



MTA Energy

HARDSHIP POLICY (VIC)

2023

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Document Control

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Date 11 September 23

Revision Text V1.0

Revision History

Revision	Date	Description	Prepared by	Approved by

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1. Introduction

MTA Energy recognises that energy is one of life's essential requirements. This policy applies to Victorian small business customers. The objective of this policy is to help customers of MTA Energy who may be anticipating or experiencing any form of hardship so that they can manage or avoid getting into difficulty with payment of energy bills.

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

2. What we will do to help you

We understand that sometimes you may need extra flexibility to manage your electricity bills due to hardship or anticipated hardship.

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 financial counsellor or other community worker.
- We are concerned that you may be experiencing financial hardship.

We will help you to manage your energy bills by providing clear, transparent information and pricing. Customised payment options are also available to help you to avoid getting into and accruing debt on your energy bills.

We will recommend you speak to a staff member to help you join our Hardship Program if you have:

- A history of overdue 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.

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 are specially trained to help you with any experienced hardship. Staff will:

- Ask you a few questions about your circumstances.
- Work out if you can join our Hardship Program.
- Been disconnected for non-payment.

We will assess your application for hardship assistance within seven business days from receipt of your application.

We will let you know if you are accepted into our Hardship Program within ten business days from receipt of your 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.

3. Payment Options

What we will do

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

- Payment plans.
- Direct debit.
- Deferred payments (for customers awaiting government grant payments).

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 and suits 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.
- 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.

We will see if another energy plan may be better suited 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 also be able to remove some debt, fees and/or changes you owe.

If you miss a payment, we will contact you by email within 3 business days to see if you need help. If you do not have an email address, or if you have not responded within 5 business days, we will attempt to contact you by phone or by mail.

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 had two payment plans cancelled in the last 12 months because you did not follow your plan:

- We will not offer you another plan.
- We might disconnect your energy.

4. How do we assess your eligibility for accessing the Hardship Program?

First, we will verify that:

- You are a small business customer, and
- You have an active account with MTA Energy, and
- You have an outstanding debt which you cannot pay in full prior to the date your next bill is due to be issued.

If the above points are all true, we will assess your eligibility for the Hardship Program as follows:

- We will check what you are able to pay towards your account.
- We will consider the statements from your financial counsellor if you provide them to us. Please note, while we may recommend a discussion with a financial counsellor, it is not a requirement that you do this.
- We will calculate a payment arrangement that considers your outstanding balance and your forecast usage of the next 12 months.
- We will tell you this amount.
 - If it is something you can afford, we will put you onto a standard payment arrangement and confirm the details in writing.
 - If it is not something you can afford or if being in our Hardship Program suits your circumstances better, 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, as described later in this policy.

The above list helps us to assess your eligibility for our Hardship Program but is not an exhaustive list. Giving us information about your current circumstances will help us to tailor a custom solution to your needs.

Once we accept you into the Program, we will discuss what the program can offer you. We want to accept customers into our Hardship Program so that we can provide structured and controlled help. If we do not accept you into the Hardship Program, we will tell you why.

We will not require unreasonable conditions to enter or re-enter our hardship program. These include:

- We will not require you to attend financial counselling, and
- We will not require you to make a one-off payment or make a certain number of instalments towards your debt, and
- We will not require you to accept a payment extension/s, and
- We will not require you to pay your bills on time before we accept (or reject) you into our Hardship Program.

5. Our Obligations

As an electricity retailer, we have the following overarching responsibilities:

- When dealing with a customer who is experiencing payment difficulties due to hardship, we will consider all circumstances of the customer of which we are aware and, having regard to those circumstances, act fairly and reasonably.
- 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 our policy.
- As soon as practicable, provide a customer who is entitled to receive assistance under our hardship policy with that assistance.

To ensure we best help our customers, and to maintain compliance with any changes to law, we will review and update our program from time to time to ensure that we meet the minimum requirements for a hardship policy as set out in the Victorian Energy Retail Code.

If the Essential Services Commission (ESC) updates its guidelines in relation to hardship policies, we will submit a revised hardship policy to the ESC within three months. If we make changes to our hardship policy at other times, we will submit the revised policy to the ESC for approval. We will not publish a latest version of our hardship policy until it has been approved by the ESC. If the ESC requires changes to our hardship policy, we will implement those changes and re-submit the policy for approval.

When the ESC approves our hardship policy, it will be published on our website within two business days. Following approval, we will always implement and maintain the hardship policy.

MTA Energy has systems in place to meet its obligations with respect to customer hardship in the:

- Energy Retail Code
- Electricity Industry Act 2000
- Essential Services Commission, Energy Compliance and Enforcement Policy: Guidance note – Payment difficulty and disconnection
- MTA Energy hardship policy

6. Helping you successfully complete the Hardship Program

We will help you to successfully complete the Hardship Program by:

- Ensuring that you are on the most appropriate plan for your usage profile, including a tailored plan where applicable.
- Agreeing on a suitable payment plan with you.
- Removing your account from our standard credit and collections activities, including the removal of late fees.

- Ensuring you are always utilising any applicable government concessions, relief schemes and/or energy rebates.
- Keeping you updated on payments made under the program.
- Letting you know if a payment has been missed.
- Monitoring your usage while under the program, and letting you know if we see any unexpected spikes in usage.
- Regularly assessing your ability to make payments under the program.
- Communicating with you regularly to ensure that you can continue to meet payments under the Hardship Program.

6.1. Other supports to help you pay your energy bill

Depending on the existing schemes in Victoria, there may be 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.

6.2. Our Programs and Services

As a Hardship customer, you can access a range of programs and services that may assist you including:

- Extended payment terms.
- A review of your usage patterns to try and identify any changes in usage and their causes.
- Flexible, smoothed payment options to reflect your individual circumstances (i.e., instalments).
- Refer and assist you to obtain access to relevant Government utility assistance programs and other community assistance agencies where applicable.
- Offer you telephone information about energy efficiency as well as advice on the availability of independent financial counsellors.

What we will do

We will consider your individual situation to find the right programs or services that meet your needs.

6.3. 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 that there is a better energy plan for you, we will:

- Explain why the plan is better, and
- Ask if you would like to transfer to the new plan free of charge.

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

6.4. 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. Energy optimisation techniques will be specific to Victoria.

6.5. We will work with you

If you have joined our Hardship Program, we will not:

- Charge overdue payment fees.
- Require a security deposit.
- Make changes to your payment plan without your agreement.

6.6. We will support you

We want you to be able to successfully complete our hardship program.

What we will do

While you are on our hardship program, we will take the following steps to support you:

- We will regularly keep in touch with you by your preferred communication method such as phone, text message, email, or post, including by sending a reminder about upcoming payments.
- At least once every three months, and when you ask us to do so, we will review your payment plan and the payments you are making towards your account to ensure that it remains manageable.
- We will consider changes to your payment plan to alleviate your financial pressure or ongoing difficulties you are experiencing.

- We may also make other suggestions that may help you to successfully complete the hardship program.

7. Staff

Our staff are trained to understand hardship issues to:

- Answer your queries about our hardship policy.
- Identify customers experiencing payment difficulties due to hardship.
- Assist customers who are experiencing payment difficulties due to hardship.
- Communicate with understanding and empathy.

We will ensure that all staff involved in the administration of the Hardship Program are aware of this hardship policy and have the necessary skills to sensitively engage with our customers about payment difficulties and the provision of instalment plans along with other options.

8. Complaints

If you believe that we have not acted in line with this policy, or if you have a complaint about our service, you can raise a complaint by contacting us:

- By sending an email to energyinfo@mtaenergy.com which we will acknowledge within 10 business days, or
- By calling (02) 8363 1310, Monday – Friday (9am – 5pm AEST)

When we receive a complaint:

- We will record the details of your complaint.
- The complaint will be allocated to a member of our team.
- We will enquire into your complaint within a reasonable time frame, considering the nature and complexity of your complaint.
- We will give the complaint fair and genuine consideration and seek to achieve a fair outcome for both parties.
- We will keep you informed of any progress of your complaint.
- We will advise you of the outcome of the complaint, and our reasons for that outcome, as soon as practically possible.
- We will treat the complaint with respect and handle personal information in accordance with our Privacy Policy; a copy of which is published on our website [Corporate Policies | MTA Energy](#) or on request.

- Where appropriate, we will update our policies and/or procedures to eliminate the cause of the complaint and to develop and improve our services.

If you are not satisfied with the outcome, we will work with you and do our best to resolve any issues. If you remain dissatisfied with our response, you may make a complaint or take the dispute to the Energy Ombudsman. The Energy Ombudsman provides an independent and free dispute resolution service for customers who have been unable to resolve their concerns directly with their energy retailer.

MTA Energy is a member of the Victorian Ombudsman scheme:

Energy and Water Ombudsman Victoria

Reply Paid 469

Melbourne, VIC 8060

1800 500 509

ewovinfo@ewov.com.au

9. Privacy

MTA Energy is fully committed to respecting the privacy of its customers. We protect the personal information of our customers in accordance with our Privacy Policy and the requirements set out in the Privacy Act 1988 (Cth). A digital copy of our Privacy Policy is available at: [Corporate Policies | MTA Energy](#).

10. Additional Assistance and Support

We can assist you to access and understand our Hardship Policy by referring you to the following services and networks:

Translation services:

For Teletypewriter (TTY) assistance, please call one of these numbers, monitored 24 hours per day:

- TTY/voice calls: 133 677
- Speak & Listen: 1300 555 727
- SMSrelay: 0423 677 767

If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on 13 14 50 for assistance by an interpreter.

11. Review of the Policy

This policy will be reviewed on an annual basis.

12. Where to get a copy of this document

You can download an electronic and print-friendly version of this policy from our website at: [Corporate Policies | MTA Energy](#).