



# Energy Hardship Policy

ACT | NSW | QLD | SA

Brighte Energy Pty Limited  
ABN 36 646 449 247  
ACN 646 449 247

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## **Our Hardship Program is called Stay Connected**

### **How to get in touch**

If you are having trouble paying your energy bills, it's best to contact us sooner rather than later. You may be eligible for help under our Stay Connected Program. It's designed to help you if you are experiencing financial hardship.

Simply call 02 9062 6330 during business hours (Monday to Friday 9am-5pm) or send an email to [support.solar@brighthe.com.au](mailto:support.solar@brighthe.com.au).

We also have an interpreter service to help customers whose first language isn't English. You can assess this interpreter service by calling TIS National on 131 450. You will be asked by an TIS National operator of your preferred language before being transferred to an interpreter who speaks your language.

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit [www.relayservice.gov.au](http://www.relayservice.gov.au) or call 1300 555 727.

If you need more information about when and how to access this assistance you can also visit the [AER's Easy English flyers](#).

### **Where to get a copy of this document**

You can download an electronic version of our Hardship Policy (this document) from <https://brighthe.com.au/support/financial-difficulty/> or give us a call and we will send you a copy at no charge via post, unless your preferred method of communication is email in which case, we will email a copy to you. You can also contact us to receive a copy of our Hardship Policy in large print.

Plus, all our collection notices have a message letting customers know they can talk to us at any time about any payment difficulties they are having. Our collection notices also include a link to our Hardship Policy.

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## 1. INTRODUCTION

This policy applies to all residential customers living in ACT, NSW, QLD & 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 will need your permission to talk to your support person.

You can provide this consent verbally on the phone or via a signed written authority if you are the main account holder. We will then engage with your support person as we would with you. This will be consistent with your consent and instructions to us.

There may be circumstance that make it harder for you to pay your energy bills.

This policy has been developed in accordance with the following:

- National Energy Retail Law
- National Energy Retail Regulations
- The Australian Energy Regulator's Customer Hardship Policy Guidelines

### **About Brighte's Stay Connected program**

Our Stay Connected Program is in place to enable us to meet our obligations for customers in financial hardship.

If you are experiencing hardship or payment difficulties, this policy is Brighte's commitment to work with you to find ways to manage your energy account(s) and provide the assistance and extra flexibility you may need.

Staying on top of bills can be hard at times, and that's where our Stay Connected Program comes in. Stay Connected is our way of helping customers who are experiencing hardship to manage their energy usage and bills. Stay Connected helps us to work with our residential electricity customers to make debt collecting and disconnecting someone's electricity supply our last resort.

### ***Our Stay Connected promise***

If you are experiencing payment difficulties due to hardship, we will promise to consider all your circumstances that we are made aware of and, having regard to those circumstances, act fairly and reasonably.

Where possible and upon contact by you, we will provide you with clear information about the assistance available under our hardship policy in a timely manner, and if eligible, provide you the assistance in accordance with our hardship policy.

## **2. 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 within 3 business days.

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

## **2.1. 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.

## **2.2. How Stay Connected works**

### ***How to access the program***

You can apply for the Stay Connected Program at any time by calling **02 9062 6330** during business hours (Monday to Friday 9am-5pm) or by sending an email to **support.solar@brighte.com.au**.

To support you get access to the Stay Connected Program we will assess your current circumstances, which may include, identifying a suitable payment arrangement for you, including by assessing your capacity to pay.

If you have been in the program previously, we may review your previous payment arrangements so we can provide you with a payment arrangement or support that is tailored to your specific needs.

***You, your authorised support person or financial counsellor gets in touch***

We'll ask about your individual circumstances and what's causing the payment difficulty. We may ask for you to provide supporting evidence of financial hardship to verify your circumstances.

If you've given us the go-ahead to talk to a support person, we'll engage with them as we would with you.

If you need to nominate a support person, simply give us your permission by calling, emailing or writing to us.

***Or we may get in touch with you***

We feel that every interaction with our customers is an opportunity to keep an eye out for any early signs of hardship.

We're monitoring payment history for late payments or unpaid bills, and may contact you to offer advice or assistance.

**2.3. What does a successful Stay Connected Program look like?**

There are a range of assistance measures available to our Stay Connected customers, and an important part of the program is a payment plan to help you get back on track. When your plan is in place, you'll need to make all scheduled Stay Connected plan repayments in full and by the agreed date.

During the Stay Connected Program, it's important to let us know if your circumstances change – for example, if you move to a new house, change your payment method, or feel like you might struggle to meet an upcoming payment.

**2.4. How long does Stay Connected last?**

***If you're on track***

Your Stay Connected plan lasts for the length of time we agreed to when you signed up to the program, as long as you meet your commitments during the program.

Then, when your account is back on track, we'll let you know you've successfully completed the Stay Connected Program and that normal billing terms will apply.

Once you have successfully completed the program, we will encourage you to contact us again if you need additional support.

### ***Let's Stay Connected***

Getting in touch to let us know if you're having trouble staying on top of your Stay Connected plan, is the most important thing you can do.

If you miss making a Stay Connected payment in full and by the agreed date, then we may have to cancel your payment plan. If we cancel your first Stay Connected payment plan, then we will attempt to contact you using our contact process explained below in **section 3.3, Payment Options**, to discuss a second payment plan – but this may be your last chance to stay enrolled in Stay Connected.

If you have had two Stay Connected payment plans cancelled in the last 12 months because you did not make the payments (in full and by the agreed date) then we will remove you from the Stay Connected Program.

Before cancelling your payment plan or removing you from the Stay Connected Program, we will attempt to contact you at least twice.

Our process to support you while in the program will include us attempting to contact you using contact details you have previously provided and through your preferred communication method. If we are unable to reach you this way after at least two attempts, we will try to contact you through other available means such as SMS, email or letter depending on what methods are available that are different to your preferred method.

If we are unable to reach you or you do not contact us back, we'll go back to our usual debt collection process which may lead to disconnection if your debt remains unpaid in full.

If you have been removed from our Stay Connected Program, we may assess your application to re-enter the program in line with **section 2.2, How Stay Connected Works**, we may request you to provide supporting documents if you have a new circumstance.

### ***Tips for staying on the program***

Meeting your scheduled Stay Connected payments is the easiest way to show you're committed to paying your outstanding debt. We will

Contact you at minimum on a monthly basis:

- we will actively review your account status and touch base with you should you miss a payment or if subsequent invoices are higher than normal or anticipated.
- during every communication we will recommend options for seeking financial assistance, accessing further concessions or assessing your usage to help you manage your energy patterns and payments moving forward.



We will also place a hold on all collection and disconnection activities while you are in our Stay Connected program.

If you are unable to meet your scheduled payment arrangement, we highly encourage you to get in touch right away to discuss options that could help, like:

- changing your payment method, the frequency or the amount,
- seeking assistance from a financial counsellor,
- looking into ways to reduce your energy use to cut costs, and
- talking to us about other ways we may be able to help.

## **2.5. When we can't help**

You may not be accepted onto the Stay Connected Program if:

- you're no longer a Brighte residential customer.
- you've had two broken payment plans in the last 12 months (please refer to "*Let's Stay Connected*" section)

If we can't help you, we'll be upfront and let you know why.

## **3. GETTING BACK ON TRACK WITH STAY CONNECTED**

### **3.1. 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 attempt to contact you

- **within 5 business days** using contact details such as your telephone or mobile number, details that you have previously provided to us, and
- if we cannot contact you in our first attempt, we will contact you again on the **next business day** using the same method as above, and
- if we still cannot contact you on our second attempt, we will contact you again **within 5 business days** following our second contact attempt, but this time using your preferred communication method such as post or email.
- If do not hear back from you, after using the methods mentioned above, we will try to contact you for one last time **within 5 business days** using other available means such as SMS, email or post depending on available methods that are different to your preferred method.

### ***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.

## **4. OTHER WAYS WE CAN HELP**

### **4.1. Our programs and services**

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

- access a range of payment options
- with referrals for additional support
- support for energy usage, for example energy audits to help you save power

#### ***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.

### **4.2. We can help you save energy**

Using less energy can save you 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.

### **4.3. 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.

#### **4.4. Other supports to help you pay your energy bill**

Depending on the state or territory you live in, there is other support 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.

Further information on the assistance programs for each state can be found by visiting the websites below:

- Australian Capital Territory: [www.act.gov.au](http://www.act.gov.au)
- Australian Capital Territory: [www.act.gov.au](http://www.act.gov.au)
- New South Wales: [www.resourcesandenergy.nsw.gov.au](http://www.resourcesandenergy.nsw.gov.au)
- Queensland: [www.qld.gov.au](http://www.qld.gov.au)
- South Australia: [www.sa.gov.au](http://www.sa.gov.au)

#### **4.5. How we will meet our obligations**

We have systems in place to enable us to meet our obligations with respect to customer hardship in:

- the Retail Law; and
- the Retail Rules; and
- the AER Customer Hardship Policy Guideline; and
- the Brighte Energy Hardship Policy.

## 5. TRAINING

We've created a training and refresher program to help our people help you.

This gives our team the skills to:

- answer your queries about our Hardship Policy and Stay Connected Program
- identify and help customers who have trouble paying energy bills.

We review and update our training and refresher program regularly.

## 6. COMPLAINTS

If you have a complaint about our Stay Connected Program, our team members are on hand to talk to you – and you can also ask to speak with a more senior person. Just ask.

We will handle your complaint in accordance with our Complaint and Dispute Resolution Policy that can be located here:

<https://brighte.com.au/wp-content/uploads/2021/09/Brighte-Energy-Complaint-and-Dispute-Resolution-Policy-June-2021.pdf>

If you aren't satisfied with the outcome of your complaint, you can also escalate your complaint via an independent dispute resolution body through the relevant state Energy Ombudsman listed below.

### **Australian Capital Territory Civil & Administrative Tribunal**

Ph (02) 6207 1740

[www.acat.act.gov.au](http://www.acat.act.gov.au)

### **Energy & Water Ombudsman NSW**

Ph 1800 246 545

[www.ewon.com.au](http://www.ewon.com.au)

### **Energy & Water Ombudsman Queensland**

Ph1800 662 837

[www.ewog.com.au](http://www.ewog.com.au)

## **Energy & Water Ombudsman SA**

Ph 1800 665 565

[www.ewosa.com.au](http://www.ewosa.com.au)

## **7. OUR PRIVACY PROMISE**

As an Brighte customer, we manage your personal and credit information under the requirements laid out in the Privacy Act 1988 (Cth).

To find out more about how Brighte collects, uses, holds and discloses your personal and credit information, please visit <https://brighte.com.au/privacy/>

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