

Customer Hardship Policy

At Hamilton Island Services Pty Ltd (**HIS**) Hamilton Island Enterprises Limited (**HIE**), we understand that from time-to-time customers experience financial difficulty and may need additional assistance. HIS and HIE's Customer Hardship Policy (**Hardship Policy**) identifies and assists vulnerable customers to manage their energy and water usage and associated costs.

Created: February 2018

Next Update: November 2024

Version: 3.0

Hamilton Island Services Pty Ltd

ACN 010 254 234
PO Box 149, Hamilton Island QLD 4803

Hamilton Island Enterprises Limited

ACN 009 946 909
PO Box 149, Hamilton Island QLD 4803

Contents

1. Objective	3
2. What is Hardship?	3
3. Access.....	3
4. Hardship Program.....	3
5. Our Commitment	5
6. How can the Hardship Program help?	6
7. Disconnection.....	6
8. Exiting the Hardship Program.....	7
9. Re-Entering the Hardship Program.....	7
10. Customers Not Eligible for the Hardship Program	7
11. Energy Efficiency	7
12. Government Concessions and Rebates.....	7
13. Complaints.....	8
14. Privacy	8
15. Contact Details.....	8

1. Objective

Energy and water supply is an essential service for all residential customers residing on Hamilton Island and Dent Island, and HIS and HIE believe financial hardship should not preclude customers from energy and water supply if they are willing to pay their bills but require some payment flexibility.

HIS and HIE have a proactive approach to customers experiencing financial difficulty.

We note that HIS is the nominated provider for electricity services and HIE is the nominated provider for water services. Please direct any complaints to the appropriate service provider.

Our strategies intend to respectfully and compassionately support our customers once they have been identified as being in financial hardship. The Hardship Policy will:

- Treat customers with respect, fairness and sensitivity;
- Ensure payment arrangements are flexible and affordable;
- Review agreements regularly;
- Supply information about government grants and concessions;
- Supply information on up-to-date energy and water efficiency practice; and
- Provide ongoing training for our staff.

2. What is Hardship?

HIS and HIE defines hardship as a customer who is experiencing financial difficulty, who desires to pay, but due to financial circumstances is unable to pay.

In this policy, HIS and HIE differentiate between two types of financial hardship: short-term and long-term hardship.

a. Short-term hardship

Customers experiencing short-term financial difficulty may be regarded as those who have experienced a sudden change in living circumstances. These customers generally require flexibility and temporary assistance such as an extension of time to pay or a payment plan.

b. Long-term hardship

Customers experiencing long term financial difficulty are generally those on low or fixed incomes and/or experiencing a change in circumstances or an unforeseen event, and may require a more formalised case management approach and additional assistance over a longer period.

3. Access

HIS and HIE are committed to equitable access to the Hardship Policy. The Hardship Policy is transparent and applied consistently. The Hardship Policy is available to all HIS and HIE residential customers who are willing but unable to pay any outstanding arrears through traditional payment options.

4. Hardship Program

HIS and HIE approaches financial difficulty with sensitivity and flexibility. HIS and HIE treat our customers as individuals, recognising that each customer requires a tailored solution to meet the distinct set of circumstances that result in financial difficulty.

HIS and HIE employ proactive strategies once a customer has been identified as experiencing financial difficulty

and we respond with flexible payment options. HIS and HIE refers to this support as our **Hardship Program**.

While participating in the Hardship Program, each of the customer's financial plans are regularly reviewed. Customers who actively participate in the Hardship Program are protected from further credit and collection activity. HIS and HIE will advise customers in writing at the commencement of any agreement what the terms of the agreement are and what will happen should they not adhere to the agreement. All Hardship Program payment plans are based on the HIS and HIE undiscounted payment noted on the invoice.

HIS and HIE will not disconnect residential customers while they are actively participating in the Hardship Program.

a. Identifying hardship

HIS and HIE encourages customers who are struggling financially to contact us either personally or through a third party, such as a financial counsellor or a welfare agency, as soon as possible.

HIS and HIE staff will ask questions to enable customers to have the opportunity to discuss any financial difficulty they may be experiencing. While HIS and HIE understand some customers may feel uncomfortable discussing their financial problems, we encourage customers to use this opportunity to seek our assistance.

b. Response to hardship

Customers may have trouble paying their bills for different reasons. Customers can contact HIS and HIE so they can discuss the individual situation and HIS and HIE will work with customers to find ways to assist them. The HIS and HIE team are trained to identify payment histories or call patterns that may indicate a customer is experiencing hardship.

HIS and HIE will advise customers of the following assistance options that are available to customers experiencing hardship:

- Payment extensions;
- Payment plans;
- Financial counselling; and
- Energy and water efficiency information including how customers can use less energy.

HIS and HIE will refer customers to Queensland Government grants, concessions, rebates and relief schemes including as follows:

<https://www.energy.gov.au/rebates/energy-bill-relief-households-queensland>

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

HIS and HIE are required to offer customer assistance if customers tell us they are having trouble paying their bill and/or customers are referred to HIS and HIE by a financial counsellor or other community worker.

HIS and HIE recommend customers speak to HIS about hardship support if the customer has a history of late payments, broken payment plans, requested payment extensions, received a disconnection warning notice, been disconnected for non-payment, are eligible for relevant government or non-government energy rebate, concession or relief schemes and personal circumstances where hardship support may help, for example, death in the family or job loss.

HIS and HIE will take into account all of the customer's circumstances, and having regard to those circumstances, act fairly and reasonably. HIS will let the customer know what hardship support we can provide within five business days from when the customer's initial hardship support discussion with us took place.

If HIS and HIE agree to provide a customer with hardship support, we will talk to the customer about a payment amount that suits their circumstances.

If HIS and HIE deem that the customer is ineligible for hardship support, we will provide customers with the reasons why.

c. Limitations on Assistance

HIS and HIE's goal for customers experiencing financial difficulty is to offer the Hardship Program to assist them in managing their energy and water supply costs through regular payments and the reduction of usage. It is not HIS and HIE's policy to provide income support.

5. Our Commitment

All HIS and HIE customers entering the Hardship Program can expect to:

- be treated fairly and compassionately;
- negotiate an affordable payment plan;
- receive information about:
 - grants, rebates and concessions; and
 - efficient energy and water use;
- not be disconnected whilst actively participating in the Hardship Program;
- be excluded from the standard debt collection process;
- be provided with a copy of this Hardship Policy upon request free of charge.

In return, HIS and HIE expects that customers in the Hardship Program will:

- work with us towards sustainable energy and water usage and repaying their energy or water account debt;
- make agreed upon payments as scheduled;
- contact HIS and HIE immediately in the event they are unable to make an agreed payment; and
- inform HIS and HIE when their circumstances change.

Customers who do not keep to these commitments may be removed from the Hardship Program. This will result in them being subject to normal terms and conditions regarding debt collection and disconnection of services. This is a step that HIS and HIE would rather not have to take, so it is vital that customers keep in contact with HIS and HIE if they are experiencing any further hardship or change in circumstances.

Customers who have been removed from the Hardship Program due to non-payment (non-payment status applies where more than one payment has been missed) can be placed on a second Hardship Program without question. However, if customers on a second Hardship Program, in a 12-month period, stop making payments (i.e. missing more than one payment) without consulting HIS or HIE, they may no longer be eligible to join a third Hardship Program unless they can provide reasonable assurances that they will meet all payment obligations.

6. How can the Hardship Program help?

a. Flexible Payment Arrangements

Flexible payment arrangements may be offered to customers experiencing either short-term or long term hardship.

b. Payment Extensions

Short-term extensions may be granted when a customer advises they cannot pay their current account on time. These arrangements are usually offered to customers experiencing short-term financial difficulty as a result of an unexpected but short-term change in their financial circumstances. Payment extensions or

arrangements allow customers the flexibility to pay off the account in either a lump sum or by instalments prior to the next bill being issued.

c. Instalment Plan

An instalment plan is a structured payment plan designed to encourage customers to budget for the cost of their energy or water use and any accumulated arrears over a 12-month period. This will assist them to manage the peaks of their energy and water use, taking into account their capacity to pay. Customers can pay for their annual energy and water use in equal monthly, fortnightly or weekly installments.

d. Monitoring and Reviewing Payment Plans

HIS and HIE will review a payment plan if informed by a customer or an authorised third party that a customer's circumstances have changed. HIS and HIE recognise not all customers will phone if they are experiencing further financial difficulty. HIS and HIE staff will endeavour to maintain contact with customers experiencing hardship and who may not have contacted us to ensure that the agreed payments continue to be appropriate and affordable.

To make the payment plan, HIS and HIE will consider how much customers can pay, how much customers owe and how much energy or water we expect customers will need to use in the next 12 months or for the duration of the customer's tenancy if the tenancy agreement is less than 12 months. This will assist HIS and HIE to formulate a payment plan that is suitable for customers.

Once HIS and HIE agree to a payment plan, we will send the customer how long the payment plan will go for, the amount the customer will pay each time, how many payments the customer needs to make, when the customer needs to make their payments and how HIS and HIE worked out the customer's payments. If customers miss a payment, they will initially be contacted regarding how HIS and HIE may assist.

Customers must tell HIS and HIE if their situation changes and then the arrangements can be reviewed by HIS and HIE, including consideration of other options that may help the customer. Customers must tell HIS and HIE if their contact details change.

HIS and HIE will not change the customer's plan without their agreement.

e. Late Payment Fees

Customers actively participating in the Hardship Program will not be charged late payment fees where they otherwise may apply. Customers will not be required to pay a security deposit.

7. Disconnection

At HIS and HIE, disconnection only occurs as a last resort. However, HIS and HIE will not disconnect any residential customer while they are actively participating in the Hardship Program.

8. Exiting the Hardship Program

Customers who no longer require assistance from the Hardship Program will be returned to a normal customer status and will be subject to standard terms and conditions outlined in their agreements.

Customers will be removed from the Hardship Program if:

- they fail to make payments as per their hardship agreement; or
- they fail to adhere to their payment plan agreement.

9. Re-Entering the Hardship Program

Customers who have completed the Hardship Program and find that they still require assistance may contact the HIS or HIE team to discuss what options are available to them and where necessary re- enter the Hardship Program. There is no limit on how many times a person can access the Hardship Program if they have successfully met the obligations of the program.

Customers who are removed from the Hardship Program due to failure to adhere to their payment plan agreement, yet still require the assistance of the Hardship Program will need to contact HIS to re-enter the program and may be subject to further terms and conditions.

10. Customers Not Eligible for the Hardship Program

Customers who are not experiencing financial hardship or who are not willing to meet their financial obligations are not eligible for entry into the Hardship Program.

11. Energy and Water Efficiency

Wise and efficient energy and water use will reduce a hardship customer's bill, alleviating some of their financial burden. Many customers are unaware of the modifications they can make around their home or to their energy consumption and water usage behaviour, to help save money. Further energy and water efficiency information can be found on HIS's website – www.hamiltonisland.com.au/energy

Using less energy can save customers money. Customers can find more information on the Energy Made Easy website at - www.energymadeeasy.gov.au HIS also refers customers to the following Government website regarding energy efficiency:

<https://www.energy.gov.au/households/household-guides/reduce-energy-bills>

12. Government Concessions and Rebates

In Queensland, customers may be eligible for the following rebates, concessions and relief schemes:

- Pensioner electricity rebate;
- Energy efficient appliance rebate;
- Home energy emergency assistance scheme;
- Electricity and reticulated natural gas rebates for residential home parks and multi-unit residential premises;
- Life support machine rebate; and
- Medical heating and cooling concession.

For further information, customers are encouraged to visit the following websites:

<https://www.qld.gov.au/community/cost-of-living-support/energy-concessions>
<https://www.energy.gov.au/rebates/energy-bill-relief-households-queensland>

Useful resources regarding financial counselling services and information for customer's consideration can be located at the following websites:

www.financialcounsellingaustralia
www.energy.gov.au
www.moneysmart.gov.au

Customers can talk to a financial counsellor from anywhere in Australia by ringing the National Debt Helpline on 1800 007 007 (9.30am to 4.30pm Monday to Friday).

In circumstances where the application requires it, HIS will claim the energy rebate concession or support under the relief scheme on the customer's behalf as soon as practicable and if the claim is successful, HIS and HIE will credit the rebate, concession or support to the customer's bill.

If customers find out that they are eligible for these programs they should contact HIS and HIE to discuss.

13. Complaints

a. Complaints

If customers have a complaint, they may lodge it with HIS or HIE in accordance with Complaint Management Policy published on our website – www.hamiltonisland.com.au/energy

b. Our Obligations in Handling Complaints

If customers make a complaint, HIS or HIE must respond to the customer's complaint within the required timeframes set out in our Complaint Management Policy and inform the customer:

- of the outcome of the customer's complaint and the reasons for HIS or HIE's decision; and
- that if the customer is not satisfied with HIS or HIE's response, they have a right to refer the complaint to the Office of Fair Trading or the Queensland Civil and Administrative Tribunal.

14. Privacy

HIS and HIE values customer's privacy and is bound by the Privacy Act 1988. HIS will protect customer's personal information in accordance with the Australian Privacy Principles. These principles govern how HIS and HIE can collect, use, hold and disclose customer's personal information.

Full details of Hamilton Island's Privacy Policy can be viewed at <https://www.hamiltonisland.com.au/general-business-privacy-policy>

15. Contact Details

Customers experiencing financial difficulty can contact HIS or HIE between 8.30am and 4.00pm Monday to Friday on 1300 657 844.