



Amber Electric Pty Ltd

Hardship Policy

1. Introduction

This policy applies to all residential customers living in New South Wales, Queensland, South Australia and the Australia Capital Territory 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.

2. 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. We will always keep your information confidential and secure.

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.

3. How to contact us

We encourage you to contact us sooner rather than later if you are experiencing hardship.

You can contact Amber Electric by:

1. calling 1800 531 907, Monday - Friday (9am - 5pm AEST)
2. sending an email to info@amber.com.au

When you contact us and identify yourself as a customer who is participating in our hardship program or having difficulties making payments, our specially trained staff will assist you with enquiries, support and management of our hardship program.

We acknowledge customers have diverse communications and other needs and may:

- have trouble reading and understanding English
- have no internet access

- have a disability
- live in a remote area.

If you require an interpreter service, a hearing difficulty service or any other service to help you understand how our hardship arrangements work, please let us know and we can arrange a range of communications to support you.

Please refer to the last page of this Policy for further information on how we can support you, useful contact details and other helpful resources.

You can also ask a support person to contact us, such as a financial counsellor, friend or family member who helps you manage your energy bills. We need your permission to talk to your support person. You can provide this permission over the phone or in writing. If you give us permission to speak to your support person on your behalf, we will engage with your support person as we would with you and consistent with your permission and instructions to us.

4. Who is eligible for our hardship program?

As stated above, there are many forms of hardship. If you are facing hardship of any kind, we want to help you where we can. The options available to you described below are not an exhaustive list.

Giving us information about your circumstances will help us to tailor a solution to your individual circumstances. If you don't tell us this then we may contact you to offer support if we believe that you may be facing hardship.

Firstly, we will verify that:

1. you're a residential customer; and
2. you have an active account with Amber Electric.

Once the above points have been verified, we will assess:

1. what you're able to pay towards your account;
2. any statements from your financial counsellor, if you provide them to us. Please note that while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this;
3. whether you may first wish to enter into a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months. If you cannot afford to pay this amount, we



will work with you to establish a payment plan that you can afford based on your circumstances.

All customers who are eligible for our hardship program are entitled to enter into a payment arrangement with us. However, you do not have to enter into a payment arrangement in order to be placed on our hardship program.

5. Once you apply

We will:

1. assess your application for hardship assistance within 7 business days from receipt of the application; and
2. 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 effectively reduce your energy use including how to effectively use the Amber Electric App
- talk to you about a payment amount that suits your circumstances.

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

We can send you a free copy of our Hardship Policy.

6. Payment options

What we will do

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

- Payment plans
- Centrepay
- Direct Debit

- Credit card

When you are in our hardship program, we will offer you flexible payment options to suit your individual situation.

Payment plans

To make your payment plan, we will consider:

1. how much you can pay
2. how much you owe
3. 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.

What happens if you miss a payment?

If you miss a payment, we will contact you by email within 5 business days to see if you need help. If you do not have an email address, or if we do not receive a response from you within a further 5 business days, we will contact you by phone (including by text message) or we will mail a written communication to you.

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:

1. stop making payments under your plan
2. 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.

7. 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.

8. Our programs and services

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

- Usage audit: at no cost to you, we can offer to discuss with you about how, and at what times, you use energy to see if we can identify how you can save money. If you choose to accept this offer, we can give you tips on how to maximise using the Amber Electric App to use less energy. Not accepting this offer will not affect your eligibility to participate in our hardship program.
- Smart meter: if we think it will help, we'll ask for your permission to replace your basic meter with a smart meter so we can better understand your energy usage patterns. We won't charge you any upfront fee for this. Not agreeing to have a smart meter installed will not affect your eligibility to participate in our hardship program.
- Concession check: we will check that you are receiving all the concessions and rebates you are entitled to.

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.

9. 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.

We can also give you tips on how to maximise using the Amber Electric App to use less energy.

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.

10. 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.

11. 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.

When you contact us to seek information or assistance in relation to payment difficulties you are experiencing due to hardship, Amber Electric will:

- act fairly and reasonably, taking into account all of your circumstances of which we are aware
- give clear information about the assistance available to you under our hardship policy in a timely manner
- provide you with the assistance you are entitled to receive under our hardship policy as soon as practicable
- work with you with the aim of you no longer requiring assistance under our hardship policy.

12. We will support you

We want you to be able to successfully complete our hardship program.



While you're on our hardship program, we will take the following steps to support you:

- we will regularly keep in touch with you by your preferred communication method, such as phone, text message, email or post, including by sending you a reminder of upcoming payments
- at least once every three months, and when you ask us to do so, we will review your payment plan and the payments you're making towards your account to ensure that it remains manageable
- we may suggest changes to your payment plan if we think they may be necessary, or where you ask us to do so, to alleviate your financial pressure or ongoing difficulties you are experiencing
- we may also make other suggestions that may help you to successfully complete the hardship program.

Amber Electric staff are trained to understand hardship issues to:

- answer your queries about our hardship policy
- identify customers experiencing payment difficulties due to hardship
- assist customers who are experiencing payment difficulties due to hardship
- communicate with understanding and empathy.

Amber Electric regularly reviews and updates its staff training in accordance with this policy.

Amber Electric has systems in place to meet its obligations with respect to customer hardship in the:

- National Energy Retail Law
- National Energy Retail Rules
- AER Customer Hardship Policy Guideline
- Amber Electric Hardship Policy.

13. Review of Hardship Program

To ensure we best help our customers, and to maintain compliance with any changes to law, we will review and update our program from time to time and to ensure that we meet the minimum requirements for a hardship policy as set out in the National Energy Retail Law.

If the Australian Energy Regulator (**AER**) updates its guidelines in relation to hardship policies, we will submit a revised Hardship Policy to the AER within three months. If we make changes to our Hardship Policy at other times, we will submit the revised policy to the AER for approval. We will not publish a new version of our Hardship Policy until it has been approved by the AER. If the AER requires changes to our hardship policy, we will implement those changes and re-submit the policy for approval.

When the AER approves our Hardship Policy, it will be published on our website within two business days. Following approval, we will implement and maintain the Hardship Policy at all times.

14. Privacy

Amber Electric is fully committed to respecting the privacy of its customers. We protect the personal information of our customers in accordance with our Privacy Policy and the requirements set out in the Privacy Act 1988 (Cth). A copy of our Privacy Policy is available on our website at <https://www.amber.com.au/privacy>.

15. Complaints

If you believe we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us:

1. by sending an email to info@amber.com.au, which we will acknowledge within 10 business days; or
2. by calling 1800 531 907, Monday - Friday (9am - 5pm AEST).

When we receive a complaint:

- we'll record the details of your complaint;
- the complaint will be allocated to a specially trained member of our team;



- we'll enquire into your complaint within a reasonable time frame, taking into account the nature and complexity of your complaint;
- we'll give the complaint fair and genuine consideration and seek to achieve a fair outcome for both parties;
- we'll keep you informed of any progress of your complaint;
- we'll advise you of the outcome of the complaint, and our reasons for that outcome, as soon as practically possible;
- we will treat the complaint with respect and handle personal information in accordance with our Privacy Policy, a copy of which is published on our website www.amberlectric.com.au/terms and is available upon request; and
- where appropriate, we'll update our policies and/or procedures to eliminate the cause of the complaint and to develop and improve our services.

If you're not satisfied with the outcome, we will work with you and do our best to resolve any issues. If you remain dissatisfied with our response, you may make a complaint or take the dispute to the relevant Energy Ombudsman in your state or territory. The Energy Ombudsman provides an independent and free dispute resolution service for customers who have been unable to resolve their concerns directly with their energy retailer.

Amber Electric is a member of the Ombudsman schemes in the following locations:

Energy and Water Ombudsman SA

GPO Box 2947, Adelaide SA 5001

1800 665 565

Energy and Water Ombudsman NSW

Reply Paid 86550, Sydney South NSW 1234

1800 246 545

complaints@ewon.com.au

Energy and Water Ombudsman Queensland

PO Box 3640 South Brisbane BC Qld 4101

1800 662 837

complaints@ewoq.com.au



ACT Civil and Administrative Tribunal

GPO Box 370, CANBERRA ACT 2601

(02) 6207 1740

ewcomplaints@act.gov.au

16. Where to get a copy of this document

This document is a print-friendly version of the Amber Electric Hardship Policy. You can find this document at <https://www.amber.com.au/terms> or give us a call and we'll send you a copy via your preferred method, without charge.

If you would like a hard copy of this Hardship Policy, please let our customer service staff know and we can arrange this at no charge to you.

Amber Electric: **1800 531 907**, Monday - Friday (9am - 5pm AEST)

info@amber.com.au

17. Additional Assistance and Support

We can assist you to access and understand our Hardship Policy by referring you to the following services and networks:

Translation services:

For TTY assistance, please call one of these numbers, monitored 24 hours per day:

- TTY/voicecalls: **133 677**
- Speak&Listen: **1300 555 727**
- SMSrelay: **0423 677 767**

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on **13 14 50** for assistance by an interpreter.

You may also see the Easy English version of the key contents of this Hardship Policy by clicking here: [AER's Easy English "Help To Pay Your Energy Bill"](#).

Large Print

We can also arrange for customers to receive large print format bills and other communications where requested or if we think this may assist.