

Ausgrid Customer Financial Hardship Policy



Ausgrid recognises there are members of the community who experience financial stress and hardship. These members require assistance and support to meet their obligation to comply with Ausgrid directions for network maintenance or rectification work on private property and liability for damages to our network.

Identification of financial hardship

An individual is identified as being in financial stress or hardship when they are willing to meet a financial obligation to Ausgrid but do not have the capacity to do so as a result of financial difficulties or the size and unexpectedness of the payment amount required.

The costs associated with complying with directions for maintenance or rectification works on privately owned electricity infrastructure or payment of damages to Ausgrid are likely to be single transactions of a reasonable value. Ausgrid does not generally have any regular payment history of the customers or individuals who are liable for these costs, to enable insight into their capacity to pay. As a result, self-identification of a customer or individual as being in financial hardship is likely to be the most prevalent way in which Ausgrid is able to identify financial hardship.

To assist customers or individuals to self-identify as being in financial hardship and therefore eligible for support or assistance, Ausgrid has defined the following factors as indicators that could be self-assessed. The customer or individual may be experiencing one or more of these factors:

- reliance on government assistance or Centrelink payments such as a pension;
- unemployment;
- medical illness/injury, mental health or addictive behavioural issues of the customer/individual or a dependant, affecting their capacity to pay;
- physical or intellectual disability of the customer/individual or dependant affecting their capacity to pay;
- death in the family affecting capacity to pay;
- change in the family unit affecting capacity to pay;
- sudden loss of income or substantial reduction in income, long term fixed low income; or
- natural calamity such as fire, flood, drought or storm damage.

In addition to traditional indicators of hardship, the amount of the payment required and unexpectedness of the amount compared to the individual's capacity to pay may also warrant the consideration of financial hardship. The indicators defined in this policy to assist self-identification are not exhaustive, and customers or individuals experiencing personal circumstances affecting their capacity to pay are encouraged to contact Ausgrid directly.

Early response

Ausgrid seeks to address hardship early, and encourages those customers/ individuals who are in financial hardship to contact us to discuss their individual circumstances and eligibility for participation in the program. Ausgrid will respond to customers early and in a non-judgemental manner.

Support for customers in hardship

Once customers or individuals have been identified as being in financial stress or hardship, Ausgrid will provide access to meaningful and appropriate assistance based on the customer's individual circumstances, which may include:

Advice and Information

Customers and individuals can contact Ausgrid to seek further information regarding maintenance or rectification works. Ausgrid will provide information on technicality, cost and time periods in which works need to be completed.

Flexible payment options

Ausgrid will negotiate and agree interest-free payment plans for customers allowing them to pay off outstanding debts/damages costs over an agreed period of time.

When developing a payment plan, Ausgrid recognises that customers need to be managed individually, requiring negotiation and flexibility. When assessing a customer's capacity to pay, the company will take into consideration the amount of the debt, and the ability for the customer to make repayments based on their individual circumstances. Payment plan arrangements will not compromise the customers' ability to maintain a basic standard of living for themselves and their dependants.

Contribution to rectification works

In instances where a customer is unable to complete the rectification works due to financial stress or hardship Ausgrid will perform the works for the customer and bill to recover the costs.

In addition to offering flexible payment plans the company may, in exceptional circumstances, waive part or all of the rectification costs.

Government concession programs and financial counselling services

Ausgrid will maintain a list of Welfare Organisations and Financial Counselling Services in order to refer customers in financial hardship. The Company will refer customers to the appropriate Government Department and their Energy Retailer to ensure they are aware of relevant assistance available in the form of Government concessions.

Customer rights and obligations

Customer's rights

- To be treated in a respectful and professional manner;
- Confidentiality is maintained at all times;
- To have options, information and support clearly explained;
- To have the health, safety and wellbeing of themselves and their dependants foremost in the negotiation of payment arrangements; and
- To be protected from debt recovery or legal action while meeting agreed arrangements.

Customer's obligations

- To acknowledge the debt and obligation to repay;
- To provide the company any reasonable evidence, as requested, to assist with the assessment of financial hardship and capacity to pay;
- To advise the company if contact details or financial circumstances materially change; and
- To notify the company if unable to meet agreed payments or terms.

Protection from disconnection

Ausgrid only initiates disconnection of supply to connected customers in our network as a last resort in order to protect public safety or when all other remedies under this policy have been exhausted.

If a customer or individual is deemed to be in financial hardship, the organisation will seek agreement of a payment plan with the customer or individual and proceed to rectify the defect in order to 'make safe', and not disconnect supply.

Complaint resolution

If a customer or individual is not satisfied with the assessment of hardship they may request a review or make a complaint in accordance with the company's *Standard complaint and dispute resolution procedure* which may be found on Ausgrid's website.

Communication and promotion

Ausgrid encourages self-identification of hardship and communicates policy by:

- referencing information regarding the Hardship Policy in the notification documentation to customers regarding Bush Fire Hazard reduction activity or network defects to be rectified;
- referencing information regarding the Hardship Policy in the notification of cost of network damages to the liable party;
- publishing the Hardship Policy on the company's website; and
- ensuring that employees who address queries from customers or individuals who have received network defect rectification or damages notices are skilled in identifying potential financial hardship.

For more information visit our website at ausgrid.com.au/hardship



Interpreter service 131 450

