



OCEAN REEF
RENEWABLE ENERGY
A ZENITH ENERGY COMPANY

Ocean Reef Renewable Energy Financial Hardship Policy

CE-ORRE-CS-NA-POL-000002

1. Need help with this policy?

If you don't read or speak English and need help with this policy, call the telephone interpreter service (TIS National) on 13 14 50 to arrange an interpreter or visit their website tisnational.gov.au.



ከዚህ ሰነድ ጋር በተያያዘ እርዳታ ያስፈልግዎታል? የሰልክ ጥያቄዎን አገልግሎትን (TIS National) በ13 14 50 ደውለው አስተርጓሚ እንዲዘጋጅልዎ ያድርጉ።

هل أنت بحاجة إلى المساعدة بشأن هذه الوثيقة؟
اتصل بخدمات الترجمة الفورية الهاتفية (TIS National) على الرقم ١٣ ١٤ ٥٠ لندبر 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 خدمات ترجمه‌ای زنگ بزنید تا به شما ترجمانی معرفی گردد.

Te ye yin kuöny duët wic tenöj athör kenë?
Cöl thëlëpun dugër koc kuony (TIS Kutnhom) ten
13 14 50 tenöj ajuer ee dugër.

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

2. Purpose

- 2.1 Even when times are tight, we're here to keep you connected.
- 2.2 This Financial Hardship Policy (**Policy**) outlines the various ways we can assist you if you are experiencing problems paying your electricity bill from us.
- 2.3 So, if you need help to get on top of your electricity bill(s), please call us and let us know. We'll do everything that we can to help.
- 2.4 This Policy should be read in conjunction with our Family Violence Policy, which is meant to help if you or someone named on your account is affected by family violence. Our Family Violence Policy is available on our [website](#).

3. Scope

- 3.1 This Policy applies to our residential customers.
- 3.2 We may amend this Policy at any time. Before we make any material amendment, we will first consult with consumer representatives.
- 3.3 When reviewing this Policy, we will consult with relevant financial hardship representatives and organisations.

4. We've got the energy to help

- 4.1 So, what happens when you have trouble paying your energy bill?
- 4.2 It's OK, we have several options that can help you. Some of our options are available to all our customers, irrespective of their financial position, while others are offered to customers in financial hardship.
- 4.3 Whether you see yourself in financial hardship or not, if you are experiencing problems paying your electricity bill, the first thing you should do is **give us a call** and let us know about your situation. Then we can find the right solution to keep you connected and avoid long-term debt.
- 4.4 We are committed to working with you to develop appropriate solutions to keep your electricity connected. The last thing we want to do is disconnect your electricity.

5. What do the terms "payment difficulties" and "financial hardship" mean?

- 5.1 Payment difficulties and financial hardship can occur where a customer finds themselves unable to pay regular bills such as your electricity bill without affecting their

ability to meet basic living needs like rent, mortgage, food, other utilities or other necessary living needs.

- 5.2 **Financial hardship** is generally defined as a state of long-term financial disadvantage as a result of which the customer is unable to meet the basic living needs of the customer or a dependent of the customer. It can be short term where you are temporarily unable to make payments (**payment difficulty**) or it could be longer term where you are continually experiencing challenges in making payments.
- 5.3 To assist you in identifying financial hardship, we may provide you with information and updates relating to your account, (e.g. a statement of your bills, reminder notices, information relating to late payments and other relevant communications).

6. Hardship Indicators

- 6.1 There are a number of varying factors that might be taking place and may indicate that you are experiencing payment difficulties or financial hardship. You may self-identify with any of these indicators, or we may identify that you are at risk of being unable to meet your payments to us.
- 6.2 The following is a list of indicators that you may be experiencing financial hardship:
- (a) You or a family member have a sudden and unexpected disability, illness or injury;
 - (b) You experience loss of or damage to property;
 - (c) You have previously accessed alternative payment arrangements or otherwise had difficulty paying your bills with us in the past;
 - (d) You are eligible for government concessions or government housing;
 - (e) There has been a loss of your (or your family's) primary income;
 - (f) You are experiencing increased expenses that are necessary to meet your essential living costs;
 - (g) You have a chronic illness that is impacting your financial obligations;
 - (h) You have a physical or mental health problem that impacts your earning capacity;
 - (i) You have recently lost your spouse or a loved one;
 - (j) You have been or are experiencing family violence (our Family Violence Policy can be found on our [website](#));
 - (k) You are separating or divorcing from your partner/spouse;
 - (l) You are experiencing money management difficulties due to a low income.
 - (m) Other unforeseeable circumstances that arise out of events beyond your control and affects your ability to meet your financial obligations.

7. We can help

- 7.1 If you are having trouble paying your bill, it is important that you contact us. The sooner you discuss your situation with us, the more we can help you.
- 7.2 We will always handle your situation in confidence, with fairness, sensitivity, dignity, respect, and compassion.
- 7.3 Contact us to find out how we can help or get more information about:
- (a) options available to you;
 - (b) eligibility to government funded concession and financial assistance schemes;
 - (c) our legal responsibilities; and
 - (d) procedures relating to our credit management practices.
- 7.4 There are multiple ways you can communicate with us:
- (a) By telephone: [08 6186 9031](tel:0861869031)
 - (b) By email: customerservice@oceanreefrenewableenergy.com.au
 - (c) By post: [Ocean Reef Renewable Energy GPO Box 186, Melbourne, VIC 3001](#)
 - (d) Interpreter Service: Translating and Interpreting Service (TIS) [13 14 50](tel:131450) 
 - (e) Speech or hearing impairment service: National Relay Service (NRS)
 - (i) By SMS: [0423 677 767](tel:0423677767).
 - (ii) By phone: [1300 555 727](tel:1300555727), or
 - (iii) By TTY: [1800 555 677](tel:1800555677).
 - (A) Customers can ask the NRS to connect them to us on [08 6186 9031](tel:0861869031).
 - (B) More information about other NRS call options (including Chat, Captions, and Video Relay) is available at <https://www.accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links>.
- 7.5 Large Print versions of this Financial Hardship Policy are available upon request.

8. Our specialist team

- 8.1 Our team is here to help you. It is our commitment to you that we will treat all customers fairly and respectfully. We will listen to you without judgement.
- 8.2 We have a specialist team that are trained on how financial hardship affects customers and how to communicate with customers in financial hardship. They are empowered to negotiate and agree on appropriate measures to suit your situation.
- 8.3 Our specialised team will need to ask you a number of questions to better understand your financial situation, such as:
- (a) what your primary income source is and your capacity to pay your bills;

- (b) what your current financial commitments are;
- (c) whether you are experiencing any medical conditions or disabilities; and
- (d) whether you are experiencing any difficult family circumstances.

8.4 The information you give to our team will be handled in strict compliance with our Privacy Policy which is available on our [website](#).

9. Assessing your financial situation

9.1 Within 5 business days of you informing us that you are experiencing payment problems, our specialist team will review and assess your circumstances to determine what options we can help you with.

9.2 Alternatively, you or your advocate (a financial counsellor or other consumer representative) may provide us with a recent financial statement of position and proposal to support your situation. Information about financial counselling (a free service to provide options and support when experiencing financial difficulties) can be found at the Western Australian Financial Counsellors Association [website](#), or by contacting the National Debt Helpline on 1800 007 007.

10. What we can do to help

10.1 With the information you provide us, we can work out the best way to help you. We are able to provide further details upon request. Below are some of the ways that we may be able to assist you.

(a) Payment plans and alternative payment arrangements

- (i) If we determine that you are experiencing financial hardship, we will ensure you are offered either:
 - additional time to pay a bill; and/or
 - an interest and fee free payment plan.
- (ii) We will work out the terms of the payment plan with you to consider your circumstances. Factors will include the number of instalments required to pay the bill and/or arrears, the amount required to repay your outstanding debt, the amount you can afford and your estimated consumption during the period of the proposed payment plan. Once we have agreed to the payment arrangement, we will send you an instalment plan showing your new payment dates and agreed payments.
- (iii) If you have engaged the services of a financial counsellor or a consumer representative, we will consider their assessment of your financial situation and capacity to pay when developing the payment plan. Once we have agreed to the payment arrangement, we will send you an instalment plan showing your new payment dates and agreed payments.
- (iv) If you are still having payment difficulties whilst on the payment plan, you can request that we review the plan. We may also offer to vary a

- payment plan if a review indicates that you are unable to meet your obligations under the payment plan. Please note, we are not required to undertake a review on more than two occasions in any 12-month period.
- (v) When you enter a payment plan with us, or while you are on a payment plan and have consistently demonstrated a commitment to meeting the agreed plan, we will not disconnect your electricity due to non-payment.
- (b) Temporary suspension of debt recovery
- (i) Depending on your circumstances, you may request (or we may offer) a temporary suspension of any debt recovery proceedings, including disconnection.
- (c) Apply to have fees, charges and debt reduced or waived
- (i) If you are dealing with circumstances which we determine to be causing financial hardship, you may be eligible for a reduction or waiver (no payment) of fees, charges or debt (in full or partially). The types of difficult circumstances may include but are not limited to:
- death of an immediate family member, such as a child or spouse;
 - spousal separation; or
 - family violence.
- (d) Free advance payments
- (i) We will accept any payments in advance of your billing date at no additional cost to you to enable you to manage your electricity bill costs. You can make transfers from your bank account or set up a payment through Department of Social Services Centrepay Deductions service or the Income Management Program.

11. Other third party supports

- (a) Depending on your circumstances, we may refer you or you may have access to the following supports:
- (i) Centrepay – A free direct bill-paying service offered to customers receiving Centrelink payments. For more information, visit the Centrepay [website](#).
- (ii) Hardship Utility Grants Scheme – A State Government scheme that assists people of WA with their connection to essential services. For more information, visit the Hardship Utility Grants Scheme [website](#).
- (iii) Energy Concession Extension Scheme – Eligible concession card holders can apply to receive payments (and other rebates) to assist with electricity bills. Concessions and rebates may include: account establishment fee rebate, dependent child rebate, air conditioning rebate, life support equipment or medical condition subsidies, energy assistance payments. For more information, visit the Energy Concession Extension Scheme [website](#).
- (iv) Free financial counselling - Access free financial counselling by accessing the Financial Counsellor's Association of WA [website](#) to locate a financial counsellor in your local area. Alternatively, you can contact the National Debt Helpline on 1800 007 007.

- (b) For more information about these options or other ways we might be able to assist you please call us on 08 6186 9031.

12. Disconnection is the last resort

- 12.1 The last thing we want to do is disconnect your electricity. We will ensure all reasonable efforts have been exhausted before a customer is disconnected.
- 12.2 Before we get to that, at a minimum, we will provide you with communications such as:
 - (a) reminder notices; and
 - (b) disconnection warnings.
- 12.3 Please be aware that additional fees may be incurred if we refer the debt to a debt collection agency.

13. Complaints

- 13.1 We treat complaints very seriously and manage complaints in accordance with our Complaints Policy which is available on our website.
- 13.2 If you feel as though we haven't acted in compliance with this Financial Hardship Policy, we encourage you to notify us of your complaint.
- 13.3 Complaints can be made in any of the following ways:
 - (a) By telephone: 08 6186 9031
 - (b) By email: customerservice@oceanreefrenewableenergy.com.au
 - (c) By post: Ocean Reef Renewable Energy GPO Box 186, Melbourne, VIC 3001
- 13.4 If you believe that we have been unable to resolve your complaint satisfactory, you may wish to contact the Energy Ombudsman on:
 - (a) Telephone: (08) 9220 7588 or 1800 754 004 (free call for callers outside of the metropolitan area)
 - (b) Email: energy@ombudsman.wa.gov.au
 - (c) Website: www.ombudsman.wa.gov.au/energy
 - (d) Fax: (08) 9220 7599 or 1800 611 279 (free fax).