



1. WHAT'S THE PURPOSE OF THIS POLICY?

1.1. Energy is essential

Energy is an essential service for all Australians. Powerclub will always try to find a suitable solution for members dealing with financial hardship who are willing, but not able, to manage their energy bills.

1.2. Let's talk

The purpose of Powerclub's hardship policy is to encourage members experiencing payment difficulties to contact us either directly or indirectly and to assist those who fall into hardship to better manage their energy consumption and bills on an on-going basis.

1.3. Disconnection is a dirty word

Disconnection of your energy supply for non-payment of your bill will always be a last resort. A member participating in any of Powerclub's hardship programs will be protected from disconnection for the duration of that program.

2. HOW WILL POWERCLUB ACHIEVE THIS?

2.1. Communication

Our hardship policy encourages members to contact us if they are experiencing difficulty. It also sets out how Powerclub will deal with members who we believe may be suffering from financial hardship.

2.2. Respect

Our policy is designed to respectfully work with all members experiencing financial hardship and ensure the level of assistance provided to each member is flexible, consistent with others and aligned with the type of hardship they are experiencing.

2.3. Be pro-active

Powerclub achieves this by clearly identifying members that are experiencing payment difficulties due to financial hardship and work with them to:

1. ensure payment arrangements are put in place quickly, fairly and affordably.
2. review payment arrangements regularly to ensure flexibility
3. consider varying options available to members experiencing different levels of hardship.
4. encourage and facilitate access to financial counselling, energy audits and any government assistance available.
5. review consumption levels for inconsistencies or new developments.
6. educate members in relation to options available to them to better manage their energy bills and matters affecting their energy expenses.

2.4. Training

Powerclub staff dealing with hardship members are trained with reference to this policy, appropriate regulatory rules, internal procedures and systems applying to hardship and the "Sustainable payment plans" framework.



2.5. Keeping PACE

Practically, our hardship procedures are focussed around payments, assistance, consumption and education ('PACE') and our program, designed to respond to members experiencing hardship, is identified as the *PACE Program*.

Powerclub staff are trained and empowered to assist members transition in and out of our *PACE Program* as well as providing advice and support while members are participating in the *PACE Program*.

3. WHAT IS FINANCIAL HARDSHIP?

3.1. Doing it tough?

A Powerclub member experiencing financial hardship will be willing, yet unable to meet their payment commitments within the normal timeframe due to a lack of financial capacity.

Financial hardship will generally be:

- a) **Temporary** – Temporary financial hardship is when a member has unexpected, once-off expenses that disrupt their immediate financial plans. An example of this would be a temporary reduction in income from illness or redundancy. A temporary increase in consumption due to seasonal or different usage of appliances can also influence financial capacity.
- b) **Fluctuating** - Fluctuating financial hardship is demonstrated by sporadic payments as a result of fluctuating income (e.g. Casual employees) or fluctuating expenses (e.g. members with intermittent health issues or highly variable energy requirements).
- c) **Persistent** – Persistent hardship is demonstrated by a household where there is limited or no income available to cover a range of essential expenses. Persistent hardship is evident where there are very real limits to flexibility in choice of accommodation, appliances and/or consumption levels.

3.2. Let's talk

We understand that you may be apprehensive about discussing your financial circumstances with Powerclub. To help you keep on top of your energy bills, we will proactively manage signs of financial hardship by monitoring:

- a) if you self-select as a hardship member through our website, by calling our call centre or by advising us in writing.
- b) your use of temporary hardship facilities provided by Powerclub through our website.
- c) failure to meet payment obligations without notifying Powerclub prior to the due date.
- d) recurring patterns of late payment, consistent with fluctuating hardship. persistent arrears.
- e) transactions being declined by your financial institution on a repeated or regular basis.

If you're experiencing financial hardship, we encourage you to contact us directly through our website www.powerclub.com.au, by phone to our call centre on 1300 294 459 or by e-mail to info@powerclub.com.au. Alternatively, you can contact us indirectly through a third party, such as a financial counsellor or a welfare agency.



4. WHAT ARE A MEMBERS RIGHTS AND OBLIGATIONS?

4.1. Members rights

At Powerclub, we believe it is your right to:

- a) have access to a hardship program that delivers real assistance in meeting your energy payments, in a timely manner, after considering your specific situation.
- b) be treated with respect and empathy.
- c) be provided with information related to the hardship policy and *PACE Program* that is easy to understand.
- d) be advised in relation to any government assistance that may be available and helped when applying for assistance.
- e) have your personal information managed sensitively, in line with our privacy policy.
- f) complain if you feel you have not been dealt with in a way consistent with this policy or Powerclub's 'Disputes and Complaints policy' available on www.powerclub.com.au

4.2. Member obligations

As a member, it is your obligation to be truthful, open and collaborative when working with Powerclub to achieve the agreed objectives of any program you enter into, including a specific need to inform us of any change to your circumstances that may affect your ability to pay your energy bill within any agreed timeframe.

5. RESPONDING TO FINANCIAL HARDSHIP

5.1. Identification for hardship

If you are identified as being a hardship customer, we will proactively work with you to ensure you understand all your options to manage bill payments, receive financial assistance, counselling and to manage your energy usage. We will strive to identify hardship customers early and find a solution that works best for your situation.

5.2. Minimising Impacts

It is our intention to help minimise the potential for further negative impacts on your financial position. We will do this by providing an immediate response if you self-identify, or are identified by Powerclub, as being in potential financial hardship, you will be immediately considered eligible for inclusion in the *PACE Program*.

The *PACE Program* is intended for customers who:

- are a residential or small business customer.
- are demonstrating signs of temporary, fluctuating or persistent financial hardship.
- are willing to work with Powerclub and to commit to agreed terms of the *PACE program*. are not currently excluded from the *PACE Program* for previous non-compliance.

Within 48 hours of being identified for potential inclusion in the *PACE Program*, you will be contacted by phone to discuss options with you. These options include:



5.2.1. Adjusting your consumption

Powerclub will help you assess your energy usage and provide recommendations (where available) to help reduce your usage and/or costs. This assessment may identify a need for:

- a self-assessment of current appliance efficiencies and consumption with the aid of calculators;
- a phone audit conducted by Powerclub to assist in identifying appliance, metering and tariff issues;
- an on-site energy audit designed to resolve more complex issues.

It is likely that an on-site energy audit will be most beneficial to the member later in the *PACE Program* if consumption abnormalities persist or cannot be explained. We will assist you in arranging this on-site energy audit and negotiate an acceptable payment arrangement with the member under their payment plan with us. The outcome of this may involve Powerclub providing the on-site audit at no charge, depending on the level of hardship of individual members.

More details of how Powerclub can assist in adjusting your consumption are provided in Section 6.2 of this policy.

5.2.2. Payments Plan

Powerclub can tailor a payment plan to suit your individual needs. Plans available include:

- a) For members demonstrating signs of **temporary** hardship, Powerclub will offer immediate deferral of the current payment by up to 4 weeks and will be in touch prior to the due date for the next payment to ensure you are able to meet the next payment.
- b) For members demonstrating signs of **fluctuating** hardship, Powerclub will offer immediate deferral of the current payment by up to 4 weeks and put in place a payment plan for up to 12 months to clear any arrears accumulated at the time of entering the *PACE Program*. We will keep in touch over the period of the payment plan on a monthly basis, at a minimum, to discuss ongoing needs and updates on any additional options available.
- c) If a member has previously (within the previous 12 months) been in the *PACE program* demonstrating signs of either temporary or fluctuating hardship, they may be regarded as being in persistent hardship and provided with options consistent with this level of hardship.
- d) For members demonstrating signs of **persistent** hardship, Powerclub will offer immediate deferral of the current and the immediate subsequent monthly payment by up to 6 weeks and put in place a payment plan for up to 18 months to clear any arrears accumulated at the time of entering the *PACE Program*. We will keep in touch over the period of the payment plan, on a monthly basis at a minimum, to discuss on-going needs and updates on any additional or alternate options available. We may consider waiving an amount of your outstanding energy bill to clear arrears.
- e) For members who prefer to pay on a more regular basis than monthly, additional payments can be arranged to facilitate payments in advance or in arrears.

More details of how Powerclub can assist in providing payment plans are provided in Section 6.3 of this policy.



5.2.3. Financial Planning

Powerclub can provide information and offer assistance in accessing financial counselling, government concessions, grants, schemes or Centrelink's Centrepay facility.

In the initial assessment of member's needs, Powerclub will discuss your capacity to pay for your energy usage, any arrears currently owing and forecast usage over the next 12 months. This conversation may include personal details like employment circumstances, income and payment commitments with you. This information will be used to help formulate an appropriate payment plan and will be kept confidential. If you are not comfortable discussing these details with Powerclub, we will refer you to an independent financial counsellor to discuss your financial circumstances.

As part of the initial assessment, Powerclub will discuss potential eligibility for government concessions, grants and schemes. If necessary, once the agreed PACE Program terms are agreed we will provide support to you in applying for an assistance packages included in the program. The extent of Powerclub's ability to assist with this process may be affected by the level of information shared.

If you are receiving or eligible to receive payments from Centrelink, the Centrepay facility may be appropriate to assist with making regular payments direct to Powerclub. The use of this facility will be encouraged when it is an option and will be addressed during the initial assessment.

More details on this part of the *PACE Program* are provided in Section 6.4 of this policy.

5.2.4. New Contract

Based on the information gathered in the initial assessment, Powerclub will review a member's current product plan and recommend a new product if there is a more appropriate one for you.

If a member is receiving or eligible to receive payments from Centrelink, the Centrepay facility may be appropriate to assist with making regular payments direct to Powerclub. The use of this facility will be included in any new market contract offered to a member as an alternate option to their current contract.

5.2.5. Confirming Initial Assessment

At the conclusion of your initial assessment, Powerclub will verbally confirm actions agreed, advise you of the e-mail you will be receiving within 48 hours. The e-mail will confirm the elements of the PACE program discussed with you and provide additional information regarding both Powerclub's Hardship policy and the *PACE Program*.

5.2.6. Removing Barriers

If there is a cultural or linguistic barrier and you feel you need additional support in understanding your current situation, Powerclub will provide translation or cultural support in relation to the explanation, negotiation and acceptance of your *PACE program* commitments.

5.3. Consideration for the PACE Program

5.3.1. Initiation E-mail

Within one business day of you agreeing to the proposed *PACE Program verbally*, an e-mail will be sent to you confirming the proposed actions and your inclusion in the PACE program. This email will state the agreed terms and conditions of the PACE Program including:



- agreed actions
- payment commitments (including instalment amounts, due dates, duration and review triggers).
- rights and obligations of members whilst participating in the PACE Program.
- access to and detail of Financial counsellors in your area if needed.
- a short form of the hardship policy and additional educational material.
- the methodology as to how the plan was calculated, all parties involved in executing the plan and state the consequences of not complying with the agreement made.

5.3.2. Assessment for Inclusion

As a part of Powerclub's assessment of your suitability for the *PACE Program*, we will:

- assess your ability to lower your energy consumption through modified behaviours changing meters or changing appliances.
- assess your ability to make regular, smaller payments through more rigorous budgeting
- assess your ability to get assistance from financial counsellors, government grants and assistance.
- assess whether a new Powerclub product would positively impact on your situation.
- review any monies in your Powerbank that are calculated as being surplus to your requirements.

5.3.3. Reasons for exclusion

If Powerclub finds that you are in debt due to fraudulent or dishonest activities, you will be ineligible for the *PACE Program*.

5.3.4. Responding to Initiation e-mail

If you have not responded to the PACE Program Initiation e-mail within 3 business days of the e-mail being sent, Powerclub will contact you by phone and a follow-up e-mail to ensure you have the Initiation e-mail and offer to provide any further assistance or information required.

If you do not formally respond to the Initiation e-mail within a further 7 business days, Powerclub will contact you again by your preferred means and if no commitment can be achieved you will no longer be considered eligible for the PACE Program.

6. ENTERING THE PACE PROGRAM

6.1. Join me up

6.1.1. Initial commitment

Every participant in the *PACE Program*, will need to:



- a) confirm their participation by return e-mail acceptance of the terms and conditions set out in the Initiation e-mail.
- b) be willing to work with Powerclub on a suitable and sustainable solution to keep your bills paid and your household energy connected.
- c) undertake remedial assistance offered through the *PACE program* including financial counselling and, where necessary, government support and assistance.
- d) keep Powerclub fully informed of any changes in your circumstances.

6.1.2. **On-going support**

Powerclub commits to review your specific circumstances as regularly as you request, and in any case, no less frequently than monthly. We will ensure that:

- a) you are aware of your current commitments under the plan.
- b) you can identify that you are in further hardship if necessary and we will work with you to develop a new plan
- c) you are fully informed of any new or additional options available under the PACE Program and government schemes.
- d) you are aware that there are arrangements in place or available for third party counsellors, welfare agencies, translation or cultural assistance.
- e) you are aware of how to make a complaint and how to escalate that complaint under our Complaints and Disputes policy (and the location of that policy on our website www.powerclub.com.au).

This regular review will include discussions or information on how the government schemes available, and other assistance under the *PACE Program*, apply to you and your eligibility for any schemes. Assistance in applying for any schemes will also be provided by Powerclub.

6.2. **How to reduce consumption**

6.2.1. Keeping it simple

The simplest and most effective way that you can reduce your energy bill is to reduce your total consumption. The Powerclub team are ready to offer you advice and simple strategies to reduce your energy use and save money.

6.2.2. Government Initiatives

There are State and Federal Government based initiatives supporting efforts by individuals to improve energy efficiency, including:

- the Australian Government provides details of Australia wide energy efficiency schemes at www.yourenergysavings.gov.au
- The Victorian Energy Efficiency Target Scheme outlined on www.veet.vic.gov.au
- The Queensland Affordable Energy Plan outlined at www.dnrme.qld.gov.au



- The NSW Appliance Replacement Offer outlined at www.resourcesandenergy.nsw.gov.au
- The South Australian Retailer Energy Efficiency Scheme outlined at www.sa.gov.au
- The Tasmanian No Interest Loan Scheme outlined at www.nilstasmania.gov.au
- The ACT Actsmart Home Energy Efficiency Program outlined at www.actsmart.act.gov.au

Under the *PACE Program*, Powerclub will review the options offered by both Federal and State governments under efficiency schemes on an on-going basis, as part of the compliance program, to ensure our information is current.

6.2.3. Energy Audits

All members on the *PACE Program* may be identified as needing a review of their energy efficiency or consumption habits. Powerclub will support you in identifying your current efficiency gaps and consumption habits by recommending:

- a self-assessment of current appliance efficiencies and consumption with the aid of calculators;
- a phone audit conducted by Powerclub to assist in identifying appliance, metering and tariff issues;
- an on-site energy audit designed to resolve more complex issues.

It is likely that an on-site energy audit will be most beneficial to the member later in the *PACE Program* if consumption abnormalities persist or cannot be explained.

6.2.4. Audit Payment

We will assist you in arranging this on-site energy audit and negotiate an acceptable payment arrangement with you as an extension to your current payment plan with us. The outcome of this may involve Powerclub providing the on-site audit at no charge, depending on the level of hardship of individual members.

Before a fee is charged for the field audit, a fee payment agreement will be arranged with you. This fee payment agreement may involve waiving the audit fee for members experiencing financial hardship.

6.2.5. Smart Meter Installation

Powerclub may also consider installation of a smart meter at your address to help you further reduce your energy consumption. Smart meters, or time-of-use meters, measure how much energy you use in each 30-minute period. Powerclub will automatically warn you when prices are high and advise you of ways to minimise your usage during these times. This will help you to significantly reduce your energy bills.

Any expense incurred by you to install your new smart meter will be incorporated into a payment plan agreed with you at that time.

6.3. How does a payment plan work?

6.3.1. Payment Options

If you are offered a payment plan, terms of that payment plan will be fair and reasonable and will be designed to accommodate your circumstances. To assist Powerclub achieve



this, we have adopted the 'Sustainable payment plan' framework in support of our staff training and procedure development.

The following payment methods are available under this policy:

- Direct Debit
- Centrepay
- Credit card
- Cheque
- Cash

If you are receiving Centrelink payments, Centrepay has a voluntary bill paying service. Centrepay is a free service to help you keep on top of your bills. You can nominate a regular deduction from your Centrelink payment to go towards your energy account. The major advantage of Centrepay is it allows small payments on a continuing basis which make it easier for you to manage your budget.

Centrepay is available on all new products proposed and *PACE Programs* offered by Powerclub.

6.3.2. Payment plans

Payment plans offered will be:

- a) For members demonstrating signs of **temporary** hardship, Powerclub will offer immediate deferral of the current payment by up to 4 weeks and will be in touch prior to the due date for the next payment to ensure you are able to meet the next payment.
- b) For members demonstrating signs of **fluctuating** hardship, Powerclub will offer immediate deferral of the current payment by up to 4 weeks and put in place a payment plan for up to 12 months to clear any arrears accumulated at the time of entering the *PACE Program*. We will keep in touch over the period of the payment plan on a monthly basis, at a minimum, to discuss ongoing needs and updates on any additional options available.
- c) If a member has previously (within the previous 12 months) been in the *PACE program* demonstrating signs of either temporary or fluctuating hardship, they may be regarded as being in persistent hardship and provided with options consistent with this level of hardship.
- d) For members demonstrating signs of **persistent** hardship, Powerclub will offer immediate deferral of the current and the immediate subsequent monthly payment by up to 6 weeks and put in place a payment plan for up to 18 months to clear any arrears accumulated at the time of entering the *PACE Program*. We will keep in touch over the period of the payment plan, on a monthly basis (minimum), to discuss on-going needs and updates on any additional or alternate options available. We may consider waiving an amount of your outstanding energy bill to clear arrears.
- e) For members who prefer to pay on a more regular basis than monthly, additional payments can be arranged to facilitate payments in advance or in arrears.

6.3.3. Negotiating Payment Plans

When negotiating payment plans, Powerclub will discuss the relative advantages and disadvantages of the payment plans, taking into account any information regarding



your capacity to pay and your forecast energy usage needs. We will consider your current and future income, expenditure and future energy consumption for the duration of your current plan and for the next 12 months.

If we think it's appropriate, we may refer you to budget management information (e.g. www.moneysmart.gov.au) or dedicated financial counsellors, charitable and government support agencies. If you are referred to a third party for advice, Powerclub will consider the advice we receive from your third party in developing your payment plans.

6.3.4. Powerbank Balances

If your Powerbank balance is more than what is required to sufficiently protect you from wholesale market spikes, we may use the excess to cover outstanding Powerclub bills. There are conditions around withdrawing from your Powerbank which are provided as part of your market contract. Because the Powerbank is operated as a trust, options are limited to the contract terms.

6.3.5. Monitoring Payment Plans

Once a payment plan is put in place, Powerclub will help you to monitor your consumption and arrears payments on a regular basis to ensure you're meeting your obligations under the payment plan. If necessary, Powerclub will consider negotiating changes with you to the agreed *PACE Program* to accommodate for changes in your payment behaviour and/ or circumstances.

6.3.6. Don't stop talking

If you stop making your *PACE Program* payments without talking to Powerclub, we will get in contact to reassess your situation and offer a new *PACE Program* tailored to your needs. If your behaviour and level of communication is unacceptable for productive negotiation and/or your commitments are not kept following this negotiation, Powerclub will consider excluding you from the *PACE Program*.

6.3.7. PACE Program protection

During the term of the *PACE Program*:

- you will not be disconnected,
- no late payment fees will be charged,
- no security deposits will be required; and
- no early exit fees will be charged if you need to change the product you are on.

6.4. Help with financial assistance?

6.4.1. Types of Assistance

Assistance to members in financial hardship will be available in the form of:

- a) Independent financial advice from financial counsellors. We encourage members experiencing financial hardship to speak to accredited financial counsellors, specifically trained in managing cash flows and competing



commitments. Powerclub can advise you over the phone, and in writing, on how you can find a financial counsellor in your area.

- b) Government assistance, grants and details or referrals to support agencies. Members experiencing financial hardship may be eligible for state assistance and Powerclub will, help with your application if necessary. Further information on the assistance programs for each state can be found by visiting the websites below:

- Victorian customers can access the following grants and concessions:

- Annual Electricity Concession
- Controlled Load Electricity Concession
- Electricity Transfer Fee Waiver
- Excess Electricity Concession
- Life Support Concession
- Medical Cooling Concession
- Non-Mains Energy Concession
- Utility Relief Grant Scheme (URGS)
- Service to Property Charge Concession

For further information, visit www.dhs.vic.gov.au or phone [1800 658 521](tel:1800658521).

- NSW customers can access the following grants and rebates:

- NSW Low Income Household Rebate
- Family Energy Rebate
- Life Support Rebates
- Medical Energy Rebate
- Energy Accounts Payment Assistance (EAPA)

For further information, visit www.energyandresouces.nsw.gov.au.

- South Australian customers can access the following rebates and concessions:

- Energy Bill Concession
- Cost of Living Concession
- Residential Park Concession
- Medical Heating and Cooling Concession

For further information, visit www.dcsi.sa.gov.au or phone [1800 307 758](tel:1800307758)

- Queensland customers can access the following concessions and assistance:

- Electricity Rebate Scheme
- Electricity Life Support Concession Scheme Energy efficient appliance rebate(www.energysave@dnrme.qld.gov.au)
- Medical Cooling and Heating Electricity Concession Scheme
- Home Energy Emergency Assistance (HEAA)
- Seniors Electricity Rebates

For further information, phone [13 74 68](tel:137468) or visit www.communities.qld.gov.au



- ACT customers can access the following concessions and assistance:
 - For information on ACT grants and concessions visit www.concessions.act.gov.au and www.grants.act.gov.au
 - For information about the ACT Civil and Administrative Tribunal's debt waiver initiative, visit www.acat.act.gov.au
- Tasmanian customers can access the following grants and concessions:
 - Electricity Concession
 - Heating Allowance
 - Life Support Machine Rebate
 - Medical Cooling or Heating Concession

For further information, visit www.concessions.tas.gov.au or call **13 135 513**

6.4.2. Centrepay is a free service

Centrepay is available through Centrelink to help members pay bills. You can nominate a regular deduction from your Centrelink payment to go towards your energy account. The major advantage of Centrepay is it allows small payments on a continuing basis which make it easier for you to your budget. This is a free service provided by Centrelink.

6.4.3. How can we assist

Assistance explaining these schemes, assessing how appropriate schemes are for individual members and practical assistance submitting forms of application, can be provided by Powerclub.

6.5. Would I be better off on a new contract?

6.5.4. How would I know?

Powerclub will assess how appropriate your current market contract is for your circumstances. Powerclub will do this by comparing:

- Forecast cash flows under your current contract with optional contracts identified and agreed by you as potentially suitable;
- Forecast cash flows under your current market contract against a standard retail contract

6.5.5. What will we do?

A change in contract could potentially improve your consumption profile, your payment commitments or your Powerbank balance. If Powerclub finds that a change of contract is recommended, we will negotiate the terms with you. To assist your understanding of any proposed new contract, Powerclub will provide a direct comparison between impacts on your cash flows and your rights and obligations under both contracts.

If Powerclub finds that you will be better off on an alternative contract, we will assist in achieving the best outcome for you. To help you, Powerclub offers the contract review and transfer to a new contract free of charge for members experiencing financial hardship. In addition, there will be no early termination charge or other penalty for the early termination of the previous contract



If you are receiving or eligible to receive payments from Centrelink, the Centrepay facility may be appropriate to assist with making regular payments direct to Powerclub. The Centrelink payment option will be included in any new market contract offered to you.

6.6. Education

Powerclub is keen for members to understand the way their power bills are calculated. To this end, we will provide educational material on:

- the overall operation of the Australian energy market
- the nature of the Powerclub offering
- the impact of energy consumption at different times of the day/season
- metering options available
- assistance available for the member through government initiatives.

This educational material will be included in all follow-up e-mail provided as part of the *PACE Program*.

7. WHEN WILL THE PACE PROGRAM END?

The *PACE Program* will end when payment difficulties have been resolved and you are able to manage the payment requirements of our normal bill collection cycle.

If you are actively participating in our hardship program, our normal collection cycle and activities will not be applied to you and you will not have your energy disconnected. If it is found that you are not able to meet the agreed program arrangements, Powerclub may have to place you back into the normal collection cycle.

It's our preference not to do this but if we do, and you want to continue with the *PACE Program*, we will ask you to demonstrate why Powerclub should grant you access again. You will need to demonstrate how you can move to a position where you can meet your payment obligations.

Members excluded from the *PACE Program*, together with those who have completed the program, will return to the normal process of scheduled reminders or warning notices and where applicable, disconnection of energy supply.

8. WHO DOES THIS POLICY APPLY TO?

This hardship policy applies to you if you live in Queensland, New South Wales, Australian Capital Territory, Tasmania and South Australia.

9. HOW OFTEN WILL THIS POLICY BE REVIEWED?

The Hardship policy will be formally reviewed on a quarterly basis in the first year of operation, then on a less regular basis as deemed appropriate by the Board at the end of the first year. The aim of this review will be to assess the success of the current policy and to determine potential improvements that will benefit you, members, employees or other individuals, as well as incorporating any change to statutory or market circumstances.

Prior to changes to the policy being made the proposed changed policy will be submitted to the Australian Energy Regulator for approval.



10. HOW WILL POWERCLUB COMMUNICATE THIS POLICY?

This hardship policy will be constantly available through our website www.powerclub.com.au or by contacting our call centre on 1300 294 459. Both short form and full policy options will be available.

On appointment, Powerclub staff will be made aware of this policy through standard training modules developed specifically for dealing with members experiencing financial hardship. This training includes:

- Hardship customer identification
 - type of hardship
 - payment patterns
 - outstanding arrears
 - bank declines
- PACE Program on-boarding
 - adjust Consumption
 - payment Plans
 - financial Planning and assistance
 - education
 - new Contracts
- PACE Program Maintenance
 - review of points above monthly
 - re-negotiation of the plan when necessary
- PACE Program Sensitivity Awareness
 - Cultural and language barriers and tools to assist
- PACE Program Moving On
 - how a customer exits the PACE Program

11. HOW DO I MAKE A COMPLAINT?

If you would like further information about a financial hardship related issue, or you are unhappy or not satisfied with the outcome of Powerclub's hardship policy, you can contact us in writing at info@powerclub.com.au.

You have the right to make a complaint anonymously where it is practical and lawful to do so. Powerclub will reply to any complaint in compliance with our Complaints and Disputes policy (This policy is available to you on our website www.powerclub.com.au).

If you're not happy with Powerclub's complaint handling process, you have the right to take the complaint to the office of the Australian Information Commissioner. You can obtain their contact details from their website at www.oaic.gov.au.

If you still feel that we have not resolved your complaint, you can also contact the Energy Ombudsman in your State:



State	Contact details
Energy and Water Ombudsman NSW	Telephone: 1800 246 545 Website: www.ewon.com.au
Energy and Water Ombudsman SA	Telephone: 1800 665 565 Website: www.ewosa.com.au
Energy and Water Ombudsman QLD	Telephone: 1800 662 837 Website: www.ewoq.com.au
ACT Civil and Administrative Tribunal	Telephone: 02 6207 1740 Website: www.acat.act.gov.au
Energy Ombudsman Tasmania	Telephone: 1800 001 170 Website: www.energyombudsman.tas.gov.au