

Hardship Policy

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Policy Statement

Flipped Energy Australia Pty Ltd (“Flipped”) understands that energy is an essential utility. Flipped is committed to ensuring that customers who have difficulty meeting payments are given support not just in line with the legal obligations, but the moral obligations as a responsible corporate citizen.

We have systems and processes in place to enable us to meet our obligations with respect to customer hardship under the National Energy Retail Law, National Energy Retail Rules, the Australian Energy Regulator Hardship guideline and our financial hardship policy.

This Policy is supported by the Flipped Risk Management & Assessment Standard¹ (Standard) which describes the requirements and processes that underpin effective, consistent and integrated risk management practice. This Policy aligns with the principles and requirements set out in ISO 31000 Risk Management – Principles & Guidelines and will² be approved by the Flipped Board of Directors (Board).

This policy applies to all residential customers living in New South Wales, South Australia and Queensland who find it hard to pay their energy bills due to hardship.

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.

Applicable customers

We encourage you to contact us if you are experiencing hardship. When requested by a customer, we will send a copy of our customer hardship policy in hard copy (if required) at no charge to the customer, this includes any administrative fees associated with sending the customer hardship policy.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income

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

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

You can nominate this support person/ representative and provide consent for them to act on your behalf, when we speak with you. With your approval, we will engage with your support person/ representative as we would with you, consistent with your consent, instruction and in line with our privacy obligations.

Flipped Energy actively undertakes the following steps to identify early the customers experiencing payment difficulties due to hardship:

1. Periodic review of customer payment history, customers with a history of delayed, overdue or missed payments (identified through Flipped's credit and collection process) is an indicator that they may be eligible for the hardship program
2. Periodic review of customers that are on government assistance plans
3. Periodic review of customers that have a dependence on government assistance programs
4. Flipped staff are trained to identify signs that may indicate a customer is in hardship = when having a conversation. This ensures Flipped staff can identify qualification into the Hardship Program.
5. Customers inform us directly that they are experiencing hardship

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. We will always keep your information confidential and secure.

Our staff have undergone training to understand hardship issues to:

- Answer customer queries about Flipped's hardship policy and hardship program, and
- Identify customers experiencing payment difficulties due to hardship, and
- Assist customers experiencing payment difficulties due to hardship, and
- ask you a few questions about your circumstances to determine if you can join the hardship program, and
- Our staff will answer all queries in a timely manner when it is relevant to do so.

We will assess your application for hardship assistance by 5 business from the receipt of 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 will send you a copy of the hardship policy in accordance with your preferred method of receiving written communication. If no preferred method of written communication has been established, Flipped will send you a hard copy of our hardship policy via post.

Key features of our hardship program

Flipped's hardship program takes a specialised approach to address financial hardship and works with you to help you manage your energy bills. Flipped will take into account all of the customers circumstances which we are aware of and will act fairly and reasonably. This is achieved through a variety of measures:

- Your individual situation is considered and solutions are tailored to meet your energy needs.
- Information is provided to you about government assistance, including concessions, as well as financial counselling and other support services that may provide assistance beyond just energy related debt.
- You're encouraged to make your regular payments via Centrepay (where available).
- You won't be disconnected as long as you are part of our Hardship Program
- You'll avoid incurring additional fees and charges associated with your energy debt while you are part of our Hardship program
- in a timely manner when it is relevant to do so, including on being contacted by a customer, give a customer clear information about the assistance available to the customer under the Flipped Hardship Program

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.

How to access the program

You can apply for the hardship program at any time by contacting our specifically trained staff via phone on 1300 110 100 or by sending an email to hardship@flipped.energy

To be accepted into the hardship program we will assess your current circumstances and if applicable, any previous hardship payment arrangements within the last 12 months.

We acknowledge that customers have diverse communications and other needs, such as customers:

- who have trouble reading and understanding English
- without internet access
- with disability
- in remote areas.

If you require an interpreter service, a hearing difficulty service or any other service to help you understand how our hardship program works, please let us know and we can arrange this. If you require our Hardship Policy to be translated please contact us and we can ensure it is translated for accessibility to our customer base.

You can ask a support person to contact us, such as a financial counsellor, friend or family member who helps you manage your energy bills. We need your permission to talk to your support person. You can provide this permission over the phone or in writing. If you give us permission to speak to your support person on your behalf, we will engage with your support person as we would with you and consistent with your permission and instructions to us.

Eligibility

To be eligible for our hardship program we will firstly verify:

1. you're a residential customer; and
2. you have an active account with Flipped and
3. you have an outstanding debt which you can't pay in full prior to the date your next bill is due to be issued.

Once the above points have been verified, we will assess your eligibility for the hardship program as follows:

1. We will check what you're able to pay towards your account.
2. We will take into account the statements from your financial counsellor, if you provide them to us. Please note that while we may recommend a discussion with a financial counsellor, it's not a requirement that you do this.
3. We'll calculate a payment arrangement that takes into account your outstanding balance and your forecast usage over the next 12 months and notify you of this amount.
 - a) If you can afford to pay this amount, we'll put you onto a standard payment arrangement and confirm the details in writing.
 - b) If you cannot afford to pay this amount, you will be eligible for our hardship program. We will work with you to establish a payment plan that you can afford based on your circumstances.

The above steps help us to assess eligibility for our hardship program but are not an exhaustive list. Giving us information about your circumstances will help us to tailor a solution to your individual circumstances. If you don't tell us this, then we may contact you to offer support if we believe that you may be facing hardship.

If we deem an account ineligible for Flipped's hardship program we will provide the customer with a reason for ineligibility. If you are no longer an active customer and:

1. you have an outstanding debt with us
2. you are experiencing financial difficulty

Your retail contract and associated protections remain in place until your payment obligations under the contract will be met. As a result you will be eligible to our hardship program and have access to an affordable hardship payment

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 *using the contact details you have on file by telephone, mail or email. Flipped will continue weekly to make contact with you for up to a period of 4 weeks or until you make your missed payment. After 4 weeks if Flipped has not made contact (4 contact attempts) 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.

If you have missed your payment, we have failed to make contact with you (after 4 weeks, 4 attempts) and you haven't made alternative arrangements with us, we may, as a last resort, disconnect your energy supply.

Establishing a payment plan

Flipped is committed to ensuring you receive the best possible support and is a voluntary signatory to the Australian Energy Regulator (AER) sustainable payment plans framework. You can read more about the framework on the AER website at www.aer.gov.au.

For extenuating circumstances, Flipped may consider if a debt waiver or payment matching would be appropriate to get you back on track.

Completion of our Hardship Program

Our goal of the program is to ensure you can independently and effectively manage your energy costs and stay in control of your energy bills. The key features of our program are in place to help you get there.

When you can independently and effectively manage your energy costs and stay on top of your energy bill payments, you will complete our Hardship Program and you will return to our standard billing and collection terms.

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

Our programs and services

- As a hardship customer, you can access a range of programs and services to help you: View My Account (access to manage your Flipped account online);
- Preferred payment options (direct debt, over the counter payments)

We can help you save money

Use 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.

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

Related & Supporting Policies

Flipped has additional initiatives and services to assist customers while they are participating in our hardship program. This Policy is supported by, and linked to, specific Flipped policies and standards as issued from time to time. These policies and standards include, but are not limited to:

- Risk Management & Assessment Standard
- Code of Conduct
- Compliance Management Policy
- Compliance Management Standard

Complaints

We will do everything we can to make our Hardship program work for our customers and we will do what we can to resolve your concerns. If you have a complaint about our hardship program please contact us via phone on 1300 110 100 (Monday to Friday 9:00am – 5:00pm AEST) or send an email to hardship@flipped.energy. If you are unhappy with the outcome of your complaint, you can contact the Energy Ombudsman in your state to request a free and independent review.

Australian Capital Territory Civil & Administrative Tribunal

acat.act.gov.au

Phone: (02) 6207 1740

Energy & Water Ombudsman NSW

ewon.com.au

Freecall: 1800 246 545

Energy & Water Ombudsman Queensland

ewoq.com.au

Freecall: 1800 662 837

Energy & Water Ombudsman SA

ewosa.com.au

Freecall: 1800 665 565

Reviewing & Maintaining the Policy

This Policy is administered by the Flipped Risk Committee. The Policy is to be reviewed every two years or where there is a material change to Flipped's context or objectives. Changes to the Policy require Board approval. Flipped Hardship Policy approval is subject to AER approval.