



ENPOWERED

# FINANCIAL HARDSHIP POLICY

ENPOWERED (VICTORIA HOUSE) PTY LTD, ABN 23 663 852 417  
ENPOWERED (MURDOCH SQUARE) PTY LTD, ABN 74 664 508 794  
ENPOWERED (INDUSTRIAL) PTY LTD, ABN 41 677 488 998



## **MAKING RENEWABLE ENERGY ACCESSIBLE FOR ALL**

Enpowered aims to make renewable energy achievable and accessible for all Western Australians.

Sometimes, financial difficulties can arise that make it difficult to pay your Enpowered electricity bill.

This policy outlines how Enpowered can support customers that have difficulty paying their electricity bill due to financial hardship.

If you have difficulty paying your Enpowered bill, please contact us as soon as possible so we can discuss what we can do to help.

Call: (08) 6500 3400, Monday to Friday 8am to 6pm

Email: [hello@enpowered.com.au](mailto:hello@enpowered.com.au)

Website: [enpowered.com.au](http://enpowered.com.au)

## ABOUT FINANCIAL HARDSHIP

There may be times where you may be unable to pay your electricity bill on time. Financial hardship can be caused by:

- a death or illness in the family
- inadequate income
- the loss or reduction of one or more incomes
- separation, divorce or other family crises
- household illness
- family and domestic violence
- other unforeseeable circumstances affecting your capacity to pay

## WE'RE HERE TO HELP

If you cannot pay your electricity bill without affecting your ability to meet other charges like rent, mortgage, food, utilities or other basic expenses for you and your family, **please contact us as soon as possible to discuss how we can help.**

The earlier you discuss your situation with us, the sooner we can help.

This Financial Hardship Policy can be found at [empowered.com.au/help/financial-hardship-policy/](https://empowered.com.au/help/financial-hardship-policy/)

Our contact details are on page 7 of this policy.

## WHAT YOU NEED TO DO

If you contact us requiring payment assistance, in order for us to assess your situation and offer you appropriate options we will need to ask some personal and financial questions about:

- your employment status
- your income
- medical conditions or disabilities
- current financial commitments
- family circumstances

If you ask a financial counsellor or other relevant

consumer representative to discuss your situation with us, we will need a written authorisation from you to discuss your circumstances with them.

Alternatively, you can provide us with evidence from a financial counsellor or other relevant consumer representative that you are experiencing financial hardship.

We will treat you with respect and compassion.

## **YOUR PRIVACY MATTERS**

We take the privacy of our customers very seriously. We will treat your information confidentially, store it securely and manage it in accordance with our Privacy Policy.

For more details on how we collect, use and store your personal information, please refer to Empowered Privacy Policy available at [empowered.com.au/privacy](https://empowered.com.au/privacy).

## **WHAT WE WILL DO**

We may contact you if we are concerned that you may be experiencing financial hardship. This is assessed if you have:

- a history of late payments
- requested multiple payment extensions
- received a disconnection notice
- missed payment on a payment plan

If you answer the personal and financial questions that we ask we will consider this information, in good faith, to determine whether you are experiencing financial hardship. We will advise you of our assessment within five (5) business days. During this time, we will suspend any debt collection or disconnection activity.

Alternatively, if evidence from a financial counsellor or other relevant consumer representative is provided to us that you are experiencing financial hardship, we will accept that as proof you are experiencing financial

hardship.

If this evidence has yet to be provided to us but you provide proof of your engagement with a financial counsellor or other relevant consumer representative, we will suspend and debt recovery or disconnection activity for at least 15 business days.

If we assess or accept that you are experiencing financial hardship we will:

- inform you of this Financial Hardship Policy
- offer you **additional time to pay your bill**
- arrange an interest-free and fee-free **payment plan**
- discuss with you in good faith a potential **reduction or waiver of fees, charges or debt**

If you agree to a payment plan or other payment arrangement and you are making the promised payments under the plan or other payment arrangement as agreed with us, we will not arrange for disconnection of your electricity.

## **ABOUT PAYMENT PLANS**

If we offer you a 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

In order to help us figure out a payment plan that is right for you. Payments under the payment plan will cover:

- what you owe, plus
- an amount to cover your future energy use

Once we agree to a payment plan, we will send you information including:

- how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- how often you will need to make payments
- how we worked out your payments
- who you can contact for more help

If your circumstances change and you can no longer commit to the agreed payment plan, please contact us as soon as possible. Because you are supplied with electricity through an embedded network, concessions and government assistance are provided directly by the Government to you.

## **CONCESSIONS AND GOVERNMENT ASSISTANCE**

### **Concessions**

If you have a concession card, you may also be eligible to access the Energy Assistance Payment (EAP). If you are eligible for the EAP, you may also be eligible for other concessions including the Dependent Child Rebate and/or the Air Conditioning Rebate (if you live in an eligible area).

People with specific medical conditions may also be eligible for other concessions to meet their energy costs.

For more information on the EAP and other concessions that may be available to you, eligibility criteria and how to apply for a concession, visit Energy Concession Extension Scheme (<https://www.wa.gov.au/government/publications/eces-fs>) on the wa.gov.au website or call the Department of Finance at (08) 9262 1486.

### **Other Government Assistance**

For more information about rebates and other Government assistance programs available, including eligibility, visit ConcessionsWA (<https://concessions.communities.wa.gov.au/Pages/default.aspx>) on the wa.gov.au website or call the Department of Communities at 1800 176 888.

## EXTERNAL SUPPORT

### **Moneysmart**

If you would like further guidance and support you can visit [Moneysmart.gov.au](https://www.moneySMART.gov.au), the Australian Government's dedicated program to help Australians take control of their financial circumstances. The Moneysmart website includes a list of free financial counselling, consumer support services and other free resources and tools that could help you manage your money.

### **National Debt Hotline**

You can also contact the National Debt Hotline on 1800 007 007 or [ndh.org.au](https://www.ndh.org.au) to find a financial counsellor and seek further guidance on managing your financial situation.

## HOW TO CONTACT US

You can contact us in several ways:

### **Online**

Via our website's enquiry form:  
[www.enpowered.com.au](https://www.enpowered.com.au)

### **Email**

[hello@enpowered.com.au](mailto:hello@enpowered.com.au)

### **Phone**

(08) 6500 3400  
8.00am to 6.00pm, Monday to Friday

### **Mail**

Enpowered  
PO Box 782, Subiaco WA 6904

**ENPOWERED**

[enpowered.com.au](https://enpowered.com.au)

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