# Financial Hardship Policy



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# Our commitment to our customers

At Supagas, our customers are at the core of everything we do. We know that life can be challenging, whether you're facing temporary payment problems or long-term financial hardship that makes it difficult to manage your bills.

If you're having trouble paying your energy bill on time, we encourage you to reach out to us as soon as possible. We're here to help and support you and will always treat you with respect and sensitivity.

Our goal is to support you and keep your energy supply connected. We understand how important it is to have a continuous energy supply, especially during challenging times.

We offer a range of options and will work with you to find a payment solution that fits your needs.

# Please contact us!

If you're having problems paying your energy bill, it's important that you reach out to us as soon as possible. We're here to help and support you.

Please contact us via the details below:

### Phone

Customer service: 13 78 72 (During business hours)

Credit team direct line: 1300 017 872 (During business hours)

Email

LPG customers: AllAccountsReceivable@supagas.com.au

Website: https://www.supagas.com.au/contact

### Website

#### Requirement to link to the website

supagas.com.au/help/policies/financial-hardship-policy

### **Customers with special needs**

Non-English speaking customers, can contact us via the

Telephone Interpreter Service on 13 14 50.

Customers who are hearing impaired, can contact us via the Telephone Typewriter (TTY) National Relay Service on 13 36 77.

# **Financial Hardship Indicators**

Setting up a payment plan or getting more time to pay a bill is available to all our residential customers if you ask. If you are experiencing financial hardship, we can offer even more help.

Financial hardship is described as a state of long-term financial disadvantage which means that you are unable to pay an outstanding amount without it affecting your ability to meet the basic living needs of you or your family. "Basic living needs" include things like:

- rent or mortgage
- utilities such as electricity, gas, phone and water
- food and groceries
- transport, including petrol and car expenses
- childcare and school fees
- clothing
- medical and dental expenses

There are many reasons why someone might face financial hardship, such as:

- losing your job or a family member's primary income
- separation or divorce
- physical and mental health problems
- a death in the family
- caring for a chronically ill child or family member
- family and domestic violence
- a drop in income or an increase in the cost of essential expenses
- difficulty managing a budget on a low income.

We understand that everyone's situation is different, so we don't limit financial hardship to these reasons. If you're dealing with other unexpected challenges that make it hard to pay your bills, we want to help.

### How we can help with financial hardship

If you're assessed as experiencing financial hardship, we can provide further assistance. In addition to setting up a payment plan or giving you more time to pay, we can help by:

- not charging late fees. We won't charge you late payment fees.
- considering fee reduction requests. If you ask us, or if a representative organisation helps you ask, we will carefully consider lowering or cancelling your bill, so you no longer owe anything. We often adjust fees or amounts owing, particularly in situations like death, permanent disability, or if you're impacted by family and domestic violence.

- not disconnecting your gas supply. We won't disconnect your gas supply if you're meeting your payment plan or other agreed payment arrangement.
- providing a Centrepay option. You can pay your bill through Centrepay if that works better for you.
- revising your payment plan. If your situation changes, we'll work with you to adjust your payment plan.
- referring you for free financial advocacy. We can refer you to a free financial counsellor who can explore options for all of your debts.

### Other ways to access financial hardship assistance

• For further advice on concessions and grants, and to help you stay connected to your gas supply, please review the following website that applies to you:

New South Wales (NSW)

- Energy Accounts Payment Assistance (EAPA): https://www.energy.nsw.gov.au/households/rebates-and-concessions/energy-accounts-payment-assistance-eapa
- Family Energy Rebate: https://www.service.nsw.gov.au/transaction/family-energyrebate
- Low Income Household Rebate: https://www.service.nsw.gov.au/transaction/lowincome-household-rebate

Victoria (VIC)

- Utility Relief Grant Scheme: https://services.dffh.vic.gov.au/utility-relief-grant-scheme
- Electricity and Gas Concessions: https://services.dffh.vic.gov.au/concessions-andbenefits
- Winter Gas Concession: https://services.dffh.vic.gov.au/winter-gas-concession

Western Australia (WA)

- Energy Assistance Payment (EAP): https://www.wa.gov.au/service/communityservices/grants-and-subsidies/energy-assistance-payment
- Hardship Utility Grant Scheme (HUGS): https://www.wa.gov.au/service/community-services/grants-and-subsidies/hardship-utility-grant-scheme

Northern Territory (NT)

- NT Concession Scheme: https://ntconcessions.nt.gov.au
- Household Relief Program: https://coronavirus.nt.gov.au/stimulus/household-reliefpackage

Australian Capital Territory (ACT)

 Utilities Concession Scheme: https://www.communityservices.act.gov.au/assist/concessions/utilities-concession • Home Energy Support Program: https://www.actsmart.act.gov.au/what-can-ido/homes/energy-support-program

South Australia (SA)

- Cost of Living Concession: https://www.sa.gov.au/topics/care-andsupport/concessions/cost-of-living-concessions
- Energy Bill Relief Fund: https://www.sa.gov.au/topics/care-and-support/concessions/household-concessions/energy-bill-relief

Tasmania (TAS)

- Heating Allowance: https://www.communities.tas.gov.au/housing/household/heatingallowance
- Electricity Concession:
  https://www.communities.tas.gov.au/housing/household/electricity-concession
- Cost of Living Concession: https://www.communities.tas.gov.au/cost\_of\_living

For additional information and national energy relief programs, refer to Energy.gov.au.

## What you need to do

We'll do our best to help you if you are experiencing financial hardship. In return, we ask that you:

- contact us early. Let us know as soon as you start having financial difficulties.
- maintain your payment plan. Agree to and keep up with a suitable payment arrangement.
- update us. Keep us informed about any changes in your situation and contact details.
- ask for help. If you're having trouble maintaining your payment plan, reach out to us immediately for alternative arrangements.
- seek financial advice. If we suggest it, please consider meeting with a financial counsellor or relevant consumer representative.

# Our privacy commitment to you

We take your privacy seriously and will handle your personal and credit information according to the Privacy Act 1988 (Cth).

Supagas will only use your financial information to evaluate your application for hardship assistance. For more details on how we collect, use, and store your personal information, please refer to our Privacy Policy and Collection of Information Statement at https://www.supagas.com.au/privacy-policy

If you prefer, you can ask us to mail you a copy of these documents.

### What can I do if I am not happy with the outcome?

We're committed to resolving all complaints.

If you have a complaint, please call us on: 13 78 72 and talk with a customer service representative. You can also ask for your complaint to be referred to a supervisor or manager.

If you are not satisfied with the resolution we offer, you can refer your complaint to our Customer Advocate.

### Phone: 13 78 72 (During business hours)

Email: CustomerAdvocacy@supagas.com.au

We aim to resolve all complaints internally. However, if you are not satisfied with our response, you may refer your complaint to the relevant external dispute resolution scheme.

Energy and Water Ombudsman Western Australia Write to: PO Box Z5386, St Georges Terrace, Perth WA 6831 Phone: (08) 9220 7588 or 1800 754 004 Visit: ombudsman.wa.gov.au/energy Email: energyandwater@ombudsman.wa.gov.au

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