

# **Telstra Energy – Financial Hardship Policy**

Victorian Residential Customers

Version 1, 2021



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## 1 Overview

At Telstra, we are committed to helping our customers experiencing financial hardship to stay connected. This policy applies to all residential customers living in Victoria who are finding it hard to pay their energy bills.

We will work with you to help you respond to financial hardship, whether that financial hardship is temporary or long term.

If you are experiencing financial hardship, you are entitled to receive assistance from us.

We recognise that energy (whether it is electricity and/or gas) is an essential service and we are here to help you. The assistance we provide will be customised to fit your particular circumstances.

We have developed this hardship policy in accordance with the following:

- Energy Retail Code
- Electricity Industry Act 2000 (Vic)
- Gas Industry Act 2001 (Vic)

This policy comes into effect as soon as practicable, and no later than seven days, after approval by the Essential Services Commission.

## 2 What is financial hardship?

Financial hardship is when something happens in your life that may affect your ability to pay for your services for an ongoing period. The effects of financial hardship are unique to you. With appropriate help from Telstra, you may be able to get back on track over the short, medium or long term.

## 3 Are you having trouble (or anticipating having trouble) paying your bill?

If you are struggling financially, contact us either personally or through a third party (such as a financial counsellor or welfare agency) to discuss how we can help you with your energy needs and provide you with support through our hardship assistance programs.

Examples of causes of financial hardship include because:

- **You've lost your job**
- **You've been** unwell
- There was a death in the family
- You are impacted by domestic or family violence
- You are impacted by a natural disaster (such as a fire, flood or drought)

**There may be other reasons why you can't pay your bill, so the sooner you contact us, the sooner we'll be able to help you.**

Sometimes we can see that you may need some help based on the information we have about you and your payments. Some ways we can identify this is if you have a history of late payments, broken payment arrangements, requested payment extensions, have received disconnection warnings or been disconnected for non-payment. We may contact you to confirm whether you are experiencing financial hardship and discuss what options are available to you on a case-by-case basis.

## 4 How to get in touch with us

You can reach us at any time by:

- Chatting with us after logging into the My Telstra mobile app
- Accessing tools through [www.telstra.com/hardship](http://www.telstra.com/hardship)
- Calling us on 132 200 and say "help to pay my bill"
- If you speak a language other than English, calling the Telstra Multilingual Service on 1800 241 600 (Monday – Friday, 8am-6pm AEST)

Some things to consider before you contact us

We have outlined below some of the ways we may be able to help you if you are experiencing financial hardship.

Before you contact us, think about which one might be best for you. If you think paying your bill by regular instalments would help you manage your situation, work out how much you can afford to pay and why. We will all then be in a better position to work out a solution that meets your needs.

We may ask you for some information

To help us work out how best to support you and what options might help you the most, we may ask you some questions about your situation including information about your financial circumstances and what services you need from us. For example, where the financial difficulty is longer term, we may ask you to provide supporting documents so that we can work out the best option for you e.g. paying your bill in equal amounts for up to 2 years. **If this is the case, we'll let you know.**

You may not feel comfortable sharing that information with us – **that's okay**, we will still assist you as best we can and provide you with information on all the assistance options available so that you can let us know if you want to take up any of these options.

## 5 Our financial hardship assistance options

If you are experiencing financial hardship, you are entitled to receive assistance from us.

We provide two forms of assistance if you are experiencing (or anticipate that you will experience) financial hardship:

- Standard assistance – you can ask us for standard assistance regardless of whether you owe us any outstanding amounts; and
- Tailored assistance – you can ask us for tailored assistance if you have missed the pay-by-date of your bill.

Both forms of assistance we offer include payment arrangements to help you pay any amount you owe us in a way that works for you. If your repayment of an overdue bill is not on hold, you can let us know if you want to enter into a payment arrangement that suits your particular situation. A payment arrangement:

- Provides for you making payments of an equal amount at regular intervals (up to 1 month e.g. weekly, fortnightly, monthly)
- Results in you being able to fully repay the outstanding amount within 2 years
- Provides for you to make payments for ongoing energy use and repayment of the outstanding amount
- Is based on a reasonable forecast of your energy use over the next 12 months

We can help you with developing a payment arrangement that works for you and/or you can propose a payment arrangement that meets the above requirements.

When we accept your proposed payment arrangement or agree on one together, we will send you a written schedule of payments which sets out:

- The total number of payments to be made to pay the outstanding balance
- The period of which the payments are to be made
- The date by which each payment can be made
- The amount of each payment

We will contact you if you have not paid your bill by the pay-by-date and you owe us more than \$55 (including GST). We will contact you within 21 business days after the pay-by-date to provide you with information about the assistance you are entitled to and how you can access it. If you have asked for information, or we have otherwise provided you with information on the assistance we provide, you have six (6) business days to consider the information and let us know if you want to take up any of the options. You can also contact us if you need more time to consider **the information we've provided to you**.

If you are receiving assistance from us for financial hardship, we will not start or continue any debt recovery action against you or disconnect you if you are adhering to the terms of that assistance.

More information about these two forms of assistance is below.

We provide standard assistance

We provide standard assistance to all our customers to help them avoid getting into arrears. The following ways may help you manage your financial situation:

- a) Paying your bill in equal amounts for up to 2 years
- b) Changing the frequency you pay your bill (for example, weekly, fortnightly, or monthly)
- c) Delaying payment on your bill to the next billing cycle (available once in any 12 month period)

If you want to take up any of these options, you can message us through the My Telstra app, submit an application through Telstra.com for us to call you or call us **and we'll help you set up your preferred payment arrangement.**

We also provide tailored assistance

We also provide tailored assistance if you are in arrears (you have an outstanding bill). Tailored assistance can consist of the following depending on your particular circumstances:

- a) Offering you an option to make regular repayments at weekly, fortnightly or monthly intervals for up to 2 years
- b) Providing you with advice about other options to help you repay the outstanding amount
- c) Providing you with specific advice about the likely cost of your future energy use and how you can lower this
- d) Providing you with specific advice about any government and non-government assistance that may be available to help you meet your energy costs
- e) Providing you with practical help so you can lower your energy costs, for example:
  - what Telstra Energy Plan could help you lower your energy costs
  - practical assistance such as energy efficiency tips to help you lower your energy costs
  - information about how you are progressing towards lowering your energy costs at regular intervals so you can assess your progress.
- f) Placing the outstanding amount on hold for at least 6 months and allowing you to pay less than the full cost of your ongoing energy use during those 6 months while you work to lower the cost of your energy use. This period can be extended if it assists you to continue to lower your energy use and cost.

Practical assistance will vary depending on your particular circumstances. We can offer assistance in facilitating the audit of your energy usage to assess how you can reduce energy consumption and save energy costs. In certain cases, we or our partner services will arrange for an auditor to conduct this service and we may cover some or all of the cost of the energy audit depending on your circumstances.

If you need help with replacing electrical equipment or gas appliances, let us know and we can help you or refer you to our partner businesses in Victoria who can provide you with flexible options for purchasing or supplying those replacements.

If you need any of the above tailored assistance, you can get in touch with us **and we'll work** with you to help you pay your outstanding bills.

Our payment options

We offer payment options, including direct debit and credit card.

In addition to these methods, you can pay via **Centrepay if you're eligible**.

If you receive any Centrelink benefits or allowances, you can choose to pay via Centrepay which will automatically deduct from your payments any Centrelink benefits or allowances put towards your energy account.

For more information about eligibility for Centrelink benefits including Centrepay, please visit [www.centrelink.gov.au](http://www.centrelink.gov.au).

## 6 We're here to listen

If you let us know that you need help to pay your bills, we will aim to get back to you with the available options within five business days. If you asked us for a specific arrangement, we will try to accommodate your request but if we can't, we will let you know why and provide you with alternative options. If we need more information, we will let you know what information we need and why.

## 7 What to expect when we reach an agreement about your payment arrangement

When we reach agreement on your payment arrangement, **we'll confirm the details with you in writing (for example, by email) so that it's clear what has been agreed. It's important that you make every effort to meet the agreed commitments and let us know as soon as possible if your circumstances change.**

## 8 What happens if you **don't** meet your commitments?

**If you haven't already let us know and you don't** comply with your payment arrangement (for example, **if you don't make a payment of an instalment amount on an agreed date**), we will contact you to discuss your options and revise your payment arrangement.

If you **don't** work with us to revise your payment arrangement and you refuse or fail to take steps to repay the outstanding amount, we may choose not to provide you with our continued assistance. At this point, we may arrange for your de-energisation or start or continue debt recovery proceedings against you.

## 9 Other assistance that may be available to you

### Government assistance and concessions

You may be eligible for relief grants from the Victorian Government to pay overdue energy bills if you have one of the following concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card

**If you don't have one of these cards but are part of a low-income household**, you may also be able to apply.

Grants are available to both renters and homeowners.

The utility relief grant scheme provides help to customers to pay a mains electricity or gas bill that is overdue due to a temporary financial crisis. The scheme is administered by the Victorian **Government's** Department of Families, Fairness and Housing.

If you are eligible and would like our help to submit an application, we will support you to complete and submit the application.

For more information on the utility relief grant scheme and the assistance provided by the Victorian Government, visit <https://services.dffh.vic.gov.au>.

### Financial counselling

If you 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](http://www.ndh.org.au) and speak to one of their financial counsellors on 1800 007 007.

## 10 Our programs and services

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

- **Telstra 'My Telstra' mobile app**
- Telstra My Account
- Preferred payment options
- [www.telstra.com/hardship](http://www.telstra.com/hardship)

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.

## 11 We want to check you have the right energy plan

What we will do

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 energy plans we can offer.

## 12 We can help you save energy

We can help you by monitoring your usage and letting you know if we see any unexpected spikes in usage or provide any other relevant information such as off-peak times to use your energy if possible.

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.

## 13 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.

## 14 Training

We are committed to ensuring our teams are trained and can support you appropriately if you are experiencing financial hardship.

## 15 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 <https://www.telstra.com.au/privacy>.

## 16 Complaints

If you have a complaint about this policy including the assistance we provided or an outcome that you think is unreasonable, you can lodge a complaint through either the My Telstra mobile app or [www.telstra.com/complaints](http://www.telstra.com/complaints) or call us on 132 200 and say “Energy Complaint”.

If we have not been able to resolve your concern, you can contact the Energy and Water Ombudsman Victoria on 1800 500 509 or at [www.ewov.com.au/complaints/online-complaint-form](http://www.ewov.com.au/complaints/online-complaint-form).

## 17 Where can I get further help?

If you would like further information on the Telstra Financial Hardship Policy, please contact us at [customervulnerability@team.telstra.com](mailto:customervulnerability@team.telstra.com). To access this Telstra Financial Hardship Policy, visit [www.telstra.com/hardship](http://www.telstra.com/hardship). We can also send you an electronic or physical copy of this policy in accordance with your preferred method of communication if you let us know that you want a copy.