

# Financial Hardship Policy

(ACT, NSW, QLD, SA & VIC)

seene

The Embedded Networks  
Company Pty Ltd

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# 1. Introduction

## 1.1 What is hardship or payment difficulty?

Falling on times of financial difficulty can happen to anyone.

There may be circumstances which make it harder for you to pay your energy bills. Whether it is a short-term setback or something that is ongoing, we understand that payment difficulties can come in many ways.

You might experience hardship because of factors like:

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

## 1.2 Our financial hardship policy

We have systems and processes in place to enable us to meet our obligations with respect to customer hardship in:

- National Energy Retail Law
- National Energy Retail Regulations
- The Australian Energy Regulator Customer Hardship Policy Guideline
- Our financial hardship policy

If you are experiencing hardship or payment difficulty, this policy is our commitment to work with you to find ways to manage your energy account(s) and provide the assistance and extra flexibility you may need.

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

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. You can provide permission verbally on the phone or via a signed written authority if you are the main account holder. We will engage with your support person as we would with you. This will be consistent with your permission and instructions to us.

## 1.3 Identifying and assessing hardship customers

We encourage you to contact us if you are struggling financially.

You can contact us directly or through a third party, such as a financial counsellor or a welfare agency.

We will assess your eligibility into our hardship program by reviewing the below indicators:

- Missed or late payments alerted to us through customer credit cycles
- Pattern of government assistance grants
- Interactions between our customers and our staff who are trained to identify vulnerable customers
- You may indicate that you are a hardship customer to us

We understand that the above identifiers are not exhaustive and may occur out of sequence. That is why our staff are trained to recognise other avenues which may identify vulnerable customers who may benefit from our hardship program. If you meet any of the above criteria you will be allowed to enter our hardship program.

If you are not eligible for our hardship program, we will provide you with a reason via your preferred method of communication.

## 2. The seene hardship program

If you are experiencing payment difficulties, our hardship program is designed to make it easier for you to stay on track and in control of your energy bills.

Through this program, we:

- Treat you with respect and empathy
- Provide you with timely assistance and information
- Provide you with information on how to increase energy efficiency to manage your energy usage and costs
- Ensure payment options are fair, flexible and affordable
- Facilitate and review ongoing training for our staff to better assist you
- Maintain strong relationships with community stakeholders and industry

### 2.1 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 our hardship program

We will assess your application for hardship assistance and let you know if you are accepted into our hardship program immediately if we are speaking to you on the phone or within 2 business days from receipt of the application if sent via email or post.

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

## 2.2 What we offer

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
- review your payment plan to make sure you are on track
- let you know where you can get free independent financial counselling in your area
- provide an in-home or phone energy efficiency audit that will be completed by our community partners at no cost to you
- make sure your energy supply remains connected while we continue to work together

## 2.3 Payment options

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

- Weekly, fortnightly or monthly instalment payment plans
- Centrepay

### **Designing a payment plan that works for you**

#### **What we will do**

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

#### **Centrepay**

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.

Alternatively, if you aren't eligible for Centrepay, we will be happy to provide you with more information on our other payment options.

## 2.4 We can check you have the right energy plan

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.

### 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.

## 2.5 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 also provide advice on how your appliances in your home can impact your energy usage and bills. In some cases, this will be done via a phone consultation or an in-home energy efficiency visit, completed by our community partners at no cost to you.

## 2.6 Fees and security deposits

### We will work with you

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

## 2.7 Continuing on our hardship program

If you miss a payment, we will contact you to see if you need help. We will contact you in writing reminding you to make a payment.

This will give us the opportunity to discuss whether your current payment plan is fair and affordable, or whether we can agree on a different and more suitable payment plan that allows you to continue on our hardship program.

### 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

## 2.7 Graduation from our hardship program

Our goal of the program is to ensure you can independently and effectively manage your energy costs and stay in control of your energy bills.

When you have achieved this, you will graduate from our hardship program and return to our standard billing and collection terms.

## 3. Communicating with you

We can provide you with information about our hardship program, including your rights and obligations via your preferred method of receiving written communication from us.

Information sent to customers in our hardship program include:

- When a customer enters the program
- When there is a change in agreed payment plan
- When there is a late payment or no payment

Our financial hardship policy is accessible to all our customers.

- If you are a new customer to seene, we will provide you with our financial hardship policy in your Welcome Pack.
- We will provide you with information on how to access our hardship program on your energy bill.
- We will provide an interpreter service on **1800 106 783**, at no cost to you, if you have difficulty with English.
- Our financial hardship policy can be found in the following formats:

Plain English (a style of writing so readers can easily find, understand and use the information)

Easy English (a style of writing that is easy to understand and includes images)

Translating our policies into five languages: Arabic, Cantonese, Italian, Mandarin and Vietnamese.

These are located <https://seene.zendesk.com/hc/en-us/articles/360000852216-Hardship-policy>. We can also send you a free hard copy on request.

- If you have a hearing or speech impairment, you can contact us through the National Relay Service. For more information, visit [www.relayservice.gov.au](http://www.relayservice.gov.au) or call **1300 555 727**.



## 4. 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.

### 4.1 Our programs and services

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

#### Government concessions and grants

Information on the assistance provided by each state government can be found on their websites:

**Australian Capital Territory:** [act.gov.au](http://act.gov.au)

**New South Wales:** [resourcesandenergy.nsw.gov.au](http://resourcesandenergy.nsw.gov.au)

**Queensland:** [dews.qld.gov.au](http://dews.qld.gov.au)

**Victoria:** [services.dhhs.vic.gov.au/non-mains-energy-concession](http://services.dhhs.vic.gov.au/non-mains-energy-concession)

**South Australia:** [sa.gov.au](http://sa.gov.au)

Australian concession card holders may also be eligible for further assistance. Further information can be found at [humanservices.gov.au](http://humanservices.gov.au)

#### Financial counselling services

Financial counsellors can support you to better manage your finances and can represent you in discussions with us. We can refer you to accredited financial counselling agencies, who offer their services at no cost to you.

Financial counsellors can contact our Customer Service team directly on your behalf on **1300 609 387** (Monday to Friday, 9.00am to 5.00pm AEST).

### What we will do

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

## 5. Family violence protocol

Whenever seene staff suspect that a customer may be affected by family violence, they will refer them to our hardship program to offer the support outlined in this document if needed. We understand that these circumstances are sensitive and complex, which is why our Customer Service team undertakes ongoing training in this area and handles information in accordance with the relevant privacy requirements (see section 7 Privacy).

## 6. Complaints

We want to do everything we can to make our hardship program work for our customers and we will do what we can to resolve your concerns.

If you have a complaint about our hardship program, we will do our best to work towards an early resolution. If this isn't possible, our Customer Service team is available on **1300 609 387** (Monday to Friday, 9.00am to 5.00pm AEST).

If you are unhappy with the outcome of the enquiry into your complaint, you can contact the Energy Ombudsman in your state to request a free and independent review.

### **Australian Capital Territory Civil & Administrative Tribunal**

[acat.act.gov.au](http://acat.act.gov.au)

**Phone:** (02) 6207 1740

### **Energy & Water Ombudsman NSW**

[ewon.com.au](http://ewon.com.au)

**Freecall:** 1800 246 545

### **Energy & Water Ombudsman Queensland**

[ewoq.com.au](http://ewoq.com.au)

**Freecall:** 1800 662 837

### **Energy & Water Ombudsman SA**

[ewosa.com.au](http://ewosa.com.au)

**Freecall:** 1800 665 565

### **Energy & Water Ombudsman Victoria**

[ewov.com.au](http://ewov.com.au)

**Freecall:** 1800 500 509

## 7. Privacy

The Embedded Network Company trading as seene is fully committed to respecting our customer's privacy. We protect the personal information of our customers in accordance with the Privacy Act 1988 (Commonwealth) and the Australian Privacy Principles.

More information on how we collect, use, store and disclose personal information can be found in our Privacy Policy - visit <https://www.seene.com.au/static/pdf/seene-Privacy-Policy.pdf>, email us online at [hello@seene.com.au](mailto:hello@seene.com.au) or call us on **1300 609 387** (Monday to Friday, 9.00am to 5.00pm AEST) to request a hard copy.

## 8. Contact us

If you have any questions about our hardship program, call us on **1300 609 387** (Monday to Friday, 9.00am to 5.00pm AEST) or email us at [hello@seene.com.au](mailto:hello@seene.com.au) and we'll be happy to help.

A copy of our Financial Hardship Policy can be downloaded from the following link:

<https://seene.zendesk.com/hc/en-us/articles/360000852216-Hardship-policy>

Alternatively, we can send you a free hard copy on request by calling our customers service team on **1300 609 387**.