

Financial Hardship Policy

(ACT, NSW, QLD, VIC & SA)

seene

The Embedded Networks
Company Pty Ltd



Easy English



Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



- find more information.

About this book



This book is written by Seene.

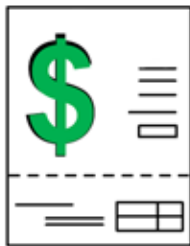


This book is about our **financial hardship policy**.



Our financial hardship policy

- helps us follow laws and rules



- is for customers who find it hard to pay their energy bills



- says how we can help our customers
- says how we decide who needs extra help
- says what **rights** our customers have.

In this book we will call it the policy.



Rights are things everyone should

- get

- have

- do.



This policy is for customers who live in

- the Australian Capital Territory

- New South Wales

- Queensland

- South Australia

- Victoria.

Our program



We have a program for customers who find it hard to pay their energy bills.



If you find it hard to pay your energy bills

- you can tell us



- you can get an **advocate** to tell us.

An advocate could be

- a financial counsellor
- a family member or friend who helps with your energy bills.



If you want an advocate to talk to us, you **must**

- tell us over the phone

or



- send us a signed letter.

Who can use the program

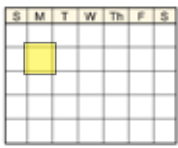


We will tell you about the program if

- you ask us for information
- we think the program will help you
- a financial counsellor has told us about you.

To see if you can use the program we

will check things like



- if you have paid your energy bills late



- if you have **not** paid your energy bills



- if you have told us it is hard to pay your energy bills



- if your energy has been turned off because you have **not** paid your energy bills.



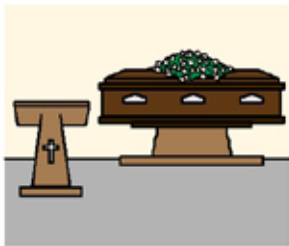
We can also help you if

- you have emergency assistance from the government



- you have experienced family violence

- there has been a **change in circumstances.**



A change in circumstances could include

- the death of a family member



- the loss of a job.



If you can use the program we will tell you within 2 days.



If you **cannot** use the program we will let you know why.

Our staff



Our staff will

- help you



- give you information

- ask questions to see what is best for you



- **respect** you.

Respect means

- we understand that everyone is important

- we will use good manners



- we will listen to you.

We make sure our staff are trained to help you.

What we will do for you

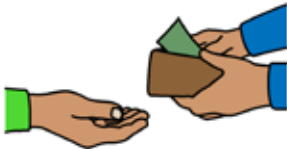


If you can use the program we will

- tell you about the best energy plan we have for you



- change you to the better plan if you want to



- tell you about options that could help you pay your energy bill



- tell you how you could use less energy



- tell you about free financial counselling



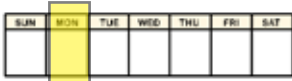
- make sure your energy does **not** get turned off while we work with you.

Different ways you can pay

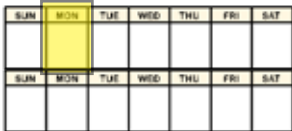


If you find it hard to pay your energy bills you can talk to us about a **payment plan**.

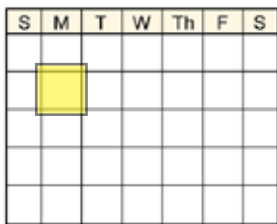
A payment plan lets you pay your energy bills



- once a week

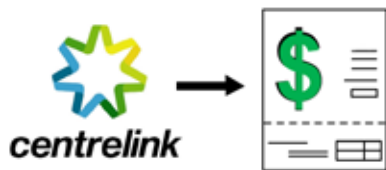


- once a fortnight



- once a month

- with **Centrepay**.



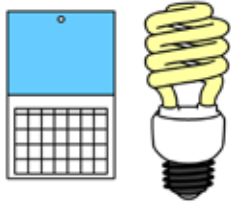
Centrepay is where money from your Centrelink payments goes straight to your energy bills.

You can choose if you want to use Centrepay.



To see if you can use a payment plan we will check things like

- how much money you can pay
- how much money you owe

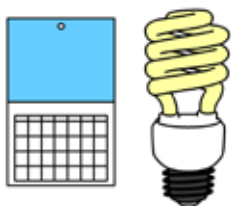


- how much energy we think you will use in the next year.



We will make sure your payment plan

- is at a price you can pay
- will work for you for a long time
- will cover how much you owe



- will cover how much energy we think you will use in the next year.

After we decide on a payment plan we will give you information about



- who you can talk to for more help

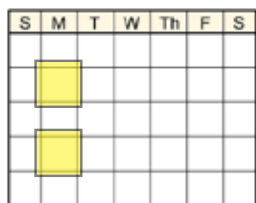


- how long your payment plan is for



- how much you will pay each time

- how many times you will need to pay



- how often you will need to pay

- how we decided what you will have to pay.

If you miss a payment



If you miss a payment we will

- ask you if you need help
- remind you to make a payment
- check to see if your payment plan is still right for you



- change your payment plan if we need to.

We might stop helping you if you do **not** tell us



- that it is hard to make your payments
- that your contact details have changed.



If you have had 2 payment plans cancelled

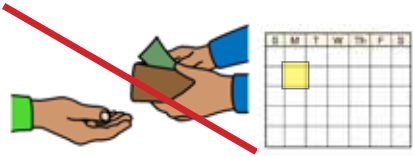
- we do **not** have to give you another one
- we might turn off your energy.



Fees



Sometimes we can take away some of the fees or charges you owe.



If you are our customer we will **not**

- charge fees if you pay your energy bill late



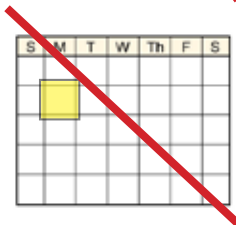
- change your plan unless you say **yes**

- make you pay a **security deposit**.

A security deposit is money you give us to keep safe in case



- you do **not** pay a bill



- you do **not** pay a bill on time.

After your payment plan ends

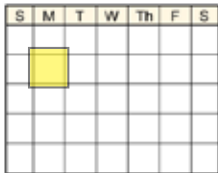


Our program aims to help you to look after your energy bills yourself.



You will leave the program when you can show us

- you can look after your energy bills



- you can pay your energy bills on time.

Other ways to get help

If you find it hard to pay your energy bill you might be able to



- talk to your state government about grants



- use a concession card to get more help.

Privacy

We will follow the law to keep your **personal information private**.



Personal information can include

- your name



- your address



- your date of birth.

Private means we will **not** tell anyone your personal information unless we have to.

Complaints

You have the right to make a **complaint**.



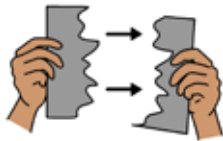
A complaint is when you

- are **not** happy

and



- tell someone why you are **not** happy.



We will try our best to fix your complaint.

If you are still **not** happy you can talk to the Energy **Ombudsman** who will look at the complaint again.

The Ombudsman

- works for the government
- listens to complaints
- makes sure public services are fair.



More information

For more information contact Seene



Call 1300 609 387



Website www.seene.com.au



Email hello@seene.com.au



If you need help to speak or listen

Contact Seene through the National Relay Service or NRS.

Call the NRS help deskw

1800 555 660

Go to the NRS website

communications.gov.au/accesshub/nrs



If you need an interpreter

Call 1300 622 718



If you need to make a complaint

Call 133 466

If you need to talk to the Ombudsman

Australian Capital Territory

Call 02 6207 1740

Website www.acat.act.gov.au



New South Wales

Call 1800 246 545

Website www.ewon.com.au



Queensland

Call 1800 662 837

Website www.ewoq.com.au



South Australia

Call 1800 665 565

Website www.ewosa.com.au



Victoria

Call 1800 500 509

Website www.ewov.com.au

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To contact Scope call 1300 472 673 or visit www.scopeaust.org.au

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