

Payment Assistance Policy - Victorian Residential Energy Customers.

1. Purpose

This document outlines the ways we can help if you're currently a Victorian residential customer who's having trouble paying your gas and/or electricity bills on time. Everyone's different, and we're serious about providing effective assistance that works for your individual circumstances.

2. Policy statement

Energy is an essential service that everyone needs to access for economic and social inclusion.

We understand that vulnerability is complex, and people need a range of options for assistance depending on how long it may take them to become financially stable.

Our socially-responsible program is designed to help customers manage their energy costs in an affordable and sustainable way.

For customers who are currently experiencing or anticipating payment difficulty, we must offer a range of services designed to help manage their energy usage and payments. This can include flexible payment arrangements (including payment deferrals), payment plans that offer greater payment certainty, plus advice and tips on the other support services which are available.

3. Objectives

The key objectives of this policy are:

- to help you manage your energy usage in an affordable and sustainable way;
- to encourage self-help strategies based on a shared-responsibility model;
- to raise the importance of your energy bill as part of your overall financial commitments;
- to provide short, medium and longer term assistance to customers anticipating or experiencing payment difficulty; and
- to treat you with empathy, respect and fairness.

4. Getting assistance

We understand it can be uncomfortable to speak to someone when you're struggling with financial issues. But please don't hesitate to get in touch with us – we promise to be discreet and respectful, and we have a program ('Keeping Momentum') specifically set up for this kind of situation.

We'll talk with you about factors that may be contributing to your financial position, at whatever level you feel comfortable with. (You're also able to authorise someone to call on your behalf if you'd prefer.) From this discussion, and based on your circumstances, we'll aim to help you develop a sustainable payment solution. To reduce the need for you to repeatedly explain your circumstances to

us, once you're in the Keeping Momentum program, you'll deal only with the Keeping Momentum team.

The type of assistance you can receive depends on your circumstances, but at the very least, you'll receive the help you're entitled to under the Energy Retail Code of Practice.

If you're experiencing family violence, please visit 1800respect.org.au or call them on 1800 737 732. If you're in immediate danger, call 000. You can also see our family violence policy at momentum.com.au/FVsupport.

5. Your responsibilities

We want to help you manage your energy usage and payments. To make sure the help we offer is effective, it's important you agree:

- 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 change 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; and
- to work with us to lower your energy costs and usage.

It's really important you stay in touch with us. As long as you continue to make repayments as agreed – or contact us right away if these arrangements no longer work for you – your account will stay safe from debt collection activities and **your energy supply won't be disconnected**. We'll keep providing assistance as long as you keep engaging with us, unless it becomes apparent that you're no longer facing payment difficulties. If you transfer away from Momentum or close your account during your time under the Keeping Momentum program, you will be removed from the program.

6. Types of assistance

We must offer different types of assistance depending on the situation you're in. If you're up to date with your payments but could use some help staying on top of things, options include:

- set payments over a specified time period;
- weekly, fortnightly or monthly payments;
- extending the pay-by date for a bill; and
- paying in advance for energy usage, if that suits your circumstances.

Our customer-facing team members can provide this assistance, so just call **1300 662 778** to discuss any of these options.

If you've missed a payment, we'll work with you to pay your debt.

Depending on the type of help you need, our assistance includes:

- weekly, fortnightly or monthly repayments of arrears over a period of up to two years;
- advice on options that will enable you to repay your arrears within two years;
- specific advice on your likely future energy use/cost and how this could be lowered; and
- advice on Government and non-Government assistance to help meet energy costs (including the Utility Relief Grant and payment by Centrepay if applicable).

We can check if you're eligible for the Utility Relief Grant Scheme. We will support you in completing and submitting the utility relief grant applications by:

- assisting you to fill out the online application form over the phone;
- sending you a partially completed application form (if you'd prefer not to do this over the phone);
- Providing advice on further documentation that you're required to provide and how to submit; or
- following up with you at a later date, to check if you require any further assistance.

To find out more, visit services.dhhs.vic.gov.au/utility-relief-grant-scheme or for help to complete the form, please call us on **1300 662 778**

If you can't pay for the ongoing cost of your energy while repaying any amounts owing.

We must provide practical assistance to help lower your energy costs, which could include an initial period of at least 6 months where:

- repayment of arrears is put on hold;
- you pay less than the full cost of your ongoing energy use while you work on lowering that cost; and
- other assistance which meets the objectives of this policy is provided.

While you're paying below the cost of your energy usage: if you miss a payment we must contact you to discuss your options, and if you're having trouble reducing your costs we can discuss those too. It's important to understand that the difference between what you pay and the actual cost of your usage will be added to your arrears.

In this situation, we'll also:

- make sure you're on the most appropriate tariff;
- tailor our help to your energy use patterns; and
- update you on how you're progressing towards lowering your energy costs.

We may even look at conducting an energy audit via telephone or in your home and, where it will make a material reduction to your bills, discuss helping you replace inefficient appliances. These options may require you to contribute financially, but we'll factor this in when discussing your broader payment arrangements.

This kind of assistance is very much tailored to your personal needs. Your specific circumstances will determine if you have to pay for your ongoing usage or if you're able to pay less than the full amount. Depending on your situation, we may even be able to extend the assistance we give you beyond the initial six-month period. Once the assistance period has expired, you're still entitled to any other help we can provide under this section.

Over the years, we've successfully helped many different customers who've had trouble paying their bills. We must provide advice about payment options that would enable you to repay the arrears over not more than two years, so we'll offer you the payment arrangement we think will be most helpful to you. If this is not the case, or you miss a payment, you can propose an alternative.

We must accept proposed plans that:

- includes paying equal amounts at regular intervals of up to one month;
- will result in your arrears being fully paid within 2 years after the first payment;
- includes payments for both ongoing energy use and arrears; and
- is based on a reasonable forecast of a residential customer's energy use over the next 12 months.

At our discretion, we may also accept proposed plans that:

- Include payments of different amounts at different intervals;
- would result in the arrears being fully paid by a date later than two years after the first payment
- allow for payments of your arrears, and your energy use, being made separately

To ensure you're clear about your obligations, we'll send you a payment schedule which will outline the agreed payment arrangement, which includes:

- the total number of payments to be made to pay the arrears;
- the period over which the payments are to be made;
- the date each payment is due; and
- the amount of each payment.

We will not recover the amount of any pay-on-time discount in respect of that bill or any other bill whose pay-by date occurred while you continue to receive tailored assistance.

7. Communicating with you

Financial vulnerability can happen for all kinds of reasons. We proactively look out for issues and if we notice anything that indicates you may be having difficulty paying your bills, you'll probably hear from us. We'll try to ensure that information, advice or links we provide on reminder notices or other communications are relevant, but the best way to get appropriate help is to speak to us.

If you don't pay a bill by the due date and you contact us, we must give you information about the assistance you are entitled to and how to access it. If a bill falls 21 business days overdue and the outstanding amount is greater than \$55 (including GST), we must contact you and give you the same information.

We must also contact you at the following times:

- If you miss a payment under a payment arrangement, we must contact you to discuss varying the amount payable, or the frequency of those payments, or both.
- If you fail to make a payment towards the cost of their on-going energy use while you have your arrears on hold, we must contact you to discuss varying the amount payable, or the frequency of those payments, or both, to give you more time to lower your energy costs.
- If you do not meet your responsibility to implement practical assistance, we must contact you and work with you to identify an implementation timeframe to help you reduce your energy usage.

You'll have at least 6 business days to respond to work out what sort of assistance is right for you.

8. Complaints management

We manage customer complaints in accordance with *Guidelines for complaints handling in organisations*. Our goal is to resolve your complaint at the first point of contact. If this doesn't happen, you can escalate your concerns to our internal dispute resolution team by emailing info@momentum.com.au

The relevant external complaint handling body in Victoria is the Energy and Water Ombudsman Victoria, which can be contacted via:

Mail: Reply Paid 469, Melbourne VIC 8060
Phone: 1800 500 509
Fax: 1800 500 549
Email: ewovinfo@ewov.com.au
Web: www.ewov.com.au

9. Contact Momentum Energy

We're here to help. If you'd like more information about how we can help you with payment difficulties, please call us on **1300 662 778** or email info@momentum.com.au

You can find a copy of this policy at www.momentum.com.au/payment-assistance-policy

10. Privacy

Momentum Energy is committed to protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Our Privacy Policy can be accessed at www.momentumenergy.com.au/privacy-policy

11. Governance

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

This Policy, and any variations to this policy, will come into effect as soon as practicable, but no later than seven days after approval by the Essential Services Commission.

Momentum's Payment Assistance Policy is subject to periodic review to ensure currency, completeness and compliance with relevant regulatory requirements.

12. Continuous improvement / performance audits

Momentum Energy monitors and reviews its operational performance to ensure it provides the services outlined in this policy. We are subject to audits from the Essential Services Commission of Victoria as a condition of our Retail Electricity and Gas Licences.

Being connected to the community through our understanding of our customers and their needs is vital. This enables our support programs to be meaningful, successful and relevant.

13. Support networks

We can also refer you to appropriate support services, external support networks and other resources, as required, including those below:

Assistance type	Agency	Hours	Contact
Immediate danger	Police, Fire or Ambulance	24 hours	000
Deaf or hearing/speech impairment	National Relay Service	24 hours	National relay service (Calls are made from the website)
Translating and Interpreter service	Interpreter service	8am-7pm (weekdays only)	1800 497 170
Financial/debt issues	National Debt Helpline	9:30am-4:30pm	1800 007 007 ndh.org.au
Financial/debt issues	Moneysmart	Website only	moneysmart.gov.au
Legal advice	Victoria Legal Aid	8am – 6pm (weekdays only)	1300 792 387 legalaid.vic.gov.au
Mental health service provider	Mind Australia		1300 286 463 1300 554 660 (carers' helpline) mindaustralia.org.au/about-mind
Energy Audit Services	Uniting	9am to 5pm (weekdays only)	1800 313 126 energy@vt.uniting.org
Energy Price Comparison	Vic Energy Compare	24 hours	Compare.energy.vic.gov.au
Government programme, Concessions and Rebate	Department of Family Fairness and Housing (DFFH)	9am to 5pm (weekdays only)	1300 475 170
Support services directory (family violence support, legal support, alcohol and drug addiction support services and crisis accommodation)	Ask Izzy	Website only	https://askizzy.org.au/

Utility Relief Grant Scheme (URGS)	Department of Family Fairness and Housing (DFFH)	9am to 5pm (weekdays only)	1800 658 521 services.dffh.vic.gov.au/utility-relief-grant-scheme
Centrepay	Services Australia	9 am to 5 pm (weekdays only)	1800 132 594

Effective date 27 July 2023