



# Customer Hardship Policy

## How to contact us

Contact us via any of the below contact methods to talk to our staff who are specifically trained to handle enquiries about Circular Energy's customer hardship policy and hardship program

Phone: 1300 204 462  
Email: [hello@thepeoplesgrid.com](mailto:hello@thepeoplesgrid.com)  
Website: [www.circularenergy.net.au](http://www.circularenergy.net.au)  
Post: 32 Unley Rd, Unley, SA 5061

Our contact details listed above are also found on our customer bills and welcome packs.

If English is not your first language, an interpreter service is available to help you. You can call Translating and Interpreting Service (TIS National), free of charge on 131 450.

## 1. Introduction

This policy applies to all residential customers living in New South Wales, Queensland, South Australia, Tasmania, and the Australian 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. In respecting customer's rights, Circular Energy will:
  - Notify customers of the Hardship Policy immediately when a condition of hardship is recognised;
  - Provide customers with a copy of the Hardship Policy at no cost;
  - Put a hold on any external collections or debt recovery action for customers in hardship;
  - Waive any late payment fees applied on accounts of customers in hardship;
  - Provide access to affordable payment plans
  - Renegotiate payment plans





- Provide access to available government grants and concessions
- Not disconnect customers if there is an active arrangement on file
- Not charge a security deposit to customers in hardship;
- Work with customers in hardship to reduce their energy use and /or costs; and
- Work with customers in hardship and financial counsellors or other advisors assisting them to manage their accounts effectively.

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. Transparency & Equitable Access

We are committed to communicate regularly with you and provide you with equitable access to the benefits and procedures under this policy in circumstances of hardship. We will work to consider your present and future energy needs.

Our goal is to always support you with the reasonable ongoing supply of energy needs and to aid during your times of Hardship.

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

## 3. We Are Committed to You

We are committed to offering you appropriate payment plans that suit your current financial ability and offer all applicable benefits which you can avail during the program.

If you are experiencing difficulties due to hardship, we will take into account all of your circumstances of which we are aware and, having regard to those circumstances, act fairly and reasonably, and in a timely manner when it is relevant to do so, including on being contacted by you, give you clear information about the assistance available to you under our hardship policy.

As soon as practicable, we will provide a customer who is entitled to receive assistance under our hardship policy with that assistance.

We are also committed to providing our staff with regular training, so they can identify and assist hardship customers and answer any questions about the Circular Energy Hardship program.

Our staff have undergone training that allows them to understand and identify issues relating to our hardship policy. We regularly review and update our customer hardship training every quarter.





## 4. Who is Eligible for the Program?

Residential customers of Circular Energy who are experiencing payment difficulties are eligible for entering our Hardship Program. You must meet the following criteria:

- You are an existing residential customer of Circular Energy
- You have an existing debt
- You accept and commit to making 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

You can apply for the Circular Energy Hardship Program at any time by calling 1300 204 462 during business hours (Monday to Friday 9am-5pm) or by sending an email to [hello@thepeoplesgrid.com](mailto:hello@thepeoplesgrid.com).

To be eligible for the Circular Energy Hardship Program, our Hardship manager will talk with you and will work out the best way forward. Most common reasons for entering our hardship program are when something happens in your household that results in less income, such as:

- household illness
- family violence
- unemployment
- reduced income.
- Death in the family

If you are experiencing financial hardship, please contact us. You may have a reason other than what is listed above. If it turns out you are not eligible for government schemes, we can help you with a payment plan or payment extension.

To support you in getting access to the Hardship Program, we will assess your current circumstances, which will include, identifying a suitable payment arrangement for you, including assessing your capacity to pay.

If you have been in the program previously, we may review your previous payment arrangements so we can provide you with a payment arrangement or support that is tailored to your specific needs.

When you, your authorised support person, or financial counsellor gets in touch, we'll ask about your individual circumstances and what's causing the payment difficulty.

If you've given us the go-ahead to talk to a support person, we'll engage with them as we would with you. If you need to nominate a support person, simply give us your permission by calling, emailing or writing to us.





We feel that every interaction with our customers is an opportunity to keep an eye out for any early signs of hardship. We're monitoring payment history for late payments or unpaid bills and may contact you to offer advice or assistance.

## 5. Identifying Hardship

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.

Steps we use to identify a hardship customer are as follows:

- I. If you miss a bill payment and we don't receive the payment or hear from you within a week after the payment is due, our hardship manager will give you a call.
- II. We call to not only remind you that a bill payment was due, but to see if you need any help with paying your bill
- III. Our hardship manager will talk with you and work with you to find a way forward. Our hardship manager will ask you questions in order to know if you are eligible for any government schemes that are available.
- IV. In order to help you as best we can, the hardship manager may tell you we need a couple days to work out the best way forward.
- V. The Hardship Manager will call you once we've come up with the best scenario, which could include a payment extension, a payment plan, and/or government grants/schemes.
- VI. Once an arrangement is agreed upon with you, we will send you a confirmation of all details of the hardship plan arrangement in writing.

It's not only missed payments our hardship manager looks out for. We will contact you to see if we can help you if you have a history of;

- late payments
- payment extensions
- part payments
- broken payment arrangement
- government assistance (e.g., grants and concessions)





The systems we have in place in this Hardship Policy enable us to meet our obligations with respect to customer hardship in the following:

- The Retail Law
- The Retail Rules
- AER Customer Hardship Policy Guideline – Version 1 March 2019
- Circular Energy Hardship Policy

## 6. 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.

Our staff are specially trained to help you with hardship. Staff will:

- ask you a few questions about your circumstances
- work out if you can join the hardship program.

We will assess your application for hardship assistance within three business days after we receive your application.

We will let you know if you are accepted into our hardship program within five 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 reduce your energy use
- talk to you about a payment amount that suits your circumstances
- suspend credit collection action
- flag account as “Hardship” and move it to a dedicated work queue.

Our dedicated Hardship Team will review your account every month to ensure:

- you are meeting the obligations under the Hardship program
- the Hardship program is meeting your needs and expectations
- the tariff applied is appropriate for the circumstances

### Ways of getting hold of this hardship policy include:

Circular Energy’s Hardship Policy is easily accessible on our website by following these steps:

- 1 go to [circularenergy.net.au](https://circularenergy.net.au)
  - 2 On the home page scroll to the bottom
  - 3 Click on “Help & Support”
  - 4 Click on “Customer Hardship Policy”
- You can also copy and paste the link below into your web browser to download a printable version

<https://circularenergy.net.au/wp-content/uploads/2023/02/Circular-Energy-Customer-Hardship-Policy-AER.pdf>

- Or click on the following link to download a printable version

[Circular Energy Customer Hardship Policy.pdf](#)

- If you cannot access the internet, you can request a hard copy to be sent out via post.
- We will send a copy of our Hardship Policy to you in accordance with your preferred method of receiving written communication from us.

### 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.





## 7. Payment Options

### What we will do

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

- Payment plans
- Centrepay.

When you are in our hardship program, 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 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.

If you miss a payment, we will contact you to see if you need help. We will contact you by a phone call at first. If we miss you on the phone, we will leave a voice message telling you we've noticed you missed a payment, and we will ask you to call us back. We will also send you an email asking you to contact us about your missed payment in your 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 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 because you did not follow your plan:

- we do not have to offer you another plan
- we might disconnect your energy.

## 8. 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.

## 9. Our programs and services

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

- Government relief schemes
- Energy rebates
- Concession programs
- Financial counselling services







## 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.

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

Further information on the assistance programs for each state can be found by visiting the websites below:

- **South Australia:**  
<https://www.sa.gov.au/topics/care-and-support/concessions-and-grants/concessions/energy-bill-concessions>
- **Australian Capital Territory:**  
<https://www.revenue.act.gov.au/community-assistance/utilities-concession>
- **New South Wales:**  
<https://www.service.nsw.gov.au/services/concessions-rebates-and-assistance>
- **Queensland:**  
<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions>
- **Tasmania:**  
[https://www.concessions.tas.gov.au/concessions/electricity\\_and\\_heating](https://www.concessions.tas.gov.au/concessions/electricity_and_heating)

Financial counselling is a free and confidential service offered by community organisations, community legal centres and some government agencies.

You can contact the National Debt Helpline from Mon to Fri, 9:30am to 4:30pm on 1800 007 007 or go the website at <https://moneysmart.gov.au/managing-debt/financial-counselling>. When you call, you will be transferred to the service in your state.

## 10. 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 will work with you to determine the most appropriate tariff bearing in mind:

- whether the customer has dedicated off-peak appliances
- any previous tariffs and previous bills (if available)
- the customer's overall power usage
- any other relevant information provided by the customer to us





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.

## 11. 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.

## 12. Complaints

If you have a complaint about our hardship program, we are ready to listen and ready to help sort any issues out. You can contact us via the following:

Phone: 1300 204 462  
Email: [support@circularenergy.net.au](mailto:support@circularenergy.net.au)  
Website: [www.circularenergy.net.au](http://www.circularenergy.net.au)  
Post: 32 Unley Rd, Unley, SA 5061

If you remain dissatisfied with our response to your complaint, you have the right to contact the relevant State Energy Ombudsman. Independent dispute resolution may also be available through the relevant state Energy ombudsman.

Energy & Water Ombudsman SA  
1800 665 565  
[www.ewosa.com.au](http://www.ewosa.com.au)

ACT  
Civil & Administrative Tribunal  
02 6207 1740  
[www.acat.act.gov.au](http://www.acat.act.gov.au)

Energy & Water Ombudsman NSW  
1800 246 545  
[www.ewon.com.au](http://www.ewon.com.au)

Energy & Water Ombudsman QLD  
1800 662 837





[www.ewoq.com.au](http://www.ewoq.com.au)

Energy Ombudsman TAS

1800 001 170

[www.energyombudsman.tas.gov.au](http://www.energyombudsman.tas.gov.au)

## 13. Privacy

We are committed to respecting the privacy and protecting the personal information of our customers in accordance with the Australian Privacy Principles. Our Privacy policy can be found on our website at [www.circularenergy.net.au](http://www.circularenergy.net.au). Alternatively, you can request a copy of this policy by calling us on 1300 204 462 or in writing to 32 Unley Rd, Unley, SA 5061.

## 14. 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 third 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 is the authority for?

Where a customer has elected a representative to act on their behalf, we will engage with the customer's representative as we would the customer and act consistently with the customer's consent and instructions to us.

## 15. Diverse communication

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

We have an interpreter service to help customers whose first language isn't English. You can assess this interpreter service by calling TIS National on 131 450. You will be asked by an TIS National operator of your preferred language before being transferred to an interpreter who speaks your language.

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit [www.relayservice.gov.au](http://www.relayservice.gov.au) or call 1300 555 727.





If you need more information about when and how to access this assistance you can also visit the [AER's Easy English flyers](#).

If you reside in a remote area and doesn't have access to the internet, you can request a copy of this policy at no cost by calling us or writing via post.

