

Helping you help yourself.

Our aim is to help you to keep your energy connected!

Click Energy recognises that financial hardship may be suffered occasionally, and in some cases on a permanent basis, by residential customers who purchase energy principally for personal, household or domestic use. If you should find yourself in financial hardship, Click Energy will strive to keep you connected so that you do not lose what is, for all households in Australia, an essential service.

Our Contact Detail:

Click Energy
Level 1, 90 Collins St,
Melbourne VIC 3000
Telephone: 1800 77 59 29
Email: service@clickenergy.com.au

NSW, QLD & SA

Our obligations

Click Energy has systems in place to enable it to meet its obligations with respect to customer hardship in:

- i. the Retail Law, and
- ii. the Retail Rules, and
- iii. the AER Customer Hardship Policy Guideline Version 1, (March 2019), and
- iv. this Click Energy Payment Difficulties Policy

About this policy

This policy applies to all residential customers living in NSW, QLD and SA 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 hardship 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

What we will do to help you

We will tell you about our hardship 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 hardship 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 hardship 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 hardship program

We will assess your application for hardship assistance within 5 business days of receipt of the application. We will let you know if you are accepted into our hardship program within 10 business days from receipt of the application. If you are accepted into our hardship 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.

How do we assess your eligibility for accessing the hardship program?

Some of the criteria we look at when trying to understand your eligibility for accessing the hardship program involve us looking at your individual circumstances. Some of the things we'll consider are whether:

- you show a demonstrated willingness to pay your energy account
- you are in contact with us or are readily contactable
- you have experienced a reduction in income due to unemployment or a change to your working conditions
- you are suffering a long term illness or injury leading to inability to generate income
- you are a concession card holder / income solely dependent on pension
- you have suffered a marital / relationship breakdown
- you are a victim of domestic violence
- you are a victim of a natural disaster

We've also adopted the AER's Sustainable Payment Plans Framework as a good practice for assessing customers' capacity to pay.

We'll always discuss your personal situation with you to ensure you are offered the highest level of support available. If it is deemed that you are ineligible for our hardship program, we will provide a reason for the ineligibility.

Helping you to successfully complete the hardship program

We'll help you to successfully complete our hardship program by:

- ensuring that you are on the most appropriate plan for your usage profile, including a tailored plan where applicable
- agreeing a suitable payment plan with you
- removing your account from our standard credit and collections activities, including the removal of late fees
- ensuring you are always utilising any applicable government concessions, relief schemes or energy rebates
- keeping you updated on payments made under the program
- letting you know if a payment has been missed
- monitoring your usage while under the program, and letting you know if we see any unexpected spikes in usage
- regularly assessing your ability to make payments under the program
- communicating with you regularly to ensure that you can continue to meet payments under the hardship program
- providing an SMS reminder before the due date of a payment
- providing you with discounts on payments made under the program on completion of a payment plan

Payment options

What we will do

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

- Payment plans
- Centrepay
- Direct debit

- Deferred payments (for customer awaiting government grant payments)

When you are in our hardship 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 attempt to contact you via phone, email or both. You will also receive sms reminders before your payment plan due dates.

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

Other supports 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.

Our programs and services

As a hardship customer, you can access a range of programs and services to help you including:

- extended payment terms
- a review of your usage patterns to try and identify any changes in usage and their cause

- flexible or smoothed payment options to reflect your individual circumstances (i.e., instalments)
- refer you and assist you to obtain access to relevant Government utility assistance programs (i.e., Home Energy Efficiency Assistance Scheme) and other community assistance agencies
- offer you telephone information about energy efficiency as well as advice on the availability of independent financial counsellors
- offer you financial assistance to reduce energy usage including field audits and replacement appliances

We may also discuss our own energy efficiency program with you.

Under our energy efficiency program, we may propose a field audit where the benefits of the audit would likely, in our opinion, be significant and you provide your express consent to the terms and costs of the audit.

We will discuss the matter in detail with hardship customers giving an honest outline of the experience of other customers who have had audits and an indication of the savings that they have achieved in dollar terms.

Meaningful benefits may, for example, be achieved by those with excessive energy usage relative to the number of rooms in the premises and the number of people living there.

In certain circumstances, we will pay for field audits if your circumstances would be excessively and unfairly affected by any further expenses.

If after a field audit it is clear that you require replacement appliances, we may provide financial assistance to those customers who have no ability to act on the advice in the audit. In these circumstances we will nominate a third party to provide the appliances on our behalf.

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.

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.

We can help you save energy

Using less energy can save you money.

What we will do

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

We will work with you

If you have joined our hardship 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

Complaints and Dispute Resolution

We are committed to efficient, fair and courteous resolution of hardship customer complaints and disputes at all times and aim to resolve complaints at first point of contact.

Lodging a complaint

- You can lodge your hardship complaint over the phone, online or by email, or letter (see contact details above). Please include your name, customer number, address and a contact phone number on any written correspondence.
- We aim to make the complaint handling process fair and accessible for everyone including customers and former customers. If you require any special assistance to lodge a complaint, please tell us what they are when you get in touch with us.
- If you wish to allow an authorised representative or advocate to act on your behalf, a customer service representative can help you to do so. If you wish, you can set up third party access on your account which will enable a third party to act as your authorised representative and to represent you in your matters with Click Energy generally.

Acknowledgement of complaint

If your complaint is submitted by email you will receive a response from us within 2 working days.
Handling and resolution of complaints

We aim to resolve a complaint at the first level of contact wherever possible. If we cannot resolve your complaint at the first level contact and the matter requires some further investigation e.g. the retrieval of records or obtaining of additional information through our service and/or our customer advocacy team, we will aim to have your complaint completely resolved within 15 working days after the complaint was made or within such other time frames as are agreed with you. We will keep you informed of any delays to promised timeframes for resolving and implementing complaints.

You may monitor the progress of your complaint by contacting us.

If you are dissatisfied with the handling of your enquiry or complaint, or if you are dissatisfied with the timeframes, the proposed resolution or outcome, or if you seek to have your complaint treated as urgent, you may ask to speak to a supervisor. If you remain dissatisfied with the subsequent handling of the complaint, we will escalate and prioritise your complaint accordingly.

All complaints are considered urgent if you are experiencing financial hardship and the subject matter of the complaint has directly contributed to or aggravated your financial hardship, or your service has been or is about to be disconnected due to an error on our part. We will be in touch with you to confirm a proposed resolution of the urgent aspects of your complaint, which if agreed to by you, will be implemented within 2 working days.

External resolution

If you are not satisfied with the outcome of your complaint or with the way in which we have handled the matter (including the timeframes for resolving your complaint), you can ask the relevant state Energy and Water Ombudsman to assist you. We have an easy accessible complaints process in place should something go wrong. Please note that you also always have the option to contact the relevant Energy & Water Ombudsman at any time for independent advice and assistance. The office details of each states Ombudsman are set out below:

Energy & Water Ombudsman Queensland (EWOQ)
Ph: 1800 662 837

Email: complaints@ewoq.com.au
Web: www.ewoq.com.au
Mail: PO Box 3640, South Brisbane BC, QLD, 4101

Email: complaints@ewon.com.au
EWON: complaints form

Energy & Water Ombudsman NSW (EWON)
Ph: 1800 246 545
Mail: Reply Paid 86550, Sydney South, NSW 1234

Energy & Water Ombudsman South Australia (EWOSA)
Ph: 1800 665 565
Free fax: 1800 665 165
Mail: GPO Box 2947, ADELAIDE, SA, 5001
Email: www.ewosa.com.au

Customers with diverse communications and other needs

If we reasonably believe that a residential customer in financial hardship has a language difficulty, we will arrange for an interpreter to contact the customer directly.

- For Interpreter service for languages other than English please call: 13 14 50
- Se avete bisogno di un interprete, per favore telefonate al numero riportato sopra
- 如果您需要傳譯言, 請撥打以上電話號碼
- Nếu bạn cần một thông dịch viên, xin vui lòng gọi số điện thoại trên
- Si necesita un intérprete, llame al número arriba

If you have a hearing or speech impairment, please call us via the National Relay Service. Dial 133 677 from your TTY phone and ask to be connected to 131 806.

Customers without internet access

If we believe you are experiencing financial hardship, or you advise us that you are in financial hardship, we will contact you and provide information to you over the phone, and send a copy of this policy to you via post.

Customers with a disability

If you have a disability, we will always work with you, your advocate and / or your authorised representative to help you understand this financial hardship policy. If you require this document in another form as a result of your disability, we will discuss options for creating the document in a suitable format for you.

Customers in remote areas

If you live in a remote area with limited access to mail or the internet, we'll work with you to ensure you have sufficient time to gain access to the document and fully understand this policy.

Using an elected representative

If you have elected a representative to act on your behalf, we will engage your representative as we would you, consistent with your consent and instructions to us.

Staff

We will ensure that all staff involved in the administration of the financial hardship program are aware of this Financial Hardship Policy and have the necessary skills to sensitively engage with residential customers about payment difficulties and the provision of instalment plans and other options. We regularly review and update customer hardship training for our staff.

Privacy

A financial counselling service may also contact Click Energy directly on your behalf. We will ensure that we respect your privacy and only discuss your circumstances if we have your authority to do so.

[View our Privacy Policy](#)

Website

This Financial Hardship Policy is available on our website at: www.clickenergy.com.au/payment-difficulties. It will be also provided to any customer or financial counsellor on request.

Changes to Hardship Policy

We will periodically review this Financial Hardship Policy in accordance with normal business practice and as specified by the Australian Energy Regulator.

VIC

The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances

Effective as of 1st of January 2019

If you are a Click Energy Victorian residential customer, experiencing financial difficulties, this policy may apply to you.

What is 'Financial Hardship'?

Financial hardship is very difficult to define but it is real and affects many of us from time to time. You should not hesitate to contact Click Energy if you believe that you are in financial hardship, whatever your circumstances, and have the intention but not the financial ability to pay. We have trained staff that are able to assist residential customers anticipating or facing payment difficulties.

Below are some examples that may trigger or cause financial hardship. Of course, these are only examples and everyone's circumstances are different.

- Your family income has suddenly been reduced
- You or a member of your family has fallen ill and you have unexpected medical bills
- You have recently received an unexpected bill or a bill that is significantly higher than usual. This bill does not necessarily have to be an energy bill
- You have recently lost your job and are unemployed
- Your income is insufficient to pay your reasonable living expenses (which would include normal living expenses, such as groceries, utility bills, rent or mortgage repayments, child support, etc)
- You have been placed in bankruptcy

If you are in short term payment difficulty resulting in an inability to pay your current bill on time or in full, we may be able to offer you standard assistance.

If you believe you are experiencing financial hardship and have a current arrears amount you may be eligible for tailored assistance.

Standard Assistance

Click Energy will provide customers with the following forms of standard assistance to avoid customers going into arrears:

- the ability to make payments of an equal amount over a specified period;
- options for making payments at different intervals;
- the ability to extend the due date of an invoice for at least one billing cycle in any 12 month period;
- the ability to pay for energy use in advance.

Where standard assistance is made available, we will provide you at least 3 of the above options.

Minimum Assistance (Tailored assistance)

At a minimum, if you are in financial hardship and your account is in arrears of greater than \$55 (incl GST), Click Energy will provide you with the following forms of tailored assistance.

Tailored assistance consists of the following measures:

- a) repayment of arrears over not more than 2 years by payments at regular intervals of up to one month;
- b) advice from us about payment options that would enable you to repay any arrears amount over not more than 2 years;
- c) specific advice about the likely cost of your future energy use and how this cost may be lowered;
- d) specific advice about any government and non-government assistance (including Utility Relief Grants and energy concessions) available to help you meet your energy costs;
- e) practical assistance to help you lower your energy costs including, but not limited to:
 - i) the tariff that is most likely to minimise your energy costs, based on our knowledge of your pattern of energy use and payment history; and
 - ii) practical assistance to help you reduce your use of energy, based on your pattern of energy use and on the circumstances of where you live, provided there is scope for action to be taken for that purpose; and
- f) 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;
- g) an initial period of at least 6 months during which:
 - i) repayment of your arrears is put on hold; and
 - ii) you may pay less than the full cost of your on-going energy use while working to lower that cost;
- h) any other assistance consistent with the objective of this section.

You are entitled, at the very least, to the assistance mentioned in subclauses (a) to (d), while continuing to pay the full cost of your on-going energy use and the assistance measures in subclauses (c) to (f) if you cannot pay the full cost of your on-going energy use. We may extend the assistance mentioned in subclause (f) for a further period or periods if the extension would assist you to continue to lower the cost of your energy use.

If you have exercised an entitlement to the assistance mentioned in subclause (f) you may, at the end of the period during which that assistance is provided (including that period as extended), exercise an entitlement mentioned in the paragraph above.

Information about assistance available?

If you have not paid a bill by its pay-by date and contact us, you are entitled to be given information about the assistance to which you are entitled under this Policy and how to access it.

If you have not paid a bill by its pay-by date and are in arrears of more than \$55 (inclusive of GST), we will contact you within 21 business days after that pay-by-date, and give you information about the assistance to which you are entitled under this Policy and how to access it.

We will give you no less than 6 business days to consider the information provided and request further information and put forward a payment proposal as detailed under the “Payments Arrangements” section of this Policy.

Payment Arrangements

This section applies to a residential customer whose repayment of arrears is not on hold under the “Minimum Assistance” provisions above.

We will accept a payment proposal or revised proposal put forward by you under this section that complies with the following:

- provides for the making of payments of equal amounts at regular intervals of up to one month; and
- would result in any arrears being fully paid in no more than 2 years after the first payment; and
- provides for payments for energy use being made together with payments to reduce arrears; and
- is based on a reasonable forecast of energy use over the next 12 months.

We may accept a payment proposal or revised proposal that does any or all of the following:

- provides for payments of different amounts at different intervals;

- would result in the arrears being fully paid by a date later than 2 years after the first payment;
- provide for payments for energy use being made separately from payments for arrears.

On accepting a payment proposal or a revised proposal, we will provide you with a written schedule of payments showing:

- the total number of payments to be made to pay the arrears; and
- the period over which the payments are to be made; and
- the date by which each payment must be made; and
- the amount of each payment.

If you are receiving assistance under this section and fail to make a payment by the date on which it was payable, we will contact you to discuss a revised proposal as put forward by us.

Non-payment of amounts towards on-going energy use

This section applies where repayment of arrears is not on hold under the Minimum Assistance provisions. If you fail to make a payment towards the cost of your on-going energy use by the date on which it was payable, we will contact you to discuss varying the amount payable, or the frequency of those payments, or both, to give you more time to lower your energy costs.

If you are not meeting your responsibility to implement practical assistance referred to in the Minimum Assistance provided by us, we will contact you and work with you to identify an implementation timeframe.

We may add any amount unpaid for energy use to your arrears.

Continued provision of assistance

We will continue to provide assistance under this section unless:

- a) after we have complied with the Payment Arrangement section of the Energy Retail Code – Sub Clause 6 (ie. we have contacted you after you have failed to meet a payment) You refuse or fail to take reasonable action towards paying for your on-going energy use and repaying your arrears; or
- b) after we have complied with the Non-payment of amounts towards on-going energy use section of the Energy Retail Code – Sub Clause 2, (ie. we have contacted you after you have failed to meet a payment, to discuss varying the amount payable, or the frequency of those payments, or both) and you refuse or fail to take reasonable action towards making payments towards the cost of your on-going energy use; or
- c) you are not facing payment difficulties.

Providing an Early Response

Click Energy will provide an early response once you have been identified as in financial hardship. Our response process is as follows:

- you will be referred to the Hardship Assistance team by Credit Management, either after we have contacted you directly or you have been referred by our Contact Centre, or a third party such as a financial counsellor or welfare agency;
- a member of the Hardship Assistance team will speak with you after the call is transferred to the team. If you are unable to wait for the call to be transferred, we will call you within the next 2 business days or at a time suggested by you.
- a member of the Hardship Assistance team will review the appropriateness of your current energy plan; and
- organise to manage your hardship case in accordance with this policy.

Where a payment plan is established, you will be sent a letter confirming the terms of those repayments.

Communicating between us and you under this policy

Any written communication by us to you under, or in connection with, this section will be:

- expressed in plain language; and
- legible; and
- presented clearly and appropriately having regard to its nature.

We will send by post, any written communication required or permitted to be given or sent under, or in connection with, this section unless the you have given explicit informed consent to receiving it in another way.

Information sent by post or registered to you will be taken to be delivered at the time at which it would be delivered in the ordinary course of post or registered post.

We will not impose a charge on you for any written communication sent in connection with this Policy. Contact us as soon as possible. In this way we don't continue with unnecessary credit and collection processes where we incur expenses. We would rather use this money to positively help you. If you have entered into a payment plan under this Financial Hardship Policy and your circumstances change we can talk to you about adapting your payment obligations. The sooner you contact us, the sooner we can help you.

Click Energy is an online energy retailer which means that emails can be a very efficient way of communicating.

Some free email account services available include:

- Gmail
- Outlook.com
- Yahoo!

You may also like to contact your State Government and your local community agencies to see how they can help you.

Supply Capacity Control

Supply capacity control products are not offered for credit management purposes.

Is your energy plan appropriate in your circumstances?

If you call us about financial hardship, one of the very first things our trained staff members will do is to establish if your current Click Energy plan is still appropriate for your circumstances.

Usually, a change of energy plan is not sufficient, or even appropriate, for those in financial hardship so we will ask you a number of questions. Understanding your financial position means that we can take it into account to establish how you can best meet your obligations under any financial hardship program. That, after all, should be our mutual objective.

In order to better understand your financial position, we may ask you:

- Has your energy usage changed recently?
- What is the best payment method for you?
- Would you prefer to pay the account a bit at a time?
- How much can you afford to pay now?
- What frequency of payment (e.g., weekly, fortnightly) would best suit you?
- What would be more helpful: paying in arrears or paying in advance?

If your circumstances should change during the period of the payment plan, you should contact us as soon as possible and together we can review your payment plan. You can rest assured that Click Energy will be there with you every step of the way, happy to discuss your circumstances, monitor your progress and assist you meet your goals with privacy, dignity and respect.

Click Energy will not necessarily offer all of the options covered by this Financial Hardship Policy to all of its residential customers in financial hardship, but will always provide standard and minimum levels of assistance.

Disconnection

Click Energy will not disconnect the supply of energy to a residential customer if that customer has entered into an agreement under the terms of this Financial Hardship Policy and is complying with the terms and conditions of that agreement.

Government and community assistance programs

Click Energy will advise customers in financial hardship of all appropriate government concession programs. We may refer you to a government concession or assistance program, such as the Utility Relief Grant Scheme (Victoria), if you have missed payments continuously or are accumulating a high arrears amount.

Centrepay – the easy way to pay your bills and expenses.

Centrepay is a voluntary bill-paying service that is free for Centrelink customers. Use Centrepay to arrange regular Deductions from your Centrelink payment. You can start or change a Deduction at any time. The quickest way to do it is through your Centrelink account online.

Programs we may use to assist customers in financial hardship

If you are in financial hardship, we want to work with you to help you achieve the solution that is best for you. Government and the community are also prepared to help you stay connected.

While Click Energy will monitor your account and refer you to the right government concession or assistance program or the appropriate financial counselling service, you should take the time to visit these websites to find out more about what further assistance they may be able to provide to you:

- www.dhs.vic.gov.au/for-individuals/financial-support/concessions/energy
- www.moneyhelp.org.au/
- www.goodshepvic.org.au/

Energy efficiency programs

Click Energy will propose a field audit where the benefits of the audit would likely, in our opinion, be significant and you express consent to the terms and costs of the audit.

We will discuss the matter in detail with hardship customers giving an honest outline of the experience of other customers who have had audits and an indication of the savings that they have achieved in dollar terms.

Meaningful benefits may, for example, be achieved by those with excessive energy usage relative to the number of rooms in the premises and the number of people living there.

In certain circumstances, Click Energy will pay for field audits if your circumstances would be excessively and unfairly affected by any further expenses.

If after a field audit it is clear that you require replacement appliances, Click Energy will provide financial assistance to those customers who have no ability to act on the advice in the audit. In these circumstances Click Energy will nominate a third party to provide the appliances on its behalf.

Accessing our financial hardship program is free

There are no fees or charges to access the Click Energy hardship program. Click Energy will never charge late payment or termination fees to any customer on this Financial Hardship Policy. Nor will we require them to provide a security deposit. We will not commence or continue with proceedings for the recovery of arrears while you are receiving assistance under this Policy.

Complaints and Dispute Resolution

If you are in financial hardship and have a complaint, we will resolve the matter in accordance with our complaints and dispute resolution policy.

View Click Energy's Complaints Process

Language Difficulty

If Click Energy reasonably believes that a residential customer in financial hardship has a language difficulty, it will arrange for an interpreter to contact the customer directly.

Staff

Click Energy will ensure that all staff involved in the administration of the financial hardship program are aware of this Financial Hardship Policy and have the necessary skills to sensitively engage with residential customers about payment difficulties and the provision of instalment plans and other options.

Privacy

A financial counselling service may also contact Click Energy directly on your behalf. We will ensure that we respect your privacy and only discuss your circumstances if we have your authority to do so.

Website

This Financial Hardship Policy will be available on the Click Energy website. It will be also provided to any customer or financial counsellor on request.

Changes to Hardship Policy

Click Energy will periodically review this Financial Hardship Policy in accordance with normal business practice and as specified by various regulatory bodies.