Customer Hardship Policy

October 2026

Contents

Introduction	03
What we will do to help you	03
Eligibility Criteria	04
Debt-Only Customers	04
Payment Options	04
Other supports to help you pay your energy bill	05
Successfully completing our Hardship Program	05
Our programs and services	06
We want to check you have the right energy plan	06
We can help you save energy	06
Complaints	06
Contact us	06
Customers with diverse communication needs	06
Privacy	07
Policy Review	07

Customer Hardship Policy

Introduction

This policy applies to all residential customers living in Queensland and New South Wales 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 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 consent verbally or in writing, and you can withdraw your consent at any time. We will record your consent and instructions, so you do not need to provide them repeatedly.

Where you nominate a representative to act on your behalf, we will communicate with your representative as we would with you, in accordance with your consent and instructions.

For more information on financial counsellors in your state, call 1800 007 007 or visit the Government's MoneySmart website www.moneysmart.gov.au

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 the hardship program

LPE regularly reviews and updates this training to ensure it remains effective and aligned with regulatory requirements and customer needs.

We will assess your application for hardship assistance within 5 business days.

We will let you know if you are accepted into our hardship program within 10 business days from receipt of the 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.

We will also explain the assistance available under this policy and work with you to identify the most appropriate support based on your circumstances.

To identify customers who may be experiencing payment difficulties due to hardship as early as possible, we monitor a range of indicators including:

- missed or late payments
- broken payment arrangements
- requests for payment extensions
- customers who have received a disconnection warning notice
- customers who have been disconnected for non-payment
- referrals from financial counsellors, community organisations or support agencies
- customers who advise us of changes to their personal circumstances, such as illness, unemployment, reduced income, family violence or a death in the family.

Where we identify a customer who may be experiencing payment difficulties due to hardship, we will proactively contact them to discuss available support and offer assistance under this policy.

We have systems and processes in place to identify customers experiencing payment difficulties due to hardship as early as possible and to provide assistance for the duration of the time they need support

LPE provides training to all relevant staff to ensure they understand and can apply this Customer Hardship Policy and associated hardship program.

Through this training, staff are able to:

- respond to customer enquiries about LPE's hardship policy and available support options
- identify customers who may be experiencing payment difficulties due to hardship
- provide appropriate assistance to customers experiencing payment difficulties, including assessing eligibility for the hardship program and offering suitable support

Eligibility Criteria

When we speak to you, we'll assess your eligibility for the hardship program. To be eligible to be accepted onto the program, you must:

- be a residential customer experiencing payment difficulties due to hardship, including customers with outstanding debt on a closed account.
- be experiencing payment difficulties due to hardship.

We will take into account your individual circumstances and act fairly and reasonably in all interactions.

You may not be eligible to be accepted into the hardship program if:

- your account is an unknown energy consumer account
- you have had two or more hardship payment plans cancelled due to non-payment within the previous 12 months.

If you are not eligible to join our hardship program, we will explain the reason for this decision.

We will still work with you to discuss your circumstances and provide appropriate support options, including payment arrangements and information about other assistance that may be available.

If you are eligible to join the hardship program, we will, as soon as practicable, explain the assistance available under this Policy, including payment support and other assistance options, and work with you to determine the support that best meets your needs.

Debt-only Customers

If you are a residential customer with an outstanding debt on a closed account and are experiencing payment difficulties due to hardship, you may access the relevant protections available under this Policy.

We will:

- work with you to agree on a payment plan that takes into account your individual circumstances and capacity to pay;
- provide protection from debt collection activity while you are complying with your agreed payment plan;
- not charge late payment fees or any other fees (other than applicable network charges) while you are receiving hardship assistance; and
- provide information about other assistance and support that may help you manage your outstanding debt.

Payment Options

What we will do

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

- Payment plans
- Centrepay
- Bill smoothing
- Direct Debit
- Credit/Debit Card

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.

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 deduct an amount from your Centrelink payments to help pay your energy bills. Centrepay is only available to customers with an active account. Customers with closed accounts may not be eligible to use Centrepay.

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.

In appropriate circumstances, we may temporarily suspend the collection of arrears while we work with you to assess your circumstances and determine the most appropriate assistance under our hardship program.

If you miss a payment under your hardship payment plan, we will make at least three attempts to contact you over a period of at least 10 business days. We may contact you by telephone, email, SMS or post. If you have advised us that you are affected by family violence, we will only contact you using your preferred method of contact. Before cancelling your hardship payment plan, we will provide you with a reasonable opportunity to respond and discuss your circumstances. We will not cancel your hardship payment plan until this contact process has been completed and you have been given at least 3 business days after our final contact attempt to contact us.

LPE has systems in place to enable us to meet our obligations in accordance with the Retail Law, the Retail Rules, the AER's Customer Hardship Guideline and LPE's Customer Hardship policy. LPE has adopted the Sustainable Payment Plan Framework (SPPF), where applicable.

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.

Successfully completing our hardship program

Our goal is to help customers regain control of their energy costs and maintain ongoing access to energy services.

To support customers to successfully complete our hardship program, we will:

- work with you to establish an affordable and sustainable payment arrangement
- provide information about concessions, rebates, grants and other assistance that may be available
- review payment arrangements when your circumstances change
- provide information and support to help you manage your energy use and costs
- maintain regular contact with you, where appropriate, throughout your participation in the program.

You will successfully complete our hardship program when you are able to meet your ongoing energy costs and any agreed payment arrangements without requiring additional hardship assistance.

Before exiting the program, we will discuss your circumstances with you and provide information about any ongoing support options that may be available.

Other supports to help you 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 you need to do
If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

Our programs and services

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

- a tailored payment plan that extends the normal repayment plan
- Home Energy Emergency Assistance Scheme (HEEAS – QLD customers)
- Energy Accounts Payment Assistance vouchers (EAPA vouchers – NSW customers)
- Government concessions and rebates
- Referrals to Financial Counsellors and Community Welfare Organisations which may be beneficial

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.

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.

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 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.

Complaints

If you have a complaint, we will work with you to resolve it in accordance with our Complaints Handling Policy.

We will acknowledge your complaint within 1 business day of receiving it and aim to resolve it within 5 business days. If your complaint is more complex, it may take up to 20 business days to resolve. If we need more time, we will keep you informed of the progress of your complaint.

A copy of our Complaints Handling Policy is available on our website at https://localityenergy.com.au/complaints/

If you are not satisfied with the outcome of your complaint, you have the right to contact the relevant energy ombudsman in your state.

Energy & Water Ombudsman QLD (EWOQ)

Free call: 1800 662 837

Fax: (07) 3087 9477

Online: http://www.ewoq.com.au

Mail: PO Box 3640, South Brisbane BC Qld 4101

Energy & Water Ombudsman NSW (EWON)
Free call: 1800 246 545

Free fax: 1800 812 291

Online: www.ewon.com.au

Email: complaints@ewon.com.au

Free mail: Reply Paid 86550, Sydney South, NSW 1234

Contact us

LPE would like to talk to any customer who is finding themselves in payment difficulties. Please call us on 1300 443 735.

If you prefer not to talk over the phone, please email hardship@localityenergy.com.au and we will assess your eligibility through email.

A copy of our hardship policy is available online at: https://localityenergy.com.au/financial-assistance/

If you would like a copy of this hardship policy, we will provide it free of charge in accordance with your preferred method of receiving written communications.

If you have not told us your preferred method, we will send a hard copy by post. If you are affected by family violence, we will only communicate with you using your preferred method of communication.

Customers with diverse communication needs

LPE is committed to ensuring customers can access and understand this Policy and the assistance available under it. When a customer contacts us about payment difficulties, hardship assistance or related matters, and during our ongoing interactions with hardship customers, we will ask whether they have any communication, language, accessibility or other support needs.

We will record these needs on the customer's account and, where reasonably practicable, communicate with the customer in a way that meets those needs.

We can provide information about this Policy and available hardship assistance through a range of communication methods, including phone, email, SMS, post, interpreter services, relay services, authorised representatives or support persons, and in other accessible formats where reasonably practicable.

Other services that are available, should you require assistance are:

- Department of Human Services
- National Debt Helpline
- ASIC's MoneySmart
- National Relay Services and Interpreter Services
- A simplified and summarised version of our Hardship Policy ("Easy English" version).

Department of Human services
The Government's Department of Human Services provide free self-service facilities to people living in rural, regional and remote areas. To find your closest location where you can access computers and phones free of charge please search online: https://findus.humanservices.gov.au/findnearest.asp

National Debt Helpline
If you're having problems with debt, the National Debt Helpline (NDH) may be of assistance. Visit their website http://www.ndh.org.au/ for simple step-by-step guides on how to manage debt. If you need more help, call them on 1800 007 007 to speak to a free, independent and confidential financial counsellor. You can also find a financial counsellor in your local area through their interactive map.

MoneySmart
The Australian Security and Investments Commission's (ASIC) MoneySmart has tips and tools to help you make the most of your money.

National Relay Services and Interpreter Services
The National Relay Service (NRS) is a government initiative that allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive phone calls. There are several relay call options (connections) that can be accessed by phone, web or teletypewriter (TTY). There may be more than one relay call option that suits you, depending on your needs and situation.

NRS are available on:

- Speak and Listen Relay 1800 555 727
- SMS Relay 0423 677 767
- TTY (Speak and Read, Type and Read, Type and Listen) 1800 555 677
- Interpreter services are available on 13 14 50.

Additional information is available online: https://www.accesshub.gov.au/about-the-nrs

A simplified version of the Hardship Policy is available with simple terms, summarised details and visual aids. Please contact LPE via phone or email on; 1300 443 735 or hardship@localityenergy.com.au

Privacy

We will always protect your privacy in accordance with the Privacy Act 1988.

Policy review

This policy is reviewed regularly to ensure it aligns with:

- The National Energy Retail Law and Rules
- Regulatory and business updates
- Best practice in customer care

How to contact us

Web	localityenergy.com.au
Enquiries	1300 443 735 Monday to Friday 8:30am – 5:00pm
Email	info@localityenergy.com.au
Postal address	PO Box 5737, Maroochydore BC QLD 4558

localityenergy.com.au