



Ampol Energy (Retail) Pty Ltd Payment Difficulties Policy

1. Contents	2
1. Introduction.....	3
2. Ampol Energy's commitment to our customers	3
3. Assistance Types available to customers under the Payment Difficulties Program ..	3
4. Customers and the Payment Difficulties Program.....	5
5. Non-financial Assistance Available to customers.....	6
6. Complaints management.....	8
7. Accessing the Payment Difficulties Policy.....	8
8. Communicating about Payment Difficulties.....	9
9. Contact Ampol Energy.....	9
10. Privacy.....	10
11. Review	10

1. Introduction

Ampol Energy's Payment Difficulties Program is provided to detail Ampol Energy's commitment to providing targeted assistance to residential customers having difficulty, or at risk at having difficulty, in meeting the full costs of their energy usage.

Ampol Energy's Payment Difficulties Program is provided to Victorian customers to ensure that residential customers anticipating or facing payment difficulties can access all of the standards of Assistance available. Ampol Energy provides these standards of assistance in line with requirements of the Victorian Energy framework, in particular in reference the assistance available to customers in the *Victorian Energy Retail Code. Of Practice*

The Ampol Energy Payment Difficulties Program applies to all Victorian residential gas and electricity customers. If you are Victorian residential customer, we encourage you to contact Ampol Energy to understand the assistance available to you.

2. Ampol Energy's commitment to our customers

Payment difficulties or financial difficulties can occur to anyone and at Ampol we want to ensure that we can assist you to ensure that you maintain your energy supply.

As a minimum, we will contact you within 21 days of a bill falling overdue (where the outstanding amount is greater than \$55) to see if we can help. You'll have at least 6 days to respond, to work out what sort of assistance is right for you. We'll also be in touch if you miss a payment under an agreed payment arrangement and will provide an opportunity to get back on track or establish an alternative arrangement.

We'll continue to work with you as long as you remain committed to working with us. We ask that you do what is reasonable to comply with the terms of any arrangements we've agreed to and that you work cooperatively with us when you are unable to make your agreed payment. If you no longer need our help, you may wish to end any arrangements we have made.

3. Assistance Types available to customers under the Payment Difficulties Program

Standard Assistance

Where you're not in arrears but looking for a better options to manage your payments, we can offer you a payment plan. Standard Assitance provisions can be utilised to ensure that you stay on top of you energy payments. We will forecast your likely energy costs over the

next 12-months and smooth those payments out over your preferred payment frequency. We also commit to a periodic review to ensure the payment arrangement is aligned with your actual costs, and we can adjust the payment accordingly if required.

We can also offer you:

- An extension of time to pay your energy bill of up to one billing cycle at least once every 12 months;
- The option to pay for your energy costs in advance

Tailored Assistance 1

Where you're in arrears of \$55 (GST inclusive) or more and need help, but can still afford to pay for the energy you're using, we can offer you:

- A payment plan that combines your arrears together with a reasonable future forecast of your ongoing energy use over the next 12 months, so you have one affordable and certain amount to repay. You can make these payments weekly, fortnightly or monthly, depending on what works for you. We can set you up on a payment plan of up to a maximum of 2 years.
- Advice about different repayment options. Our goal is to help ensure you understand the different ways to structure your payments, so you pay off your arrears within 2 years.
- Specific advice around energy efficiency efficiencies. We may ask about your future energy use and how this cost may be lowered. We might ask you some questions about how you use energy and provide you with some helpful hints and tips around how to optimise your energy use.
- We will offer you specific advice about any government and non-government assistance (including energy concessions and rebates), that may be available to help you reduce your arrears and ongoing cost of your energy use. Where we identify that you're eligible for a concession or rebate, we will provide assistance in qualifying for the applicable payment.

Tailored Assistance 2

In the situation where you cannot pay the full cost of your on-going energy use, we will offer you tailored assistance 2 provisions.

Where you are in arrears of \$55 (inclusive of GST) or more and need help but can't afford to pay for the full cost of energy you're using, we can offer you a range of options.

However, instead of a payment plan arrangement of up to 2 years, we will work with you to tailor a payment plan arrangement (for less than the full cost of your on-going energy use) for up to six months, we may place your arrears on hold for an initial period of six months.

This can help to focus on the payment of the energy you're using today and provides a further opportunity to work with the steps above.

Our goal is to help you reduce your ongoing cost of energy, so you can then begin to repay your arrears and bring your account back up to date. In addition to the above we can provide:

- Practical assistance to help you lower the ongoing costs of your energy usage. The goal of this is to provide you with specific and targeted support and is provided to you at no cost. We might suggest:
 - A transfer to an energy product that is most likely to minimise energy costs (based on your pattern of energy use and payment history);
 - An over the phone energy audit to establish how you can change the way you use energy to optimise and lower ongoing costs;
 - An in-home energy audit where a qualified specialist visits your home to identify opportunities to make a meaningful reduction in energy usage. This could include recommendations around new appliances, the times you use energy and a variety of other options to manage your energy usage;
 - Information about appliance replacement opportunities where we identify inefficient appliances in your home
 - We will provide information to you on a regular basis about how you're progressing towards lowering your ongoing cost of energy. We will make information available to you at sufficient intervals to help you adequately assess your progress and to help keep you on track.
- We may extend beyond the initial period of 6 months and add any unpaid amounts of energy usage to your arrears following on from this period. We may also ask you some questions to help better understand how we can support you. Where you choose not to answer, we will do our best to offer you support in line with your individual circumstances.

Once you've successfully completed this form of Tailored Assistance, our team will continue to provide you other benefits of Tailored Assistance to manage any arrears while you pay the full cost of your on-going energy use.

4. Customers and the Payment Difficulties Program

Ampol Energy Payment Difficulties Program is based on a model of shared responsibility. We're happy to help you while you do what you can to try to manage your energy usage and payments. To ensure the help we provide under this policy is most effective it's important that you agree:

- to work with us to determine your ability to pay and develop a payment solution
- to pay the amounts set out in any agreed payment schedule in full and on time
- to tell us if there's any change in your circumstances that may impact your ability to make payments
- to keep us updated with your latest details
- to have meaningful discussions with us, as part of our review process
- to complete an energy audit of your premises, if requested
- to work with external agencies, if required
- to work with us to lower your energy costs and usage.

If the arrangements we agree no longer suit you, it's important that you let us know. If you stop making agreed repayments without contacting us about it, we may proceed towards debt collection and possibly disconnection. We will not cease to provide assistance as long as you continue to engage with us unless it becomes apparent that you are no longer facing payment difficulties.

5. Non-financial Assistance Available to customers

The Ampol Energy Payment Difficulties Program aims to ensure you have been offered all available support, allowing you opportunities to improve your situation. Some types of support will be determined on a case-by-case basis.

Centrepay and other payment methods

Payment Difficulty customers who receive Centrelink benefits or allowances, are eligible to use Centrepay as a payment method. Centrepay is a free service allowing customers to set up and manage regular deductions from their Centrelink payment to help pay their energy bills. If not stated in their existing market contract, hardship customers who are eligible to use Centrepay will be allowed to use Centrepay as a payment method.

Further information can be obtained from Centrelink by phoning 1800 050 004 or visiting <http://www.humanservices.gov.au/customer/services/centrelink/centrepay>BPAY

Government concession and rebates

There are a variety of Government concession and rebate schemes that can assist low income, vulnerable or medically dependent customers. For customers in hardship, we can help customers identify concessions or rebates they may be eligible for and help with applications to the appropriate authorities. In some circumstances we can check the CCES

(Centrelink Confirmation e-services) to determine a customer's eligibility for some concessions.

If Ampol Energy Retail becomes aware that you may be entitled to a concession or rebate or any other form of assistance, we will notify you by email, online chat, or phone. If you are eligible for the Utility Relief Grant Scheme, you are entitled to our assistance in completing and submitting the application. Further information on relevant government assistance programs can be found by visiting <https://services.dffh.vic.gov.au/concessions-and-benefits>

Financial Counselling Services

Ampol Energy Retail encourages its customers within the hardship program to speak to accredited financial counsellors. This is a free service whereby the financial counsellor works with the customer to help them take control of their finances. To find a financial counsellor in your area please phone 1800 007 007 or visit <http://www.financialcounsellingaustralia.org.au>.

Further, the National Debt Helpline is a not-for-profit service that helps people tackle their debt problems and offer free independent and confidential advice. Visit <http://www.ndh.org.au/> for further information.

Energy Contract Review

Ampol Energy will also review your account on a regular basis whilst you are on Ampol Energy Payment Difficulties Program to ensure that you are on an energy plan that suits your situation. Where a plan is identified, which is more suitable and allows you to reduce your energy charges, we will recommend this to you and seek your explicit informed consent to move you to the plan at no additional cost to you. Ampol Energy has discretion to undertake this review for Tailored Assistance 1 customers.

Energy Efficiency Advice

Using less energy can save you money.

What we will do

When you join our Payment Difficulties Program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

Energy Efficiency

Most customers are unaware of simple things they can do around their home which can reduce energy consumption, thus saving them money.

To help customers better understand how their household appliances and energy usage affects their bills, we encourage them to contact our customer service team via email, online chat, or request a callback by phone. These websites also offer some good advice:

<http://yourenergysavings.gov.au>

<http://www.energyrating.gov.au>

<https://www.choice.com.au>

<https://www.moneysmart.gov.au>

Energy Audits

A customer can request an energy audit either by calling or emailing Ampol Energy Retail. Once a customer has given consent, Ampol Energy Retail will perform a thorough initial investigation of the customer's consumption profile to determine whether an energy audit is required. If recommended, we can consider full or partial cover of the cost of such audits, depending on the customer's circumstances. Such an audit may be offered free of charge to the customer if there is high unexplained electricity and gas consumption within the household and the customer debt level is high.

Electrical Appliance Replacement

Where a field audit recommends replacement of an appliance to reduce electricity and gas consumption, we can refer eligible customers experiencing payment difficulty to a panel of reputable electrical appliance retailers who are able to advise on an alternative suitable appliance.

6. Complaints management

The Ampol Energy Retail customer service team works with the customer to resolve complaints they may have. If a customer has a complaint, they can contact us by email ([Insert _Email]), online chat or by leaving a compliant using the online form available at [Insert _Website]. Customers can also call [Insert _Phone] to leave a complaint.

Further information about how we handle complaints can be found in Ampol Energy Retail's Complaints and Dispute Resolution Policy which can be downloaded from [Insert _Website].

If you are dissatisfied with the outcome of our complaint process, you may get it reviewed by the Energy & Water Ombudsman Victoria, which is a free service. EWOV can be contacted on 1800 500 509 or by visiting www.ewov.com.au

7. Accessing the Payment Difficulties Policy

This policy is available on our website ([website]) and a link to this policy is included in the Hardship information pack. Upon request and at no charge, we can make this policy available to customers through your preferred method of receiving written communication. We are committed to helping customers keep their electricity and gas supply so we may update this policy in compliance with changes to legislation or industry best practice. If we do make changes, we will inform affected customers as soon as practicable by email.

8. Communicating about Payment Difficulties

Ampol Energy Retail acknowledges that some of its customers may have particular challenges with aspects of its Hardship Policy or Hardship Program including:

English language challenges

Lack of internet access/living in a remote area

Disabilities

Where a customer informs Ampol Energy Retail of such a challenge, or any other particular challenge, Ampol Energy Retail will ensure that customer has special support with respect to the Hardship Policy or Payment Difficulties Program including:

Referral to language services where available or appropriate

Communicating via phone or post where necessary

Referral to services that support customers with disabilities

If a customer wishes someone to represent them in their engagement with Ampol Energy Retail, they may request this at any time and Ampol Energy Retail will send a consent form or phone the customer to ensure that this the customer consents.

Where a customer has elected a representative to act on their behalf, Ampol Energy Retail will engage with that representative as it would with the customer.

9. Contact Ampol Energy

If you are struggling to meet your payment obligations or wish to discuss forms of assistance that may be available to you, you may contact us at:

Email: [**\$Company_Email**]

Our website [**Insert_Website**]

Call back request [**Insert_Phone**]

If you require an interpreter, please call the Translating and Interpreting (TIS national) on 131 450 and ask them to call [**Insert_Phone**]. Or if required, please call [**Insert_Phone**] via the National Relay Service on 133 677.

10. Privacy

Ampol Energy Retail is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth). Our Privacy Policy can be found on the website at [\[website\]](#).

11. Review

This policy has been developed to support customers experiencing financial challenges in accordance with relevant obligations that apply to Ampol Energy. The Energy Retail Code, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

Ampol Energy Payment Difficulties Policy is subject to annual internal review.

Document change history

Version number	Conducted by	Approved by	Date	Description of changes
1	Adam Lourey		23/12/2021	