



Financial Hardship  
Policy

## Financial Hardship Policy

### 1. Introduction

Electricity Retailers with a retail licence who supply electricity to residential customers must have a Financial Hardship Policy.

At Clear Energy we understand the importance of this, as there may be times where customers experience difficulty paying their account or Financial Hardship for a variety of reasons.

To ensure this Policy provides an appropriate, fair and reasonable process for customers experiencing financial difficulties, it was developed in consultation with a relevant consumer representative.

### 2. Purpose

As a Western Australian based company, we understand that the local economy has ups and downs and that from time to time all of us can face difficult economic circumstances.

We are committed to working with each and every one of you who experience Payment Difficulties or Financial Hardship to come up with appropriate solutions to keep your electricity connected.

We understand that circumstances leading to financial difficulties may present a difficult time for you and assure you that we treat all customers with fairness, respect, integrity and sensitivity when it comes to these situations.

This policy applies specifically to residential customers, but Clear Energy acknowledges business customers can experience difficulties and therefore applies the general principle of providing assistance to any customer is facing difficulty paying their bill.

### 3. How to contact us

Please contact us if you are experiencing Payment Difficulties or Financial Hardship.

#### By phone

Call us on 1300 726 819

If you have a hearing or speech impairment you can call us through the National Relay Service

- Voice Relay number: 1300 555 727
- TTY number: 133 677
- Internet [www.relayservice.com.au](http://www.relayservice.com.au)

#### By email

[customercare@clearenergy.com.au](mailto:customercare@clearenergy.com.au)

#### In person

Level 32, 152 St Georges Terrace, Perth, WA 6000

### Interpreter services



If you do not speak English and would like help with anything in this policy, you can use the independent telephone interpreter service (TIS National) to arrange an interpreter. Call 13 14 50 and ask to be connected to Clear Energy on 08 9420 0353.

#### **4. We will assess your financial situation**

As a first step, we will assess your financial situation to determine your financial arrangements and determine whether you are experiencing Payment Difficulties or Financial Hardship. A person experienced in helping people in your situation will undertake the assessment.

Any information that you provide to our team for the purpose of this assessment remains confidential and will be treated sensitively. It will only be used to assess how we can help you and will not be passed to business units or outside entities beyond those who require the information for this specific purpose of assessing how we can assist you.

We will advise you of the outcome of our assessment within 5 business days.

If you advise us that you are experiencing payment problems under this Policy, you can also request a temporary suspension of any debt recovery actions from us, including disconnection. We will not unreasonably deny such a request.

You also have the option if you choose to meet with a relevant consumer representative.

Please note if your account is referred to a debt collection agency it may incur additional fees and charges.

#### **5. Payment Difficulties**

Under the Code of Conduct for the Supply of Electricity to Small Use Customers (the Code) Payment Difficulties means *a state of immediate financial disadvantage that results in a residential customer being unable to pay an amount required by a retailer by reason of a change in personal circumstances.*

A Change in Personal Circumstances is defined in the Code to include:

- (a) sudden and unexpected disability, illness of or injury;
- (b) loss of or damage to property; or

(c) other similar unforeseeable circumstances arising as a result of events beyond your control.

If our assessment confirms you are experiencing Payment Difficulties a number of different forms of assistance will be offered including alternative payment arrangements including but not limited to:

- additional time to pay a bill; or
- an interest-free and fee-free instalment plan under which you may be given additional time to pay.

An instalment plan will:

- Be fair and reasonable and take in account information about your capacity to pay and consumption history;
- Specify terms including the number and duration of payments that need to be made under the plan; and
- Specify the consequences of not adhering to the plan

If we agree on an option, and you adhere to the plan, any late fees will be waived.

We will suspend any disconnection procedures if you accept an alternative payment arrangement and have used reasonable endeavours to settle the debt before the expiry of the time frame specified in the disconnection notice.

In considering what are reasonable endeavours for the purpose of suspending any disconnection procedures we will consider your willingness to engage with us to develop an appropriate payment arrangement.

If our assessment determines that you are experiencing Financial Hardship this assistance plus further additional forms of relief will also be available to you.

## **6. Financial Hardship**

Under the Code Financial Hardship is defined 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 dependent of the residential customer.*

Financial Hardship may be caused or contributed to by a number of factors. Some potential indicators of Financial Hardship may include, but are not limited to:

- Previous requests for information on alternative payment arrangements;
- Difficulty paying your bills in the past;
- Already eligible for Government funded concessions;
- Major change of circumstances that adversely affect your finances;
- Registered as having a person at your residence who relies on life support equipment;
- You live in public housing;
- Number of dependents you have; or
- Have a disability or medical condition that impacts your earning capacity.

Financial Hardship may be caused by:



For more information and to complete the electronic application form for the Energy Concession Extension Scheme go to the WA Government website, at:

<https://www.wa.gov.au/service/community-services/grants-and-subsidies/apply-energy-concession>

You can also contact: Department of Finance - Phone: (08) 9262 1486 / Regional 1300 368 364

### Financial Counsellors

Financial counsellors are free and independent and work in community organisations throughout Western Australia

The Financial Counsellor's Association of WA (FCAWA) can refer you to a counsellor in your area who can provide free, independent and confidential help for you to take control of your financial situation. their website contact is [www.financialcounsellors.org](http://www.financialcounsellors.org)

The national debt hotline employs financial counsellors and can assist customers. They can be contacted on 1800 007 007.

## **8. Complaints**

We will do our best to assist customers experiencing Payment Difficulties or Financial hardship. We do have a complaints procedure in place if you wish to make a complaint.

Email: [complaints@clearenergy.com.au](mailto:complaints@clearenergy.com.au) ; or

Post: Level 32, 152 St Georges Terrace, Perth, WA 6000

Phone: 1300 726 819

Clear Energy is a member of the Ombudsman scheme. If you are not satisfied with our performance, you can contact the Energy and Water Ombudsman Western Australia.

Website: [www.ombudsman.wa.gov.au/energy](http://www.ombudsman.wa.gov.au/energy)

Post: PO Box Z5386 St Georges Terrace, Perth WA 6831; or

Phone: (08) 9220 7588 or 1800 754 004; or

All complaints are dealt with in accordance with our Complaints Management Policy.

## **9. Further information**

We are able to provide further details of the assistance available to you on request in accordance with Part 6 of the Code.

An electronic copy of this Policy is available on our website.

We are also able to provide you with a hard copy of this Policy at no cost in large print on request. To request a copy please contact us in accordance with section 3 of this Policy.

## 10. Documents and references

Name	SharePoint Location
<i>Economic Regulation Authority Financial Hardship Policy Guidelines</i>	<a href="https://www.erawa.com.au/electricity/electricity-licensing/regulatory-guidelines">https://www.erawa.com.au/electricity/electricity-licensing/regulatory-guidelines</a>

## 11. Policy Review

	Title	Name:	Date:
<b>Owner / Reviewer:</b>	Manager Corporate Services	Katie Franklyn	1 April 2021
<b>Author:</b>	Manager Corporate Services	Katie Franklyn	1 April 2021
<b>Approver:</b>	CFO	Joe Dowse	1 April 2021
<b>Review Period</b>	Annually, 1 June, or at the direction of the Board		

### Document History

Rev	Date	Amended by	Description of Changes
1	21/10/2021	Manager Corporate Services	Reviewed by Financial Counsellors Association of WA and changes incorporated. Sent to ERA for review/ approval.
2	25/11/2021	Manager Corporate Services	Reviewed by ERA and changes incorporated. See version 1.