RMS Energy Management Hardship Policy

Hardship & Payment Arrangement Policy

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1 Hardship Policy

1.1 Introduction & Purpose

RMS Energy Management is committed to assisting and supporting customers in hardship by implementing a tailored arrangement to suit the customer short-term and/or long-term in a respectful manner. We place high value on customer satisfaction and strive to achieve excellence in this area.

This policy specifically deals with hardship and other payment arrangements raised by End Users that are billed for or sold Energy by RMS Energy Management. This Policy applies to all energy End Users who are currently facing financial difficulty and require assistance from RMS Energy Management.

1.2 Policy Statement

RMS Energy Management is committed to providing quality services which meet the needs of their customers. We recognise the vulnerable position of customers facing hardship and provide additional care when monitoring and responding to customer accounts accordingly.

We shall achieve this by:

a) Recognising, implementing and supporting a customers' hardship claim in a respectful and mindful manner.
b) Ensuring that an accessible hardship management process is in place.
c) Taking appropriate action to assist and resolve the customers situation with us.
d) Providing a mechanism for assisting customers financial position in a timely, efficient and courteous manner.
e) Recording, assessing and reviewing customer accounts on an ongoing basis in order to improve the products and services offered by RMS Energy Management.
f) Handling hardship and payment arrangement in fair way to all parties and allow everyone's views to be heard and considered in a balanced way.
g) Compliance to the guiding principles of the current AER Exempt Selling Guidelines.
h) Establishing a customer hardship and payment arrangement tracking system to ensure that systemic problems are identified, classified and analysed.

1.3 What is Hardship?

1.3.1 Financial hardship

Financial Hardship is when the exempt customer is unable to meet the required agreed payment conditions due to the exempt customers financial position has changed due to an unpredicted event and necessitate a more formal management of the account and requires long-term assistance, subject to residential customers only.

1.3.2 Payment Arrangement

A Payment Arrangement is when the exempt customer is unable to meet the required agreed payment conditions due to a temporary change in circumstance and requires short-term assistance.

1.4 Hardship and Payment Arrangement Request Response Actions

As with RMS Energy Management's overarching approach to a hardship resolution, our approach to handling End User requests for hardship are as follows:

1) Accurately record the details of the customers current financial position
2) Give the customer a fair and reasonable consideration regarding their ability to make payments towards their account
3) Handle all associated information within privacy and confidential guidelines
4) The Staff member that takes the customers hardship request will seek to achieve a simple, quick, and fair outcome for a new payment arrangement that meets the customers ability to pay and has the capacity to cover future consumption.
5) The Staff member will keep the customer informed of the account's status throughout the payment arrangement.
6) If the issue cannot be resolved by the relevant Staff member, they will escalate the matter to their immediate manager
7) The immediate manager will then seek to assist the customer in accordance with the above guidelines

1.5 Hardship Program

1.5.1 Identifying Hardship

Customers who are experiencing hardship are to contact RMS Energy Management personally, or through a third party, being financial counsellor or welfare agency. RMS Energy Management will also employ procedures that track and identify poor payment history.

1.5.2 Response to Hardship

Once a customer has identified as in hardship, RMS Energy Management appoints a case manager from the position of Energy Services Officer or Business Administration Offer to assist the customer through the hardship procedure.

1.5.3 Limitations on Assistance

RMS Energy Management's goal is to assist customers facing hardship with their energy needs and to provide ongoing support throughout the hardship program. It is not, however, our policy toprovide income support.

1.5.4 Assessing Capacity to Pay

RMS Energy Management establishes an arrangement with the customer that is manageable and reasonable. The capacity to pay is assessed on the customers expected 12 month consumption against the amount of the arrears to collaborate an appropriate weekly, fortnightly or monthly instalment the customer can afford.

1.5.5 Hardship Assistance Plans

1.5.5.1 Flexible Payment Arrangement

RMS Energy Management offers flexible payment arrangements for short-term extensions which are approved when a customer advises the account can not be paid by the pay-by-date. These are offered to customers undergoing temporary financial difficulty and/or facing an unexpected short-term change in income. Extensions/arrangements allow the customer the flexibility to pay-off the account in instalments or lump sum prior to the next bill being issued.

1.5.5.2 Hardship Instalment Arrangement

RMS Energy Management Instalment plans are constructed to encourage customers to budget for the cost of their energy consumption and any arrears currently held. This payment plan considers the customer's capacity to pay and teaches the customer how to manage their consumption. Customers can choose to pay their account weekly, fortnightly or monthly.

1.5.6 Assistance in Instalment Arrangement Contribution

RMS Energy Management in exceptional circumstances will assist customers to maintain their payment arrangement.

1.5.7 Monitor and Review of Payment Plans

RMS Energy Management review and communicate with payment arrangement customers on a regular basis and update accordingly to any changes in customer circumstances.

RMS Energy Management will identify if a customer is paying less than their usage and accumulating debt and will make more frequent reviews and contact with the customer. We encourage customers to enter into an arrangement that pays their ongoing consumption and clears the arrears in a timely manner.

1.5.8 Late Payment Fees and Security Deposits

Customers that are in hardship do not get charged late fees nor are required to pay a security deposit.

1.5.9 Disconnections

RMS Energy Management only perform disconnection of electricity as a last resort. However, RMS Energy Management will not disconnect any residential customer while they are actively participating in our hardship program.

1.5.10 Non-compliance with Agreements

Customers who do not adhere to agreed payment plans will be contacted and managed in accordance with the AER Exempt Selling Guidelines.

1.5.11 Exiting Hardship Plans

- Customers who complete their hardship agreement will be returned to normal billing cycles.
- Customers who change providers will be removed from the hardship agreement.
- Customers who fail to adhere to their payment arrangement will be removed from the hardship program.

1.6 Customer Rights and Responsibilities

RMS Energy Management are committed to helping customers to meet all necessary criteria to assist withtheir payment arrangement. Customers can contact RMS Energy Management personally or through a third party, such as a financial counsellor or welfare agency.

Customers are encouraged to seek assistance externally such as;

- Government grants
- Financial counsellors
- Welfare agency

1.7 Ombudsman Contact Details

Queensland Energy Ombudsman Queensland Mail: PO Box 3640, South Brisbane QLD 4101 Phone: 1800 662 837 Fax: (07) 3227 7068 Email: info@eoq.com.au Web: www.eoq.com.au

NSW Energy and Water Ombudsman NSW Mail: Reply Paid K1343, Haymarket NSW 1239 Phone: 1800 246 545 Fax: 1800 812 291 Email: omb@ewon.com.au Web: www.ewon.com.au

ACT ACT Civil and Administrative Tribunal. Mail: DX5691, GPO Box 370, Canberra ACT 2601 Phone: (02) 6207 1740 Fax: (02) 6205 4855 Email: tribunal@act.gov.au Web: www.acat.act.gov.au

South Australia Energy Industry Ombudsman SA Mail: GPO Box 2947, Adelaide SA 5001 Phone: 1800 665 565 Fax: 1800 665 165 Email: contact@eiosa.com.au Web: www.eiosa.com.au

1.8 Review

This policy is communicated to all our employees in the organisation and it will be reviewed annually for continual improvement. The Managing Director is responsible for the implementation of this policy throughout the organization effectively.