SILVER
ASSET SERVICES

CUSTOMER SUPPORT

Hardship Policy

How we help customers in Queensland, New South Wales and Victoria who are finding it hard to pay their energy bills.

EMBEDDED NETWORK MANAGER ACCREDITED

Overview

Silver Asset Services (SAS) has a mission to make Utilities Management simple and effective for Body Corporates and Strata Communities. As a leading Australian Utility Management Specialist, SAS is committed to providing flexibility and assistance to our customers to pay their bills by implementing alternative solutions that will support and assist our customers who are going through financial hardship.

Introduction

This policy applies to all customers living in Queensland, New South Wales and Victoria 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 such as:
  - Access to customer support services, including financial counsellors and other community support agencies.
  - Access to available government grants and concessions
  - Access to energy usage audits and programs
  - Access to appliance replacement programs and assistance
  - Access to affordable payment plans

- Where appropriate, the right of a customer's financial counsellor to deal with us concerning an appropriate assistance program.
- The right not to be disconnected while actively participating in an assistance 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. If you have elected a representative (authorised third party) to act on your behalf, then we will engage with that representative in the manner that you have instructed us.

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 member of our customer hardship team 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.

Our staff will:

- Ask you a few questions about your circumstances.
- Work out if you can join the hardship program.
- Assess your application for hardship assistance within 2 business days of receipt of application.

If you are accepted into our hardship program, we will:

- Inform you about government concessions, relief schemes or energy rebates you may be able to receive.
- Advise on how energy consumption can be reduced.
- Discuss an instalment amount that suits your circumstances. We will send you a free copy of our hardship policy as well.

Our commitment

Silver Asset Services (SAS) is committed to offering you appropriate payment plans that suit your current financial ability and offer all applicable benefits which you can access during the program. We are committed to providing our staff with regular refresher training to identify customers who are facing payment difficulties, and ensure that they are treated equally, fairly and provided with the opportunity to participate in this program.

Who can access the program

Residential/commercial customers of Silver Asset Services (SAS) who are experiencing payment difficulties are eligible for entering our Hardship Program. You must meet the following criteria:

- An existing residential/commercial customer of Silver Asset Services
- You have an existing debt.
- You accept and commit to make payments according to the agreed payment plan
- You accept to inform us if you are unable to meet the payment conditions
- You stay in touch and keep us informed about any change in your circumstances

If you do not meet the above criteria, you may be ineligible for assistance under this policy. We will immediately contact you to advise you on why you are ineligible and offer other forms of assistance or options that may be available to you.

Identifying hardship and early response

We encourage customers who may be experiencing financial hardship to contact us either personally or through a third party, such as a financial counsellor or a community support agency. We understand that customers may not feel comfortable notifying us of their financial situation. We, therefore, employ credit management cycles and account monitoring to identify customers who may be experiencing circumstances of hardship as quickly as possible.

Besides, we have systems in place to identify Hardship Customers by observing a customer's history of:

- Late payments
- Payment extensions
- Part payments
- Broken payment arrangements
- Government assistance (e.g. grants and concessions)

If we believe that non-payment is due to you experiencing payment difficulties, our Hardship Team will contact you as soon as practicable, and provide you with payment plan options available under our Hardship Program.

We have appropriate systems in place to meet the requirements of the Hardship policy mentioned in:

a. AER Customer Hardship Policy Guideline March 2019
b. Silver Asset Services Hardship Policy

Financial assessment

The financial assessment is a process to determine how much you can afford to pay towards the cost of your electricity. Our dedicated Hardship team will work with you to carry out this assessment. This will involve asking you about your income and expenses. As a part of the process, we will check if there are benefits that you might be entitled to but are not getting, and will help you to access those benefits. Customers can choose to disclose their financial situation over the phone or by emailing the details to our Customer Service Team.

Payment options

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

- Payment plan
- Direct debit

When you are in our hardship program, we will offer you flexible payment options that suit your individual situation. To make your payment plans, 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 that suits your situation. This will include payments to cover:

- What you owe
- An amount to cover your energy use

Flexible payment option

We will consider your current circumstances while assessing the request for hardship arrangement. We will recommend a payment plan which suits your current financial situation and if agreed to, the advantages and disadvantages of each payment arrangement. We will not charge you for any late fees or demand a security deposit for entering a Hardship program. We provide both short- and long-term payment plans for our customers.

Short-term payment options

The following options will be offered if you are experiencing short-term financial difficulties in paying your current dues, but customers can start paying the billed amount on time after the payment plan ends:

i. You can choose to pay equal weekly, fortnightly or monthly payments for 3 months. We will contact you after 3 months to discuss changes to your circumstances, and how you wish to pay the future bills. We will offer the same payment arrangement if there is no change to the financial situation provided you commit to making regular payments according to the agreed payment schedule. The instalment amount will cover the arrears and estimated usage during the payment plan period.

ii. If you are on quarterly billing, you can choose to pay once every fortnight or monthly without making any changes to the current billing cycle. Based on the historical billing, we will let you know the amount required to pay every fortnight or month to avoid arrears after each billing cycle.

iii. Based on the circumstances determined by our trained staff, we may roll over a portion or all of your current debt onto the next invoice.

Long-term payment options

The following options will be offered to you if you are facing long-term financial hardship:

i. You can choose to pay equal weekly, fortnightly or monthly payments for a period of 6 to 12 months. We will contact you after the completion of the payment plan to discuss any changes to your circumstances, and how you wish to pay future bills. We will offer the same payment arrangement if there is no change to your financial situation, provided you commit to making regular payments according to the agreed payment schedule.

ii. The payment plans will cover the ongoing usage and arrears amount.

iii. When accepting a payment arrangement, we will consider the historical billing and future energy cost for the next 12 months and propose a reasonable payment plan to repay the arrears over 6 to 12 months.

iv. We will review the usage pattern to identify how the cost of energy can be lowered.

v. We will assist you in obtaining access to utility assistance programs, and other community assistance agencies.

vi. In some circumstances at our trained staff's discretion, we may provide additional 'one-off' incentives in the form of credits or discounts on outstanding debt if you are actively participating in the program.

vii. Based on your historical billing and cost of energy, we will assign the most appropriate tariff to reduce the energy cost, and there will be no cost associated with this review.

viii. We will offer financial assistance to reduce energy usage, including field audits and replacement appliances.

ix. We will review the payment plan every 2 months and update you on your progress in reducing energy costs. We will advise you about the usage at different time intervals and options to reduce the cost of energy.

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 payments (this is also called the frequency of the payments)
- How we worked out your payments

If you miss a payment, we will contact you to see if you need further help. We will contact you by:

- Calling you on the 3rd business day from the payment plan due date.
- Sending a payment plan reminder letter, 5 business days from the payment plan due date. We will inform you about the consequences of non-payment and the options for re-negotiating a new payment plan.

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 assisting you if you:

  - Don't co-operate with Silver Asset Services' financial assessment process
  - Stop making payments under your plan
  - Do not tell us when your contact details change
- We will only remove you from our Hardship Program for reasons set out in this policy (unless requested by you).
- If you have had 2 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 bills

Depending on the state or territory you live in, there are other support programs to help you pay your energy bills.

We will advise you about other ways you can get help to pay your energy bills, 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.

We can help you save energy

Appliance assistance:

- You may experience large swings in your energy usage depending on the appliances that you have in your household.
- If you are experiencing hardship, and in appropriate circumstances, as determined by our Customer Care Manager, we will work with you and identify particular appliances that if replaced may reduce the energy consumption and energy costs. At your request, we will nominate a suitable third party (that we are affiliated with or not affiliated with) to sell or supply you with a particular appliance.

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

Complaint

Silver Asset Services' dispute resolution policy can be found on our website www.silverasset.com.au. Alternatively, you can request a copy of this policy by calling us on 1300 972 702 or writing to PO Box 1886, Sunnybank Hills QLD 4109.

Customers who are unsatisfied with the outcome of our enquiry into their complaint may contact the relevant state Energy Ombudsman:

State	Phone	Website
New South Wales	1800 246 545	www.ewon.com.au
Queensland	1800 662 837	www.ewoq.com.au
Tasmania	1800 001 170	www.energyombudsman.tas.gov.au
South Australia	1800 665 565	www.ewosa.com.au

Privacy Policy

We are committed to respecting the privacy and protecting the personal information of our customers in accordance with the Australian Privacy Principles. Silver Asset Services' Privacy Policy can be found on our website www.silverasset.com.au. Alternatively, you can request a copy of this policy by calling us on 1300 972 702 or writing to PO Box 1886, Sunnybank Hills QLD 4109.

Authorised representatives and advocates

An 'authorised representative' is a person you have appointed and delegated to deal with us, on your behalf, with some authority over your account.

An 'advocate' is a person you have appointed to deal with us, on your behalf, but without any authority over your account.

You can authorise a 3rd party to speak on your behalf. You can either call or write to us with the following details:

- Authorised person's name
- Contact number
- Date of birth
- How long the authority is for

We will contact you only if the authorised party refuses to speak to us or is not in contact with us for more than 14 business days.

Communicating with customers with diverse communication needs

We are committed to providing energy services and appropriate hardship programs to our customers with diverse communication needs.

If a customer has difficulty with the English language, they can call the interpreter service on 13 14 50.

If a customer has any disabilities, they can appoint an authorised 3rd party or advocate to deal with us, on their behalf.

If a customer is residing in a remote area and doesn't have access to the internet, they can request a copy of this policy at no cost by calling us on 1300 599 008 or by writing to PO Box 1886, Sunnybank Hills QLD 4109.

Contact details

For any further information or queries, please contact us via the below channels:

Channel	Details
Customer service email	customerservice@silverasset.com.au
Customer service phone	1300 972 702
Interpreter services	13 14 50
Write to us	Customer Service Manager, PO Box 1886, Sunnybank Hills QLD 4109