



Adelaide Airport Limited

Adelaide Airport Management Limited

Energy Embedded Network Hardship Policy

Contents	page
1. Introduction to this policy	3
1.1 What is hardship?	3
1.2 This policy	3
2. Our hardship program	4
2.1 What we will do to help you	4
2.2 What we offer	5
2.3 How to access our hardship program	5
2.4 We will work with you	5
2.5 Successful completion of the program	5
2.6 When we can't help	5
3. Payment options	7
3.1 What we will do	7
3.2 Centrepay	7
3.3 What you must do	8
3.4 8	
4. Other ways we can help	9
4.1 Our programs and services	9
4.2 We can check if you have the right energy plan	9
4.3 We can help you save energy	9
5. Other supports to help you pay your energy bill	10
5.1 What we will do	10
5.2 What we need you to do	10
5.3 How we will meet our obligations	10
6. Complaints	11
7. Privacy	11
8. Contact us	11

1. Introduction to this policy

This policy applies to all residential customers at Adelaide Airport Management Limited's sites in South Australia who find it difficult to pay their energy bills due to hardship.

This policy operates in conjunction with any rights you may have under relevant State and Territory legislation.

1.1 What is hardship?

We understand there may be circumstances that make it harder for you to pay your energy bills. You might experience hardship because of factors like:

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

1.2 This policy

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 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, your instructions to us, and in line with our privacy obligations.

2. Our hardship program

If you are experiencing payment difficulties, you should contact. Our hardship program is designed to help you stay on track and in control of your energy bills.

If you are facing financial hardship, we will:

- take into account all of your circumstances that you have told us
- respect you and your situation
- act fairly and reasonably
- give you clear information about the assistance available under our hardship program.

2.1 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 our hardship program.

In most cases, we will assess your application for hardship assistance and let you know if you are eligible to join our hardship program. Sometimes, we might additional time to consider your circumstances – if we do, we will let you know if you are accepted into our hardship program within 10 business days from receipt of your application.

2.2 What we offer

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.

2.3 How to access our hardship program

You can apply for our hardship program at any time by contacting us on (08) 8308 9309 or sending an email to aalproperty@aal.com.au.

To be accepted into the program, we will assess your current circumstances and, if applicable, any previous payment arrangements made with us within the last 12 months. We may ask you to provide supporting evidence of financial hardship to verify your circumstances.

2.4 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).

2.5 Successful completion of the 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.

If you meet your commitments during the program for the length of time we agreed to when you signed up, we will let you know that you have successfully completed the hardship program and that standard billing and collection terms will apply.

2.6 When we can't help

You may not be eligible to participate in our hardship program if:

- you are no longer an Adelaide Airport Management Limited customer

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- you are dishonest about your circumstances
- you have had two broken payment plans in the last 12 months.

If you are not eligible for our hardship program, we will provide you with a reason via your preferred method of communication.

We can send you a copy of our hardship policy at no charge.

3. Payment options

There are different payment options available under our hardship program, including:

- weekly, fortnightly or monthly instalment payment plans
- Centrepay

If you miss a payment, we will contact you to see if you need help. We will contact you by telephone or written communication.

3.1 What we will do

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 determine 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.

Depending on the rules in our hardship policy, we may be able to remove some debt, fees or charges you owe.

3.2 Centrepay

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.

Alternatively, if you aren't eligible for Centrepay, we will be happy to provide you with more information on our other payment options.

3.3 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. These may include:

- different payment options
- referrals for additional support
- support for energy usage.

4.2 We can check if you have the right energy plan

When you join our hardship program, we will talk to you about your energy use and whether another energy plan may be better for you.

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.

4.3 We can help you save energy

Using less energy can save you money.

We can refer you to the Energy Made Easy website (www.energymadeeasy.gov.au).

5. Other supports to help you pay your energy bill

There are other supports to help you pay your energy bills.

5.1 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

5.2 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 can be found by visiting the following websites www.sa.gov.au

Australian concession card holders may also be eligible for further assistance. Further information can be found at humanservices.gov.au.

You can talk to a financial counsellor from anywhere in Australia by calling the National Debt Helpline on 1800 007 007 (Monday to Friday 9.30am to 4.30pm)

5.3 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
- the Retail Rules
- the AER *Customer Hardship Policy Guideline*
- this hardship policy.

6. Complaints

If you have a complaint about our hardship program, our staff will do our best to work towards an early resolution.

If this isn't possible, our team is available on +61 8 8308 9309 or +61 8 8308 9211 (9.00am to 5.00pm, Adelaide time Monday to Friday) or email us at aalproperty@aal.com.au.

If you are unhappy with the outcome of the enquiry into your complaint, you can contact the Energy Ombudsman in your state to request a free and independent review.

Energy & Water Ombudsman SA
www.ewosa.com.au
1800 665 565

7. Privacy

As an Adelaide Airport Management Limited customer, we are committed to protecting the privacy of your personal information. We protect the personal information of our customers in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles.

To find out more about how we collect, use, hold and disclose your personal information, please visit adelaideairport.com.au/privacy.

8. Contact us

If you have any questions about our hardship program, call us on +61 8 8308 9309 or +61 8 8308 9211 (9.00am to 5.00pm, Adelaide time Monday to Friday) or email us at aalproperty@aal.com.au

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