

Hardship Policy – Stay Connected Program



Introduction

At Jacana Energy, we acknowledge that at times our customers may experience difficulties topping up their prepaid meters or paying their electricity accounts within the timeframes set out in our payment terms due to either short-term or long-term financial hardship.

“Hardship” means you have difficulty with your finances and find it hard to pay for essentials like electricity.

Jacana Energy has a hardship policy to assist all our customers going through hardship, whether they have a **credit or prepaid meter** connection at their address. Through this policy, Jacana Energy is committed to supporting customers to keep their power connected during times of hardship and recognises that electricity is an essential service and disconnection due to non-payment is a last resort.

This policy is applied through our Stay Connected program. The program is a partnership between Jacana Energy and you our customer, where we work together to create a personalised payment or prepaid meter management plan based on your situation.

What the policy explains

This policy outlines the Stay Connected program and explains:

- what we will do to help you manage your electricity account or prepaid meter;
- how we consider your circumstances and needs; and
- our mutual rights and obligations in our Stay Connected program.

Stay Connected program

If you have joined our hardship program (“the program”), we will assist you with keeping your electricity supply connected;

For account customers 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.

Connection requests from customers assessed as eligible to participate in the Stay Connected program will be approved.

Types of hardship

We recognise both short and long-term hardship, which have different characteristics and may need different arrangements.

Customers experiencing short-term hardship may have difficulties paying their electricity account or topping up their prepaid meter because of a sudden change in living circumstances.

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You might experience hardship because of factors like:

- death in the family;
- household illness;
- family violence;
- unemployment; and/or
- reduced income.

Customers experiencing long-term hardship may need continued assistance. It may be caused by a low or fixed income, such as pensions or allowances, and sometimes in combination with an unforeseen event.

The Stay Connected program offers customers assistance and access to options that suit your situation.

Domestic and Family Violence Policy

At Jacana Energy we understand that customers may experience difficulties paying their electricity account or topping up a prepaid meter due to domestic and family violence.

Our Domestic and Family Violence Policy – Stay Connected program is available on our website at www.jacanaenergy.com.au/stayconnected.

Who is it for?

The Stay Connected program is for **prepaid meter and account customers** and it may be right for you if you:

- Have an outstanding amount on your Jacana Energy residential account;
- Cannot purchase credit for your prepaid meter;
- Are experiencing financial difficulty;
- Can make payments toward your electricity account;
- Have difficulty getting on top of your electricity account;
- Are willing to work with Jacana Energy and support agencies to address financial issues;
- May be going through hardship or domestic violence.

How do we identify who is eligible:

We will review if the Stay Connected program may apply to you if:

- you tell us you are having trouble paying your electricity account or topping up your prepaid meter;
- you are referred to our Stay Connected program by a financial counsellor or other community worker; or
- we are concerned that you may be experiencing financial hardship.

We consider a customer as potentially going through financial hardship if they have an existing payment plan with us and have missed a payment or have many prepaid meter self-disconnections

Information on our Stay Connected programs will be included in our payment plan letters to assist those account customers.

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We may recommend you speak to a Stay Connected employee, contractor or agent if you have:

- a history of late payments;
- broken payment plans;
- requested payment extensions;
- cannot purchase credit for your prepaid meter
- received a disconnection warning notice; and/or
- been disconnected for non-payment.

We can also support you to join our hardship program if you tell us:

- you are eligible for third party assistance to pay your accounts; or
- you have personal circumstances where hardship support may help. For example, death in the family or job loss.

You may have trouble paying your bill or topping up your prepaid meter for different reasons.

Please contact us so we can discuss your individual situation.

Engaging a support person

Jacana Energy encourage customers having financial difficulties to let us know as soon as possible. You may contact us directly or engage a support person, such as a financial counsellor or welfare agency.

We need your permission to talk to your support person. As the authorised account holder, you can provide permission for us to talk to an authorised support person on your behalf by either:

- giving us verbal permission over the phone, or
- providing us with signed written permission.

We will engage your support person as we would with you, in line with your consent and instructions to us. It is important that you inform your authorised support person you have nominated them to act as your representative. They in turn must be willing and able to engage with us on your behalf.

How do we identify hardship

We will also proactively inform customers of the Stay Connected program if we think you may benefit from it. Our Stay Connected employees, contractors or agents will help assess if you qualify for our hardship program.

For prepaid meter customers

Pre-payment customers requiring hardship support can self-identify by contacting us and we will identify hardship through our daily reporting of prepayment meter systems, disconnections and reconnections.

We will write to you at your meter address twice a year to provide information about:

- the stay connected program
- appropriate government concession programs and financial counselling services; and
- other information on how you may be able to improve your electricity efficiency.

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Stay Connected Employees, Contractors or Agents

Our Stay Connected employees, contractors, or agents are trained specifically on hardship, social and community issues, and details of the Stay Connected program which applies to prepaid meter and electricity account customers .

What do we do

Our Stay Connected employees, contractors, or agents will:

- Provide you confidential, non-judgmental and respectful support;
- Discuss your current financial and personal circumstances which may affect your ability to pay your bills or top up prepaid meters;
- Provide energy saving tips;
- Review if you qualify for Stay Connected program;
- Make sure your payment plan is fair and reasonable;
- Help you find a financial counsellor; and
- Give you information on available concessions and government grants.*

If you sent us a request online, we will assess your application and let you know if you are accepted into our Stay Connected program within two business days from receiving the application.

*Our employee's contractors or agents will review available government and welfare agency benefits, rebates, and concessions twice a year and share this information with you and through our website.

Please note that provided information might not cover all available benefits as there are many and can be updated at any time.

What are the benefits of the program

If you are accepted into the program as a prepaid meter customer or account customer, we will:

- work closely with you to limit self-disconnections
- talk to you about a payment or top up amount that suits your circumstances
- tell you if you are on the right energy assistance plan or if there is a better plan for you;
- tell you about government concessions, third party relief schemes or energy rebates you may be able to receive;
- give you ideas on how you to reduce your future energy use; and

We can send you a free copy of this Hardship Policy.

What we ask of you

The Stay Connected program is a partnership between us and you as our customer.

As a Stay Connected customer, you will:

- be treated with respect, empathy and sensitivity;
- have your circumstances kept confidential;
- not have your electricity supply disconnected as long as you are participating in the Stay Connected program;
- have your electricity supply connected;

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- receive non-judgmental, fair and equitable access to a tailored payment arrangement or prepaid meter management plan;
- be provided with referral advice to financial counselling services;
- have access to a language interpreter service free of charge by contacting **08 8999 8506**;
- be provided with information on available third party support and assistance;
- receive information on managing your energy use and energy efficiency practices;
- be able to request renegotiation of the amount of your arrangement should there be a change in your circumstances; and
- receive written confirmation of the agreed alternative payment arrangement.

As a Stay Connected customer, you must:

- help us set a realistic plan through open and honest conversation;
- keep up with your payment or prepaid meter management plan;
- stay in touch with Jacana Energy's Stay Connected employees, contractors or agents;
- tell us if your contact details change; and
- tell us if your situation changes and you can no longer make the payments in your plan.

We can then review your payment arrangements.

Flexible payment options

When you are in the Stay Connected program we will offer you flexible payment options that suit your individual situation.

To make your prepaid meter management or payment plan, we will consider:

- how much you owe;
- how much you can pay;
- how much energy we estimate you may use in the next 12 months; and
- any expected future changes in your financial condition.

This will help us figure out a payment or prepaid meter management plan that is right for you.

It will include payments to cover:

- what you owe; and
- an amount to cover your energy use or prepaid meter.

Once we agree to a prepaid meter management or payment plan, we will send you information including:

- who you can contact for more help;
- how long the plan will go for;
- the amount you will pay each time, how many payments you need to make, and when you need to make them (this is also called the frequency of the payments); and
- how we worked out your payments.

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You can choose to use Centrepay, if you are eligible, or direct debit. 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 suited for you. If you agree, we can transfer you to that a better energy plan for free.

Leaving the Stay Connected program

Completing the program

The Stay Connected program is designed to get you back on track with managing credit for your prepaid meter and paying your electricity account. It aims to return you to a position where you can manage your prepaid meter top ups and ongoing payments and keep your electricity connected.

We will confirm in writing once you have completed your payment arrangement (note: this does not apply to prepaid meter customers).

We will assist you in transitioning out of the program.

Missed payments and cancellation

We will send you a reminder if you missed a payment. We may contact you to review if your current plan is still suitable.

We may stop helping you if you:

- stop making payments under your plan; or
- do not tell us when your contact details change.

If you miss multiple payments under your agreed payment plan and you cannot be contacted, we may cancel your arrangement.

If you have had two payment arrangements cancelled under the Stay Connected program within the previous 12 months because you did not follow the plan:

- we do not have to offer you another plan; and
- may disconnect your electricity supply.

Prepaid customers

Prepaid customers who continue to require hardship support can reach out to Jacana Energy by phone, email or through a person or Agent acting on their behalf.

Keeping your information secure

Any information you provide us will be kept secure and used to assess your eligibility to participate in the Stay Connected program. Jacana Energy's Privacy Policy is available on our website at www.jacanaenergy.com.au/privacy.

Review

If you are not satisfied with the assessment of your eligibility to participate in the Stay Connected program, you may request a review of the decision by contacting our Complaints team through resolutions@jacanaenergy.com.au.

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Contact us

For Stay Connected enquiries:

Phone: 1800 JACANA (1800 522 262)

Post: Attn: Stay Connected

Jacana Energy

GPO Box 1785

Darwin. NT. 0801

Email: stayconnected@jacanaenergy.com.au

Privacy Notice

Jacana Energy respects your rights to privacy and complies with the requirements under the *Privacy Act 1988 (Cth)* and the *Information Act (NT)* in relation to the collection and handling of your personal information.

Our Privacy Policy (available at www.jacanaenergy.com.au/privacy) explains how we collect and manage personal information in accordance with our legal obligations.