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**KEEPING YOUR  
ELECTRICITY CONNECTED**  
SYNERGY'S FINANCIAL  
HARDSHIP POLICY


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If you don't speak English and need help with this guide, call the telephone interpreter service  (TIS National) on **13 14 50** to arrange an interpreter.

ከዚህ ሰነድ ጋር በተያያዘ አርዳታ ያስፈልግዎታል? የሰልክ ትርጉሚያን አገልግሎትን  (TIS National) በ13 14 50 ደውለው አስተርጓሚ አንዲዘጋጅልዎ ያድርጉ።


هل أنت بحاجة إلى المساعدة بشأن هذه الوثيقة؟  
 (TIS National) اتصل بخدمات الترجمة الفورية الهاتفية (TIS National) على الرقم ١٣ ١٤ ٥٠ لتدبر لك مترجما.


ဤစာစောင်နှင့်စပ်လျဉ်း၍ သင်အခက်အခဲ ရင်ဆိုင်နေရသလား၊  
အကူအညီလိုပါသလား။ တယ်လီဖုန်း စကားပြန် ဝန်ဆောင်မှုအဖွဲ့  
 (တီအိုင်အက်စ် အင်တာနေရှင်နယ်) 13 14 50 သို့ ဖုန်းဆက်၍ စကားပြန်  
တစ်ဦး စီစဉ်ပေးရန် တောင်းဆိုပါ။

آیا شما در رابطه با فهمیدن این نوشته ضرورت به کمک دارید؟  
به تلفون ۱۳ ۱۴ ۵۰  به خدمات ترجمانی کربک بزبیتد با به شما  
ترجمانی معرفی گردد.

Te ye yin kuöny düet wïc tenöŋ athör kenë?  
Cöl thëlëpun dugër koc kuöny  (TIS Kutnhom) ten  
13 14 50 tenöŋ ajuer ee dugër.

شما در مورد این مدرک به کمک نیاز دارید؟  
به خدمات مترجم تلفنی  (تیس ملی) با شماره ۱۳ ۱۴ ۵۰  
زنگ بزبیتد تا یک مترجم شفاهی فراهم شود.

需要有人帮助翻译这份文件吗？  
请拨打13 14 50联系电话口译服务处  
 (TIS National) 让我们为您安排一位翻译。

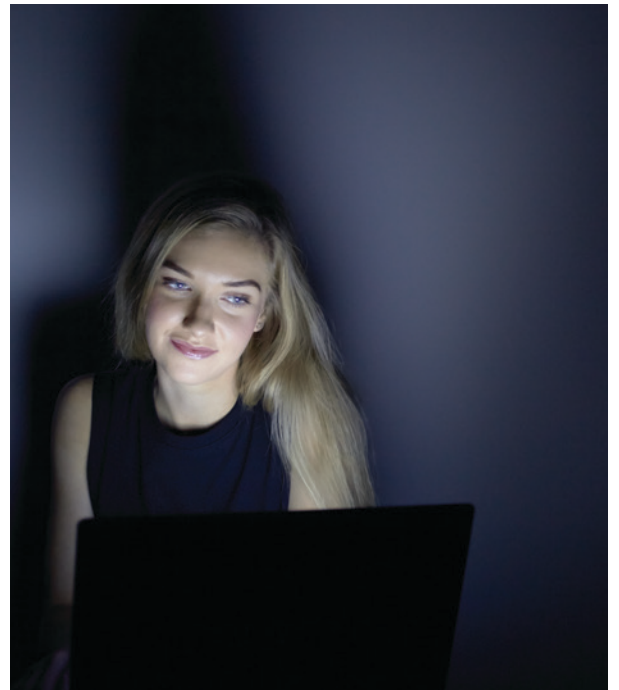
Je unahitaji usadizi kuhusu hati hii? Piga simu  
kwa huduma ya mkalimani  (TIS Taifa) kwa 13 14 50  
kupanga mkalimani.

## WE'VE NEVER RELIED ON ENERGY MORE

We use more devices and appliances today than we ever have. We love and need what these things do for us, yet sometimes we take them for granted. And perhaps what we don't think about much is that they're run by energy. We rely on this energy in our daily lives, so what happens when you have trouble paying your bill?

It's ok. We get that bills always seem to come at the same time, and that time is rarely convenient. If you are having a hard time paying your bill, the first thing you should do is give us a call. Letting us know about your situation will help us find a payment solution for you. So you can avoid long-term debt and stay connected.

We're a pretty understanding bunch, and while it's important to pay your bills on time, the last thing we want to do is disconnect your energy – so please let us know if you are having difficulties paying your bill.



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# KEEPING YOU CONNECTED

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When times are tight, we'll do our best to keep you connected. We want you to keep enjoying all of the great things energy brings you.

This booklet outlines the various payment options and assistance we offer, as well as different ways you can use energy well and reduce your electricity bills. We're always working to help our customers, whatever circumstances they are in. To do this we work closely with a large number of organisations and consumer representatives, from social services and the Energy Ombudsman, through to financial and legal service providers. If you want to find out more about our commitment to keep you connected, you can read our Standard Electricity Agreement, our Customer Charter and the Code of Conduct at **[synergy.net.au](http://synergy.net.au)**, in the "About us" section.

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## When times are tight

Unfortunately there are times when paying your bill on time becomes difficult. If you can't pay your bill without affecting your ability to meet basic living needs like rent, mortgage, food, utilities or other necessary living needs for you and your family, we can help.

Sometimes you might just need a little extra time to pay your bill. At other times more help might be needed, like a payment plan to help you budget better or because of unforeseen circumstances like chronic illness in the family, loss of income or other reasons. If times get really tough, we offer additional support through our 'Keeping Connected' program. Whatever the reason, please get in touch with us, so we can help.

## We can help

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If you are having trouble paying your bill, it is important that you give us a call. The sooner you discuss your situation with us, the sooner we can help you. To find out how we can help, we'll have to ask a couple of personal questions like:

- ✦ how much you earn
- ✦ your current financial commitments
- ✦ medical conditions or disabilities
- ✦ family circumstances

## What we can do

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With the info you provide us, we can work out the best way to help you. This could be a flexible payment plan; more time to pay your bill, or waiving selected fees. We'll also let you know about the various concessions, rebates and other Government assistance programs that are available, like the Hardship Utility Grant Scheme. If applicable, we may put you on our 'Keeping Connected' program.

If you would like to discuss your assessment further, please give us a call on **13 13 53**.

## What you need to do

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We'll do our best to assist you with any difficulties paying your energy bill and keep you connected, but, we'll need you to:

- ✦ call **13 13 53** as soon as you experience payment problems
- ✦ give us your concession card details (if you have one or more)
- ✦ agree to a payment plan and make payments as promised
- ✦ seek help from a financial counsellor
- ✦ contact us to request an alternative or revised payment plan if you can't meet the agreed payment plan.

If you agree to a payment plan, disconnection may be suspended as long you are making the promised payments. So keep in contact with us about your situation. If we refer you to or you have made an appointment with a financial counsellor or consumer representative, we will give you a temporary suspension of at least 15 business days, on the action over your disconnection or debt recovery. If for any reason the customer representative organisation (CRO) is unable to meet with you and provide an assessment, we will consider a request by you or the CRO for additional time to undertake the assessment.

## A bit about our team

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Our team is here to help you. They will always handle your calls in confidence; with fairness, dignity and compassion. They can give you info about:

- ✦ services available to you
- ✦ Government funded concession and financial assistance schemes
- ✦ our legal responsibilities
- ✦ the 'Keeping Connected' program, and
- ✦ procedures relating to our credit management practices.

## When you have trouble paying your bill

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If you are eligible and are having difficulty paying your bill, we can help with:

- ✦ additional time to pay a bill;
- ✦ an interest and fee free instalment plan or other arrangement where you are given additional time to pay a bill or pay arrears;
- ✦ Synergy will accept payments in advance at no additional cost to enable you to receive a reduced bill. You can make advanced payments using Centrepay or income management. Centrepay is a free direct bill-paying service offered to customers receiving Centrelink payments.

**For more information on Centrepay, call or visit your nearest Centrelink office.**

## Financial hardship

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If you are eligible and experiencing financial hardship, we can help with:

- ✦ consideration of a reduction in fees, charges and debt on request;
- ✦ consideration of revising alternative payment options;
- ✦ the Power on Payment program, where Synergy makes payments to reduce your debt as long as you are eligible and meet the payment criteria;
- ✦ providing info about your right to redirect your bill, payment methods, available concessions, meter options, energy efficiency information and energy audits, independent financial counselling and availability of financial assistance and grants;
- ✦ interpreter services; and
- ✦ if you agree to see an independent financial counsellor, we can advise you of your Hardship Utility Grant Scheme eligibility. You can call the Financial Counselling Helpline on 1800 007 007.

## The Keeping Connected program

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If you are experiencing acute financial hardship and qualify for our 'Keeping Connected' program, you may also have access to one of our Case Managers. They will work with you to tailor assistance to your needs. They can give you guidance on managing your bill, provide incentives to help you maintain agreed payment plans and offer advice on how you can reduce your electricity usage. If you have a life threatening illness or are experiencing long-term unemployment, you may be able to participate in the Power on Payment program.

Case Managers can also provide assistance with applying for the Western Australian Government's Hardship Utility Grant Scheme.

For more information on payment planning, concession cards, rebates and how we can support you, visit **[synergy.net.au/support](https://synergy.net.au/support)**

## Using energy well

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We love all the things that energy brings us. So when it comes to saving energy around the home, it's not so much about using less, it's about using it well. And we've enhanced and updated My Account to help you do just that. You can compare your usage against other homes in your suburb, monitor your usage history and create a personal household profile. You'll also find some simple tips like these that may save you money.

- ✦ computers, gaming consoles and other electronic devices use a lot of energy while not in use so it's a good idea to turn them off at the wall.
- ✦ only use a clothes dryer when it's not practical to dry your clothes outside.
- ✦ with solar hot water systems, be mindful that if there is not enough solar energy stored, an electricity backup will kick in.
- ✦ run your washing machine with a full load on the cold water cycle.
- ✦ when using a heater, close off the section of the house that you are in and don't heat the rooms that aren't in use.

For other tips like this, visit **[synergy.net.au/tips](https://synergy.net.au/tips)**



## Questions and answers

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### **Q. What should I do if I experience payment difficulties or hardship?**

A. If you're having trouble paying your Synergy bill, call us right away on **13 13 53**.

### **Q. How do I set up a payment plan?**

A. If appropriate, we can set up a payment arrangement, which is basically an agreement to pay your bill in instalments. We will send you an instalment plan showing your new payment dates and agreed payments.

### **Q. How does Synergy assess my capacity to pay under a payment plan?**

A. Once we have all the relevant information about your situation, we can offer you more time to pay or pay in arrears, we will let you know the number of instalments and the amount required to repay your outstanding debt. Then we'll let you know your estimated consumption during the period of the payment plan and how the payments are calculated, including the seasonal impacts (summer/winter). If you are still having payment difficulties while on the payment plan, tell us and we can see if we can help you more. We will always adjust the payments to make sure you are paying just the right amount so that you don't have a large credit or debit at the end of the payment plan.

### **Q. How do I avoid disconnection?**

A. According to the Code of Conduct, we can generally disconnect your power if you haven't paid your bill within 25 business days of us sending it to you. That's something we want to avoid, so contact us on **13 13 53** as soon as possible and we can discuss your situation and see if we can work out a payment arrangement to suit us both.

### **Q. What are my payment options?**

A. You can pay a number of ways, online, over the phone, or in person at Australia Post. You can also apply to make regular payments on your electricity bill through Centrelink Centrepay. Centrepay is a free, direct bill paying service, where a regular amount of money is deducted from your Centrelink payment to pay your power bill. Please call or visit your nearest Centrelink office and ask for a Centrepay deductions form. We can help you select the best payment option for you – simply visit **[synergy.net.au/payments](https://www.synergy.net.au/payments)** or call us on **13 13 53**.



Q. What if I have been disconnected?

A. We want to get you reconnected as quickly as possible so call **13 13 53** immediately, and we can help you manage your account and discuss your options.

Q. I have a concession card. What rebates can I receive and how can I apply?

A. Rebates are provided under the State Government Energy Rebate Scheme for various charges on your electricity account. See the tables on the following pages for more info.

Q. What if I become bankrupt?

A. If you're facing bankruptcy, you'll receive the same treatment as any other customer, remain on the same electricity tariff and receive the same billing and payment terms. If you're bankrupt and are assessed as experiencing payment difficulties or financial hardship, we may consider cancelling debt incurred up to your date of bankruptcy in certain circumstances. However we encourage you to call us on **13 13 53** and arrange an easier payment plan through the 'Keeping Connected' program.



Rebates and concessions

Rebate	Eligibility
Account Establishment Fee Rebate	<ul style="list-style-type: none"><li>• Centrelink Health Care Card</li><li>• Pensioners Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li></ul>
Energy Assistance Payment	<ul style="list-style-type: none"><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li><li>• Centrelink Concession Card (including Pensioner Concession Card (CPP), Health Care Card (HCC) and Commonwealth Seniors Health Card (CSHC))</li></ul>
Dependent Child Rebate	<ul style="list-style-type: none"><li>• Centrelink Health Care Card</li><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li><li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li><li>• Must have at least 1 dependent child listed on card</li></ul>
Reduced Meter Test Fee	<ul style="list-style-type: none"><li>• Centrelink Health Care Card</li><li>• Commonwealth Seniors Health Card</li><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li><li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li></ul>

<b>Rebate</b>	<b>Eligibility</b>
Late Payment Fee (fee waived for two notices per year only)	<ul style="list-style-type: none"> <li>• Centrelink Health Care Card</li> <li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li> <li>• WA Seniors Card or Commonwealth Seniors Health Card</li> <li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li> </ul>
Air Conditioning Rebate (available only to customers who reside in eligible towns)	<ul style="list-style-type: none"> <li>• WA Seniors Card or Commonwealth Seniors Health Card</li> <li>• Centrelink Health Care Card</li> <li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li> <li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li> </ul>
Life Support Equipment Electricity Subsidy (apply to the Office of State Revenue at <a href="http://www.finance.wa.gov.au">www.finance.wa.gov.au</a> )	<ul style="list-style-type: none"> <li>• Centrelink Health Care Card (not including the Commonwealth Seniors Health Card)</li> <li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li> <li>• Health Care Interim Voucher</li> </ul>
Thermoregulatory Dysfunction Energy Subsidy Scheme (apply to the Office of State Revenue at <a href="http://www.finance.wa.gov.au">www.finance.wa.gov.au</a> )	<ul style="list-style-type: none"> <li>• Centrelink Health Care Card (not including the Commonwealth Seniors Health Card)</li> <li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li> <li>• Health Care Interim Voucher</li> </ul>


For more details on rebates and concessions, including a list of eligible Air Conditioning Rebate towns, please visit **[synergy.net.au/rebates](http://synergy.net.au/rebates)**

To apply for a rebate off your electricity bill, please call us on **13 13 53** and we will take your application over the phone. When you get a new card or if your circumstances change and you no longer hold a valid card, you are obliged to notify us. If you are a My Account customer, you can now update your concession online.



### Give us a call

If you need any assistance regarding financial hardship or anything mentioned in this booklet, please give us a call on any of the following numbers.


 Phone **1800 208 254**  
(mobiles charged at applicable rates)

or

**13 13 53**  
(within Western Australia)

For calls outside Western Australia **(08) 6212 2222**

TTY (for customers with hearing or speech difficulties) **(08) 9221 8608**

 If you don't speak English, call the telephone interpreter service (TIS National) on **13 14 50**

Sight impaired customers, please call **13 13 53** for a large print copy of this policy.

Our business hours are 7am to 7pm (WST), Monday to Friday (except public holidays)

### General Mail

PO Box K851  
Perth WA 6845

### [synergy.net.au/contactus](http://synergy.net.au/contactus)

To view Synergy's Complaints Resolution Policy visit **[synergy.net.au/complaints](http://synergy.net.au/complaints)** or call us on **13 13 53**. If you feel we have been unable to resolve your complaint satisfactorily, you may wish to contact the Energy and Water Ombudsman on 1800 754 004.



[synergy.net.au/support](http://synergy.net.au/support)

