

Silver Asset Services Hardship Policy

This policy applies to all residential customers living in buildings administered by Silver Asset Services (the agent) and is applied on behalf of the managing party, Body Corporate or Owners Corporation, to those 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.

Processes to identify residential customers experiencing payment difficulties due to hardship, including identification by the agent and self-identification by a residential customer.

- ❖ 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.

Processes for the early response by the agent in the case of residential customers identified as experiencing payment difficulties due to 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 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 24 hours of application.
- ❖ We will let you know if you are accepted into our hardship program within 3 days from receipt of the application.
- ❖ If you are accepted into our hardship program, we will:
 - 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.

Flexible payment plans and extended payment options for the payment of energy bills by hardship customers.

- ❖ 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
 - when you need to make your payments (this is also called the frequency of the payments)
 - how we worked out your payments.
- ❖ 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 your primary method of invoice receipt, usually by email in the first preference and by post as an alternative. You may also be contacted by telephone.

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.

Processes to identify appropriate government concession programs and appropriate financial counselling services and to notify hardship customers of those programs and services

- ❖ Depending on the state or territory you live in, there are other supports to help you pay your energy bills.
- ❖ 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 you must do

- ❖ If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

An outline of a range of programs that the agent may use to assist hardship customers.

- ❖ As a hardship customer, you can access a range of programs and services to help you.
- ❖ We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

Processes or programs to assist customers with strategies to improve their energy efficiency, where such processes or programs are required by a local instrument.

- ❖ Using less energy can save you money.
- ❖ 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.

Any other matter required by the rules

- ❖ 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.

