

## 1. Policy Statement

Endeavour Energy recognises that there are members of the community and businesses that experience financial stress or hardship because of factors outside of their control, requiring assistance and support to remain safely connected to the network.

Not all customers experiencing hardship are the same and providing support requires solutions tailored for different circumstances.

We will establish processes that provide early recognition of, and engagement with, customers experiencing hardship and collaborate with the community and government to assist those who need it most.

## 2. Purpose

To outline Endeavour Energy's management framework for:

- The identification, assessment and management of customers experiencing hardship;
- Private Asset Assistance Loans for rectification works (for which they are responsible) or liabilities for damages to the network or company assets; and
- The sharing of information and support for financial wellness and accessibility to financial counselling, government support and information.

## 3. Scope

This policy applies to all:

- Activities, products and services carried out by Endeavour Energy and its related entities which communicate with members of the public;
- Workers including those working for and on behalf of Endeavour Energy and related entities.

Hardship exists in many forms: it can be temporary, sporadic, or permanent. While financial hardship relates to a customer's capacity to pay for electricity, Endeavour Energy considers hardship more broadly and encourages extra levels of care and flexibility to keep customers connected to our network when they:

- depend on power for medical equipment;
- are coping with significant financial stress;
- have limited capacity, resources, energy or time;
- are limited in accessing English; or
- are dealing with sudden or unforeseen changes in circumstances.

## 4. Key Requirements

### 4.1 Identification of financial hardship

An individual is identified as being in financial hardship when they are willing to meet financial obligations but do not have the capacity to do so due to financial difficulties, or the size and unexpectedness of the payment amount required.

Endeavour Energy does not capture or store financial information on or about customers. Self-identification by customers experiencing financial hardship is likely to be the most prevalent way our company will become aware of financial vulnerability.

We will act fairly and respond to self-identification by customers in a non-judgmental way. Endeavour Energy will continue to seek out and participate in industry-led forums to best understand our approach to empathetically and appropriately assisting in the self-assessment of financial hardship.

#### 4.1.1 Indicators of financial hardship

Financial hardship may be the result of one or more of the following factors:

- Reliance on government assistance such as Centrelink payments, Pension or NSW government rebates;
- Unemployment or changes to income;
- Divorce, widowhood or sudden changes to the family unit;
- Mental illness or mental health of self, family member or dependant;
- Serious health concerns, injury, physical or intellectual disability;
- Sudden loss within the family unit such as death or incarceration;
- Family violence;
- Involvement in legal proceedings;
- Re-entry to society following rehabilitation or incarceration;
- Ineligibility for financial support due to credit rating or age; or
- Changes in circumstances following a natural disaster.

Factors outside of those listed that will also be considered when assisting customers to self-assess financial assistance include (but are not limited to):

- Amount of payment required and unexpectedness of the payment, commonly referred to as ‘bill-shock’;
- Customer’s capacity to seek services to perform any works involved; or
- Customer’s literacy level in navigating the appropriate services or assistance required.

## 4.2 Proactive self-identification opportunities for customers

To facilitate the recognition of financial hardship early on, we’ll seek to de-stigmatise factors contributing to hardship. We’ll support our customers by sharing information about available services and resources. Additionally, we commit to:

- Working closely with Industry bodies, distributors, and retailers across Australia to explore further opportunities for customers to self-identify hardship;
- Display details of this hardship policy on our company website and through social media;
- Provide customers affected by our regular network defect inspections with information regarding this policy, and clear information on next steps to seek assistance;
- Include information regarding this policy within notifications where the cost of network damages will be issued to a liable party; and
- Conduct ongoing training for staff to identify potential financial hardship and promote services and resources where appropriate.

## 4.3 Support to customers in hardship

Once a customer has been identified as being in financial stress or hardship, we’ll provide access to meaningful and appropriate assistance based on the customer’s individual circumstances. Support and services include:



### 4.3.1 Advice and resources

Resources and self-assessment guidelines for hardship or financial stress will be housed on the company website as curated by the Customer Experience team. This will include regular updates of government concessions and financial counselling support.

### 4.3.2 Referral to community organisations and support

We will partner with community organisations and financial counselling services to refer customers experiencing financial hardship directly with their explicit informed consent.

#### 4.3.3 Alternate power supply

Where necessary for the health and wellbeing of customers we may assist in the provision of an appropriate alternate power source for the duration of an interruption to power supply. Generator requests, made based on hardship, will be referred to and considered by Social Programs for approval. Approved third party vendors will be requested to recommend, quote, supply, install and remove a viable power source suitable for the customer's needs for the duration of the outage.

#### 4.3.4 Asset assistance loans

Where appropriate, we'll assist customers with an interest free loan for rectification works to a private asset required by the customer to:

- Remain safely connected to the network; or
- Meet their obligations when liable for the cost of network damages.

When developing a repayment plan for an Asset Assistance Loan, we recognise that customers need to be managed individually, requiring negotiation and flexibility. When assessing a customer's capacity to pay, we will:

- Consider the amount of the debt, and the ability for the debtor to make repayments based on their individual circumstances;
- Treat customers with empathy and respect whilst avoiding blame or judgement;
- Avoid unnecessarily asking the customer for personal information around their circumstances that is not relevant to the self-assessment of hardship or capacity to pay;
- Recognise that circumstances change, and we may need to revisit formerly agreed payment arrangements at a future date; and
- Provide customers sufficient time to fully consider a proposed payment plan. We will not coerce customers into accepting payment terms during any step of the process.

In instances where immediate safety to the customer, the public or the integrity of Endeavour Energy assets is at risk, we may disconnect the private asset from the network at any time outside of the notice period while working with the customer to reconnect them. In addition to offering flexible payment plans the company may, in exceptional circumstances, waive part or the entirety of the cost of the works. Consideration of any waiver will be subject to the necessary financial approvals under the organisation's Delegation of Authority Policy.

#### 4.3.5 Completion of or contribution to works

In instances where a customer is unable to complete the rectification works due to financial stress or hardship, Endeavour Energy will provide advice and guidance as to next steps required by the customer to remain safely connected to the network.

##### 4.3.5.1 Vegetation Management

Customers who receive notification to trim trees and are unable to do so due to financial hardship will be referred to the relevant region for assistance. Where vegetation trimming is minor and can be completed by Endeavour Energy, this will take place. In some instances, vegetation contractors will be required to complete the work with approval obtained beforehand from Vegetation Management.

##### 4.3.5.2 Works in Bushfire prone land

In instances where rectification or vegetation works on bushfire prone land are required to be completed within 60 days of notice to the customer and we are unsuccessful in receiving confirmation that these will be completed within 30 days of the original notification made to the customer, we may

complete the works and commence activity to recover the cost from the customer if this falls under their responsibility<sup>1 2</sup>

During these recovery efforts, if the customer self-identifies hardship, Endeavour Energy will offer a flexible payment plan to recover the costs of the works in line with this policy.<sup>3</sup>

Endeavour Energy can, by notice in writing to the customer, increase the period of time in which the works are required to be completed.

#### 4.3.5.3 Defects on Customer Installations

Where works are deemed minor and can be completed by Endeavour Energy, this will take place at no cost to the customer. Where the defect is deemed to be major, Endeavour Energy will determine whether there is a workaround which can be used to render the premises safe. Where there is no workaround the matter must be referred back to the Customer Experience team to determine whether any financial assistance can be provided once the customer has obtained a suitable quote from an accredited service provider.

#### 4.3.6 Accessibility to information

We will ensure that barriers to accessing assistance through Endeavour Energy, our partners or the use of our resources are suitably managed to ensure assistance is available to:

- Customers with low English literacy, including CALD customers
- Customers with low digital literacy or no internet access

We will ensure that translation services are available to customers when discussing payment plans and work with our community partners to engage customers over the phone, through social services or in person where applicable.

## 4.4 Customers rights and obligations

### 4.4.1 Customer rights

In all interactions with Endeavour Energy and affiliated businesses, our customers have the right to:

- Be treated in a respectful and professional matter;
- Have their personal information maintained confidentially at all times;
- Be presented with options, information and support in a way that they can understand;
- To be protected from debt recovery or legal action while meeting agreed arrangements;
- Have their arrangement renegotiated when or if there are changes to their circumstances;
- Nominate an authorised person to discuss their circumstances on their behalf; and
- Be given time to fully consider a payment plan for agreement.

### 4.4.2 Customer obligations

Customers are obligated to:

- Be truthful in their requirement for assessment;
- Acknowledge the debt and obligation to repay (If any);
- Provide Endeavour Energy with any evidence reasonably as requested, to assist with the assessment of financial hardship and capacity to pay;

---

<sup>1</sup> Section 53F Compliance with direction, Electricity Supply Amendment (Bush Fire Hazard Reduction) Act 2014 No 70

<sup>2</sup> Section 53D, Responsibility of cost of bushfire risk mitigation work under direction, Electricity Supply Amendment (Bush Fire Hazard Reduction) Act 2014 No 70

<sup>3</sup> Section 53I (2), Electricity Supply Amendment (Bush Fire Hazard Reduction) Act 2014 No 70

- Advise Endeavour Energy if contact details or financial circumstances materially change; and
- Notify Endeavour Energy if unable to meet agreed payments or terms.

#### 4.5 Protection from disconnection

Endeavour Energy will only disconnect supply to connected customers in our network as a last resort to protect public safety or when all other remedies under this policy have been exhausted. If a customer or individual is deemed to be in financial hardship, Endeavour Energy will seek agreement of a payment plan with the customer or individual and proceed to rectify the defect and not disconnect supply.

In instances where public safety is immediately at risk, Endeavour Energy will enlist the support of an ASP to complete the works to avoid disconnection and work with the customer to recover the cost in line with this policy.

#### 4.6 Financial control and reporting

Payment plans will be administered by Customer Experience (Social Programs Team) and all agreed payment plans will be recorded and managed by the Financial Control team.

Customers that are not able to meet the agreed terms will be proactively contacted by Endeavour Energy to seek and agree alternative arrangements. If the customer continues to fail to engage or meet requirements of the agreed payment plan the debt will be managed for recovery after all other avenues have been exhausted.

### 5. Actions to achieve implementation of this policy

- Communication of this policy and any updates to all impacted areas;
- Development, revision, and maintenance of procedures to verify operational compliance to this policy;
- Revision and maintenance of any procedures and workplace instructions to supplement this policy;
- Curation of information, resources and support options for customers is maintained on the company website by the Customer Experience team; and
- Information within this policy is published and maintained on the company website.

### 6. Authorities and responsibilities

Listed below are the positions or groups of positions that have specific authorities and responsibilities associated with this policy/procedure.

**Executive Leadership Team members** have the authority and responsibility for:

- Allocating resources to maintain compliance with this policy, including nominating content coordinators and process coordinators for the respective divisions;
- Endorsing this policy;
- Monitoring this policy; and
- Allocating resources to maintain compliance with this policy, including nominating content coordinators and process coordinators for the respective divisions.

**Chief Customer & Strategy Officer** has the authority and responsibility for:

- Approving assistance loans above \$10,000

**Senior Leaders** have the authority and responsibility for:

- Ensuring their direct/indirect reports are informed of their responsibilities under this policy; and
- Support assistance programs applicable to area ensuring customers facing financial hardship remain safely connected to the network.

**Head of Customer Experience** has the authority and responsibility for:

- Ensuring resources, systems and process in place to enable operational compliance with this policy;
- Monitoring performance and compliance to this policy;
- Approving minor amendments to this policy;
- Providing training and advice to employees as required; and
- Approving asset assistance loans up to \$10,000.

**Credit Risk Manager** has the authority and responsibility for:

- To protect customers from debt recovery or legal action while meeting agreed arrangements; and
- Facilitate renegotiation of arrangements when or if there are changes to their circumstances.

**Social Programs Lead** has the authority and responsibility for:

- Developing and reviewing documents in accordance with the requirements of this procedure;
- Coordination and creation of any online content required to enable operational compliance with this policy; and
- Endorsing recommendations made by Social Program team on Asset assistance loans.

**Social Programs Coordinator** has the authority and responsibility for:

- Provide customers with support and advice when conducting self-assessment of financial stress or hardship;
- Administration of payment plans and agreements with customers;
- Coordination with the relevant departments to aid in the rectification of network defects or uplift of private assets; and
- Coordination with external ASPs to initiate works when appropriate to do so.

## 7. Terms and definitions

Terms defined in the Global Definitions Dictionary

Term	Definition
Executive Leadership Team	The Executive Leadership Team comprises of the Chief Executive Officer and Executives who directly report to the Chief Executive Officer.
Document control	Employees who work with printed copies of documents must check the Business Management System regularly to monitor version control. Documents are considered "UNCONTROLLED IF PRINTED", as indicated in the footer.
Business	Endeavour Energy. Also referred to as "company"
Employee	Includes employees, temporary labour, contractors and consultants.
Energy and Water Ombudsman of New South Wales (EWON)	The government approved dispute resolution scheme for New South Wales electricity and gas customers, and some water customers.

Terms that relate to this document only

Term	Definition
<b>Bill Shock</b>	The surprise and distress experienced by customers upon receiving a higher than expected invoice or cost

Term	Definition
<b>Financial hardship</b>	Individuals willing to meet financial obligations, but do not have the capacity to do so as a result of financial difficulties or the size and unexpectedness of the payment amount required.
<b>Aerial consumer mains</b>	Part of an electrical installation consisting of overhead conductors and support structures between the main switchboard of an electrical installation and a support structure that is the connection point with the distribution system
<b>Financial stress</b>	Individuals who may not identify as experiencing something as extreme as financial hardship, but whose circumstances place them in a vulnerable financial position.
<b>Payment plans</b>	Payment terms agreed with a customer.
<b>Residential customer</b>	Customers charged at domestic and controlled load tariffs.
<b>Retailer</b>	An organisation supplying retail electricity to customers.
<b>ASP</b>	Accredited Service Provider. A contestable works contractor who's business has been certified to conduct works within their qualified level of authorisation.
<b>The Company</b>	Referring the Endeavour Energy or any of its entities
<b>Bush fire prone land</b>	means land that is bush fire prone land under the Environmental planning and Assessment Act 1979 in any area of the State.

## 8. Document information

<b>Content Coordinator</b>	Social Programs Lead
<b>Process Category</b>	Customer & Stakeholder Management
<b>Amendment No</b>	2
<b>Approved By</b>	Chief Customer & Strategy Officer
<b>Approved Date</b>	08/02/2024
<b>Review Date</b>	08/02/2027
<b>Relevant Legislation / Regulatory Bodies</b>	<i>National Energy Customer Framework (NECF)</i> <i>National Energy Retail Rules (NERR)</i> <i>National Energy Retail Law (NERL)</i> <i>Australian Energy Regulator (AER)</i> <i>Australian Energy Market Operator (AEMO)</i>  <i>Electricity Supply Amendment (Bush Fire Hazard Reduction) Act 2014 No 70</i>
<b>Relevant Standards / Codes</b>	The Energy Charter <a href="https://www.theenergycharter.com.au/wp-content/uploads/2019/04/TheCharter_20190328.pdf">https://www.theenergycharter.com.au/wp-content/uploads/2019/04/TheCharter_20190328.pdf</a>

---

	Customer Hardship Policy Guideline (Australian Energy Regulator 2019) <a href="https://www.aer.gov.au/documents/customer-hardship-policy-guideline-2019">https://www.aer.gov.au/documents/customer-hardship-policy-guideline-2019</a>
<b>Related Policies</b>	None
<b>Related Procedures / Workplace Instructions</b>	None
<b>Related Forms</b>	None