative payment options, Alinta Energy generally relies on the payment plans proposed by the customer's financial councillor once an individual consultation has been undertaken, as this is informed by an independent assessment of their financial situation, taking into account the customer's capacity to pay

Where the customer enters into an arrangement, Alinta Energy encourages payment via a number of suitable options to the customer including Centrepay where applicable. Further information on the range of payment options is provided below.

Reduction and/or waiver of fees, charges and debt.

For customers assessed as experiencing financial hardship, Alinta Energy will waive all overdue notice, reconnection or dishonour fees that relate to the customers **current** account.

Alinta Energy will review each customer's circumstances on a case by case basis when considering whether to reduce and/or waive an outstanding debt. However, generally Alinta Energy will waive debt in cases of:

- Death



- Spousal separation
- Domestic Violence

Debt reduction and/or waiver may also be considered in other extenuating circumstances, and will be considered by senior Alinta Energy staff on a case-by-case basis on information provided to Alinta Energy.

Alinta Energy currently funds the Alinta Energy Care scheme with an annual contribution that is reviewed each year. These funds are made available to consumer representative organisations (including financial counsellors) to assist customers that are assessed by those organisations as being in payment difficulties or financial hardship with their Alinta Energy accounts. Funding of the Alinta Energy Care scheme effectively represents a form of debt reduction and/or waiver of fees, charges and debt.

Alinta Energy will treat each customer's situation on a case by case basis and consider all available options to assist the customer in meeting their financial obligations. We will work cooperatively with the customer or their representative with the aim of providing them with a framework where suitable arrangements can be agreed which will enable the customer to meet their obligations while maintaining gas supply.

Customers who enter into an instalment payment plan paying via direct debit will have no overdue notice, reconnection or dishonour fees applied to their account. Where Alinta Energy has applied a dishonour fee on the customer's account, this will be waived.

Payment options

Alinta Energy offers the following payment methods for residential customers:

- in person at Australia Post outlets;
- by cheque via mail;
- Centrepay; and
- electronically and by telephone using either a debit or credit card.

All of Alinta Energy's electronic payment arrangements comply with the Electronic Funds Transfer Code of Conduct.



Alinta Energy will accept payment in advance from customers, and any advance payment will be credited to a customer's account. Alinta Energy will not credit any interest to amounts that may be paid in advance.

Change of Circumstances

Customers are encouraged to contact Alinta Energy should their circumstances change. This will ensure the initial arrangement is not terminated or cancelled prematurely. Alinta Energy will also contact customers who have missed a payment, prior to terminating or cancelling an instalment payment plan.

Customers participating in the Continuous Energy Program who were unable to maintain their arrangement or a subsequent renegotiated arrangement may benefit by being placed on a (monthly) shortened billing cycle if considered appropriate.

The customer will be returned to Alinta Energy's standard quarterly billing cycle when three (3) consecutive bills on the shortened billing cycle have been paid by their respective due dates.

If in the preceding twelve (12) months, the customer has had two arrangements under the Continuous Energy Program cancelled due to non-payment, the Continuous Energy Program Team Leader must be satisfied that the customer is committed and able to comply with the new arrangement. Where a customer requests changes to the initial payment plan due to a change in their circumstances, such changes will not be considered to be 'cancellations'.

Who May Negotiate Alternative Payment Arrangements?

In addition to the account holder, the following parties may negotiate alternative payment arrangements with Alinta Energy:

- A co-occupant listed on the customer's account; and/or
- A relevant consumer representative organisation; and/or
- An authorised third party



5. Customer Rights & Responsibilities

Customer Rights

- Customers managed under the Continuous Energy Program who maintain their agreement with Alinta Energy will be guaranteed continuous energy.
- Customers have the right to have their energy account redirected to a third person.
- Be advised of the alternative arrangement options to suit their circumstances.
- Be offered an additional extension or renegotiate a payment arrangement.
- Negotiate a payment arrangement using a Telephone Typewriter (TTY).
- Use of the Interpreter Service (13 14 50) at no cost to the customer.
- Request large print accounts.
- Receive assistance via the bill reading service.
- Interest-free and fee-free arrangements.
- Billing data for the previous two [2] years (you may also request billing data for the period prior to this time subject to a reasonable charge).
- Where a customer is not satisfied with a decision by an Alinta Energy representative, they are entitled to raise a complaint to a higher level. If, after raising the complaint to a higher level, the customer is not satisfied with Alinta Energy's handling of the complaint, Alinta Energy will provide information on how to contact the gas industry ombudsman.
- Be given the contact details of the Office of Energy who can provide information on how to reduce their energy consumption levels.
- Receive information regarding government concessions and assistance programs.
- Receive information regarding appliance efficiency and in-home optimisation tips.

Customer Responsibilities

- Customers should contact Alinta Energy or a relevant consumer representative organisation if they are unable to pay their gas account by the due date.
- When a customer is not able to maintain the payment arrangement, they are encouraged to contact Alinta Energy to discuss their change of circumstances. Alinta



Energy can consider renegotiating the payment arrangement providing there is sufficient information from the customer regarding their change in circumstances.

NB: Alinta Energy will monitor all payment arrangements on a regular basis. Alinta Energy will also attempt to contact customers who have missed a payment prior to terminating or cancelling a payment arrangement.

- Customers on an arrangement must give Alinta Energy at least 3 business days notice when the customer intends to vacate the premises.



6. Government Assistance Schemes

The Hardship Utility Grant Scheme (HUGS)

The Hardship Utility Grant Scheme (HUGS) commenced on 4 August 2008 as part of the State Government's commitment to improve the delivery of utility essential services to individuals and families experiencing financial and/or social disadvantage. The Scheme provides financial assistance to people in financial hardship to pay their utility accounts so as to avoid being disconnected or restricted from supply.

HUGS is administered by the Department for Child Protection (DCP). For a person to be considered eligible to apply for a grant, the customer must be assessed by a DCP and HUGS Registered Financial Counselling Service as experiencing financial hardship.

State Government Energy Rebate Scheme

The State provides an energy subsidy to people who are financially disadvantaged. The subsidy is intended to assist with the costs of buying energy of all types (electricity, gas, fuel oil, wood, etc). However, for administrative simplicity, the subsidy is paid through Synergy and Horizon Power.



7. Disconnection and Reconnection

Disconnection of Energy Supply

Customers who participate in the Continuous Energy Program and who adhere to agreed arrangements will not be at risk of disconnection. If the gas is reconnected as a result of the customer participating in the Program, the reconnection fee will be waived.

Where a customer defaults on their arrangement and no effort is made to contact Alinta Energy to request a review of their circumstances or renegotiate the arrangement (based on a change of circumstances), Alinta Energy will then attempt to contact the customer prior to terminating or cancelling the arrangement.

Reconnection of Energy Supply

Customers who default on an arrangement under the Continuous Energy Program will revert to Alinta Energy's standard credit management policy for the reconnection of their gas supply. Customers who later contact Alinta Energy where further extenuating circumstances exist, may have their arrangement options reviewed and renegotiated.



8. Employee Training and Development

All Alinta Energy's Customer Service Representatives (CSRs) and Field Service Officers (FSOs) participate in training programs that focus on Alinta Energy's Continuous Energy Program incorporating financial hardship.

Alinta Energy's Training Coordinator and Team Leader Credit Management have consulted with key consumer representative organisations, such as WACOSS and the Office of Multicultural Interests, to develop both internal and external hardship training packages.

CSRs are made aware of Alinta Energy's obligations in relation to:

- Assessing whether a customer is experiencing payment difficulties or financial hardship
- Temporary suspension of credit actions
- Referral to relevant consumer representative organisations
- Providing alternative arrangements
- Consideration of reducing fees and charges

All CSRs and FSOs are being (and will be) trained to provide them with a sound understanding of how key cultural and social issues can impact on Alinta Energy's customers and their financial situation. The objective is to assist in developing employees' communication skills for engaging with customers experiencing financial hardship and to ensure that customers are treated sensitively and respectfully.

All CSRs and FSOs are to participate in periodic hardship refresher programs as part of Alinta Energy's annual training schedule. Alinta Energy will consult with key consumer representative organisations as part of the ongoing review of employee training and development in relation to financial hardship. These refresher programs provide a forum to discuss changes and reviews that occur relating to hardship as well as revisiting the major elements affecting customers in financial hardship.

CSRs are also educated to provide energy saving tips to customers in relation to their consumption of gas to assist in reducing the amount of their future bills.

Hardship training is endorsed by senior management demonstrated by Alinta Energy's Manager Customer Services providing an introduction to each session. The commitment



from Alinta Energy's management reinforces the importance of this training both for Alinta Energy's staff and customers.

This training provides staff with an appreciation of the situation customers can find themselves in. An explanation of financial hardship is discussed in order to provide an understanding of poverty, social exclusion, myths of people on welfare and the causes and consequences of financial hardship. One of the outcomes of this training is to have staff who recognise the wider issues involved with hardship such as social exclusion and stereotypical thinking.

This training results in staff respecting the sensitive nature that surrounds various issues that our customers face, and as such, treating each individual's circumstances on a case by case basis and with the utmost confidentiality.



9. Debt Recovery Guidelines

Alinta Energy understands the sensitive issues that impact customers in relation to debt related matters and recognise that there may be instances where individual customers experience payment difficulties or financial hardship resulting in them being unable to pay an outstanding amount.

Alinta Energy is committed to assisting customers experiencing payment difficulties or financial hardship by offering alternative arrangements in order to avoid the gas supply being disconnected.

Alinta Energy's process for recovery of debt ensures customers are provided with the opportunity to engage with Alinta Energy to manage their situation accordingly.

Alinta Energy's debt recovery guidelines are outlined in Appendix 3



10. Complaint Handling Process

Definition of a Complaint

A customer complaint is any expression of dissatisfaction made to Alinta Energy related to its products or services, or the complaints-handling process itself where a response or resolution is explicitly or implicitly expected.

Alinta Energy's Complaints Handling Process

Alinta Energy's complaint handling process has been developed in accordance with the Australian Standard on Complaints Handling AS ISO 10002-2006 and the Gas Customer Code 2008.

All complaints are escalated to the appropriate person at Alinta Energy. Complaints will be responded to immediately during the initial conversation. If Alinta Energy is unable to resolve the complaint in the first instance, it will be escalated and responded to within 7 business days of receiving the escalated complaint, or sooner, depending upon the urgency of the matter.

All complaints regarding the Continuous Energy Program can be directed to 9210 2001 in the first instance and then escalated to the appropriate person.

Customers dissatisfied with any aspect of Alinta Energy's products or services can have their say by contacting us: -

- **Telephone** Alinta Energy on 1800 677 945 (free call from a land line). Normal charges apply for calls initiated from a mobile phone.
- **Mailing to:**
Alinta Energy
Attention: Customer Complaints
Locked Bag 55,
Perth BC WA 6849
- **Faxing** to free fax 1800 651 161
- **E-mailing** to customer.complaints@alintanergy.com.au



Where a customer is not satisfied with the resolution of their complaint and would like the matter escalated further, they may contact the Energy Ombudsman, an independent external dispute resolution body which provides mediation, conciliation and arbitration services to resolve customer disputes. There is no charge for this service.

- **External Dispute Resolution Agency**
Energy Ombudsman
Level 12, 44 St George's Terrace, Perth
Free call number: 1800 754 004



11. Energy Efficiency

Alinta Energy can provide customers with information regarding energy efficiency tips for a variety of appliances and show how these savings can be achieved during both winter and summer. For more information, visit www.alinta.net.au/home/environmental-solutions/top-tips.php or ring us on 13 13 58.

Energy Smart Line

The 'Energy Smart Line' provides advice and information on energy use, appliance selection, running costs and best-practice energy management. For more information, ring the 'Energy Smart Line' on 1300 658 158.



12. Review

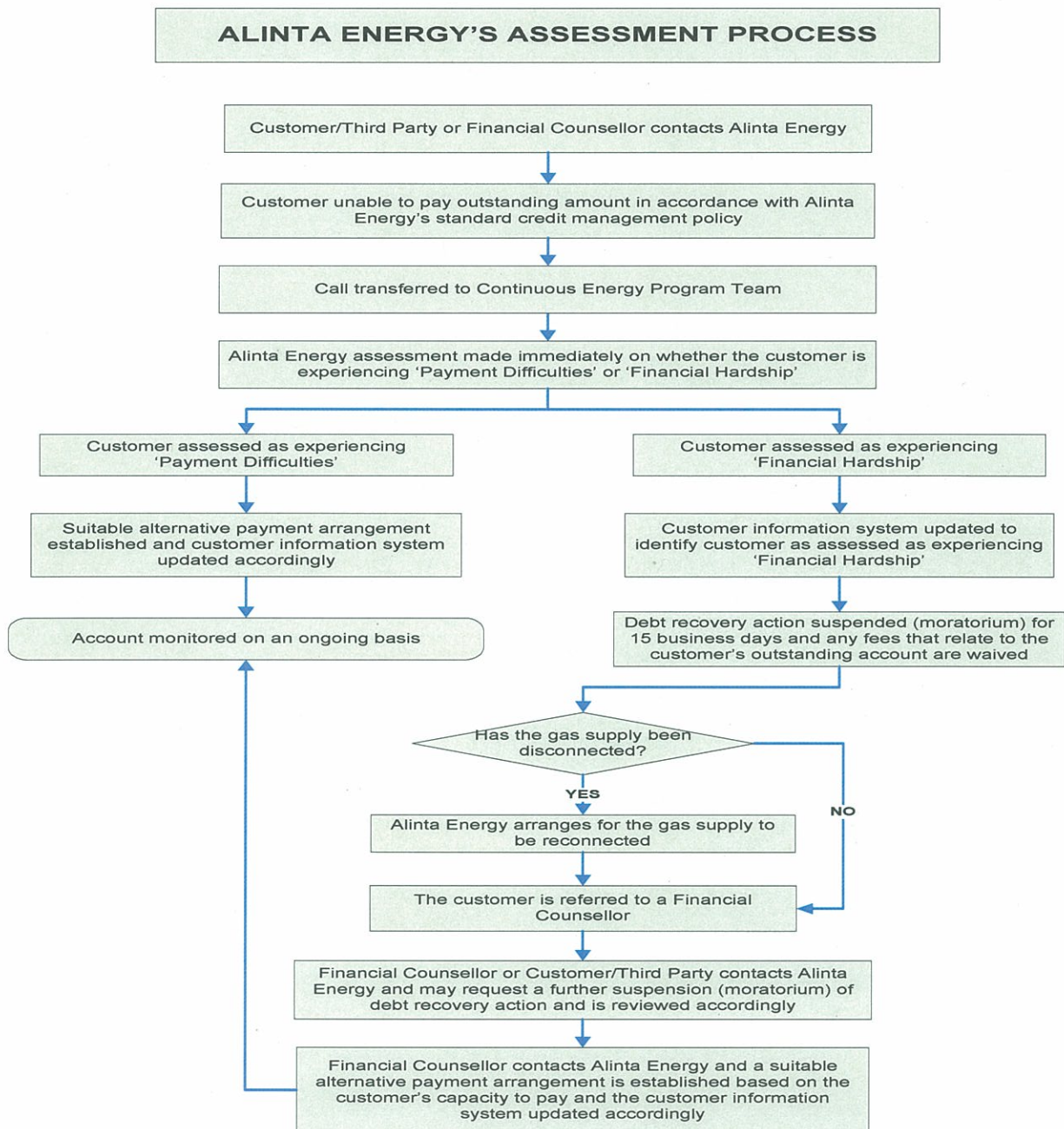
Alinta Energy's Continuous Energy Program is reviewed annually and in consultation with relevant consumer representative organisations. Alinta Energy will consult with relevant consumer representative organisations on the process for the periodic review of financial hardship policies ahead of each annual review.

The initial review of the Continuous Energy Program in December 2010 has assisted Alinta Energy in determining the effectiveness of the Program, including the benefits to customers and the benefits and costs to the business.

Alinta Energy will establish targets to monitor further opportunities to be gained by enhancing and improving on the overall results that this Program delivers.



Appendix 1 – Alinta Energy’s Assessment Process





Appendix 2 – List of Financial Counsellors

Organisation

Anglicare Financial Counselling Service - Albany
 City of Melville Civic Centre
 Anglicare Byford Armadale Financial Counselling Service
 Communicare Armadale Information and Referral Service
 Atwell Financial Counselling and Advocacy Service
 Blue Sky Community Group
 St Vincent De Paul Society (WA) Inc
 Broome Circle House
 Accordwest Financial Counselling Service - Bunbury
 Anglicare Financial Counselling Service - Bunbury
 Anglicare Financial Counselling Service - Busselton
 St Vincent De Paul Society (WA) Inc
 Communicare Inc
 Carnarvon Family Support Service Inc
 Jacaranda Community Centre
 Anglicare Financial Counselling Service - Collie
 Cockburn Financial Counselling And Advocacy Service
 Central Agcare

Address

St John's Anglicare Centre 44 Collie St
 Locked Bag 1
 PO Box 689
 PO Box 672
 1 Lombe Gardens
 PO Box 110
 PO Box 473
 PO Box 1034
 PO Box 860
 PO Box 1618
 PO Box 51
 PO Box 521
 28 Cecil Avenue
 PO Box 898
 PO Box 142
 PO Box 455
 90 Cordelia Avenue
 20 Kirkwood St

Suburb

Albany WA 6330
 Booragoon WA 6954
 Armadale WA 6992
 Armadale WA 6992
 Atwell WA 6164
 Bassendean WA 6942
 Belmont WA 6984
 Broome WA 6725
 Bunbury WA 6231
 Bunbury WA 6231
 Busselton WA 6280
 Busselton WA 6280
 Cannington WA 6987
 Carnarvon WA 6701
 Cloverdale WA 6985
 Collie WA 6225
 Coolbellup WA 6163
 Corrigin WA 6375

Phone

9845-6666
 9364-0666
 9525-4180
 9399-9617
 9414-6302
 9376-9999
 9374-3209
 9193-6425
 9791-3213
 9792-1900
 9754-1858
 9754-8253
 9251-5777
 9941-1251/6
 9477-4346
 9734-4490
 9411-3850
 9063-2037



Anglicare Financial Counselling Service -- Ngunga Women's Group FCAWA - Hotline Sussex Street Community Law Service Inc Escare Inc - Esperance Financial Counselling Service Centacare Family Services Marra Worra Worra Aboriginal Corporation Foothills Information & Referral Service UnitingCare West - Creditcare Fremantle Fremantle Community Legal Centre Geraldton Resource Centre Anglicare Financial Counselling Service - Balga Gosnells Community Legal Centre Inc Jungarni-Jutiya Alcohol Action Council Aboriginal Corp. of Halls Creek The Spiers Centre Inc City of Joondalup Financial Counselling Service Goldfields Centrecare Financial Counselling Service Goldfields Community Legal Centre Inc Pilbara Community Legal Service Anglicare Financial Counselling and Information Service - Katanning Kimberley Community Legal Service Anglicare Financial Counselling Service - Kwinana Boogalari Community House (Inc) Anglicare Financial Counselling Service - Mandurah FinUcare Mandurah/Peel Financial Counselling Service St Vincent De Paul Society (WA) Inc	Centre of Sust. Living South Coast Hwy PO Box 642 33 Moore Street Locked Bag 2 PO Box 850 PO Box 666 PO Box 35 35 Edinburgh Road Unit 7/4 Cantonment Street PO Box 807 PO Box 159 PO Box 6012 PO Box 226 PO Box 222 2 Albatross Court PO Box 21 PO Box 10500 PO Box 1560 PO Box 132 PO Box 791 PO Box 622 PO Box 621 82 Langford Ave Lotteries House 7 Anzac Place PO Box 329 PO Box 418	Denmark WA 6333 Derby WA 6728 East Perth WA 6004 East Vic Park WA 6981 Esperance WA 6450 Exmouth WA 6707 Fitzroy Crossing WA 6765 Forrestfield WA 6058 Fremantle WA 6160 Fremantle WA 6959 Geraldton WA 6531 Girrawheen WA 6064 Gosnells WA 6990 Halls Creek WA 6770 Heathridge WA 6027 Joondalup WA 6919 Kalgoorlie WA 6433 Kalgoorlie WA 6433 Karratha WA 6714 Katanning WA 6317 Kununurra WA 6743 Kwinana WA 6167 Langford WA 6147 Mandurah WA 6210 Mandurah WA 6210 Mandurah WA 6210	9851-2611 9193 1455 1800 007 007 6253-9500 9071-3101 9949-2225 9191-5089 9359-1253 9335-8898 9432-9790 9964-3533 9247-9705 9398-1455 9168-6168 9402-2699 9400-4213 9080 0333 9021-1888 9185-5899 9821-1304 9169-3100 9236-9650 9350-6236 9581-0581 9581-1281 9581-3167
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Anglicare Manjimup Financial Counselling Service	PO Box 705	Manjimup WA 6258	9777-1945
Southcare Inc.	54 Bickley Crescent	Manning WA 6152	9450-6233
Red Cross WA Financial Counselling Service	150 Gilmore Avenue	Medina WA 6167	9419-4039
Uniting Church Frontier Services Murchison Financial Advocacy	PO Box 524	Meekatharra WA 6642	9980-1901
Midland Information & Debts & Legal Advocacy Service Inc.	PO BOX 5002 Centrepoint Post Office	Midland WA 6056	9250-2123
Share & Care - Moora	PO Box 435	Moora WA 6510	9622-2828
The Salvation Army Morley Financial Counselling Service	PO Box 1162	Morley WA 6943	9279-4500
Anglicare Financial Counselling Service - Mount Barker	PO Box 215	Mount Barker WA 6324	9851-2611
Narrogin Financial Counselling Service	PO Box 28	Narrogin WA 6312	9881-1363
Pilbara Community Legal Service	PO Box 1	Newman WA 6753	9175-9932
Share & Care Community Services Group Inc.	PO Box 365	Northam WA 6401	9622-2828
Victory Life Community Services	PO Box 20	Osborne Park WA 6917	9202-7111
Centrecare Inc (Gambling Help WA)	456 Hay Street	Perth WA 6000	9325-6644
Youth Legal Service	138 Murray Street	Perth WA 6000	9202-1688
UnitingCare West - Creditcare Perth	GPO Box B74	Perth WA 6838	9220-1288
The Salvation Army Community Support Services	PO Box 8183 Perth Business Centre	PERTH WA 6849	9260-9599
Anglicare St. Nicholas Community Centre Financial Counselling Service	PO Box 1015	Rockingham WA 6968	9528-0717
The Salvation Army Rockingham Financial Counselling Service	PO BOX 139	Rockingham WA 6968	9591-1004/9527-3460
Pilbara Community Legal Service	PO Box 269	Roebourne WA 6718	9182-1169
Pilbara Community Legal Service	PO Box 2506	South Hedland WA 6722	9140-1613
City of Stirling Community Services Department FC Service	PO Box 1533	Osborne Park WA 6021	9345-8579
Mission Australia Youth Accommodation Services	91 Berwick Street	East Victoria Park WA 6101	9329-4480
City of Wanneroo Financial Counselling Service	Locked Bag 1	Wanneroo WA 6946	9405-5606
Anglicare Financial Counselling Port Kennedy	PO Box 8132	Warnbro WA 6169	9581-0512
The Salvation Army Balga Church & Community Services	PO Box 2607	Warwick WA 6024	9349-7488



St Vincent De Paul Society (WA) Inc
Joongari House/Wyndham Family Support Inc.

2 Bayley Road
PO Box 174

Woodbridge WA 6056
Wyndham WA 6740

9374-3209
9161-1383



Appendix 3 – Credit Management Policy

The following outlines Alinta Energy's standard credit management policy. All days mentioned relate to business days:

Active Account

Day 1	Bill issued - 12 days to pay
Day 17	Reminder Notice issued
Day 25	Disconnection Warning issue
Day 40	Field Visit (if applicable) ¹
Day 50	Disconnection

If at any time during this process contact is made with the customer, Alinta Energy will work through the customer's situation with them and may encourage them to consult with a relevant consumer representative organisation if this may be of assistance.

Final Account – account closed at request of customer

Day 1	Final Bill issued – 12 days to pay
Day 17	Final Reminder Notice issued
Day 22	Legal Action Notice issued
Day 36	Debt referred to mercantile collection agency

Alinta Energy utilises the services of Baycorp and Dun & Bradstreet as collection agencies to recover overdue debts. These agencies must comply with the Conduct Principles set out in the guideline on debt collection issued by the Australian Competition and Consumer Commission. When the account is closed at the request of the customer, Alinta Energy will refer unpaid accounts to collection agencies in event that the outstanding account is not paid in full within the above timeframes. In the event that a customer vacates a premises with an outstanding account, and Alinta Energy is unable to recover the outstanding amount in the above timeframes, Alinta Energy will refer unpaid accounts to collection agencies.

If an account has been referred to a mercantile collection agency and the customer is willing to acknowledge responsibility for the consumption of gas with the intention of making payment, the debt will be recalled from the collection agency, the customer's account will be reinstated and Alinta Energy will enter into a fresh arrangement with the customer.

¹ Alinta Energy's standard policy is to provide a field visit to a customer's premises prior to disconnection. There are however circumstances where this may not be practical or appropriate, in these circumstances Alinta Energy will use alternative means (such as a telephone call) to contact a customer prior to disconnection.