

# Hardship Policy – Stay Connected Program



## Introduction

**At Jacana Energy we acknowledge that, at times, our customers may experience difficulties paying their electricity bills within the timeframes set out in our payment terms, due to either short-term or long-term financial hardship.**

**Jacana Energy's Stay Connected program is the program through which we administer our hardship policy for residential customers. The Stay Connected program is a partnership between Jacana Energy and you as our customer, working together to establish a personalised payment plan based on your situation.**

This policy outlines the Stay Connected program and explains:

- what we will do to help you manage your electricity bills;
- how we consider your circumstances and needs; and
- our mutual rights and obligations in our Stay Connected program.

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

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

We need your permission to talk to your support person.

## Stay Connected program

If you have joined our hardship program, we will not:

- have your electricity supply disconnected;
- 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.

Connection requests from customers assessed as eligible to participate in the Stay Connected program will be approved.

## Types of hardship

We recognise both short and long-term hardship, which have different characteristics and may require different arrangements.

Customers experiencing short-term hardship may have difficulties paying electricity bills due to a sudden change in living circumstances.

You might experience hardship because of factors like:

- death in the family;
- household illness;
- family violence;
- unemployment; and/or
- reduced income.

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Customers experiencing long-term hardship may require ongoing assistance due to a low or fixed income, such as pensions or allowances, sometimes in combination with an unforeseen event.

The Stay Connected program offers customers assistance and access to options appropriate to their situation.

## **Domestic and Family Violence Policy**

At Jacana Energy we recognise that customers may experience difficulties paying their electricity bills due to domestic and family violence. Our Domestic and Family Violence Policy – Stay Connected program is available on our website at [www.jacanaenergy.com.au/stayconnected](http://www.jacanaenergy.com.au/stayconnected).

## **Identifying hardship**

Jacana Energy encourages customers facing financial difficulties to get in touch with us at the earliest opportunity, either directly or through a third party such as a financial counsellor or welfare agency.

### **What we will do to help you:**

We will tell you about our Stay Connected program if:

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

### **We may recommend you speak to a Stay Connected team member if you have:**

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

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

- you are eligible for third party assistance to pay your bills; or
- 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 Stay Connected team are specially trained to help you with hardship. They will ask you a few questions about your circumstances and work out if you can join the Stay Connected program.

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We will assess your application for hardship assistance and tell you if you are accepted into our Stay Connected program within two business days from receipt of the application. If you are accepted into the 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, third party relief schemes or energy rebates you may be able to receive;
- give you ideas on how you to reduce your future energy use; and
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our Hardship Policy.

## Stay Connected customers' rights and obligations

The Stay Connected program is a partnership between us and you as our customer.

### As a Stay Connected customer, you will:

- be treated with respect, empathy and sensitivity;
- have your circumstances kept confidential;
- not have your electricity supply disconnected as long as you are participating in the Stay Connected program;
- have your electricity supply connected;
- receive non-judgmental, fair and equitable access to a tailored payment arrangement;
- be provided with referral advice to financial counselling services;
- have access to a language interpreter service free of charge by contacting **08 8999 8506**;
- be provided with information on available third party support and assistance;
- receive information on managing your energy use and energy efficiency practices;
- be able to request renegotiation of the amount of your arrangement should there be a change in your circumstances; and
- receive written confirmation of the agreed alternative payment arrangement.

### As a Stay Connected customer, you must:

- stay in touch with Jacana Energy's Stay Connected team;
- tell us if your contact details change; and
- tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

## Flexible payment options

When you are in the Stay Connected program we will offer you flexible payment options to suit your individual situation.

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## To make your payment plan, we will consider:

- how much you owe;
- how much you can pay;
- how much energy we estimate you may use in the next 12 months; and
- expected future changes in your financial circumstance.

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; and
- 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, and when you need to make them (this is also called the frequency of the payments); and
- how we worked out your payments.

You can choose to use Centrepay, if you are eligible, or direct debit. 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 suited for you. If you agree, we can transfer you to that a better energy plan for free.

## Leaving the Stay Connected program

### Completing the program

The Stay Connected program is designed to get you back on track with paying your electricity bills and aims to return you to a position where you can manage your ongoing payments and maintain electricity supply. Once you have completed your payment arrangement we will confirm this in writing. We will assist you in transitioning out of the program.

### Missed payment process

In the event of a missed payment, we will contact you using your preferred method of communication to review if your current payment plan is still suitable.

We may stop helping you if you:

- stop making payments under your plan; or
- do not tell us when your contact details change.

If you miss multiple payments under your agreed payment plan and you cannot be contacted, we may cancel your arrangement.

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If you have had two payment arrangements cancelled under the Stay Connected program within the previous 12 months because you did not follow the plan:

- we do not have to offer you another plan; and
- may disconnect your electricity supply.

## Stay Connected Team

Jacana Energy customer care teams are trained on the options available to assist with payment difficulties and on recognising hardship indicators to ensure an effective referral process to the Stay Connected team.

Our Stay Connected team is trained specifically on hardship, social and community issues to provide assistance to customers on the Stay Connected program.

## Keeping your information secure

Information provided by you will be kept secure and be used to assess your eligibility to participate in the Stay Connected program. Jacana Energy's Privacy Policy is available on our website at [www.jacanaenergy.com.au/privacy](http://www.jacanaenergy.com.au/privacy).

## Review

If you are not satisfied with the assessment of your eligibility to participate in the Stay Connected program you may request a review of the decision by contacting [resolutions@jacanaenergy.com.au](mailto:resolutions@jacanaenergy.com.au).

## Contact us

### For Stay Connected enquiries:

Phone: 1800 JACANA (1800 522 262)

Post: Att: Stay Connected,

Jacana Energy,

GPO Box 1785,

Darwin, NT, 0801

Email: [stayconnected@jacanaenergy.com.au](mailto:stayconnected@jacanaenergy.com.au)

## Privacy Notice

Jacana Energy respects your rights to privacy and complies with the requirements under the *Privacy Act 1988 (Cth)* and the *Information Act (NT)* in relation to the collection and handling of your personal information.

Our Privacy Policy (available at [www.jacanaenergy.com.au/privacy](http://www.jacanaenergy.com.au/privacy)) explains how we collect and manage personal information in accordance with our legal obligations.