



Staying Connected National Policy

Staying Connected is AGL's National Hardship Policy. Launched in early 2003, the program was developed in consultation with AGL's Customer Council, which includes consumer representatives from a range of organisations.

AGL is committed to offering innovative and reasonable payment solutions for customers facing difficulties. Staying Connected is designed to provide assistance to customers experiencing financial hardship and unable to make payments as required under AGL's standard credit guidelines.

AGL's national credit policy is sufficiently flexible to meet the majority of our customers' needs. However, AGL acknowledges that at times customers may not be able to meet these guidelines. Therefore, residential customers who display a willingness to pay, but are prevented from doing so due to either ongoing hardship or temporary difficulties are eligible for AGL's Staying Connected program.

The Staying Connected program aims to provide support to customers in hardship with an opportunity to manage, stabilise and assist them out of the cycle of debt. This is achieved by offering a range of alternatives to best meet the customers' individual needs and situations.

Definition of Financial Hardship

A customer experiencing financial hardship has been defined as someone who has demonstrated the willingness to fulfil his or her commitments, but does not have the ability to do so.

Indicators of Financial Hardship*

- The customer has expressed financial difficulties
- The customer's account history indicates that they have had payment difficulties in the past
- The customer is visiting a financial counsellor
- The customer has been referred to Staying Connected by an external organisation
- The customer has experienced a loss of primary income, serious illness, death, disability, domestic violence or separation.

Indicators of a Willingness to Pay*

- Making part-payments towards their account
- Contacting AGL when experiencing difficulties
- Having a previous good payment history, with this being the exception
- Visiting a financial counsellor

* Indicators include, but are not limited to, the examples provided.



- Attempting to make payments or maintain plans.

Referral to the Staying Connected Program

Customers are referred to Staying Connected through three main channels:

1. Contact Centre
2. External Organisations (Financial Counsellors)
3. Ombudsman

Eligible Staying Connected customers receive advice and support from a dedicated team of consultants, skilled in dealing with customers in hardship. AGL's Contact Centre and Staying Connected Consultants are provided with training in areas including:

- Sensitive approaches to communicating with customers in hardship
- Understanding the issues associated with income uncertainty
- Financial counselling and assistance available to customers.

AGL is committed to providing customers with the highest level of service and ensures that:

- All customers are treated individually and with respect
- All information gathered is treated with sensitivity and in accordance with the requirements of the Privacy Act 1988.

Assistance Available under Staying Connected

- Solutions are tailored to meet the customer's individual needs
- Payment plans are established to cover the customer's ongoing energy costs and arrears, considering the customer's capacity to pay
- Customers are encouraged to make their regular payments via Centrepay (where available)
- Information is provided about alternative payment options, government assistance and concessions, as well as counselling and support services
- Energy conservation advice is offered to assist customers in reducing their consumption and future energy costs
- Supply is maintained and customers are shielded from further collection action while they are fully participating in the program
- Customers avoid incurring additional fees and charges associated with debt
- All customers are sent a welcome letter confirming their payment plan, along with brochures on Financial Counselling Services and Energy Saving Advice
- Customers may renegotiate their payment plans and are encouraged to contact Staying Connected if there has been a change in their circumstances preventing them from meeting the agreed arrangements



- Under exceptional circumstances the waiver of fees (such as late payment or reconnection fees) or a portion of the balance may be considered for customers who have demonstrated their commitment to maintaining payments and clearing arrears.

Transferring from the Staying Connected Program

- Customers who successfully complete their payment plan and return to a sustainable credit position are sent a letter of congratulations, encouraged to continue their regular payments and the account is returned to the normal collection cycle
- If an instalment is not met as agreed, the customer is provided two opportunities to make payment or contact AGL. If no response is received, the customer is removed from the program, a letter is sent advising the account has been withdrawn and collection action resumes.

AGL are continuously looking to further develop and improve the Staying Connected program. As part of this we are currently reviewing our policies around the waiver of fees and arrears.

The success of the Staying Connected program is dependent on customers', as well as AGL's, commitment to working together to reduce arrears and enable customers to manage their future energy usage.