



Customer Hardship Policy

(NSW | SA | QLD)

tangoenergy.com

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1. Preamble

Pacific Blue Retail Pty Ltd t/a Tango Energy (**Tango Energy**) is committed to providing residential customers facing financial hardship the opportunity to take advantage of any relevant relief grant or emergency assistance where applicable and to establish sustainable payment arrangements to manage their energy bills through our Customer Assistance Program (the **hardship program**).

Tango Energy recognises the supply of energy is an essential service for residential customers.

Tango Energy understands disconnection of the supply of energy can have a significant effect on members of the household. This policy is aimed at preventing disconnection for a customer identified as experiencing financial hardship.

Tango Energy has systems in place to enable it to meet its obligations with respect to customer hardship in:

- the Retail Law,
- the Retail Rules,
- the AER's Customer Hardship Policy Guideline, and
- the Tango Energy Customer Hardship Policy (NSW, SA, and QLD).

2. Introduction

This policy applies to all Tango Energy's residential customers living in SA, NSW, and QLD 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 also 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.

If you wish to appoint a representative to act on your behalf, written notification must be provided to Tango Energy confirming the appointment of your representative. This notification should be signed by both you and your nominated representative.

Where a customer has elected a representative to act on their behalf, Tango Energy will engage with the customer's representative as they would the customer and act consistently with the customer's consent and instructions to Tango Energy.

3. 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
- have 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 by 2 business days after receiving your application.

We will let you know if you are accepted into our hardship program within 7 business days from the 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.

We can send you a free copy of our hardship policy.

When a customer is deemed ineligible for the hardship program, a reason and explanation for the ineligibility will be provided.

4. Payment options

What we will do

There are different payment options available to customers in hardship, these include the following:

- payment plans
- Centrepay
- payment extensions
- deferral of payment
- flexible 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.

We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe
- an amount to cover your future 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 by following the process for the situation where a hardship customer misses a payment plan instalment, as explained below.

- A reminder letter is sent to you, depending on your preferred method of receiving communication from us (by post or email), notifying you that you missed the payment plan instalment. This letter is sent 2 to 3 business days from the day you missed the agreed payment and may take 1-2 days longer for you to receive it if your preferred method of communication is post. The letter contains the date you agreed to make the payment, as previously agreed when you set up the payment plan, and details on how to contact Tango Energy if you need any further help.
- Please get in touch with us if you need any further help, using the contact details listed on the letter. The details will include Tango Energy's phone number and email address. You can either call Tango Energy at the number listed on the letter during the operating hours listed, or send us an email to the email address provided in the letter. **Please note there is no timeframe or deadline by which you need to contact us, but the earlier you contact us the earlier we can help you.** When you contact us, we will set up arrangements in agreement with you (for example, including but not limited to, extending the payment plan instalment deadline, or setting up a new payment plan at new intervals or in new amounts).
- If you do not get in touch with us by the time the next instalment (after the missed instalment) is due (on the date and interval that you agreed with us when you set up the payment plan), the payment plan will be cancelled and we will revert to your normal billing arrangements. **Please note there is no timeframe or deadline by which you need to contact us. You can contact us at any time to set up a new payment plan or to discuss your options.**
- We conduct regular reviews of our existing payment plan customers and may proactively contact you by your preferred method of receiving communication (by post or email) indicated when you signed up. This may occur after you receive the reminder letter notifying you about your missed payment plan instalment.

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.

5. Other supports to help 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 services, let us know as soon as possible so we can help you.

6. Our programs and services

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

- government grants and other state government related programs
- concession (if not already applied)
- financial counsellor referral
- government concessions and programs
- energy efficiency advice
- financial counsellor support
- payment vouchers or advance payment allowances if applicable.

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.

7. 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.

8. 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.

We discuss your consumption and usage and provide tips around savings you can make in the household. We may also provide you with Energy Efficiency Advice through our partner Uniting Kildonan.

9. 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.

10. Tango Energy's overarching responsibilities

For the customers who are experiencing payment difficulties due to hardship, Tango Energy does take into account all of the circumstances of the customer we are aware of. We will always act fairly and reasonably, having regard to those circumstances.

When contacted by a customer, we will give the customer clear information about the assistance available to them under Tango Energy's customer hardship policy in a timely manner when it is relevant to do so.

As soon as practicable, we will provide a customer who is entitled to receive assistance under the Tango Energy's customer hardship policy with that assistance.

11. Steps used to identify customers experiencing payment difficulty due to hardship

Tango Energy approaches hardship with sensitivity and flexibility. We treat our customers as individuals, recognising that each customer has a distinct set of circumstances, and responds differently to the multitude of stresses that result in hardship.

We encourage customers who are struggling financially to contact us either directly or through a third party, such as a financial counsellor or a welfare agency.

We understand some customers may feel uncomfortable discussing their financial problems; therefore, we also employ strategies to assist in identifying vulnerable customers. Our strategies include using credit cycles designed to alert staff to poor payment history and a pattern of government assistance grants.

Our staff are trained to pose questions designed to invite customers to admit hardship. We also send hardship information to all customers to foster awareness of the program.

12. Assessment of customer circumstances

To ensure the best outcome for each customer experiencing financial difficulties, the Customer Assistance Team member will, based on each individual case, assess:

- the suitability and bill impact of the customer's energy product and tariff, with specific regard to;
 - its cost effectiveness
 - the customer's overall energy consumption, and
 - the previous tariff, where applicable (including network tariff).
- the potential benefits of:
 - available grants, concessions or financial counselling services that may be available
 - conducting an energy efficiency audit, the purpose of which is to establish whether savings can be achieved by altering the type and or use of appliances within the household, either:
 - over the phone, where practical, to assess the type and condition of appliances and their common use; or
 - on-site, where it is appropriate to do so factoring in location, proximity and relevant health and safety requirements, to assess the type and condition of appliances.
- When considering conducting energy efficiency audits the Customer Assistance Team will consider:
 - the location, proximity and resources required to facilitate the audit, whether that be by Tango Energy staff or a third party

- the relative age of the property and the types of appliances in use (including their general age)
- the type and frequency of use for each of those appliances
- relevant occupational health and safety risks
- for field audits, whether there will be partial cost to the customer, and how the benefits of incurring such a cost will be established.

Note: where a field audit is considered appropriate, Tango Energy will consider whether the potential savings that may be achieved exceed the contribution required, communicate the potential benefits to the customer and seek the customers consent to any costs that they may incur as a result conducting a field audit.

- Subject to the completion of an energy efficiency audit, whether over the phone or on-site, Tango Energy will provide further advice. Tango Energy will consider appliance replacement or repair which will only be carried out by a suitably qualified trades person.

Note: any appliance replacement will be considered on a case by case basis and negotiated directly, either the customer and or the property owner, depending on the nature of the occupancy, and may be facilitated by a third party.

- Where any changes are made to a tariff or where an energy audit or appliance replacement is considered, whether or not they impose costs, the customer must provide explicit informed consent to these changes. Where the customer cannot provide such consent, such as where the customer is not the owner of a property, they must facilitate consent being obtained.

13. Application process

The process for applying to the hardship program for customers experiencing hardship is to contact the Tango Energy customer service team using the telephone number or email address located on our customer bills, website or in your welcome pack.

Our customer service team members will collect information from the customer such as:

- the customer's details
- the reason/s why the customer is facing difficulty paying their energy bill.

Once approved, a letter of acceptance and welcome pack would be sent to the customer within two business days. When the customer is accepted into the hardship program, standard billing reminders will be disabled, and the customer will be reconnected if a disconnection has occurred.

If you require an interpreter service to speak with us, please call 131 450. If you have a hearing or speech impairment, please call via the National Relay Service. Simply dial 133677 from your TTY phone and ask to be connected to 1800 010 648.

14. Training

Tango Energy educates our staff to identify and work empathetically and non-judgmentally with customers in hardship. Our training covers issues relating to financial hardship, identification and referral processes and protocols of customers experiencing payment difficulties, and respectful communication with customers.

Staff are trained to consider a range of factors impacting your circumstances including:

- changes in income and financial situation;
- review of your payment history, historical payment behaviours, unusual payment histories;
- changes in your personal circumstances; and
- information from other relevant parties such as financial counsellors.

We provide ongoing refresher training to all staff. Tango Energy will regularly review and update its training.

15. Accessibility of customer information

Information about the hardship program will also be provided to all new customers and again to all customers in all bills, overdue notices and follow-up letters.

Where it appears to us that non-payment of an energy bill is the result of a residential customer experiencing payment difficulties due to hardship, or we have otherwise identified a customer as experiencing hardship, we will inform the customer as soon as possible of our hardship program. We will provide a copy of this policy on request to any appropriate welfare agency or program at no expense.

We will also remind our customers about the hardship program when payment options are being outlined.

Customers can always call us on 1800 010 648, select the residential customer option and the option regarding a payment plan or more time to pay, to speak to a staff member specifically trained to handle enquiries about the Tango Energy customer hardship policy and the hardship program. Alternatively, customers can contact one of our specifically trained staff members by sending their enquiry to credit@tangoenergy.com.

We will provide materials according to your preferred method of receiving written communication.

We will effectively communicate about the hardship policy with customers with diverse communications and other needs, including, but not limited to:

- Customers with low English literacy, including customers from culturally and linguistically diverse backgrounds. Tango Energy can arrange for interpreter services for customers as needed.
- Customers without internet access. A hardcopy of the hardship policy can be sent to you at no charge.
- Customers with disability. We will make reasonable adjustments in accordance with your communication needs.
- Customers in remote areas. We will make reasonable adjustments in accordance with your communication needs.

16. Payment plans and options

Should a customer notify Tango Energy that their circumstances are impacting their ability to pay our Customer Assistance Team member will reassess their capacity to pay. Our Customer Assistance Team may suggest appropriate payment options after consulting with the customer on the proposed changes to their plan. A revised payment plan will be provided free to the customer.

Our Customer Assistance Team is trained in dealing with customers in an empathetic and respectful manner and has knowledge of appropriate government concession programs and financial counselling services for participants.

All participants in the hardship program are provided with welcome packs that include information about a range of support services available, including financial counsellors and state government assistance and support services (such as concessions, grants and rebates.).

These programs and concessions include (but are not limited to):

Jurisdiction	Program	For further information
Australia-wide	Utility Bill Payment Voucher	Anglicare 132 622 Salvation Army 137 258
Australia-wide	Advance Payment Utilities Allowance Essential Medical Equipment Payment	Services Australia 136 240 (www.servicesaustralia.gov.au/individuals/services/centrelink/age-pension/what-other-help-available/payments-concessions-and-support)
South Australia	Cost of Living concession Medical Heating and Cooling concession Dialysis Life Support concession Energy concessions Emergency Electricity Payment Scheme (EEPS)	South Australian Government 1800 307 758 (www.sa.gov.au/concessions)
New South Wales	Family Energy Rebate Seniors Energy Rebate Gas Rebate Low Income Household Rebate Energy Accounts Payment Assistance (EAPA)	Services New South Wales 13 77 88 (www.service.nsw.gov.au/services/concessions-rebates-and-assistance)

	Pension supplement No Interest Loans Scheme (NILS)	
Queensland	Electricity and gas rebates Home Energy Emergency Assistance Scheme (HEEAS) Life Support concession Medical Cooling and Heating Electricity Concession Scheme	Queensland Government 13 74 68 (www.qld.gov.au/community/cost-of-living-support/concessions)

Our Customer Assistance Team will discuss with a customer their eligibility against the guidelines set out for each program and identify which one or more may be appropriate.

If there is any doubt about eligibility, our team will check with the relevant government agency. We can also help with the application process, if requested.

17. Promoting and publicising the policy

Tango Energy will include a copy of this policy and a summary, plain English version on our website: <https://tangoenergy.com/hardship-policy>.

Information about the hardship program will also be provided to all new customers and again to all customers in all bills, overdue notices and follow-up letters.

Where it appears to us that non-payment of an energy bill is the result of a residential customer experiencing payment difficulties due to hardship, or we have otherwise identified a customer as experiencing hardship, we will inform the customer as soon as possible of our hardship program. We will provide a copy of this policy on request to any appropriate welfare agency or program, at no expense.

Customers can always call us on 1800 010 648 to ask about the hardship program.

18. Privacy

The financial and personal information disclosed by a customer through participation in Tango Energy's hardship program will be managed in accordance with our Privacy Policy <https://tangoenergy.com/privacy>.

19. Complaints

We encourage customers to resolve complaints directly with our team on 1800 010 648.

Customers can also report problems, complaints and feedback relating to this policy through:

- our website at www.tangoenergy.com/complaints
- via email support@tangoenergy.com
- phone 1800 010 648
- fax 03 8621 6111
- write to us at Tango Energy, PO Box 320, Geelong North, VIC 3215.

We will deal with your complaint in accordance with our Complaints Procedure, which is our customer complaint and dispute resolution policy. Customers can find this policy at <https://www.tangoenergy.com/complaints>. Please let us know if you would like us to send you a copy of our Complaints Procedure (at no charge).

Independent dispute resolution for our energy customers is also available through the relevant energy ombudsman in each jurisdiction at the contact details below.

Jurisdiction	Ombudsman	Contact
South Australia	Energy and Water Ombudsman (South Australia)	1800 665 565 (freecall) 0488 854 555 (SMS) www.ewosa.com.au
New South Wales	Energy and Water Ombudsman New South Wales	1800 246 545 www.ewon.com.au
Queensland	Energy and Water Ombudsman Queensland	1800 662 837 complaints@ewoq.com.au

20. Steps to help you complete the hardship program

When you are on our hardship program, we will take the following steps listed below to help you successfully complete the hardship program.

- We will provide you access to the services listed under Section 3 of this hardship policy when you are on the hardship program (“If you are accepted into our hardship program”).
- We may also work out a payment arrangement that helps you to complete the hardship program (see Sections 4 and 16).
- We will assess your circumstances in determining appropriate options for you (see Section 12) and assist you if you need help understanding your options (see Section 15).
- We will also monitor your payments and bills, provide regular updates on progress towards reducing arrears, and engage in regular dialogue with you.

We acknowledge that you may still be in hardship or at risk of hardship due to circumstances not related to paying your energy bill, even if you have completed our hardship program by paying off your arrears. Where this occurs, you may still be eligible to have access to our hardship program. Please contact us to discuss your individual circumstances.