



Policy

AGL Victorian Hardship Policy Payment Support Victoria (Victorian Customers)

This Policy relates to:

All AGL and PowerDirect Victorian residential customers, with electricity and/or gas accounts, including under the following licences:

AGL Sales PTY LIMITED

Powerdirect PTY LTD

Australian Power and Gas PTY LIMITED

AGL Sales (Queensland) PTY LIMITED

AGL Sales (Queensland Electricity) PTY LIMITED

Effective Date: 1st January 2019



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1. What is AGL Payment Support Victoria

AGL Payment Support Victoria is AGL's Victorian payment difficulty program, which is in accordance with the Electricity Industry Act, Gas Industry Act, and the Energy Retail Code of Victoria, which sets out retailers' obligations, minimum customer entitlements and takes precedence over this hardship policy in all circumstances.

The program is available to Victorian residential customers who are experiencing temporary or long-term payment difficulties that make paying their gas and/or electricity bills difficult.

Our team will work with customers to provide assistance for their individual needs and establish a personalised payment plan. Whilst customers are actively participating in the *AGL Payment Support Victoria* programs, which includes adhering to their agreed payment plan, we will ensure the customers' home is not disconnected and there is no collection action on those accounts.

The *AGL Payment Support Victoria* program forms part of AGL's 'shared responsibility model'. Under this model, energy retailers, the government, community groups and customers should all share responsibility for assisting customers in financial hardship:

- > Customers should actively engage with their energy retailer as soon as possible to inform them of any difficulty they are having paying their bill, including being available to respond to contact to enable retailers to assist customers facing difficulty. Retailers, community groups and government agencies should all work with customers to encourage them to make this contact and discuss their circumstances openly;
- > It is imperative that customers inform AGL on how much they can pay, and we will work with you to establish an appropriate payment plan and where appropriate we can refer you to support services such as financial counselling;
- > Government should continue to assist customers in financial hardship through the provision of concessions and grant programs. Ultimately, where a customer has insufficient income for life's essentials, Government should provide appropriate income support; and
- > Community groups should assist in the identification of customers experiencing payment difficulty and provide information on, and assist customers access to, available support.

1.1 Purpose

The purpose of this policy is to highlight the key features of the *AGL Payment Support Victoria* program and outline your customer entitlements in accordance with the Energy Retail Code of Victoria and relevant legislation.

1.2 Scope

This policy applies to all AGL and PowerDirect Victorian residential customers, with electricity and/or gas accounts. Non-residential customers and customers outside Victoria are ineligible for AGL Payment Support Victoria. For customers who fall outside Victoria and require hardship assistance, please visit the AGL website on www.agl.com.au to obtain information on the *AGL Staying Connected* program in other states.

2 How AGL Payment Support Victoria works in Victoria

AGL's *Payment Support Victoria* program offers customers a number of flexible payment options to assist you in taking early action to manage your payments, to avoid getting into arrears and reduce the risk of disconnection.

2.1 Standard Assistance – AGL Payment Support Victoria

The following standard assistance payment options are available to Victorian residential customers who are not in arrears or who have arrears of less than \$55 (including GST):

- > Making equal payments at regular intervals determined by AGL;
- > Providing options for making payments at different intervals; and
- > Paying for energy use in advance.

2.2 Tailored Assistance 1 – AGL Payment Support Victoria

Tailored assistance 1 is available to residential customers in Victoria who are in arrears greater than \$55 (including GST) and are able to pay the full cost of their ongoing energy use but require assistance in managing these arrears.

2.2.1 If you are a customer in arrears and **can** pay the full cost of your ongoing energy use, you will be entitled to the following assistance:

- > Repayment of your arrears over not more than 2 years by making payments at regular intervals of up to one month;
- > Advice from AGL about payment options that would enable you to repay your arrears over a period of two years or less;
- > Specific advice about the likely cost of your future energy use and how this cost may be lowered; and
- > Specific advice about any government and non-government assistance (including Utility Relief Grants and energy concessions) that may be available and could help you meet your energy costs.

2.3 Tailored Assistance 2 – AGL Payment Support Victoria

2.3.1 If you are a customer in arrears greater than \$55 (including GST) and **cannot** pay the full cost of your ongoing energy use, you are entitled to at least the following:

- > Specific advice about the likely cost of your future energy use and how this cost may be lowered;
- > Specific advice about any government and non-government assistance (including utility relief grants and energy concessions) that may be available and could help you meet your energy costs;
- > Practical assistance to help you lower your energy costs. This may include some or all of the following, at the discretion of AGL:
 - > a transfer to the tariff that is most likely to minimise your energy costs (based on your pattern of energy use and payment history);
 - > practical assistance to help you reduce your use of energy, based on your pattern of energy use and individual living circumstances (where there is scope for such action to be taken);
 - > Information about how you are progressing towards lowering your energy costs given at sufficient intervals for you to be able to adequately assess that progress;
- > A period of at least 6 months during which:
 - > Repayment of your arrears is put on hold; and
 - > You pay less than the full cost of your on-going energy use while working to lower that cost.

AGL may choose to extend the period in which your arrears are put on hold if we believe that this extension would assist you to continue to lower the cost of your energy use.

Where you have had your arrears put on hold for a period you may, at the end of that period, exercise the entitlements outlined in section 2.1 above.

3 Commitment

The AGL *Payment Support Victoria* program is all about providing you with extra support when you need it. Partnering with you and sharing the responsibility is critical to ensure you have every opportunity to get back on track.

3.1 Our AGL *Payment Support Victoria* commitments

AGL will offer innovative and effective solutions when you face bill payment difficulties. AGL will ensure you receive:

- > Empathetic and Respectful interaction;
- > Fair and reasonable payment plans;
- > Consistent and transparent access to the AGL *Payment Support Victoria* program;
- > Proactive information on the financial and non-financial support available;
- > Protection from disconnection when participating in the program;
- > Continued education and information on managing the cost of energy;
- > Access to energy saving products and programs where applicable;
- > Confirmation that you've been accepted into our AGL *Payment Support Victoria* program; and
- > A welcome pack which will also contain a link to view AGL's hardship policy online.

3.2 AGL *Payment Support Victoria* customer commitments

To ensure you continue to receive the support you require and have every opportunity to get back on track, you will need to:

- > Demonstrate a willingness to pay for your energy use;
- > Agree to participate in the program and adhere to the agreed payment arrangements;
- > Work with AGL to sustainably reduce your energy usage;
- > Ensure that you are available to discuss your payment plan and consumption details at regular intervals (which will be communicated to you by AGL);
- > Inform us if there is any change in your circumstances;
- > Respond to contact from AGL;
- > Provide contact details and an alternative contact person if appropriate, and ensure these details are kept up to date;
- > Contact AGL immediately if you are unable to meet any of your commitments; and
- > Ensure you take appropriate steps not to accumulate further debt.

Other factors that we may consider when reviewing your participation in the program can include timely completion of paperwork relating to Government grants and participation with any other supplementary support as agreed with you. Should you not meet these commitments; this may result in your removal from the AGL *Payment Support Victoria* program.

3.3 Contingent on a customer's circumstances

AGL will regularly liaise with you and review your account to ensure that the plan is suitable for your needs and is being adhered to. Under our case management system, reviews will be triggered by:

- > Missed payments;
- > Abnormal consumption;
- > If the account is in credit;
- > If the account is finalised; and
- > A scheduled review.

From time to time, it may be necessary for AGL to discuss with you the possibility of increasing your regular payments in order to align payments more closely with your ongoing consumption and the reduction of debt.



3.4 Unreasonable customer action

The *AGL Payment Support Victoria* program is designed to help you stay on track, this means we're focused on helping you manage your situation to achieve a sustainable outcome. To do this, we require you to adhere to your payment arrangements, or actively engage with AGL should your circumstances change.

If you fail to meet your payment plan agreements, or customer commitments, you may be removed from the *AGL Payment Support Victoria* program.

Our team will make attempts to phone you on all telephone numbers that you have provided, make attempts in the morning, afternoon, and evening on different days. We will also send you a 'Revoke warning letter' if you have not met your commitments, in addition if you are revoked from the program a confirmation letter stating that you have been removed with further options in obtaining assistance will be provided.

4 Financial and Non-Financial Support

The *AGL Payment Support Victoria* program aims to ensure you have been offered all available support, allowing you opportunities to improve your situation. Some types of support will be determined on a case-by-case basis.

4.1 Centrepay and other payment methods

Centrepay is a free voluntary bill paying service where deductions come from your Centrelink payments and can be used to pay your energy bills. If you are receiving Centrelink benefits, we recommend you setup scheduled payments through Centrepay. We encourage you to speak with us to ensure you understand more about how this service works.

If you are unable to use Centrepay, AGL also offers a number of other ways to make payments. Other payment methods AGL offer and which may meet your circumstances, include:

- > BPAY
- > Direct debit
- > Credit Card
- > Post Billpay
- > PayPal
- > Cheque or Money Order
- > Australia Post
- > Bill Smoothing
- > Pre-Payment

You can access our most up to date payment information on www.agl.com.au

Please note, if you pay your energy bills using a credit card, or any card that uses a credit card payment facility, AGL is charged a merchant services fee by your financial institution. This will appear on your next bill as 'payment processing fee'. You can view the payment processing fee amount in your relevant state's Fee Schedule available on our website.

There are other methods for paying your energy bills with AGL that won't incur a payment processing fee, which you can learn about in the Billing and Payments section of Help and Support on the AGL website www.agl.com.au

4.2 Government concession and rebates

AGL is committed to ensuring that our customers on the *AGL Payment Support Victoria* program are getting all the financial support that they are entitled to, including Government energy bill assistance programs such as rebates or concessions for low income earners and customers with medical or life support needs.



As part of your customer commitments, we encourage you to apply and maintain your Government support entitlements to ensure you can continue to demonstrate you are doing all you can to minimise debt and offset consumption.

To locate the appropriate assistance program and further information within Victoria, log onto www.dhs.vic.gov.au

4.3 Financial Counselling Services

We understand that there can be many factors contributing towards your payment difficulty, and that you may be faced with balancing competing financial commitments.

AGL believes that Financial Counsellors provide an important service in helping you work through these difficult financial situations, but they can also connect you with a broader support network.

Alternatively, you can also access financial counsellors through the National Debt Helpline (1800 007 007) which provides free and independent financial advice which considers your entire financial situation.

As an AGL customer on the AGL *Payment Support Victoria* program we may discuss with you the benefits of seeing a Financial Counsellor to help you get back on track sooner. If you decide to use a Financial Counsellor, AGL will also work with the Financial Counsellor, with the aim of providing the most suitable support for your unique set of circumstances.

4.4 Energy Contract Review

Tailored Assistance 2 - AGL will also review your account on a regular basis whilst you are on AGL *Payment Support Victoria* program to ensure that you are on an energy plan that suits your situation. Where a plan is identified, which is more suitable and allows you to reduce your energy charges, we will recommend this to you and seek your explicit informed consent to move you to the plan at no additional cost to you. AGL has discretion to undertake this review for Tailored Assistance 1 customers.

4.5 Energy efficiency advice

We understand that ways to reduce your energy usage may not always be clear. Therefore, AGL will provide simple energy efficiency advice to you that may assist in reducing your energy use and future energy costs. This information may include telephone advice, written information, or referral to undergo a home energy audit upon receiving your permission at AGL's discretion

5 Promoting AGL Payment Support Victoria

AGL Payment Support Victoria has internal and external engagement strategies which are designed to promote awareness about the *AGL Payment Support Victoria* program amongst relevant groups – such as AGL front-line staff, Government departments and community organisations.

Information about the program is available on our website www.agl.com.au outlining the benefits of the program that is available to external organisations and customers.

Further, each bill contains a notice encouraging customers experiencing difficulties paying to contact AGL to discuss what support is available to them.

We recognise that customers in hardship are often not aware of their entitlements. Accordingly, these strategies support the promotion of awareness about the *AGL Payment Support Victoria* program for customers who may require additional assistance.

6 Complaint Handling

AGL is committed to timely complaint resolution for all of our customers.

If customers experience a problem or wish to provide feedback, our Customer Solutions Team are the first point of reference. Customer Solutions can be contacted on 1300 681 467 or via our website at www.agl.com.au and are available 24/7.

We will work with customers to resolve problems quickly in a fair and transparent way. Any feedback received about our products or services will be shared with relevant areas.

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

Our Complaints Team can be contacted on 1800 775 329, available 8am-6pm AEST Monday – Friday or via email at complaints@agl.com.au

We understand the frustration which can occur when something doesn't go to plan. If this happens, we will ask customers to step us through what has occurred and the resolution they 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 there is a delay or a complaint is complex in nature, we will keep customers informed of progress.

If customers remain dissatisfied with the resolution offered by AGL, customers can have their matter reviewed by the Energy and Water Ombudsman Victoria (EWOV) which is a free service. EWOV can be contacted on 1800 500 509 or via www.ewov.com.au

7 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.

8 Contact us

Having trouble in paying your electricity and gas bill, please contact us on 131 245.



AGL Payment Support Victoria also has an interpreter service available for customers whose first language is a language other than English. Literature in relation to the *AGL Payment Support Victoria* program will be translated into other languages to improve accessibility for culturally and linguistically diverse communities. To access this service, please contact us on 1300 659 925.



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.