

# Hardship Policy

NSW, QLD and SA

23 April 2024



**GO**  
Australian

## Introduction

Blue NRG is a 100% Australian owned energy retailer. We sell energy primarily to business customers; however, we are committed to helping the very small number of our existing residential customers who are not able manage their energy costs or who are experiencing financial stress.

We are committed to providing assistance to our customers. Our hardship policy is based on a shared responsibility model, and we are guided by principles of fairness, understanding, compassion, dignity, and privacy in dealing with all of our customers.

We have systems in place to enable us to meet our obligations with respect to customer hardship in:

- the National Energy Retail Law;
- the National Energy Retail Rules;
- the AER Customer Hardship Policy Guideline; and
- this hardship policy.

This policy applies to all residential customers living in New South Wales, Queensland, and South Australia, 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. You can provide this consent verbally on the phone or via a signed letter of authority if you are the main account holder. We will engage with your support person as we would with you. This will be consistent with your consent and instructions to us

## Objective

We intend to work with all customers so that they are listened to with sensitivity and respect and are offered payment arrangements which are realistic and affordable, based on their individual financial situation. Wherever possible, we also assist customers through other means, such as referral to external support, energy audits, government concessions and rebates.

## Who are customers in financial hardship?

A hardship customer is a residential customer who has self-identified themselves to us or is identified by us through our internal assessment process or has been identified through an independent accredited

financial counsellor (or other authorised person) as having the intention to pay but does not currently have the ability to make the required payments for their ongoing energy usage and/or arrears on the account. In other words, hardship customers are residential customers who may not be able to pay their energy bills because of circumstances beyond their control.

We recognise that any customer may experience times of genuine financial hardship due to a number of factors, such as a large number of bills arriving at the same time, an unexpected one-off expense, a sudden reduction in income or unemployment, a serious illness or death in the family, disability, separation or family problems, or other personal reasons.

### 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 5 business days. 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 deemed ineligible for our hardship program, we will provide you with clear communication outlining the reason(s) for your ineligibility.

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.

## Payment Options

### What we will do

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

- payment plans;
- by Centrepay;
- by direct debit;
- by BPAY;
- by posting a cheque;
- by phone; or
- online via My Account.

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; and
- 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 various means, including SMS (if we have your mobile number), phoning, and/or sending a missed payment notification letter to your email or post.

We will attempt to contact you at least three times over a two-month period to ensure we reach you and understand your situation. We request a response within seven days after the last contact attempt. If more time is needed, please communicate this with our customer service team. We will ensure that you are contacted in a timely manner to best assist you in dealing with your missed payment.

If after using our best endeavours to contact you, if you fail to take reasonable actions towards payment for your on-going energy usage and/or repaying the arrears, you may risk the protections provided in this Hardship Policy and will be advised in writing of such. Subsequently, our normal credit treatment shall resume as a result.

### 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 such as:

- assistance in application for government grants and services;
- advice on appliances, energy saving tips and time of day usage;
- review your payment plan at regular intervals to make sure you are not paying too much, or too little;
- where applicable, reviewing and recommending a more appropriate tariff structure and relevant retail rates;
- helping you get in touch with an independent financial counsellor, free of charge;
- referring you to the National Debt Helpline on 1800 007 007 for confidential and independent advice;
- working with you to make sure your energy supply remains connected.

### 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; and
- 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; or
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first.

## Signs of financial hardship

Our customer service team is trained to identify customers experiencing financial difficulty early in the collection cycle. We recognise that customers in hardship may have many financial pressures, and that it may be difficult to discuss personal circumstances. Therefore, we will endeavour to approach all conversations regarding hardship with sensitivity.

Some signs that a customer may be in financial hardship are:

- A customer often appears on outstanding debtor reports for late payment or non-payment;
- A customer cannot meet an existing agreed payment or instalment plan;
- An independent financial counsellor informs us that a customer is experiencing financial hardship and unable to pay their energy bill;
- A customer has applied for government concessions or rebates; or
- A customer advises us that they are having problems paying their energy bill.

If customers are struggling to pay their energy bill or identify with any of the above, we encourage them to contact us as soon as possible so that we can assist.

## Providing early response for customers in financial difficulty

We are committed to early identification of customers who may be experiencing financial difficulty. So that we can provide an early response in as many cases as possible, we monitor accounts which are overdue or late as part of our normal collection cycles.

This can assist in alerting us to potential payment difficulties. As part of this process, we may contact customers who appear to be struggling to check how they are managing their energy costs and offer a payment plan.

Where customers are issued with a bill and a follow up reminder notice, we contact the customer to discuss their circumstances, and to offer appropriate payment plans as a matter of course.

## How do we notify customers experiencing payment difficulty about assistance options?

Our bills, reminder notices, contract terms and conditions, disconnection warnings and website provide contact details so that customers can get in touch with us, and contact details are also set out in this policy.

We also monitor customer payments and outstanding balances, through internal payment reconciliation systems and processes, and use this for early identification of customers who may be struggling to pay their energy bills.

We will also communicate this policy to financial counsellors who are acting on behalf of Blue NRG customers. A copy of this policy is on our website, and we provide a copy of the policy on request and free of charge. Importantly, where a customer has missed a payment, Blue NRG will make contact within 5 business days to discuss the available options for assistance. Customers will then be given 6 business days to consider which option best suits their needs.

## Standard assistance

By default, all residential customers who are not yet in arrears of \$55 or more (including GST) are entitled to receive standard assistance. Standard assistance includes allowing the residential customer to:

- make payments of an equal amount at regular intervals of up to one month (or over another specified period) make payments at different intervals (e.g. weekly, fortnightly or monthly payment intervals);
- extend by a specified period the pay-by date for a bill; or
- pay for energy use in advance (through regular, ad-hoc or variable payments towards their account) or pays for energy use and arrears payments.

At its discretion, Blue NRG makes available standard assistance to all of its customers – residential and business. If none of the options above are practical for a residential customer, or a residential customer has arrears of \$55 or more (inclusive of GST), Blue NRG will provide that customer tailored assistance.

## Tailored assistance

The tailored assistance program is provided to residential customers who qualify for the hardship assistance whose circumstances also require more flexible and practicable assistance than that offered by standard assistance. Specifically, if a residential customer has arrears of \$55 or more (inc. GST) and is experiencing one or more of the events below, then the Tailored Assistance program will be triggered. This may include residential customers in situations that may include but not limited to:

- family violence;
- family and/or relationship breakdown;
- death or serious medical condition of a spouse or immediate family member;

- disability/care provider;
- customer with no or limited English skills;
- customer with limited access to electronic communication channels such as email or the internet;
- serious illness or medical condition (including mental health) that impacts a customer's ability to engage or communicate (e.g. having sight or hearing impairment);
- loss of employment or regular source of income;
- variable income such as seasonal or casual work;
- recipient of government assistance (Centrelink payments, particularly Newstart);
- concession card holder;
- unexpected and essential cost of living expenses (urgent house repairs, car repairs, medical expenses, schooling, or childcare expenses, etc.);
- being temporarily uncontactable (e.g. due to hospitalisation or disconnected telephone (including mobile) or internet services); or
- Low literacy and/or numeracy, or lack of confidence in speaking to service providers.

Blue NRG looks at a residential customer's circumstances holistically. This may include one or more of the circumstances above as well as the customer's payment history and debt in arrears. This informs our decision when providing customers with tailored assistance.

Tailored assistance provided to customers may include one more of the following:

- Allowing repayment of arrears of up to 2 years by payments at regular intervals (at an agreed interval but at least once a month);
- Providing payment options that would enable a residential customer to repay their arrears over not more than 2 years;
- Accepting payment arrangements that provides for payment of different amounts at different intervals;
- Extending assistance, including providing a payment arrangement that is longer than 2 years or an additional period of time where the customer's arrears are on hold;
- Providing advice about the likely cost of a customer's future energy use and how this cost may be lowered; or
- Providing advice about any government and non-government assistance (including state-based relief grants and energy concessions) available to help a residential customer meet their energy costs.

Providing practical alternatives to help a customer lower their energy costs including, but not limited to:

- the tariff that is most likely to minimise the residential customer's energy costs, based on our knowledge of the customer's pattern of energy use and payment history;
- practical assistance to help the customer reduce their use of energy, based on the customer's pattern of energy use and on the circumstances of where the customer lives, provided there is scope for action to be taken for that purpose; and
- information about how the customer is progressing towards lowering their energy costs given at sufficient intervals for the customer to be able to adequately assess that progress.

Providing a residential customer with an initial period of at least 6 months during which:

- repayment of arrears is put on hold; and
- the customer pays less than the full cost of their on-going energy use while working to lower that cost.

Blue NRG may extend the assistance provided for further periods if the extension/s assists the customer to continue to lower the cost of their energy use.

## Flexible payment options

Customers in financial difficulty are offered flexible payment options to assist in managing their energy bills. We always consider flexible payment options on a case-by-case basis having regard to a customer's circumstances.

We offer a range of flexible payment options, including:

### Extension of time

We may offer customers additional time to pay energy bills. This may involve an extension of time for payment for all or part of the bill on a case by case basis, having regard to a customer's request for such as a result of an inability to make full payment by the due date.

### Payment plans

Payment plans (which allow for a bill to be paid at an agreed rate, over an agreed number of billing cycles) are available to all customers, regardless of their circumstances. Payment plans are tailored to customer's specific needs, considering in particular their request for assistance due to the inability to make full payment by the due date.

We will not place a customer on a payment plan unless that customer has agreed to the instalment amounts that are due on the plan and the timeframe for the plan. If a customer is using a financial counsellor to help manage finances, we give serious weight to any advice provided to us by a financial counsellor on the circumstances of a customer to pay and will work with them to establish a fair and realistic payment plan.

When setting a payment plan, we will also consider any arrears owing and the expected energy usage needs over the following 12-months (having regard to, for example, seasonal factors). If we enter into a payment plan, we will confirm, in writing:

- The duration of the payment plan (that may extend up to 2 years from the date of the first payment);
- The instalment amounts to be made under the payment plan (whether this includes future usage only or arrears & expected future usage payments);
- The intervals (and due dates) at which payments are due;
- How to review or vary a payment plan if needed; and
- Our commitment to avoid any disconnection action if a customer is adhering to a payment plan.

### Instalment plans

We offer interest free instalment plans to individual customers, which may include options to pay in advance if the customer chooses.

### Centrepay

Residential customers who receive Centrelink payments can pay their energy bills (and other essential services through Centrepay). Centrepay is a direct debit arrangement where bills are paid directly to service providers who are registered as Centrepay participants. This is done in agreement with the customer.

## Other assistance available to customers under this policy

Residential customers who are facing financial hardship may receive additional assistance.

This includes:

- Carrying out a detailed telephone audits of a residential customer's home energy use when the customer has raised concern over their usage (at partial or no charge to the residential customer, based on our assessment). This may identify opportunities to reduce electricity usage;
- Where practicable, offering Field Energy Audits to residential customers in severe payment difficulty (at partial or no charge to the residential customer, based on our assessment). Field Energy Audits aim to help improve energy efficiency and decrease energy usage. This involves a third party evaluating the energy efficiency of a residential home and providing tips to improve energy usage, for example, through heating and cooling and the use of appliances;
- If during the telephone audit or field audit recommendations are received to Blue NRG that replacement of electrical item(s) would reduce ongoing usage for the customer, Blue NRG can provide a referral to a government grants scheme or provide the assisted purchase of energy efficient appliance through a third-party supplier.

## Government relief for hardship customers

Government concessions are provided on a jurisdictional basis and differ from state to state. Further information on concession and assistance programs is set out below.

### New South Wales

The New South Wales government offers Energy Accounts Payment Assistance (EAPA) vouchers, which are distributed to electricity and gas customers by a range of community welfare organisations.

<https://www.service.nsw.gov.au/transaction/energy-accounts-payment-assistance-eapa-scheme>

### Queensland

The Home Energy Emergency Assistance Scheme (HEEAS) assists Queensland households experiencing problems paying their electricity.

<https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme>

### South Australia

Eligible South Australians on low or fixed incomes can apply for help with the cost of energy bills. The concession amount is indexed each financial year.

<https://www.sa.gov.au/topics/care-and-support/concessions/household-concessions/energy-bill-concessions>

## Ending access to assistance

Access to any standard or tailored assistance may end:

- When a customer advises us that they no longer require assistance; or
- When a customer successfully completes an agreed payment plan; or
- If a customer continues to fail meeting a payment plan; or

- If a customer fails to actively accept assistance from Blue NRG.

This does not affect a customer's eligibility for further assistance in the future.

## Staff training to respond to financial hardship

Our Customer Service team is trained to identify customers experiencing payment difficulties. All customer service staff involved in the administration of our customer hardship policy have the necessary skills to sensitively engage with residential customers about their payment difficulties and to offer the appropriate assistance.

Our staff are specifically trained to:

- answer your queries related to our hardship policy and program;
- identify if you are facing hardship; and
- assist you if you are facing hardship.

In addition:

- All customer services and debtor management staff are provided with training in identification of financial hardship related indicators, and training in our customer hardship policy;
- Staff with direct responsibility for managing customers in financial hardship will be provided with additional training on flexible payment options and payment plans, government energy concession, rebate, and grant options; and
- All customer service staff are trained in dispute resolution and complaint handling.

Furthermore, our customer service team have the capability and skills to provide support to customers experiencing payment difficulties and have the relevant authority to offer payment plans and other assistance, and to alter payment plans where necessary.

We review and update ongoing training for our staff to better assist you.

## Blue NRG Privacy Policy

We will protect our customers' privacy at all times in accordance with the Privacy Act 1988 and will treat personal information in accordance with Blue NRG's Privacy Policy. Financial information provided to us as part of the policy will not be used for any purpose other than assessing a customer's ability to meet payment plans or assessing eligibility for other assistance (for example, government concessions). Our privacy policy can be viewed here: <https://www.bluenrg.com.au/privacy-policy>.

## Complaints and disputes

All of our customers have a right to have any complaint heard, and addressed, by us. If you have complaints or concerns about our actions under the program, such as your removal or exclusion from participating in the hardship program, you can raise the complaint through our complaints handling process.

Contact us to raise your concern or make a complaint.

**By email:** [info@bluenrg.com.au](mailto:info@bluenrg.com.au)

In order to ensure that your complaint is flagged and given the required attention, we kindly ask you to state "COMPLAINT" in the subject header field of the email.

**By post:** addressed to:

Blue NRG Complaints  
PO Box 24390, Melbourne, VIC, 3001

**By phone:** 1300 599 888

Monday to Friday 9am to 5pm (AEST/AEDT)

If you feel that we cannot resolve your dispute, you can contact the relevant jurisdictional Ombudsman scheme:

**Energy and Water Ombudsman NSW**

Phone: 1800 246 545

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

**Energy and Water Ombudsman Queensland**

Phone: 1800 662 837

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

**Energy and Water Ombudsman SA**

Phone: 1800 665 565

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

## Accessing our Hardship Policy

Our hardship policy is accessible to all customers and is available in printable formats for customers to download and/or print.

The hardship policy is available online at

<https://www.bluenrg.com.au/policies/>

For our customers with low English literacy, including customers from culturally and linguistically diverse backgrounds, please call 13 14 50 for interpreter services.

The National Relay Service is also available to our deaf, hearing or speech impaired customers requiring its services. To use the Teletypewriter (TTY) service, please call 133 677. This is available for the cost of a local call. Alternatively, to use the Speak & Listen service, please call 1300 555 727.

For customers located in remote areas or who do not have internet access, we will ensure that we communicate with you via your preferred method of contact.

If you are unable to access our hardship policy or would like to receive an electronic or physical copy, we can send you a copy via your preferred method of communication at no charge. You can contact us to request this using the methods below.

## Our contact details

We provide equitable access to our hardship program to all residential customers. If you are experiencing financial difficulty and want to access our program, please contact us on the details below and one of our team will assist you.

Please call 13 14 50 for interpreter services.

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## Contact us

**Phone:** 1300 599 888 (9.00am to 5.00pm (AEST/AEDT) Mon – Fri)

**Email:** [info@bluenrg.com.au](mailto:info@bluenrg.com.au)

**Website:** [www.bluenrg.com.au](http://www.bluenrg.com.au)

**Fax:** 1300 881 903

**Post:** Blue NRG Pty Ltd. PO Box 24390, Melbourne VIC 3001