



Customer Hardship Policy Summary

Customer Hardship Policy

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Customer Hardship Policy

1. INTRODUCTION

PURPOSE

At Starcorp Energy, we understand our customers can experience financial hardship from time-to-time and may need additional assistance and flexibility. Our Hardship Policy has been created to assist customers to manage their energy usage and costs where and when it may be required.

OBJECTIVE

A consistent and reliable source of electricity is essential for our customers. At Starcorp Energy we believe that financial hardship should not preclude customers from supply if they are willing to pay their bills but require some payment flexibility. Aim is to empower our customers to support themselves in a sustainable fashion.

We have an engaging and consultative approach to hardship. We will undertake to educate our customers in ways that can conserve and limit energy usage.

To that end we will handle each case with respect and take time to understand our customers' needs in the instance of financial hardship. We will:

- Treat customers with sensitivity and empathy
- Ensure payment arrangements are fair, flexible and affordable
- Review agreements regularly
- Provide customers with information about relevant government grants and concessions
- Provide customers with information energy efficiency practise
- Maintain strong relationships with customers and other interested parties
- Provide ongoing training for our staff in dealing with hardship matters

2. WHAT IS HARDSHIP?

We consider hardship as customers who are willing to meet their contractual obligations, but do not have the financial capacity to do so. In this document, we have defined two types of customer hardship: short- and long-term hardship.

3. CUSTOMER'S RIGHTS AND OBLIGATIONS

Starcorp Energy's Team will inform customers entering our hardship arrangements of their rights and obligations by letter and or email.

Starcorp Energy considers the following as customer rights:

- To be treated with sensitivity and empathy
- To negotiate an affordable payment plan
- To renegotiate instalment payments
- To receive information on relevant grants and concessions
- To receive information on efficient energy use
- To not be disconnected whilst actively participating in an agreed arrangement
- To pay for their energy consumption in advance or in arrears by instalment payments
- To use Centrepay as a payment option
- To use Centrepay with any new or altered contract

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Starcorp Energy's considers the following as customer obligations:

- To contact Starcorp Energy when experiencing a change in circumstance before going into arrears
- To contact Starcorp Energy when unable to make payments according to the agreed arrangements before going into arrears
- To stay in touch with our team as per agreement between Starcorp Energy and customer

WHO IS ELIGIBLE?

Starcorp Energy customers who are experiencing temporary or long-term financial difficulty and having trouble paying their bills. We know that there are a number of reasons why you may be finding it difficult to pay your energy bills. These may include but not limited to:

- loss of or change in income
- serious illness, disability or death in the family
- separation, divorce or other family crisis, or
- other personal reasons.

In these situations Starcorp Energy may be able to help, Call our account management team to discuss.

INITIAL IDENTIFICATION OF HARDSHIP

Starcorp Energy actively encourages customers, financial counsellors and or welfare agencies of our customers who are subject to financial duress to contact us personally on 1300 337 827.

We understand some customers may feel uncomfortable discussing their financial problems, therefore, we also employ strategies to assist in identifying vulnerable customers.

Our strategies include using active account management to engage with customers where these and other potential issues can be resolved readily together with reviewing credit cycles designed to alert the Starcorp Team of poor payment history and a pattern. Our team members are trained to pose questions designed to invite customers to disclose hardship. We provide hardship information to all customers to ensure that they are aware of the policy.

4. REVIEWING CUSTOMER CONTRACTS

The customer's account manager will review the appropriateness of a customer's contract upon entry into an agreement. Our staff will discuss the range of contracts available, and will bear in mind:

- Cost effectiveness
- Previous tariff (including network charge)
- Overall power usage
- Previous bills (if applicable)
- Other relevant information provided by the customer

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5. HARDSHIP ASSISTANCE ARRANGEMENTS

Starcorp Energy is committed to working together with customers to establish payment plans that are flexible, affordable and sustainable. We will discuss all payment options including the use of Centrepay with any new or altered contract outlining their advantages and disadvantages, thereby allowing customers to make informed decisions.

PAYMENT PLANS

To ensure an appropriate payment plan is calculated, Starcorp Energy will take into account the estimated usage and amount needed to clear arrears over an agreed amount of time period. The length of the payment plan will be dependent on the nature of the hardship, the level of debt and the customer's capacity to pay. Starcorp Energy will have regard to a customer's expected energy consumption over the following 12 months when establishing a payment arrangement. Starcorp Energy will support customers who are actively participating in the Hardship Program by not imposing further debt in these circumstances. This includes, no security deposits or early exit fee's will be taken or requested from the customer.

Customers will receive by letter and or email;

- Duration of payment plan
- Amounts to be paid
- Frequency of payments
- Number of instalment payments
- Payment method
- How plan was calculated
- Contact details of account consultant

Under this payment plan a customer's account will be reviewed monthly at no cost to the customer by the Account Consultant in charge of that account. The Account Consultant will contact the customer if an arrangement becomes unsuitable. At Starcorp Energy we want to ensure that customers are treated with respect and courtesy. A customer may contact the Account Consultants supervisor at any time if they are unhappy with the way the Account Consultant is managing the account under the Hardship Program.

6. COMMUNICATING WITH CUSTOMERS IN HARDSHIP

As part of Starcorp Energy's initial identification of customers undergoing hardship/difficulties, we communicate our approach to customers who have not paid their energy bills on time and have been sent reminders.

Starcorp Energy communicates information to customers about hardship assistance options, including their rights and obligations, via phone calls, face to face and via our website.

- When a customer enters an agreement
- When a customer's account is reviewed
- When there is a change in agreed payment plan or a change in energy use
- When there is a late payment or no payment

Customers participating in an agreed arrangement are obliged to communicate with Starcorp Energy to ensure appropriate account management or risk removal from an agreement.

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7. CUSTOMERS NOT ELIGIBLE FOR THE HARDSHIP AGREEMENT

Customers who don't have an active account, are not willing to enter into an agreed payment schedule, who don't provide relative information regarding their ability to fulfil their repayment obligations and a willingness to engage with Starcorp Energy.

8. PRIVACY

Starcorp Energy is committed to respecting the privacy and protecting the personal information of our customers in accordance with the Privacy Act 1988 (Cth) and the National Privacy Principles.

Full details of Starcorp Energy's Privacy Policy can be accessed at www.starcorpenergy.com.au

9. CONTACT DETAILS

Customers experiencing hardship can contact Starcorp Energy's team from:

- 9.00am to 4.30pm Monday to Friday on 1300 337 827

A copy of Starcorp Energy's Hardship Policy can be downloaded from www.starcorpenergy.com.au

Alternatively, a free copy can be posted upon request by contacting Starcorp Energy on 1300 337 827

10. REVIEW

The Policy will be formally reviewed annually in accordance with changing business and or legal requirements.