

EXEMPT SELLER

Hardship Policy

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EXEMPT SELLER

Hardship Policy

This policy applies to all residential customers residing at a site under an exemption model who find it hard to pay their energy bills due to hardship. This policy does not override any additional rights you may have under your relevant state or territory legislation (for example, under tenancy legislation).

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

You can ask a support person to contact us, such as:

- a financial counsellor
- someone who helps you manage your energy bills.

1. WHAT WE WILL DO TO HELP YOU

If you are struggling to pay your energy bills, call us for help as soon as possible. We are required to offer you a range of support, including payment plans, information about concessions and rebates, information about financial counselling and information about how you can use less energy.

Please contact on either email - billing@starcorpenergy.com.au or 1300 337 827

We are required to offer you assistance if:

- you tell us you are having trouble paying your bill
- you are referred to us by a financial counsellor or other community worker

We recommend you speak to us about hardship support if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment
- are eligible for a relevant government or non-government energy rebate, concession or relief scheme
- 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 and work with you to find ways to assist you.

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We will take into account all of your circumstances and, having regard to those circumstances, act fairly and reasonably. We will let you know what hardship support we can provide you within 28 business days from when your initial hardship support discussion with us took place.

If we agree to provide you with hardship support, we will talk to you about a payment amount that suits your circumstances.

If we deem you are ineligible for hardship support, we will provide you the reasons why.

We can send you a free copy of our hardship policy.

2. PAYMENT OPTIONS

WHAT WE WILL DO

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

- payment plans
- Deferred payments
- Rebates
- Concession Rebates

If we agree to provide you with hardship support, 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
- how much energy we expect you will need to use in the next 12 months or for the duration of your tenancy if your tenancy agreement is less than 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. Once we agree to a payment plan, we will send you information including:

- 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.

If you miss a payment, we will contact you to see if you need help.

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.

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Let us know if another payment method may help you maintain your payment plan. We offer the following payment methods:

- BPAY
- EFT
- Credit Card
- Cheque or
- Direct Debit

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 due to non-payment.

3. 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 refer you to the following websites that tell you about other ways you can get help to pay your energy bill.

GOVERNMENT PROGRAMS AND ASSISTANCE

If you meet certain criteria you may be eligible for government programs which provide financial assistance to people having difficulty paying their energy accounts.

We can discuss these options with you. In QLD and NSW a range of assistance is available, please see below for details;

QUEENSLAND

Queensland customers can access the following concessions and assistance:

- Electricity Concession
- Electricity Life Support Concession Scheme
- Medical Cooling and Heating Electricity Concession
- Home Energy Emergency Assistance (HEAA)
- Seniors Electricity Rebates

For further information, phone 13 74 68 or visit www.communities.qld.gov.au

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NSW

NSW customers can access the following grants and rebates:

- NSW Low Income Household Rebate
- Life Support Rebates
- Medical Energy Rebate
- Energy Accounts Payment Assistance (EAPA)

For further information, visit www.trade.nsw.gov.au

- financial counselling services:
www.financialcounsellingaustralia.org.au

Other websites that can help you include:

- www.energy.gov.au
- www.moneysmart.gov.au

We will claim the energy rebate concession or support under a relief scheme on your behalf (if required to do so) as soon as practicable and if the claim is successful, we will credit the rebate, concession or support to your bill.

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

WHAT YOU MUST DO

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

4. WE CAN HELP YOU SAVE ENERGY

Using less energy can save you money.

We hereby refer you to the Energy Made Easy website: www.energymadeeasy.gov.au