

HARDSHIP POLICY

June 2025

New South Wales
Queensland
South Australia
Tasmania

Version	1.7 Reviewed June 2025
Policy Owner	1st Energy Head of Credit
Endorsed by	Managing Director and Head of Regulatory and Compliance
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1ST ENERGY'S HARDSHIP POLICY

There are times when paying an energy bill becomes difficult and our residential customers may need a little extra help from the 1st Energy team. We're committed to working to help our customers experiencing payment difficulties due to hardship and to assist those customers to better manage their energy bills on an ongoing basis; having regard to their circumstances and providing equitable, timely and meaningful assistance.

Our hardship policy is based on **shared responsibility** and **collaborative customer communication**; working together we treat each other with mutual dignity, empathy, and respect and where customers are experiencing payment difficulties this hardship policy provides a framework for how 1st Energy will help.

INTRODUCTION

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

Where you have elected a representative to act on your behalf, 1st Energy will engage with the representative according to the level of authorisation you've consented to. Information on how to contact us to organise authorisation is available at the end of this policy.



KEEPING CONNECTED



Our staff and our customers reflect the cultural diversity we represent. We will work with our customers with diverse communication and other needs to provide equitable, timely and meaningful assistance.

WHAT WE WILL DO

We will assist our customers by:

- providing interpreter services information
- advising customers, you can use a support person to contact us
- advising of the availability of financial counsellors
- providing information about our hardship policy on our bills
- participating in industry outreach programs in remote areas
- proactively promoting diversity and inclusion within our business and our business partners
- seeking guidance from community service organisations that can provide expertise on assisting our communities

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.

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 by:
- assessing your payment history
- considering any circumstances that you share with 1st Energy that assist us in developing an appropriate payment
- assistance program that is within your capacity to pay

We will assess your application for hardship assistance by 5 business days from receipt of the application.

We will 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 reduce your energy use
- talk to you about a payment amount that suits your circumstances. We can send you a free copy of our hardship policy



EARLY IDENTIFICATION

Early identification of customers experiencing payment difficulties assists our customers to manage their energy bills and minimise debt.

WHAT WE WILL DO

We will take the following steps to assist with the early identification of our customers experiencing payment difficulties:

- proactively contact you if payment history has been inconsistent to discuss how we can assist you
- proactively advise our customers of the assistance available when paying by Centrepay or if using other forms of support income
- our service staff will be trained to help customers who may be experiencing payment difficulty
- advise our customers on our bills about the assistance available

CUSTOMER ASSISTANCE

How we assist you throughout the duration of the time you're in our hardship program and support you to successfully complete the hardship program.

WHAT WE WILL DO

- proactively contact you on a regular basis by your preferred method of contact
- monitor the account regularly to check everything is on track and let you know how you're tracking
- reassess your assistance options, including any payment plan arrangement if your circumstances change
- contact you when your energy costs are increasing and work with you to reduce your energy costs
- we will consider your personal circumstances and be flexible, empathetic, and respectful

PAYMENT OPTIONS

WHAT WE WILL DO

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

- payment plans
- Centrepay
- payment extensions
- making payments of an equal amount over a specified period
- options for making payments at different intervals
- paying for energy use in advance.

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 your preferred contact method which may include in writing, via telephone or email.

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

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.

OUR PROGRAMS AND SERVICES

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

- advice about the ability to repay arrears by payments at regular intervals of up to one month
- advice about the likely cost of your future energy use and how this cost may be lowered
- advice about any government and non-government assistance (including energy concessions) available to help you meet your energy costs
- provide guidance on how to access financial counsellors
- practical assistance to help customers lower their energy costs including, but not limited to:
 - a) the tariff that is most likely to minimise their energy costs, based on our knowledge of the customer's pattern of energy use and payment history; and
 - b) practical assistance to help the customer reduce their use of energy, based on their pattern of energy use and on the circumstances, which may include a self-energy audit or an onsite energy audit (at no cost to the customer), provided there is scope for action to be taken for that purpose.

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.

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.

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.

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.

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.

DISCONNECTIONS FOR NON-PAYMENT

Disconnections for non-payment of a bill will occur as a measure of last resort and our aim is to keep customers connected.

COMPLAINTS

Let us know if we haven't got something quite right and contact our Customer Service Team on 1300 426 594. We'll do our best to help you and you can ask to speak to a Team Leader if we haven't sorted out the problem.

Our aim is to provide you with the best level of service. If you feel that we have not met your expectations in some way, or if you are unhappy with the service you received please let us know. We will assess each situation and work together to establish a resolution that is fair, legal and reasonable.

Any complaints we receive from our customers are handled in line with the 1st Energy Complaint Dispute Resolution Policy which is available on our website. If you feel we have not resolved your complaint and are still unhappy with your situation, you can lodge your complaint with your relevant State Energy Ombudsman, an independent, free service. Information on how to contact the Ombudsman in your state is available at the end of this policy.

TRAINING

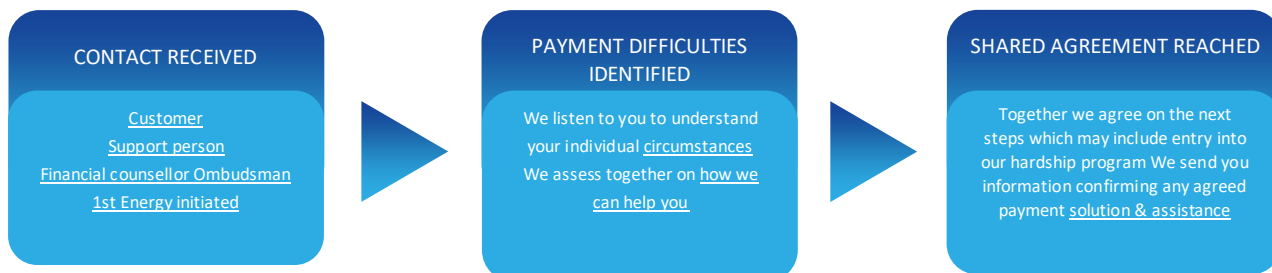
Our staff participate in training to provide them the knowledge to:

- respond to customer queries about our hardship program, and
- identify customers experiencing payment difficulties due to hardship, and
- assist customers experiencing payment difficulties due to hardship difficulties.

1st Energy regularly reviews and updates its training as required.

ELIGIBILITY

To assess eligibility for our hardship program we'll have a discussion with you about your individual circumstances, what you can afford to pay and how we can best help you.



We know these conversations can be difficult and we'll be discreet and respectful; you can choose what level of information you provide to us.

From this discussion, and based on your circumstances, we'll help you develop a sustainable payment solution. You can also authorise someone to call on your behalf.

In the circumstances that a customer is deemed ineligible for our hardship program we will provide the customer a clear and reasonable explanation for the ineligibility via their preferred means of communications.

GETTING IT RIGHT

1st Energy has systems in place to enable the retailer to meet its obligations with respect to customer hardship in:

- the Retail Law, and
- the Retail Rules, and
- the Australian Energy Regulator Customer Hardship Policy Guideline, and
- this policy.

1st Energy has adopted the Australian Energy Regulator's Sustainable Payment Plans Framework which provides a framework for how we interact and talk to our customers and the payment arrangements we offer underpinned by the principles of empathy, respect, and flexibility.

OTHER IMPORTANT INFORMATION

HOW TO CONTACT OUR PAYMENT SUPPORT TEAM



Call us on 1300 426 594, Monday -Friday
9am to 5pm (AEST)



Online at 1stenergy.com.au/contact-us



Write to us at Payment Support Team,
PO Box 16029, Collins Street West VIC 8007



Email hardship@1stenergy.com.au



Interpreter Services 13 14 50

Servizio Interpreti
Servicio de interpretación
Dịch vụ phiên dịch
تأديع قعچرستل قعچرستل
□ 译服务
Υπηρεσία Διερμηνέων

CONSENT INFORMATION

You can authorise another person to act on your behalf. Contact 1st Energy and we can organise for your nominated contact to be added to your account.

HOW TO ACCESS THIS POLICY

Let us know if you would like a copy of this hardship policy and how you would like it sent to you; we're here to assist you. A copy of this hardship policy will be sent to via your preferred method of receiving written communication.



This policy is easily accessible for you to read or print from our website homepage 1stenergy.com.au/payment-difficulties. Click on the payment difficulties button for this hardship policy and information on how we can help you.



This policy is easily accessible for customers that don't have access to our website. Let us know and we can post you a copy of this hardship policy.

CONCESSIONS, REBATES & GOVERNMENT ASSISTANCE

Information about concessions, rebates and government assistance is available by contacting 1st Energy or on our website at <http://www.1stenergy.com.au/billing-payment/concessions-rebates>.

FINANCIAL COUNSELLING SERVICES	EMOTIONAL SUPPORT & PRACTICAL ADVICE
Financial Counselling Australia Ph 1800 007 007	Crisis support – Lifeline Ph 13 11 14 (24 hours)
National Debt Helpline Ph 1800 007 007	Depression or anxiety – Beyond Blue Ph 1300 22 46 36 (24 hours)
Salvation Army Ph 13 SALVOS (13 72 58)	Domestic violence and abuse – 1800RESPECT Ph 1800 737 732 (24 hours)
St Vincent de Paul Ph 03 9895 5800 or 13 18 12 Email: admin@svdp.org.au	Drug and alcohol addiction – Counselling online Ph 1800 888 236 (24 hours)
	Gambling – Gambling Help online Ph 1800 858 858 (24 hours)

CENTREPAY INFORMATION

Customers receiving Centrelink benefits can apply for energy payments to be made via Centrepay. Our Centrepay reference number is 555117312V.

COMPLAINTS

Customers can let us know if we haven't got something quite right and contact our helpful Customer Service Team on 1300 426 594. We'll do our best to help and a customer can ask to speak to a Team Leader if we haven't sorted out the problem. Or customers can email complaints@1stenergy.com.au. If you feel we have not resolved your complaint and are still unhappy with your situation you can lodge your complaint with your relevant State Energy Ombudsman, an independent, free service.

Here's how you can contact your state's Ombudsman:

New South Wales 1800 246 545
Queensland 1800 662 837
Tasmania 1800 001 170
South Australia 1800 665 565

PRIVACY

Privacy is important to us and we're committed to the Australian Privacy Principles. Our privacy policy is available at 1stenergy.com.au.