



# Policy

**AGL Hardship Policy**

**New South Wales, South Australian and Queensland customers**

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**July 2025**

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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://agl.com.au/stayingconnected) to view or print our hardship policy.

## 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. You can provide this consent verbally, via email or in writing.

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.

AGL is committed to supporting all customers who are experiencing or are impacted by family and domestic violence. We recognise that economic abuse or any form of family and domestic abuse can partially or wholly contribute to hardship.

### 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 (email or post). If you do not indicate a preference, we will send it via post.

## 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. In dealing with a customer who is experiencing payment difficulties due to hardship, AGL will take into account all of the circumstances which we are aware of and will act fair and reasonably, having regard to those circumstances. 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'll avoid incurring additional energy debt-related fees and charges, and you won't be disconnected while you're actively participating in the program. How we expect you to participate is outlined in Section 8, 'Engagement goes both ways'.

## 5. Accessing the program

### 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.

In a timely manner when it is relevant to do so, we will promptly provide you with clear information about assistance available under Staying Connected program along with other hardship assistance information that you can access. This includes where you contact us about the Staying Connected program.

### Eligibility criteria

When we speak to you, we'll assess your eligibility for the Staying Connected program. To be eligible to be accepted onto the program, you must:

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

You may not be eligible to be accepted onto the Staying Connected program if:

- your account is closed
- your account is a "dear customer", unknown energy consumer account or an energy user account
- we reasonably believe you are acting in bad faith, including where you've reconnected your energy illegally
- you had had two or more Staying Connected payment plans cancelled due to non-payment within the previous 12 months.

Employees of AGL are also ineligible to take part 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.

If you're eligible to join the Staying Connected program, we will provide you with assistance available under this Policy as soon as practicable.

## 6. Benefits of the 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.

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
- while you are actively participating in the program (as outlined in Section 8, 'Engagement goes both ways'), your supply will be maintained, and you'll be shielded from further collection action or incurring additional debt-related fees.



## 7. Payment options

### What we will do

We'll speak with you about your individual circumstances and what's causing your payment difficulties. We'll discuss an affordable payment plan and other assistance that can be made available to you.

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 phone or written communication, as outlined in Section 8, 'Engagement goes both ways'.

### **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.

### **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](http://www.aer.gov.au).

## **8. Engagement goes both ways**

We're here to support you. We will work with you to help you with the payment plans and solutions that are outlined in this policy, but we ask that you stay in contact with us. Once your payment plan has been set up, we want you to keep up with your agreed payments. However, if you're having trouble meeting these payments, get in touch and together we can come up with a solution tailored to your circumstances, such as extensions or changes to payment amounts. Please just keep us informed about your situation. If you simply don't make the agreed payments and don't engage us for further support, we may need to cancel your plan. It's beneficial if you contact us before the payment is due to discuss your options.

Under the Staying Connected program, engagement goes both ways. We commit to making our best efforts to reach you if you miss a payment and don't contact us (as outlined below), so we can continue supporting you through the Staying Connected program.

- When you miss a payment, we'll commence our best efforts to contact you about your circumstances to find out whether anything has changed and how we can continue supporting you through the Staying Connected program. Depending on what information we hold about you and the circumstances of your account, our best efforts will generally include multiple contact attempts, using a variety of contact methods which could include SMS, email, phone and/or post.
- If you miss two payments, you will be at risk of being removed from the Staying Connected program.
- If this eventuates and you are removed from the program, we will notify you in writing that this has happened.
- From our initial contact attempt, we'll always allow a minimum of 10 business days for you to get back in touch with us before we remove you from Staying Connected. Depending on the circumstances of your account, we may allow a greater number of days for you to get back in touch with us. During this time, we will make at least three attempts to contact you in relation to the missed payments and your ongoing Staying Connected eligibility. These contact attempts can include SMS, email, phone and/or post.

Once you are removed from the program, your account will return to regular debt collection procedures. Under these procedures, 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.

We may not offer you a Staying Connected plan if you have had two or more Staying Connected payment plans cancelled due to non-payment within the previous 12 months. Otherwise, there are no limits on how many times you can access the program, subject to eligibility criteria as outlined in Section 5 of this Policy ('Accessing the program').

## 9. Leaving the 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 (as outlined in Section 8 'Engagement goes both ways'), we do not consider it appropriate to manage you through Staying Connected.

### 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 graduated from the Staying Connected program. This happens when you've continued to adhere to your payment plan and cleared any outstanding debt on the account.

You are also encouraged to contact AGL again if you require additional support, or further payment plans in the future.

### Completing the Staying Connected payment plan

If you are able to meet all of your payments over the duration of your payment plan (typically, 12 months), we will notify you in writing that you have completed the Staying Connected program. When you receive this notification, if you feel that you are still experiencing ongoing hardship and may have trouble covering your outstanding debt and ongoing usage, we ask that you contact us and we will identify a tailored solution to meet your individual needs. Otherwise, depending on the circumstances of your account, we may call you to discuss a new payment plan that will help you manage your debt and ongoing charges.

There are no limits to how many times you may access the program (subject to the eligibility criteria outlined in section 5).

### Being removed from the program

You will be removed from the program if you fail to make the agreed plan payments and you do not respond to our contact attempts to discuss another arrangement. If you miss a scheduled payment, AGL will attempt to contact you as outlined in section 8 of this Policy. If you miss two payments and fail to respond to us, you may be removed from the program. If we remove you, we will send you written communication to advise you that you are no longer on the program.

### Leaving AGL

If you decide to leave AGL, we will issue you with a final bill. Once you receive this final bill and you're unable to pay any outstanding amounts, you will need to contact us by its due date to arrange a payment plan. Any payment plan we offer you in this situation will be consistent with relevant protections under this Policy. Specifically, we will consider how much you can pay, and, providing you make the agreed payments under the payment plan, your account will be protected from debt collection and you will not incur any further late payment fees.

## 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. 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.

There may be ways in which you can change your home or how you do things every day that can help to reduce your energy use. We will send you a periodic progress report on your energy usage to help you monitor and compare how you're tracking against the original forecast used to establish your payment plan. It's important to note that your energy debt will grow if your payment plan is not covering your energy consumption. This report also includes tips to safely reduce your energy usage.

Visit [agl.com.au/savercentre](https://agl.com.au/savercentre) to understand how you use energy and how you can reduce your bills. If you download the AGL app or register for My Account, you can view your usage and manage your account.

## 13. Our programs and services

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

- the AGL app
- AGL My Account (access to manage your AGL account online)
- preferred payment options (direct debt, 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. AGL representatives may 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 directly access financial counsellors through the National Debt Helpline (1800 007 007) which provides free and independent financial counselling services.



## 14. Contact us and complaint handling

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



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



Call us on **131 245**, to speak to a specialist between 8am-6pm (AEST/AEDT)



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 or speech 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	<a href="http://www.ewon.com.au">www.ewon.com.au</a>
Energy and Water Ombudsman South Australia	1800 665 565	<a href="http://www.ewosa.com.au">www.ewosa.com.au</a>
Energy and Water Ombudsman Queensland	1800 662 837	<a href="http://www.ewoq.com.au">www.ewoq.com.au</a>

## 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
- assist customers experiencing payment difficulties due to hardship.

AGL regularly reviews and updates its Staying Connected Program training.

## 16. 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://agl.com.au/privacy)