

Telstra Energy – Financial Hardship Policy
NSW, QLD and SA residential customers
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1 Introduction

This policy applies to all residential customers living in NSW, QLD and SA who find it hard to pay their energy bills due to hardship.

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
- your rights as a customer in our hardship program.

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

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

We need your permission to talk to your support person.

1.1 What is financial hardship?

When something unexpected happens, or there's a change in your usual circumstances, it might affect your ability to pay for your energy services. You may find that this only impacts you for a short period, or it might mean you need longer term assistance – we can help either way.

The effects of financial hardship are unique to you. With the right help from Telstra, we hope to get you back on track and make sure you feel able to meet your financial commitments.

1.2 What is Telstra's Hardship Program?

The program covers a range of assistance options that we can offer our customers who may be having trouble paying their bills due to hardship. The program offers things such as:

- flexible payment arrangements
- ability to change the frequency of your direct debits
- advice about lowering energy costs
- personalised plans for when times are really tough.

Whatever your situation, we will work with you to find a solution that is right for you.

You can get in touch with Telstra to ask about the options available to you, or there may be times where we reach out to you to see if you need help – more details on this are provided in this policy.

This policy is available at www.telstra.com.au/hardship or you may ask for a hard copy of this policy to be sent to you using your preferred method of contact. This policy will be made available in printable formats for customers to download and/or print.

We have systems in place to enable us to meet our obligations to customers experiencing financial hardship under:

- the National Energy Retail Law
- the National Energy Retail Rules
- the Australian Energy Regulator's Customer Hardship Policy Guideline, and
- our financial hardship policy

1.3 Eligibility for our hardship program

To be eligible for the hardship program, you must:

- Be an active residential Telstra Energy customer, and
- Be experiencing payment difficulties.

We will assess your eligibility by verifying you are an active residential customer with Telstra along with you identifying that you are experiencing payment difficulties due to hardship.

You may not be eligible for our hardship program if we verify that the account is:

- closed
- an unknown energy consumer where there is no active contract set up for the service address, or
- you have had two or more broken payment plans in the last 12 months and have been removed from our hardship program.

This should not stop you reaching out if you are still experiencing difficulties. We will still assess your situation to understand if there have been changes to your circumstances and determine your ability to meet your payment obligations if we were to offer you assistance under our hardship program.

If you are not eligible for our hardship program, we will provide you with a reason via your preferred method of communication.

1.4 Identifying customers experiencing payment difficulties

We identify and assess whether customers are experiencing payment difficulties in a number of ways, including if you let us know or we otherwise think you may require assistance.

Everyone's circumstances are unique, and we understand that talking about financial difficulties can be hard.

We regularly facilitate and review ongoing training for our staff to ensure they are able to identify and provide the necessary support to customers experiencing payment difficulties due to hardship. Our staff have also been trained to handle queries about the hardship program and hardship policy.

Our staff are able to identify and support customers who may benefit from our hardship program. When assessing whether you are experiencing payment difficulties, we may ask you questions about your situation so we can provide you with information on the assistance available to you.

Self-identification of payment difficulties

We encourage you to contact us directly if you are having trouble meeting your financial commitments. Our contact details are available on your energy bills, or you can find them on the Telstra website at www.telstra.com.au/contact-us.

You can also contact us through a third party, such as a financial counsellor or a welfare agency.

Telstra identification of payment difficulties

Your payment history and certain activities on your account may indicate to us that you may be experiencing payment difficulties or require assistance. This includes one or more of:

- A history of missed or late payments identified by our systems
- Disconnection warning notices or disconnection for non-payment
- Use of government support and assistance grants
- Multiple requests for payment deferrals or extensions

We may also identify that you are experiencing hardship if the nature of any conversation we have with you indicates to us that this might be the case.

These indicators will be used by us to help us understand your financial circumstances, including whether you may be experiencing payment difficulties. If we consider this is the case, we will reach out to you to offer advice and assistance, even if you haven't specifically told us that you need it.

2 Telstra Hardship Program

If you are experiencing payment difficulty, our program is designed to provide flexible options to support you in managing your energy usage and costs.

We will:

- In a timely manner, including when contacted by you, give you clear information about the assistance available under our hardship policy
- As soon as practicable, provide you with any assistance you are entitled to under our hardship policy
- Treat you with empathy and respect in discussing and helping you with your specific needs
- Take into account the circumstances we are aware of and act fairly and reasonably, including making payment plan options fair, flexible and affordable for you.

We regularly facilitate and review ongoing training for our staff to ensure they are able to provide the necessary support to customers experiencing payment difficulties due to hardship.

2.1 What we will do to help you

We will tell you about our hardship program if:

- you tell us you are having trouble paying your bill
- you are referred to our program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to a staff member to help you join our hardship program if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment.

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

- you are eligible for a relief grant or other emergency assistance
- you have 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.

Our staff are specially trained to help you with hardship. Staff will:

- ask you a few questions about your circumstances
- work out if you can join the hardship program.

We will assess your application for hardship assistance by the 5th business day after we receive your application.

We will let you know if you are accepted into our hardship program within 10 business days from receipt of the application.

If you are accepted into our hardship program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to reduce your energy use
- talk to you about a payment amount that suits your circumstances.

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

2.2 Payment options

What we will do

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

- payment plans
- Centrepay.

When you are in our hardship program, 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 use in the next 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. This will include payments to cover:

- what you owe
- an amount to cover your energy use.

Once we agree to a payment plan, we will send you information including:

- who you can contact for more help
- 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.

You can choose to use Centrepay, if you are eligible.

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 for you. If you agree, we can transfer you to a better energy plan for free.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees, or charges you owe.

If you miss a payment, we will contact you to see if you need help. We will contact you by sending you a missed payment notification to prompt you to get in touch with us. We will also try to get in touch with you via your preferred contact method to follow up and offer assistance; this may include agreeing on a date to pay the missed instalment and a review of the payment plan to ensure it remains appropriate for your circumstances. We will contact you using a combination of contact methods, including SMS (if we have your mobile number) and/or your preferred way of communication.

If we are not able to speak with you, and new arrangements are not made to manage your energy bills, you may be removed from the hardship program.

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.

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 because you did not follow your plan:

- we do not have to offer you another plan
- we might disconnect your energy.

2.3 We want to check you have the right energy plan

When you join our hardship program, we will talk to you about your energy use and whether you are on the right plan. If we think there is a better energy plan for you, we will:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free.

We will only talk to you about the plans we can offer.

2.4 Fees and security deposits

We will work with you

If you have joined our hardship program, 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.

2.5 Completing Telstra's hardship program

Our aim is to ensure you can meet your financial commitments and feel confident in managing your ongoing energy usage and costs.

While you are on our hardship program, we will provide you advice and tips on how to bring your energy usage, and therefore energy costs, down. We will also regularly review your payment plans to ensure your instalments remain appropriate, for example, when there has been significant reduction in your energy usage. We will also review your payment plans if you contact us and tell us that your circumstances have changed.

When your payment plan is nearing the last scheduled instalment payment, we will send you a message to remind you of the upcoming end date of your payment plan. If you feel you would benefit from an extension or revision to your payment plan at that time, you can let us know.

When all scheduled payments are completed, we'll send you a notification to let you know that you have completed the payment plan agreement and that you will return to standard billing and payment cycles.

2.6 Requesting further assistance

If you have completed a payment plan but require further support, please contact us.

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 will tell you about other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services.

What we need you to do

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

3.1 Our programs and services

As a hardship customer, you can access a range of programs and services to help you:

- Assistance in application for government grants and services
- Access to self-service management of your payment plan
- Advice on appliances, energy saving tips and time of day usage
- Review your payment plan at regular intervals to make sure you are not paying too much, or too little
- Help you get in touch with an independent financial counsellor, free of charge
- Work with you to make sure your energy supply remains connected.

What we will do

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

3.2 Government assistance and concessions

There are a range of government services available. See the table below for more information on the services that are available in your State.

Each state has energy concessions and other grants or schemes that are available. The eligibility for these rebates and concessions is individual to the state.

STATE	ASSISTANCE AND CONCESSIONS	MORE INFORMATION
NSW	You may be eligible for payment from the NSW Government's Energy Accounts Payments Assistance (EAPA) scheme to help pay overdue energy bills if you are experiencing financial hardship.	For more information on the EAPA scheme and the assistance provided by the NSW Government, visit: www.service.nsw.gov.au/transaction/energy-accounts-payment-assistance-eapa-scheme . For other concession and rebate information, visit: www.service.nsw.gov.au/services/concessions-rebates-and-assistance .
Queensland	You may be eligible for payment from the Queensland Government's Home Energy Emergency Assistance Scheme (HEEAS) to help pay overdue energy bills if you are experiencing financial hardship.	For more information on the HEEAS and the assistance provided by the Queensland Government, and other concession and rebate information, visit www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions .
South Australia	You may be eligible for payment from the South Australian Government's Emergency Electricity Payment Scheme (EEPS) if you're at risk of your electricity being disconnected. EEPS payments are only accessible through financial counsellors who will help with your application.	For more information on the EEPS scheme and the assistance provide by the South Australian Government, visit https://www.sa.gov.au/topics/care-and-support/concessions/financial-aid/emergency-financial-aid . For other concession and rebate information, visit: https://www.sa.gov.au/topics/care-and-support/concessions .

3.3 We can help you save energy

Using less energy can help you save money

What we will do

When you join our hardship program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

3.4 Financial counselling

If you do require professional financial help, there are several organisations that offer free of charge financial counselling advice.

You can talk to a Financial Counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday 9.30 am – 4.30 pm). This number will connect you to the relevant support services in your State or Territory.

You can also visit the National Debt Helpline www.ndh.org.au and speak to one of their financial counsellors on 1800 007 007.

4 Complaints and Privacy

4.1 Complaints

If you have a complaint about this policy including the assistance we provided, or an outcome that you think is unreasonable, you have the right to make a complaint, and can do so in one of the following ways:

- Message us through the My Telstra mobile app
- Call us on 13 22 00 and say “energy complaint”.

We’re committed to acknowledging complaints and resolving them as soon as possible.

More information about how we handle complaints is in our Complaints and Dispute Resolution Policy which you can find at www.telstra.com.au/complaints.

If we have not been able to resolve your concern, you have a right to contact the Energy Ombudsman in your state:

STATE	BODY	COMPLAINT LINK/EMAIL	PHONE
NSW	Energy and Water Ombudsman NSW (EWON)	www.ewon.com.au/page/making-a-complaint/complaint-forms	1800 246 545
QLD	Energy and Water Ombudsman Queensland (EWOQ)	www.ewoq.com.au/contact-us	1800 662 837
SA	Energy and Water Ombudsman South Australia (EWOSA)	www.ewosa.com.au/submit-a-complaint	1800 665 565

Telstra will treat your complaint respectfully and handle all personal information in accordance with our privacy policy. To find our privacy policy visit www.telstra.com.au/privacy.

4.2 Privacy

We are committed to protecting your privacy, keeping your information and ensuring the security of your data in accordance with *Privacy Act 1988* (Cth) and the Australian Privacy Principles.

For more information on how we collect use, store, and disclose personal information, visit www.telstra.com.au/privacy.

5 How to get in touch with us

5.1 Accessing our hardship policy

Our hardship policy is accessible to all customers and is available in printable formats for customers to download and/or print.

The hardship policy is available online at www.telstra.com/hardship.

If you are unable to access our hardship policy or would like to receive an electronic or physical copy, we can send you a copy via your preferred method of communication at no charge. You can contact us to request this using the methods below.

5.2 Contact us

If you would like further information about our hardship policy, or would like to request a copy, please let us know. You can contact us to engage with our staff who are trained to handle enquiries about our hardship policy and hardship program in the following ways:

- You can chat with us after logging into the My Telstra mobile app
- You can call us on 13 22 00 and say "help to pay my bill"
- You can email us at customervulnerability@team.telstra.com
- If you speak a language other than English, you can call the Telstra Multilingual Service on 1800 241 600 (Monday – Friday, 8am-6pm AEST)
- If you are deaf, hearing or speech impaired you can contact us via the National Relay Service (NRS) on 1800 555 660.

For speech-to-speech relay please call 1300 555 727.

If you would like to elect a representative or a support person to act on your behalf, you can provide your consent to set them up as a contact on your account by informing us over the phone. We will engage with your representative in the same way we would engage with you and consistent with your consent and any instructions you have provided to us.