

U CITY ENERGY FINANCIAL HARDSHIP

RESIDENTIAL TENANTS

INTRODUCTION

U City Energy recognises that energy is one of life's essential requirements. We have systems in place to enable us to meet our obligations with respect to customer hardship under the Retail Exempt Selling Guideline, and our commitments under this hardship policy.

This policy applies to all residential customers residing at U City (43 Franklin Street, Adelaide SA 5000) who find it hard to pay their energy bills due to hardship. This policy does not override any additional rights you may have under South Australian legislation (including Residential Tenancies Act 1995). 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

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. You can nominate this support person/ representative and provide consent for them to act on your behalf, when we speak with you.

With your approval, we will engage with your support person/ representative as we would with you, consistent with your consent, instruction and in line with our privacy obligations.

WHAT WE WILL DO TO HELP YOU

If you are struggling to pay your energy bills, call us for help as soon as possible. We are required to offer you a range of support, including payment plans, information about concessions and rebates, information about financial counselling and information about how you can use less energy.

- Uniting Communities: Financial Services
43 Franklin Street
Adelaide, SA, 5000
Ph: (08) 8208 5198
Email: FinanceAccounts@unitingcommunities.org

We are required to offer you assistance if:

- you tell us you are having trouble paying your bill
- you are referred to us by a financial counsellor or other community worker

We recommend you speak to us about hardship support if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment
- are eligible for a relevant government or non-government energy rebate, concession or relief scheme
- 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 and work with you to find ways to assist you.

We will consider all of your circumstances and, having regard to those circumstances, act fairly and reasonably. We will let you know what hardship support we can provide you within 5 business days from when your initial hardship support discussion with us took place.

If we agree to provide you with hardship support, we will talk to you about a payment amount that suits your circumstances.

If we deem you are ineligible for hardship support, we will provide you the reasons why.

We can send you a free copy of our hardship policy.

PAYMENT OPTIONS

What we will do

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

- payment plans
- Centrepay

If we agree to provide you with hardship support, 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 need to use in the next 12 months or for the duration of your tenancy if your tenancy agreement is less than 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.

Once we agree to a payment plan, we will send you information including:

- 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.

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 telephone or written communication.

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.

Let us know if another payment method may help you maintain your payment plan. We offer the following payment methods:

- Direct deposit
- EFTPOS
- Cheque
- Cash

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 due to non-payment:

- we do not have to offer you another plan

- we might disconnect your energy.

If you don't pay your bill by the due date and haven't made alternative arrangements with us, we may, as a last resort, disconnect your energy supply.

OTHER SUPPORTS TO HELP YOU PAY YOUR ENERGY BILL

What we will do

We refer you to the following websites that tell you about other ways you can get help to pay your energy bill, such as:

- Government relief schemes:
 - [ConnectEd](#)
- Emergency Electricity Payment Scheme (EEPS)
- Concession programs:
 - [SA Concessions Energy Discount Offer](#)
 - [Medical heating and cooling concession](#)
 - [Cost of living concession](#)
 - [Home dialysis electricity concession](#)
- Financial counselling services:
 - www.financialcounsellingaustralia
- Other websites that can help you include:
 - www.energy.gov.au
 - www.moneysmart.gov.au

We will claim the energy rebate concession or support under a relief scheme on your behalf (if required to do so) as soon as practicable and if the claim is successful, we will credit the rebate, concession or support to your bill.

You can talk to a financial counsellor from anywhere in Australia by ringing the National Debt Helpline on 1800 007 007 (9.30 am – 4.30 pm Monday to Friday).

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.

WE CAN HELP YOU SAVE ENERGY

Using less energy can save you money. We hereby refer you to the Energy Made Easy website:

www.energymadeeasy.gov.au

WE WILL WORK WITH YOU

If we agree to providing you hardship support, 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 payment frequency unless you agree first.

FEEDBACK AND COMPLAINTS

U City Energy encourages feedback from all customers. If you do experience a problem or wish to provide feedback, our Financial Services team are the first point of reference. We'll work with you to resolve problems quickly in a fair and transparent way.

If you are not satisfied with the response you receive, your matter can be escalated to our Senior Management who will work closely with you to resolve your concerns.

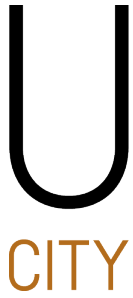
If you believe that your complaint has not been resolved, you have the right to escalate your issue externally, and can also request support from the Energy and Water Ombudsman South Australia for additional independent advice free of charge:

- Energy and Water Ombudsman South Australia
Ph: 1800 665 565
Website: www.ewosa.com.au

You can view a copy of our Feedback Policy on our website at: www.unitingcommunities.org/about-us/feedback

PRIVACY

U City Energy is bound by the [Privacy Act 1988](#) (Cth) and the accompanying Australian Privacy Principles (APPs). Your financial information will only be accessed to assist you with your application. You can view a copy of the Uniting Communities Privacy Policy on the website at www.unitingcommunities.org/about-us/privacy-policy



APPENDIX A - FAMILY VIOLENCE POLICY

This policy applies to all residential and small business energy customers at U City who may be affected by family violence. It explains how we will help you if you tell us that you are experiencing family violence, including our obligations to protect your energy-related information, and support you if you are having trouble paying your energy bills.

This policy is in addition to any rights you may have under your relevant state or territory legislation (for example, tenancy legislation).

If you consider you are in immediate danger, call emergency services on 000.

WHAT IS FAMILY VIOLENCE?

Family violence is when someone in a family, domestic, intimate or family-like relationship:

- is violent or threatening
- coerces or controls you
- tries to make you feel unsafe.

Family violence can include, but is not limited to:

- **financial abuse**, such as controlling your money, taking away your financial independence, or refusing to provide necessary financial support for you or your dependent's living expenses
- **emotional or psychological abuse**, such as manipulation, intimidation or behaviours that undermine you or make you feel controlled
- **physical abuse**, such as intentionally using physical force against you, another person or animal
- **sexual abuse**, including any forced, unwanted or exploitative sexual activity
- **social abuse**, such as isolating you from your family, friends or culture
- **elder abuse**, such as a single or repeated act or failure to act, including threats, that results in harm or distress to an older person. These occur where there is an expectation of trust and/or where there is a power imbalance between the party responsible and the older person.

WHAT WE WILL DO TO HELP YOU

If you tell us that you are affected by family violence, we will take extra precautions with your energy-related information.

We will only discuss your energy contract or energy bills with you, or someone you choose to communicate with us.

We will **not** ask you to give us evidence that you are affected by family violence before we can help you.

We will **not** ask you to repeatedly disclose your personal circumstances.

You can choose how you want to communicate with us

We will request your preferred form of communication, and we will only use that form of communication to talk to you about your energy account.

If we cannot use your preferred form of communication, we will offer other ways to communicate with you.

You can nominate a support person

You can choose a support person to communicate with us:

A support person could include a:

- family member or friend
- financial counsellor
- social worker
- someone who helps you manage your energy bills.

We will only do this if you give us your permission and provide us the contact details of your preferred person(s). If this happens, we will note their details in our records.

We will only communicate with you and/or the person you choose, according to your instructions. If you prefer, we can communicate solely with your chosen support person.

WE WILL KEEP YOUR ENERGY-RELATED INFORMATION SAFE

If you tell us that you are affected by family violence, we will secure information related to your energy account, including your contact details, in the following ways:

- Any paper files (related to your energy account) will be kept in a locked drawer or cabinet and only accessible to relevant employees or agents that need to access them to perform services relating to your energy account.
- Your details will be stored in our computer system, which is password protected and only accessible to relevant employees or agents that need to access them to perform services relating to your energy account.

If you agree, we will 'flag' your energy account so that any administrative employees of the exempt seller who manage your energy account will take extra precautions to keep information related to your energy account safe and will engage you through your preferred form of communication and/or through your chosen support person.

We will not share your energy-related information with anyone unless you give us permission, or we are required by law to do so.

Family violence can include financial abuse, which may make it difficult to pay your bills

Financial abuse can occur when someone stops you from accessing your money, manipulates your financial decisions, or uses your money or assets without your consent.

Energy accounts can sometimes be used as a tool for financial abuse, which is a form of family violence. Examples of financial abuse relating to energy accounts can include:

- Opening an energy account in your name without your knowledge or consent
- Opening a joint energy account with you but refusing to contribute to the costs
- Using your energy account details to manipulate or control you.

We recognise family violence as a likely cause of a customer experiencing payment difficulties. If you are experiencing financial difficulties due to family violence, we will take this into account when supporting you with matters relating to payment of your energy bills.

IF YOU ARE EXPERIENCING PAYMENT DIFFICULTIES

If you are affected by family violence and are struggling to pay your energy bills, contact us for help as soon as possible. We can offer support, including payment plans and waiving fees associated with late payment (if applicable).

Late payment fees

We will waive late payment fees on your energy bill.

Payment Plans

If you are a residential customer on a payment plan with us, and you have missed your payments, we will work with you to set up a new payment plan.

WE WILL NOT DISCONNECT YOU

We will consider how family violence has impacted your ability to pay your energy bills and will not disconnect your energy supply if your unpaid energy bills resulted from family violence or would impact your safety.

SUPPORT SERVICES

If you are affected by family violence, the support services below may assist you.

FAMILY VIOLENCE SUPPORT SERVICES

Service	Contact details
<p>National 1800 respect line (24 hours)</p> <p>Free advice and counselling for both people experiencing family violence and professionals responding to family violence.</p>	<p>Call 1800 737 732</p> <p>Text 0458 737 732</p> <p>www.1800respect.org.au</p>
<p>Lifeline (24 hours)</p> <p>Crisis support and suicide prevention services.</p>	<p>Call 13 11 14</p> <p>www.lifeline.org.au</p>
<p>Kids helpline (24 hours)</p> <p>Free, confidential counselling for children and young people aged 5 to 25.</p>	<p>Call 1800 55 1800</p> <p>Web chat available</p> <p>www.kidshelpline.com.au</p>
<p>13 yarn (24 hours)</p> <p>Service for Aboriginal and Torres Strait Islander people in crisis. 13 yarn offers a confidential one-on-one over the phone yarning opportunity and support with a trained lifeline Aboriginal and Torres Strait Islander crisis supporter for mob who are feeling overwhelmed or having difficulty coping.</p>	<p>Call 13 92 76</p> <p>https://www.13yarn.org.au/</p>
<p>Qlife</p> <p>Free support and referral for LGBTIQ+ Australians wanting support around gender, sexuality and relationships.</p>	<p>Call 1800 184 527</p> <p>Web chat available</p> <p>https://qlife.org.au/</p>
<p>Men's referral service</p> <p>An anonymous and confidential telephone counselling service to help men involved in family and domestic violence matters</p>	<p>Call 1300 766 491</p> <p>www.ntv.org.au/get-help/</p>
<p>Elder abuse helpline</p> <p>A trained operator will talk to you about your concerns and provide referrals to the relevant support services.</p>	<p>07 3867 2525</p>

FINANCIAL HELP SERVICES

Service	Contact
<p>National debt helpline</p> <p>Free advice on how to manage debt, coordinated by financial counselling australia.</p>	<p>Call 1800 007 007</p> <p>https://ndh.org.au/</p>

OMBUDSMAN SCHEMES

Energy ombudsman schemes can help resolve a complaint about your electricity and gas seller. Their services are free and available if you are a residential customer (i.e. not a business customer).

If you have a complaint that you cannot resolve with your energy seller, you should contact the ombudsman scheme in your state.

State	Service	Contact details
South Australia	Energy and water ombudsman South Australia	<p>1800 665 565</p> <p>www.ewosa.com.au</p>