



Hardship Policy

Victoria

Arcline by RACV

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1. Introduction

1.1. What is a hardship situation?

Everyone hits a rough patch from time to time. Hardship is defined as being in a situation where a customer is willing to pay their energy bills but is unable to do so. This can happen for a number of reasons, such as health issues, loss of income or family violence, which can lead to short-term financial difficulties, or more complex, long-term barriers.

1.2. Purpose

At Arcline by RACV – Energy, we believe that energy is a necessity. We are committed to working with our customers to allow them access to this essential service, even if they've fallen on hard times. We have developed our Hardship program and this Policy to ensure that assistance is available to anyone facing a change of circumstances, without any judgement or prejudice. This Policy aims to encourage meaningful communication between us and our customers, as well as to provide prompt advice and payment assistance.

1.3. Application and review

Assistance under this Policy is available to all residential customers in Victoria that may be experiencing temporary or long-term payment difficulties.

The Energy Retail Code of Practice (the "Code"), the Gas Industry Act 2000 (VIC) (the "GIA") and the *Electricity Industry Act 2000* (VIC) (the "Act") set out our obligations and minimum customer entitlements. Where there is an inconsistency between the Energy Retail Code and this Policy, the Code takes precedence.

This policy comes into effect immediately after (or seven days), after approval by the Essential Services Commission. This policy was formally approved by the Commission on April 4, 2024.

Our Hardship Policy will always be available on our [website](#). To ensure we best help our customers, and to maintain compliance with any changes to legislation, we will review and update the Policy from time to time. If you are on the Hardship Program and we make a change that affects you, we will notify you immediately. This policy will also be distributed to relevant third parties, including financial counsellors and welfare agencies.

Arcline by RACV – Energy can also provide our customers with a copy of the Hardship Policy at no cost upon request.

2. Supporting customers in hardship

The Arcline by RACV – Energy Hardship program can provide you with extra support when you need it, and our specialised team is trained to assist you to address your payment difficulties with empathy, realistic advice, and clear results. If you think you are in, or maybe about to enter, a hardship situation, we ask that you please contact us as soon as possible so that we can provide you with the assistance that you are entitled to.

Arcline by RACV – Energy will only disconnect a customer’s energy supply as a measure of last resort. We offer a range of payment solutions that can ease financial stress and avoid further arrears and will not disconnect a customer’s energy who has arrears of any amount less than \$300, regardless of their financial situation.

2.1. Identification and early response

Even though we ask that our customers tell us as soon as possible if they are struggling to pay a bill, we know that not every customer will be comfortable approaching us, so we will also look for customers who may have:

- repeat late payments, part-payments, or non-payments;
- an unexpected change to usual payment patterns;
- repeated transactions declined by their bank;
- a person working on their behalf (e.g., a financial counsellor or welfare agency); or
- contacted us about their financial difficulties and have missed a bill’s pay-by date.

If we see one or more of the above events happening or if you have not paid your bill by the due date and have arrears of more than \$55 (inclusive of GST), we may contact you within 21 business days to inform you of this Policy and to discuss options available to you. You have the right to consider this information, request further information, or put forward a payment proposal, within 6 business days of this contact.

3. How the Hardship Program works

Our Hardship Program provides several flexible, customisable payment options. With guidance from the Payment Difficulty Framework for Victorian residential customers, as well as from the Act and the Code, Arcline by RACV – Energy has developed the following types of support:

3.1. Standard assistance

The aim of this assistance is to encourage customers to take early action to avoid entering into debt. This is available to all residential customers, and you do not have to be in debt to be entitled to this assistance. Help can be offered by:

- setting up regular payments on a payment plan for up to two years;
- arranging for you to make regular payments of an equal amount at shorter intervals (i.e., weekly, fortnightly, or monthly basis);
- extending the due date for one of your bills at least once a year; or
- arranging for you to pay for energy use in advance.

You're the first to know that you may have trouble paying a bill that's coming up, so we ask you to contact us if this ever happens, to discuss any of the options above.

3.2. Tailored assistance

If you're a residential customer and your account is in arrears, you're entitled to a higher level of assistance. Tailored assistance provides customers with flexible and practical options to repay outstanding amounts. We can also help lower ongoing energy costs to make future energy costs more affordable.

We can provide you with help and advice that includes:

- being able to set up a payment plan for up to two years, which covers both your current balance and your ongoing usage;
- practical assistance to help reduce your use of energy, based on your pattern of energy use and on the circumstances of where you live (provided there is scope for action to be taken for that purpose);
- an estimate of the future cost of your usage and advice on how to reduce it;
- other assistance that's available through the government that can help you meet your energy costs (e.g., Utility Relief Grants and concession rebates); or
- other assistance that may help you lower your bills, including checking you're on the best tariff for your usage pattern.

3.3. Further support

If you're not able to pay for all your ongoing energy charges, we can put a hold on the payment of your debt for six months, during which time you can pay less than your ongoing usage cost while you work towards

lowering your energy usage. At the end of this six-month period, you are entitled to a payment plan of up to two years to repay your arrears and ongoing usage. We will check in to see how you're doing and work with you to pay your ongoing bills and reduce your costs.

We can also offer practical assistance to help you lower your energy costs. This can include changing your tariff type, onsite or phone-based energy audits (whether wholly or partly at the expense of Arcline by RACV – Energy), information on appliance replacement programs, and up-to-date information to help you monitor how much energy you are using.

3.4. Payment plans

We can help by offering a payment arrangement. This means:

- we agree equal amounts that will be paid weekly, fortnightly, or monthly;
- the payments will incorporate the debt on your account so that it's completely cleared within two years of the first payment; and
- the payments will include the cost of your ongoing usage, based on a forecast of your usage over the next year.

Once the payment arrangement is set up, we'll send you a confirmation that tells you:

- the total number of payments that you'll need to make to finish paying off the arrears;
- how long the payments will last; and
- the amounts and date that each payment is due.

If you don't make a payment towards the cost of your ongoing usage by the due date, we will contact you to discuss adjusting the amount or frequency of these payments, to give you time to lower your energy costs.

It's your responsibility to work with us to implement the practical assistance that we will help with. If you don't do this, we will contact you to agree to a timeframe for that assistance to be implemented and may add any amount unpaid for energy use to your arrears.

3.5. Payments towards ongoing usage

If we've placed your debt on hold and you don't stick to your agreed payment plan, we'll contact you to discuss options available, including adjusting the payment amount and/or the frequency of the payments. We'll also add any unpaid amount to the arrears that are owed.

4. Other help

4.1. Family violence affected customers

If you are affected by family violence, you are entitled to support and assistance under our [Family Violence Policy](#). Please contact us and we can connect you to a specialised team member for a confidential discussion.

You can also contact 1800 Respect for professional support on 1800 737 732 (avail 24/7) or can visit 1800respect.org.au.

4.2. Government concessions

You might be able to benefit from assistance via government concessions. The full details are listed on the Department of Health and Human Services [website](#) or by calling them on 1800 658 521.

If you think you may be entitled to a concession, please contact us so we can help.

4.3. Utility Relief Grants

We offer practical assistance to help if you may be eligible for a Utility Relief Grant, including by:

- completing the online application form over the phone and lodging the form online on your behalf, unless you request otherwise; or
- if we are unable to complete and lodge a Utility Relief Grant application form over the phone, we will complete the application form to the extent possible and send it to you with instructions on how to complete the remainder of the form and lodge that form.

4.4. Home energy advice

You may be entitled to a home energy consultation via phone or in person. This can help identify ways in which your usage could be reduced. Please contact us for further information on this.

4.5. Flexible payment options for replacement systems

We or one of our partners may be able to help you with flexible payment options for the replacement of an existing appliance, such as a heating or cooling system.

4.6. Financial counselling

In some circumstances we may suggest a referral to a free, accredited financial counsellor who's local to you. You don't have to see the financial counsellor in order to receive assistance under this Policy.

5. Methods of payment

Customers can pay us by Credit or Debit Card, Direct Debit or BPay. Customers that receive a Centrelink payment can also make payments via Centrepay. Centrepay deducts payments of \$10 or more from your Centrelink payments to help pay your energy bill.

6. When assistance may end

Assistance under this policy may end if:

- you're unwilling to take reasonable steps towards paying for your ongoing energy usage or repaying the outstanding debt; or
- your account is out of arrears and your repayments are sufficient to cover on going usage and costs; or
- you advise us that you're no longer facing payment difficulties.

7. Training our staff

Arcline by RACV - Energy staff are trained in a variety of ways to help customers, including those in Hardship. Our training helps our staff:

- identify potential Hardship situations;
- educate customers on our Hardship program; and
- communicate with understanding and empathy and provide clear, unambiguous advice.

8. Privacy

To enter you into our hardship program, we will need to ask you some questions about your circumstances. You do not need to provide us with specific information to be entitled to assistance under this Policy. The information you give us will be handled in accordance with our published Privacy [Privacy Policy](#).

9. Complaints

If you believe we have not acted in line with this policy, or if you have a complaint or feedback about our service, you can raise a complaint by contacting us by one of the following:



- email us at support@energy.arcline.com.au
- write to us at Arcline by RACV, PO Box 626, Collins Street West VIC 8007
- call us on 1300 884 849

Our aim is to resolve all complaints quickly, with empathy and to everyone's satisfaction. Further details on our approach is outlined in our Complaints Handling Procedure, located on our website at energy.arcline.com.au/complaint You can also request it by calling us on the number above.

If you're not satisfied with the way we handle your complaint, you can also contact the ombudsman:

State	Contact
VIC	Energy and Water Ombudsman VIC https://www.ewov.com.au 1800 500 509

10. Contact us

If you'd like to discuss our Hardship program, please contact Arcline by RACV – Energy.

Email: support@energy.arcline.com.au

Telephone: 1300 884 849. Tell us you'd like to talk about hardship and someone who is specially trained will assist you.

Or call 1800 571 979 to speak directly with our Hardship and Credit Management specialists.

Mail: Arcline by RACV
PO Box 626
Collins Street West
VIC 8007

Interpreter services and contact assistance:

For language assistance please contact our interpreter service on 131 450:

- Italian: Servizio Interpreti
- Spanish: Servicio de interprete
- Vietnamese: dịch vụ phiên dịch
- Arabic: خدمة الترجمة الفورية
- Greek: υπηρεσία διερμηνείας
- Hindi: दुभाषिया सेवा
- Chinese: 口譯服務

National Relay Service:

Customers who are deaf, or have a hearing or speech impairment, can contact us through the National Relay Service (TTY) on 133 677, by giving them Arcline by RACV's number 1300 884 849 to call. For more information, visit www.relayservice.gov.au.



Energy provided by Arcline by RACV – Energy. A trading name of licensed energy retailer EL Retail Energy Pty Ltd, ABN 23606408879.

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