

Assessment of Synergy's Financial Hardship Policy

31 May 2013

Economic Regulation Authority

WESTERN AUSTRALIA

This document is available from the Economic Regulation Authority's website at www.erawa.com.au. For further information, contact:

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Background

1. Electricity Retail Corporation (t/a **Synergy**) holds an electricity retail licence granted by the Economic Regulation Authority (**Authority**). Section 82 of the *Electricity Industry Act 2004* provides that the holder of an electricity retail licence must comply with the requirements of the *Code of Conduct for the Supply of Electricity to Small Use Customers* (**Code**).
2. The Code regulates and controls the conduct of electricity retailers and distributors when supplying electricity to small use customers¹. Amongst other things, the Code requires electricity retailers to develop financial hardship policies for their residential customers.²
3. A financial hardship policy must meet the minimum content requirements as specified in clause 6.10(2) of the Code. The Authority has also published the *Financial Hardship Policy Guidelines* (**Guidelines**) to provide guidance to retailers as to the type of information they could include in their policies to meet the requirements under clause 6.10(2) of the Code. The Guidelines are not a mandatory compliance requirement.
4. A retailer must review its financial hardship policy at least annually and submit the results of the review to the Authority³ by 31 December each year⁴. When undertaking a review of a policy, a retailer must have regard to the Guidelines.⁵
5. Upon receipt of a reviewed financial hardship policy, the Authority examines both the review process and the policy.⁶ The Authority endeavours to issue an assessment every second year, unless there are significant changes to the policy, in which case an assessment is issued annually.⁷
6. It is important to note that the Authority issues an assessment of a retailer's financial hardship policy and not an approval. Retailers are able to operate their policy regardless of the Authority's assessment.
7. If the Authority identifies a possible non-compliance with the Code during the course of the assessment and this is not rectified by the retailer prior to the assessment being concluded, the Authority may determine that it is necessary to further investigate the possible non-compliance.

Synergy

8. Synergy sells electricity to customers connected to the South West Interconnected System (SWIS). During 2011/12, Synergy had approximately 895,000 residential customers.

¹ A 'small use customer' is a customer who consumes less than 160MWh of electricity per year.

² Clause 6.10 of the Code.

³ Clause 6.10(5) of the Code.

⁴ Economic Regulation Authority, *Financial Hardship Policy Guidelines*, page 6.

⁵ Clause 6.10(7) of the Code.

⁶ Clause 6.10(8) of the Code.

⁷ Economic Regulation Authority, *Financial Hardship Policy Guidelines*, page 6.

9. Synergy submitted their reviewed financial hardship policy before the deadline of 31 December 2012.

Assessment

10. The Authority reviewed Synergy's financial hardship policy against the mandatory requirements of clause 6.10 of the Code and the non-mandatory Guidelines.

Assessment of Annual Review

11. Synergy has advised that a copy of the financial hardship policy was forwarded to the Western Australian Council for Social Service (WACOSS), the Financial Counsellors' Association of WA, Anglicare, the Office of Multicultural Interests, the Energy Ombudsman, People with Disabilities WA and St Vincent de Paul. Synergy engaged with each of these organisations either via meetings, telephone or email to discuss the financial hardship policy.
12. Synergy has advised that it made some changes to the financial hardship policy in response to the feedback received from the organisations.

Assessment of Financial Hardship Policy

13. After reviewing the financial hardship policy, feedback was provided to Synergy regarding some minor issues.
14. In response to the feedback received, Synergy made some changes to the financial hardship policy. For example, the policy now includes a reference to Synergy's complaints policy and instructions on where to find it. The policy also now includes wording to advise customers that unpaid bills may be referred to debt collection agencies, which may result in the customer incurring additional costs.
15. In the Guidelines, the Authority strongly encourages retailers to produce a short, easily accessible and 'consumer friendly' summary of their financial hardship policy. Synergy has not produced a summary of its policy. Synergy has advised this is because it believes customers receive greater benefit by using a detailed version of the policy.

Conclusion

16. The Authority has found that Synergy's annual review and financial hardship policy comply with the requirements of clause 6.10 of the Code and are generally consistent with the Guidelines.
17. The Authority notes that this is an assessment of the written policy document and is not an examination of the application, implementation or adherence to the policy by Synergy.
18. A copy of Synergy's financial hardship policy is attached (**Appendix 1**).

Appendix 1 – Synergy’s Financial Hardship Policy



Keeping your electricity connected.

Synergy's Financial Hardship Policy



Do you need assistance in relation to this document?
If you don't speak English, call the telephone interpreter service
 (TIS National) on 13 14 50 to arrange an interpreter.

**ከዚህ ሰነድ ጋር በተያያዘ አርዳታ ያስፈልግዎታል? የሰልክ
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አስተርጓሚ እንዲዘጋጁልዎ ያድርጉ።**

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

ဤစာစောင်နှင့်စပ်လျဉ်း၍ သင်အခက်အခဲ ရင်ဆိုင်နေရသလား၊
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တစ်ဦး စီစဉ်ပေးရန် တောင်းဆိုပါ။

آیا شما در رابطه با فهمیدن این نوشته ضرورت به کمک دارید؟
به تلفون ١٣ ١٤ ٥٠  به خدمات ترجمانی زنگ بزنید تا به شما
ترجمانی معرفی گردد.

Te ye yin kuöny duët wïc tenöj athör kenē?
Cöl thëlëpun dugër koc kuony  (TIS Kutnhom) ten
131450 tenöj ajuer ee dugër.

شما در مورد این مدرک به کمک نیاز دارید؟
به خدمات مترجم تلفنی  (تیس ملی) با شماره ١٣ ١٤ ٥٠
زنگ بزنید 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.

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At Synergy we want to support you through difficult times.

We understand sometimes it's difficult to pay bills on time, for a variety of reasons.

That's why we've developed our financial hardship policy. This policy is designed to help you manage your electricity bills, avoid long term debt and keep your electricity connected.

Together, we can find an appropriate payment solution to help you through difficult times. All we ask is that you keep us informed of your circumstances, meet your agreed payment plan and consider the advice offered to you by other agencies.

We are committed to offering support in a commercially-responsible manner. We welcome feedback and continue to review the program annually, ensuring it remains fair and supportive of customers experiencing financial hardship.

We understand it can be difficult to ask for support, but we are here to help. We encourage you to contact us if you need to, and would like to assure you that you will always be treated with fairness, dignity and compassion.

Trevor James
Chief Executive Officer

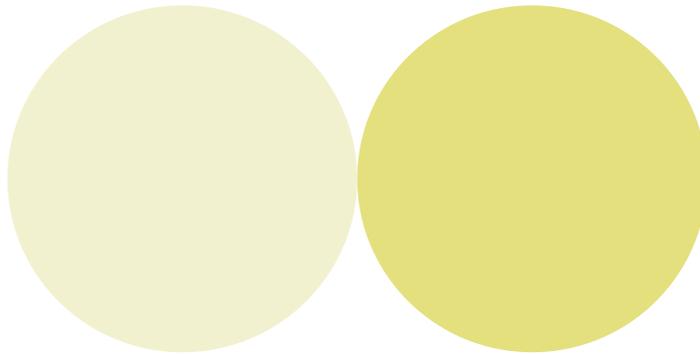


Our commitment to you.

This policy is designed to assist customers by offering a range of payment options, assistance to help save energy, and information on concessions and assistance programs.

It's important we continue to review and adapt our service to accommodate different circumstances. So, to improve our understanding of the complex issues surrounding financial difficulty, we work closely with organisations such as Western Australian Council of Social Service (WACOSS), the Public Utilities Office, the Energy Ombudsman, Economic Regulation Authority, Financial Counsellors Association of Western Australia (FCAWA) and consumer representative organisations such as Jacaranda, Consumer Legal Credit Service and Anglicare.

To understand the background of the principles and commitments we make in this policy you can also read our Standard Electricity Agreement, our Customer Charter and the Code of Conduct for the Supply of Electricity to Small Use Customers (Code of Conduct). These documents set out the general rights of customers and our obligations as a retailer for the supply of electricity and are available on our website, synergy.net.au



What is financial hardship?

Financial hardship is described as a state of more than immediate financial disadvantage, which means that you are unable to pay an outstanding amount required, without affecting your ability to meet basic living needs for you and your family.

We know that everyone's situation is different and there are many types of payment difficulties that may affect you. This is why we have different ways of helping.

For example, you may be affected by domestic violence, drug or alcohol addiction, mental health issues or having short-term financial problems. If you are experiencing any of these, we can help you set up a payment arrangement or give you more time to pay.

However, we know that some of our customers may be in acute hardship and are unable to improve their financial position and that's why we also offer our specialised 'Keeping Connected' program.

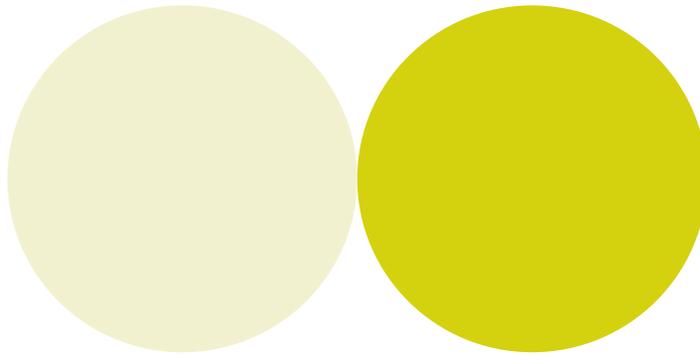
We can help.

If you are a residential customer and having difficulties paying your bill, we want to help.

It's important you contact us as soon as you begin to experience any difficulties paying your bill, by calling us on 13 13 53. That way, we can assess your circumstances and find the right level of assistance for you.

In order for us to assess your level of payment difficulty or hardship, we will need to ask you some personal and financial questions that may cover:

- your take home pay
- your financial commitments
- medical conditions or disabilities
- family circumstances

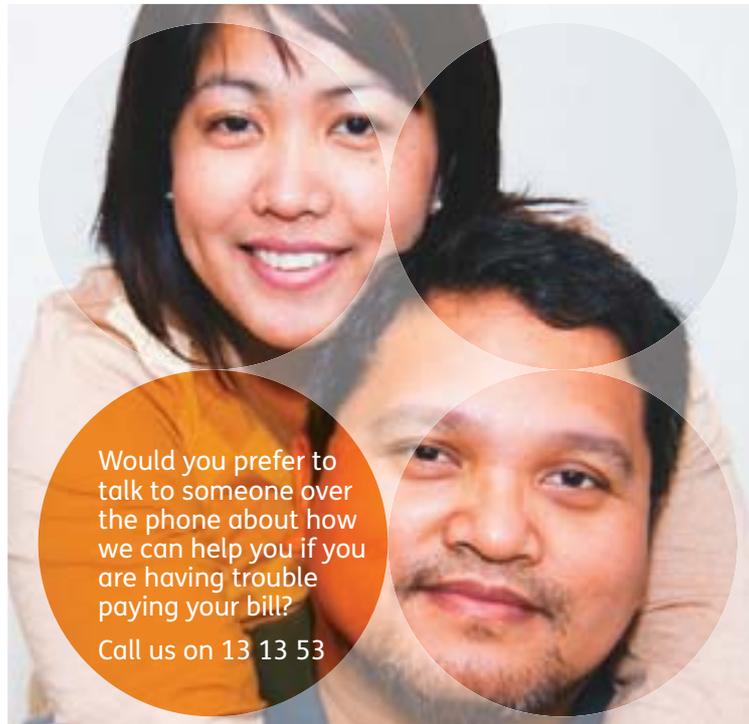


The ways we can help include:

- when assessing your financial situation, we will take into account information provided by yourself or an independent financial counsellor
- setting up alternative payment options, such as a flexible payment plan
- setting up a payment plan based on information provided by a financial counsellor
- we will give reasonable consideration to further requests by you for additional time to assess your capacity to pay
- give you more time to pay your bill and suspending any activity on your account for 15 business days
- give consideration to reduce or waive selected fees, charges or debt through our programs
- provide information on concessions, rebates and other government assistance programs
- if we assess you as experiencing acute financial hardship, we may provide you with additional hardship support through our *'Keeping Connected'* program
- when reviewing our hardship policy each year, we will consult with relevant financial counsellor representatives and organisations
- provide additional information about the Hardship Utility Grant Scheme (HUGS) and the Home Energy Savers Scheme (HESS).

Please contact us if you wish to discuss your hardship assessment undertaken by Synergy. You are also entitled to seek support from a customer representative group, like a financial counsellor, if you would prefer.

And, of course you can trust that we will always assess your individual circumstances in confidence, with fairness, dignity and compassion.



Your commitment to us.

If you're facing financial difficulties, we'll do our best to assist you. And in return, we ask that you:

- contact us on 13 13 53 as soon as you begin to experience financial difficulty
- if appropriate, provide us with your concession card details, to assist us in identifying the concession or rebates you may be entitled to receive
- agree on a reasonable payment arrangement and method
- seek the guidance of a financial counsellor
- contact us to request an alternative or revised payment arrangement if you are having difficulty meeting the agreed payment plan

It is important to note that if you do not make the agreed payments and can't agree to an alternative payment arrangement, your electricity may be disconnected and debt recovery costs incurred.

If you do not pay the total amount payable for any bill after we send a disconnection warning to you, then we can refer your debt to a debt collection agency and if we do so, you must pay any costs we incur in connection with the recovery of the unpaid bill. If you are experiencing payment problems please contact us so we can discuss available assistance. If you leave it too late to contact us we may not be able to help.



Remember, this can be easily avoided by keeping in contact with us and making the agreed payments.

If you request a temporary suspension of action over your arrears, we will suspend any debt recovery or disconnection action for at least 15 business days, provided you arrange to meet with a relevant customer representative organisation (CRO) like a financial counsellor during that time. If the CRO is unable to assess your capacity to pay within 15 business days, we will reasonably consider a request by yourself or the CRO for additional time to undertake the assessment.

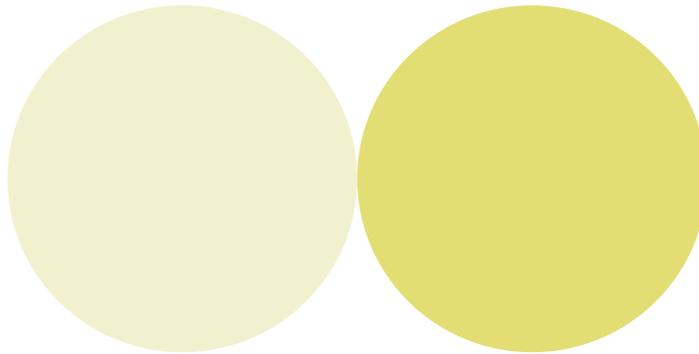
Support.

Our customer assistance team, including contact centre staff and contractors, are trained to be sensitive and supportive when assisting customers who may be experiencing financial difficulties. They are able to provide information about:

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

Please be assured that our team will always handle your calls in confidence, with fairness, dignity and compassion.

In addition, we will give you the following assistance depending on whether you have been assessed as experiencing payment difficulties or financial hardship.



Payment difficulty.

For customers experiencing payment difficulty, Synergy can assist with:

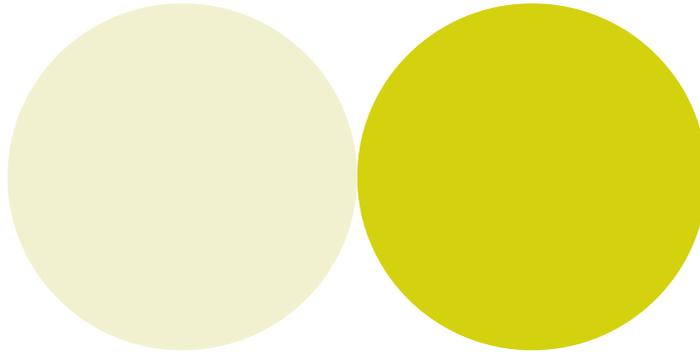
- additional time to pay a bill;
- an interest free and fee free instalment plan or other arrangement where you are given additional time to pay a bill or pay arrears;
- Synergy will accept payments in advance at no additional cost to enable you to receive a reduced bill. You can make advance payments 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.

For customers experiencing financial hardship, Synergy can assist with payment difficulty measures listed above in addition to:

- Consideration of a reduction or waiver in fees, charges and debt on request; in accordance with our guidelines on those matters as required by the Code of Conduct;
- consideration of revising alternative payment options;
- the Power On payment program, where Synergy makes financial contributions (debt reduction) to an eligible customer's Synergy electricity bills, provided the customer maintains payment plan repayments;
- provision of information in relation to 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;
- Hardship Utility Grant scheme eligibility, provided the customer agrees to visit an independent financial counsellor.



Keeping Connected.

Customers who are assessed as experiencing acute financial hardship in circumstances, such as life threatening illness or long term unemployment, may also receive additional assistance through Synergy's *'Keeping Connected'* program. Additional assistance may include:

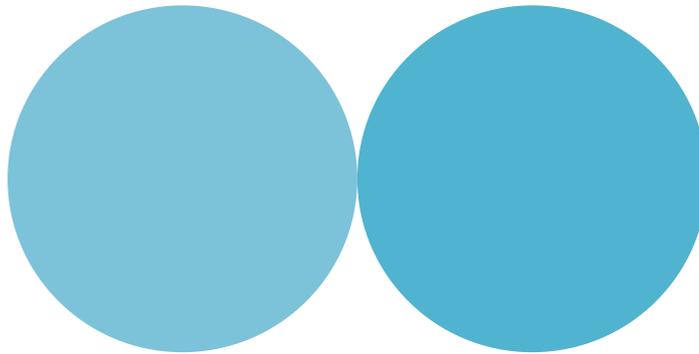
- individual Case Manager assistance
- participation in the Power On payment program

Keeping Connected program.

As part of the *'Keeping Connected'* program, our Case Managers will work individually with eligible customers to tailor assistance according to their individual needs. This assistance may include:

- guidance on helping customers manage their electricity bill and keeping their electricity connected
- providing additional incentives to help customers maintain agreed payment plans
- advice relating specifically to the customer's premises on how they can reduce their electricity consumption to lower future electricity costs

Our Case Managers will advise the eligible customer of further assistance available to them, such as how to apply for the Western Australian Government's Hardship Utility Grant Scheme (HUGS) and the Federal Government's Home Energy Savers Scheme (HESS).



Energy efficiency.

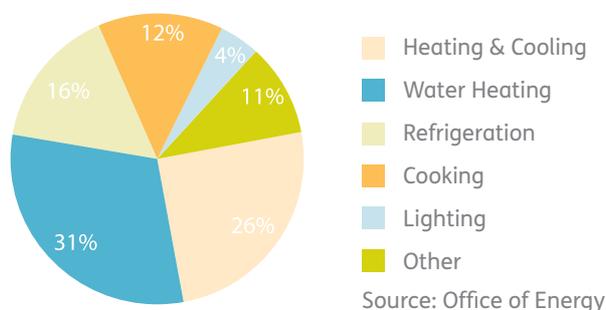
Being energy efficient around the home not only saves energy and the environment, but it can save you money too. You and your family can reduce the amount of money you spend on electricity just by making small changes around your home. Here are some great, simple ways to save energy:

- remember to turn off computers and other electric devices at the wall when you're not using them
- when the sun's shining, use the clothes line or drying racks instead of the clothes dryer
- if you have a solar hot water system, remember to wait for the sun to do its work before having a shower
- before using the washing machine, check to make sure it's fully loaded and switch to washing in cold water
- if you're using a heater in winter, remember to close doors to unused rooms or outdoor areas to prevent heat loss

For more energy efficiency tips visit synergy.net.au/save or sign up to the energy challenge at switchthefuture.com.au

Did you know?

Water heating and general heating and cooling your home contributes the most to your electricity bill? By reducing the amount of energy used in these areas you can reduce the amount of your energy bill.







Questions and answers.

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

A. If you are having problems paying your Synergy bill, please call us on 13 13 53 as soon as possible.

Q. How do I set up a payment plan?

A. Depending on your individual circumstances, we can set up a 'promise to pay' agreement, which works as a payment extension. If we enter into a payment agreement with you, we will send you an instalment plan outlining your revised payment dates and agreed payments.

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

A. Synergy can offer you a payment arrangement plan, consistent with the Code of Conduct. Depending on your capacity to pay, it gives you more time to pay your bill or pay any arrears. This includes your payment history, usage needs, the size of the outstanding amount, information provided by you and/or a third party acting on your behalf, such as a financial counsellor, and whether you have been assessed as experiencing payment difficulties or financial hardship.



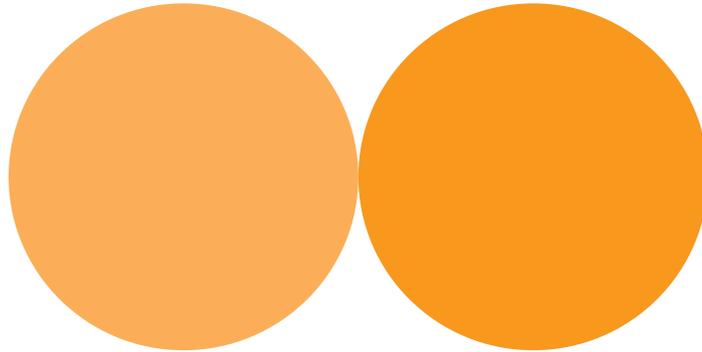
To assist us to develop a payment plan that reflects your electricity usage, needs and capacity to pay, you (or your authorised representative) will need to provide us with all relevant information.

Once we have this information, we will advise you of the period of the payment plan, the number of payments, the amount of the instalments needed to repay your outstanding debt, your estimated consumption during the period of the plan, how the payments are calculated and advise you of the impact of seasonality (e.g. summer and winter) on your payment plan.

In addition, if you experience further payment difficulties while complying with the payment plan and you tell us, we will look at ways to assist you further. During the life of the payment plan, we will make provisions for adjusting the payments if you are likely to become significantly in credit or debit at the end of the payment plan.

Q. How do I avoid disconnection?

A. We work in accordance with the guidelines stated in the Code of Conduct, which advises we can disconnect power if payment has not been received 24 business days after you were sent your bill. This is the minimum timescale we work to, and if you are experiencing payment difficulties, we encourage you to contact us on 13 13 53 as soon as possible, so we can discuss your specific circumstances and come to a suitable payment arrangement.



Q. What are my payment options?

A. We have different payment options available such as paying online, over the phone, in person at Australia Post or at other authorised retailers. You can also apply to make regular payments on your electricity bill through Centrelink Centrepay. Centrepay is a free direct bill paying service, where you can make payment to your Synergy bill direct from your Centrelink payment. Please call or visit your nearest Centrelink office and ask for a Centrepay deductions form. Simply complete part 'C' of the form with our service provider reference number 555015 0425.

We can help you to select the best payment option for you – simply visit synergy.net.au/payments or call us on 13 13 53.

Q. What if I have been disconnected?

A. If you have been disconnected, please call us on 13 13 53 immediately, so we can help you manage your electricity account and get your electricity reconnected as soon as possible.

Q. I've received an estimated bill. What does this mean and what do I do?

A. If, for any reason, the distributor, Western Power, is unable to obtain a meter reading, we'll provide you with an account based on an estimated reading from Western Power to determine the amount of your bill. To make sure you receive an accurate bill, please call us on 13 13 53 to request a suitable arrangement.

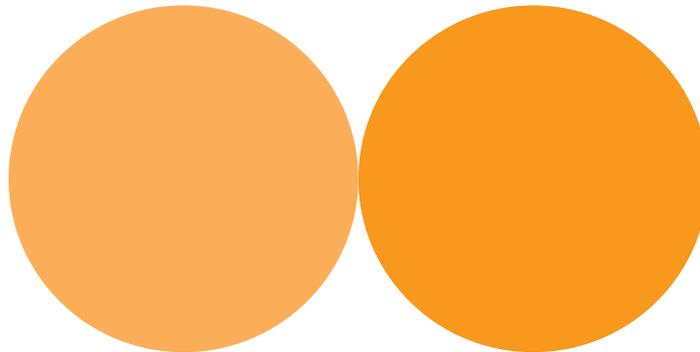
Q. I have a concession card. What can I receive and how can I apply?

A. Rebates are provided under the State Government Energy Rebate Scheme for various charges on your electricity account. Please see the tables on the next 2 pages for the rebates you may be entitled to.



Rebates and concessions

Rebate	Eligibility
Account Establishment Fee Rebate	<ul style="list-style-type: none"> • Centrelink Health Care Card, Pensioners Concession Card, and Commonwealth Seniors Health Card • Veterans' Affairs Gold Card (War Widow Dependent, Totally and Permanently Incapacitated) and Pensioner Concession Cards
Cost of Living Assistance Payment	<ul style="list-style-type: none"> • Centrelink Health Care Card • Veterans' Affairs Gold Card (War Widow, Dependent, Totally and Permanently Incapacitated) • Pensioner Concession Cards (issued either by Centrelink or the Department of Veterans' Affairs) • WA Seniors Card
Dependent Child Rebate	<ul style="list-style-type: none"> • Centrelink Health Care Card • Veterans' Affairs Gold Cards (War Widow Dependent, Totally and Permanently Incapacitated) • Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs) • Must have at least 1 dependent child listed on card
Reduced Meter Test Fee	<ul style="list-style-type: none"> • Centrelink Health Care Card • Commonwealth Seniors Health Card • Veterans' Affairs Gold Card (War Widow Dependent, Totally and Permanently Incapacitated) • Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)



Rebate

Eligibility

Late Payment Fee
(late payment fee waived)

- Centrelink Health Care Card
- Veterans' Affairs Gold Card (War Widow Dependent, Totally and Permanently Incapacitated)
- WA Seniors Card or Commonwealth Seniors Health Card
- Pensioner Concession Card

Credit/debit card transaction fee
(fee waived)

- Veterans Affairs Gold Cards (War Widow Dependent, Totally and Permanently Incapacitated)

Seniors Air Conditioning Rebate
(available only to customers who reside in the towns listed on the following pages)

- WA Seniors Card or Commonwealth Seniors Health card.
- Centrelink Health Care card
- Veterans' Affairs Gold Card (War widow dependent totally and permanently incapacitated)
- Pensioner Concession Card

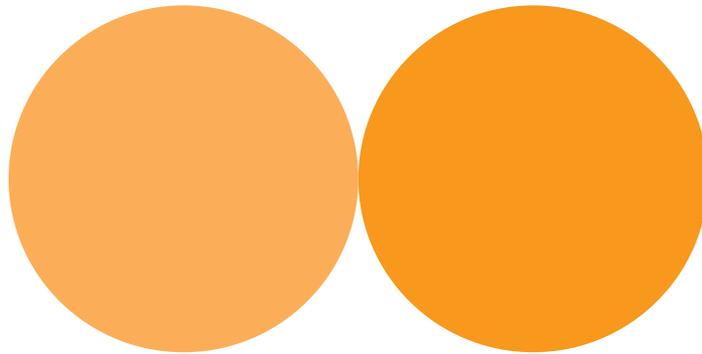
For more details on rebates and concessions, please visit concessions.wa.gov.au/concessions



Seniors
Air conditioning
Rebate
Eligible Towns

Town	Months	Period
AJANA	3	Dec - Feb
AMBANIA	3	Dec - Feb
ARRINO	3	Dec - Feb
ARROWSMITH EAST	3	Dec - Feb
BINNU	3	Dec - Feb
BOWGADA	3	Dec - Feb
BUNDANOON	3	Dec - Feb
CARNAMAH	3	Dec - Feb
DARTMOOR	3	Dec - Feb
DINDILOA	3	Dec - Feb
DURAWAH	3	Dec - Feb
EAST NABAWA	3	Dec - Feb
EAST YUNA	3	Dec - Feb
ENEABBA	3	Dec - Feb
ERADU	3	Dec - Feb
ERADU SOUTH	3	Dec - Feb
GUTHA	3	Dec - Feb
HICKETY	3	Dec - Feb
HOLMWOOD	3	Dec - Feb
IKEWA	3	Dec - Feb
KADATHINNI	3	Dec - Feb
KOOLANOOKA	3	Dec - Feb
LOCKIER	3	Dec - Feb
MARRAH	3	Dec - Feb
MINGENEW	3	Dec - Feb
MULLEWA	4	Dec - Mar
NABAWA	3	Dec - Feb
NANGETTY	3	Dec - Feb
NARALING	3	Dec - Feb

Town	Months	Period
NOLBA	3	Dec - Feb
NORTH ERADU	3	Dec - Feb
NORTHERN GULLY	3	Dec - Feb
NUNIERRA	3	Dec - Feb
PERENJORI	3	Dec - Feb
PINTHARUKA	3	Dec - Feb
ROCKWELL	3	Dec - Feb
SOUTH YUNA	3	Dec - Feb
THREE SPRINGS	3	Dec - Feb
VALENTINE	3	Dec - Feb
WANDANA	3	Dec - Feb
WEST CASUARINAS	3	Dec - Feb
WICHERINA	3	Dec - Feb
WILROY	3	Dec - Feb
WINCHESTER	3	Dec - Feb
WOMARDEN	3	Dec - Feb
WONGOONDY	3	Dec - Feb
YANDANOOKA	3	Dec - Feb
YARRAGADEE	3	Dec - Feb
YUNA	3	Dec - Feb



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. If your circumstances change and you no longer hold a valid card, you are obliged to notify us.

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.

Q. How can I get another copy of Synergy's Financial Hardship Policy?



A. Simply call 1800 208 254 (mobiles charged at applicable rates) or 13 13 53 (within Western Australia) and we will send one out to you.

The policy is also available on our website at synergy.net.au/hardship

We'd like to hear from you.

We encourage feedback from our customers, staff, takeholders and associates. It's our way of ensuring our Financial Hardship Policy remains fair and supportive.

We also keep track of any financial hardship issues and initiatives occurring interstate and overseas.

If you'd like to offer your feedback, or you would like more information about our Financial Hardship Policy, please contact us on either:

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)

Mail

PO Box K851, Perth WA 6845

Fax

(08) 9221 4628

Internet

synergy.net.au/contactus

Further information

Our customer service charter includes information on what we can do for you including answering your queries, details of our complaints and privacy policies, information on the energy ombudsman, information provision to customers with special needs, use of life support equipment. To obtain a copy please visit our website; synergy.net.au or call us on 13 13 15.

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Visit synergy.net.au/residential
for more information on



My Account



Concessions and Rebates



How you can reduce your bill