



Policy

AGL Hardship Policy

New South Wales, South Australian and Queensland customers



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Staying Connected hardship policy and program details

1. Overview

AGL recognises that energy is one of life's essential requirements. This policy highlights the key features of the Staying Connected program and will provide you with a detailed overview of the assistance options available to you.

We have systems in place to enable us to meet our obligations with respect to customer hardship under the National Energy Retail Law, National Energy Retail Rules, the Australian Energy Regulator Hardship guideline and our commitments under this hardship policy.

Visit [agl.com.au/stayingconnected](https://www.agl.com.au/stayingconnected) to view or print our hardship policy.

If you would prefer, AGL can also send you a copy of the Staying Connected policy or a summarised pamphlet of the Staying Connected program by mail free of charge.

2. Introduction

This policy applies to all residential customers living in New South Wales, South Australia and Queensland who find it hard to pay their energy bills due to hardship.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income.

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs
- your rights as a customer in our Staying Connected program.

You can ask a support person to contact us, such as:

- a financial counsellor
- someone who helps you manage your energy bills.

We need your permission to talk to your support person.

You can nominate this support person/ representative and provide consent for them to act on your behalf, when we speak with you.

With your approval, we will engage with your support person/ representative as we would with you, consistent with your consent, instruction and in line with our privacy obligations.

3. What we will do to help you

We will tell you about our Staying Connected program if:

- you tell us you are having trouble paying your bill
- you are referred to our program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship

We will recommend you speak to a staff member to help you join our Staying Connected program if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment.

We can also support you to join our Staying Connected program if you tell us:

- you are eligible for a relief grant or other emergency assistance
- you have personal circumstances where hardship support may help. For example, death in the family or job loss.

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

Our staff are specially trained to help you with hardship.

Staff will:

- ask you a few questions about your circumstances
- work out if you can join the Staying Connected program.

We will assess your application for hardship assistance by five business days.

We will let you know if you are accepted into our Staying Connected program within ten business days from receipt of the application.

If you are accepted into our Staying Connected program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to reduce your energy use
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our hardship policy.

If you request a copy of our hardship policy, we will send you our policy by your preferred method of communication, this includes a hardcopy version of the policy by mail, free of charge.



4. Key features of the Staying Connected program

AGL's Staying Connected program takes a specialised approach to the issue of financial hardship and works with you to help you manage your energy bills. AGL will take into account all of the customers circumstances which we are aware of and will act fair and reasonably. This is achieved through a variety of measures:

- Your individual situation is considered and solutions are tailored to meet your energy needs.
- Information is provided to you about government assistance, including concessions, as well as financial counselling and other support services that may provide assistance beyond just energy related debt.
- You're encouraged to make your regular payments via Centrepay (where available).
- You won't be disconnected as long as you participate in the program.
- You'll avoid incurring additional fees and charges associated with your energy debt while actively participating in the program.



5. Customer identification

Self-identification

AGL encourages you to proactively contact us if you are having trouble meeting your financial commitments. We provide contact details on all communication we send you, so you can contact us and advise us if you are having difficulty in paying your energy bills.

AGL identification

The following activities on your energy account may indicate you require some assistance:

- a history of late payments;
- broken payment plans;
- broken payment extensions;
- received disconnection warning notices.

We will proactively reach out and provide you with information relating to our Staying Connected program along with other hardship assistance information you can access.



6. Eligibility criteria

To be eligible to participate in the Staying Connected program, you must:

- have an active residential customer account;
- be experiencing short or long-term financial hardship.

You may not be eligible to participate in the Staying Connected program if the account is:

- Closed;
- a “dear customer”, unknown energy consumer account or an energy user account.

Employees of AGL are also ineligible to participate in the program unless written approval is provided by a senior manager.

If we deem you as ineligible to join the Staying Connected program, we will provide a reason for the ineligibility.

7. Participating on the Staying Connected program

We will work with you

If you have joined our Staying Connected program, we will not:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

It's important to understand that you must proactively participate in the program (as outlined in this guideline) to remain part of the Staying Connected program.

While you are on the Staying Connected program

We will work with you to help you reach a sustainable position through a variety of measures:

- Solutions are tailored to meet your individual needs;
- Considering your ability to pay, payment plans are established to assist you to reduce your energy debt;
- Information is provided about government assistance, including concessions, as well as financial counselling and other support services that may provide assistance beyond just energy related debt;
- Access to information on how to reduce ongoing energy costs is made available via phone, internet or in writing to assist you to reduce your consumption and future energy costs;
- Supply is maintained, and you are shielded from further collection action while you are actively participating in the program; and
- You will avoid incurring additional fees and charges associated with the debt while you are actively participating in the program.

Graduating from the Staying Connected program

AGL is committed to helping customers successfully graduate off the Staying Connected program.

You'll be informed when you have successfully completed your Staying Connected payment plan. You are also encouraged to contact Staying Connected again should you require additional support.

Accepting a repeat Staying Connected customer

If you're removed from the Staying Connected program at any time, this does not mean that you're excluded from participating in the program in the future. However, it's important that you meet the program's eligibility criteria and guidelines, particularly if you have previously been revoked.

8. Payment options

What we will do

There are different payment options available to hardship customers, including:

- Payment plans
- Centrepay

When you are in our Staying Connected program, we will offer you flexible payment options to suit your individual situation.

To make your payment plan, we will consider:

- how much you can pay
- how much you owe
- how much energy we expect you will use in the next 12 months.

This will help us figure out a payment plan that is right for you.

We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe
- an amount to cover your energy use.

Once we agree to a payment plan, we will send you information including:

- who you can contact for more help
- how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of the payments)
- how we worked out your payments.

You can choose to use Centrepay, if you are eligible.

Centrepay is a free service you can use to help pay your bills. Centrepay can automatically take an amount of money from your Centrelink payments to go toward energy bills and expenses.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

If you miss a payment, we will contact you to see if you need help. We will contact you by telephone or written communication.

9. What you must do

Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

Tell us if your contact details change.

We may stop helping you if you:

- stop making payments under your plan
- do not tell us when your contact details change.

If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

- we do not have to offer you another plan
- we might disconnect your energy.

If you don't pay your bill by the due date and haven't made alternative arrangements with us, we may, as a last resort, disconnect your energy supply.

Establishing a payment plan

AGL is committed to ensuring you receive the best possible support and is a voluntary signatory to the Australian Energy Regulator (AER) sustainable payment plans framework. You can read more about the framework at on the AER website at www.aer.gov.au.

For extenuating circumstances, AGL may consider if a debt waiver or payment matching would be appropriate to get you back on track.



10. We want to check you have the right energy plan

What we will do

When you join our hardship program, we will talk to you about your energy use and whether you are on the right plan.

If we think there is a better energy plan for you, we will:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free.

We will only talk to you about energy plans we can offer.



11. Other support to help you pay your energy bill

Depending on the state or territory you live in, there are other supports to help you pay your energy bills.

What we will do

We will tell you about other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

What we need you to do

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.



12. Our programs and services

As a Staying Connected customer, you can access a range of programs and services to help you:

- AGL Energy App;
- AGL My Account (access to manage your AGL account online);
- Preferred payment options (direct debit, over the counter payments).

What we will do

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

Financial Counselling Services

AGL recognises that financial counsellors play an important role and service in helping customers. In recognition of this, AGL has partnered with a number of financial counselling organisations to increase resources and support. AGL representatives can refer customers to an independent financial counselling service for additional support however this is not a requirement of participation in our program.

Alternatively, customers can access financial counsellors through the National Debt Helpline (1800 007 007) which provides free and independent financial counselling services.



13. We can help you save energy

Using less energy can save you money.

What we will do

When you join our Staying Connected program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.



14. Leaving the Staying Connected program

Your engagement with the program is fundamental if a successful outcome is to be achieved. This requires two-way interaction and commitment. If you are not in a position to do this, and decide not to engage with us, despite our best efforts, we do not consider it appropriate to manage you through Staying Connected.

Removing a customer from the Staying Connected program

If you miss a scheduled payment AGL will attempt to contact you. If you fail to respond you may be removed from the program. If we remove you, we will send you written communication to advise you that your account has been removed from the program, collection action will resume, and you may face disconnection.



15. Training

AGL staff have undergone training to understand hardship issues to:

- Answer customer queries about AGL's Staying Connected policy and the Staying Connected program;
- Identify customers experiencing payment difficulties due to hardship; and
- Assist customers experiencing payment difficulties due to hardship.

AGL regularly reviews and updates its Staying Connected Program training.

16. Contact us & complaint handling

Having trouble in paying your energy bill, want to find out how Staying Connected can assist you?



Visit [agl.com.au/stayingconnected](https://www.agl.com.au/stayingconnected)



Call us on **131 245**, anytime 24/7 – Customer Solutions



AGL understands the important role that Community Agencies have in supporting customers within remote areas, CALD and Indigenous communities, customers with limited or no access to the internet, low English literacy, or have a disability (other than being hearing impaired). We therefore provide information to various Community Agencies about our Staying Connected policy and program.



Each bill we send you contains a section on Payment Assistance options available to eligible customers, including energy concessions and rebates, AGL payment plans and the Centrepay scheme. We can also send you a copy of the Staying Connected policy or a summarised pamphlet of the Staying Connected program by mail, free of charge.



AGL Staying Connected also has an interpreter service available for customers whose first language is a language other than English. Literature in relation to the AGL Staying Connected program will be translated into other languages to improve accessibility for culturally and linguistically diverse communities.



A TTY service is available for customers who are hearing impaired. To access this service, please contact us on **133 677** quoting 1300 664 358.

If you do experience a problem or wish to provide feedback, our Customer Solutions Team are the first point of reference. We'll work with you to resolve problems quickly in a fair and transparent way.

If you are not satisfied with the response you receive, your matter can be escalated to our Complaints Team. Our complaint specialists will work closely with you to resolve your concerns.

We understand the frustration which can occur when something doesn't go to plan. If this happens, we will ask you to step us through what has occurred and the resolution you are seeking. We will do



our best to ensure the matter is resolved fairly and respectfully. Most complaints can be resolved within a few days.

If you believe that your complaint has not been resolved, you have the right to escalate your issue externally, and can also request support from the relevant state Ombudsman scheme for additional independent advice free of charge.

Energy and Water Ombudsman New South Wales	1800 246 545	www.ewon.com.au
Energy and Water Ombudsman South Australia	1800 665 565	www.ewosa.com.au
Energy and Water Ombudsman Queensland	1800 662 837	www.ewoq.com.au



17. Privacy

At AGL we take our customer's privacy and protecting their personal information seriously. We manage our customer's information in line with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs). Your financial information will only be accessed to assist you with your application.

You can view a copy our Privacy Policy on our website at [agl.com.au/privacy](https://www.agl.com.au/privacy).