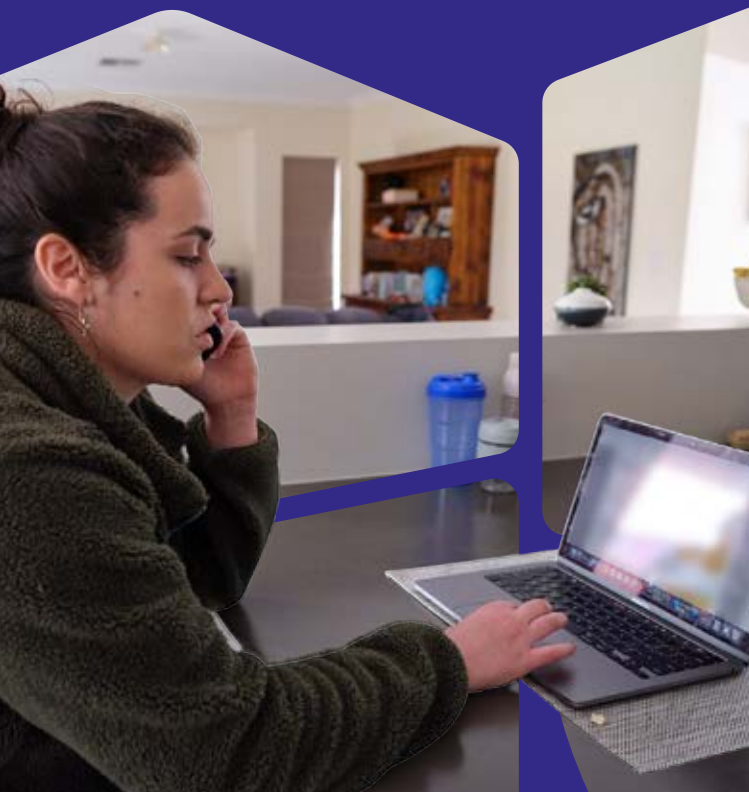




# Financial Hardship Policy

Keeping your electricity connected.



# We've got the energy to help

If you're having financial difficulties, you're not alone. Financial hardship can be caused by a number of factors, such as losing a job, rising expenses, dealing with a crisis, facing health and family challenges, and more. These times can be very stressful, and we know that this could lead to difficulties paying your Synergy bill.

This brochure talks through some of the options that we offer to help support you.

So, if you need help to get on top of your Synergy bill, please call us and let us know. We'll do everything that we can to help.

If you require a large print copy of this policy, please contact us on **13 13 53**.

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## **Acknowledgement of Country**

Synergy acknowledges the Traditional Custodians of the lands on which we walk, work and live. We acknowledge and pay our respect to Elders past, present and emerging as we work together for a united future.

# Keeping you connected

We're always working to help our customers stay connected. To do this we work closely with a large number of community organisations and consumer representatives, from social services and the Energy and Water Ombudsman, through to financial and legal support services.

If you want to find out more about our commitment to keep you connected, you can read our Standard Electricity Agreement, our Customer Charter and the Code of Conduct at [synergy.net.au/terms](https://www.synergy.net.au/terms)

## When times are tight

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Unfortunately there are times when paying your bill on time becomes difficult. If you can't pay your bill without affecting your ability to meet costs like rent, mortgage, food, utilities or other basic expenses for you and your family, we can help.

Sometimes you might just need a little extra time to pay your bill. At other times more help might be needed, like a payment plan to help you budget better or because of factors such as:

- a death in the family
- household illness
- unemployment
- family and domestic violence
- separation or divorce
- reduced or low income
- other unforeseen factors affecting your capacity to pay.

We also offer additional support to eligible customers experiencing financial hardship through our assistance programs.

Whatever the reason, please get in touch with us, so we can help.

# We're here to help

If you're having trouble paying your bill, it is important that you give us a call. The sooner you discuss your situation with us, the sooner we can help you. To find out how we can help, we'll have to ask some personal questions about you:

- Capacity to pay
- Current financial commitments
- Medical conditions or disabilities
- Family circumstances

Any information you provide to us will be kept confidential and secure.

## What we can do

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With the information you provide us, we can work out the best way to help you. This could be an extension of time to pay your bill or a flexible payment plan. We can also consider reducing or waiving your fees, charges or debt. We'll also let you know about the various concessions, rebates and other Government assistance programs that are available, like the Hardship Utility Grant Scheme.

If you would like to discuss how we could assist you, or receive further details on any of our financial hardship assistance programs, please call us on **13 13 53**.

## What you need to do

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We'll do our best to assist you but there's a few things that you'll need to do.

Please call us on **13 13 53** as soon as you experience problems paying your bill so we can discuss what other assistance we can offer you.

Call us even if you already have a payment plan and you're finding it hard to meet, so we can discuss an alternative or revised payment plan.

We can also assist with putting you in touch with a financial counsellor, if you'd like further guidance and help.

Please note that additional fees may be incurred if we refer a debt to a debt collection agency, so please call us as soon as you have any difficulties and require payment assistance.

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

## **A bit about our team**

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Our team is here to help you. We will treat all customers sensitively and respectfully and we will always handle your calls in confidence; with fairness, dignity and compassion.

When you call, our team can give you more information about:

- payment and other assistance available to you;
- your legal right to have a bill redirected to a different address (including an email address) at no charge;
- payment methods available to you;
- concessions that may be available to you and how to access them;
- different types of tariffs that may be available to you;
- energy efficiency information;
- independent financial counselling services and relevant consumer representatives available to assist you; and
- the availability of any other financial assistance offered by us, and how to access this assistance.

Information about all these matters may also be found on our website at **[synergy.net.au/hardship](https://www.synergy.net.au/hardship)**

# Financial hardship

If you are experiencing financial hardship, we can help with:

- consideration of a reduction in fees, charges and debt;
- waiving of late payment fees;
- advice on alternative payment options;
- assessing your eligibility for our payment incentive assistance programs, where Synergy makes payments to reduce your debt as long as you are eligible and meet the payment criteria;
- additional time to pay a bill;
- an interest and fee free payment plan or other arrangement where you are given additional time to pay a bill or pay arrears;
- accepting payments in advance at no additional cost. You can make advanced payments using Centrepay or income management. Centrepay is a free direct bill-paying service offered to customers receiving Centrelink payments. For more information on Centrepay, call or visit your nearest Centrelink office.
- information about your eligibility for the Hardship Utility Grant Scheme.
- information about financial counsellors and the Financial Counselling Helpline (**1800 007 007**); and
- interpreter services.

## Case management

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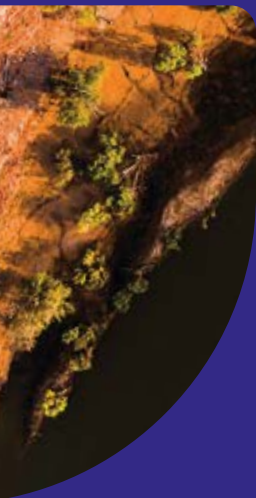
If you are experiencing financial hardship, you may qualify for access to one of our Case Managers.

Our Case Managers will work with you to tailor assistance to your needs. They can give you guidance on managing your bill, and if you are eligible, provide incentives to help you maintain agreed payment plans by participation in our payment incentive programs.

Case Managers can also offer advice on how you can reduce your electricity usage and provide assistance with applying for the Western Australian Government's Hardship Utility Grant Scheme.

For more information on payment planning, concession cards, rebates and how we can support you, visit **[synergy.net.au/hardship](https://synergy.net.au/hardship)**





# Frequently asked questions

## **What should I do if I require payment assistance or experience financial hardship?**

If you're having trouble paying your Synergy bill, call us right away on **13 13 53**.

## **How do I set up a payment plan?**

If appropriate, we can set up a payment arrangement, which is an agreement to pay your bill in instalments.

We will send you an instalment plan showing your new payment dates and agreed payments.

## **How does Synergy assess my capacity to pay under a payment plan?**

Once we have all the relevant information about your situation, we can offer you more time to pay or pay in arrears. We'll make sure any payment plan is fair and reasonable and takes into account your capacity to pay and the amount of any arrears payable by you. We'll let you know the number of instalments for your payment plan and the amount you will need to pay to clear your outstanding debt. Then we'll let you know your estimated consumption during the period of the payment plan and how the payments are calculated, including the seasonal impacts (summer/winter).

If you are still having payment difficulties while on the payment plan, tell us and we can see if we can help you more. We will always adjust the payments to make sure you are paying just the right amount so that you don't have a large credit or debit at the end of the payment plan.

## **What are my payment options?**

You can pay a number of ways, including online, over the phone, or in person at the post office. You can also apply to make regular payments on your electricity bill through Centrepay. Centrepay is a free, direct bill paying service, offered by Centrelink, where a regular amount of money is deducted from your Centrelink payment to pay your electricity bill. Please call or visit your nearest Centrelink office and ask for a Centrepay deductions form.

We can help you select the best payment option for you – simply visit **[synergy.net.au/payments](https://www.synergy.net.au/payments)** or call us on **13 13 53**.

### **What if I have been disconnected?**

We want to get you reconnected as quickly as possible. Call **13 13 53** immediately, and we can help you manage your account and discuss your options.

### **I have a concession card. What rebates can I receive and how can I apply?**

Rebates are provided by the State Government for various charges on your electricity account. Refer to the Rebates and concessions section of this brochure for more details.

### **What if I become bankrupt?**

If you're facing bankruptcy, you'll receive the same treatment as any other customer, remain on the same electricity tariff and receive the same billing and payment terms. If you're bankrupt and are assessed as experiencing payment difficulties or financial hardship, we may consider cancelling debt incurred up to your date of bankruptcy in certain circumstances.

We encourage you to call us on **13 13 53** and arrange a payment plan.

### **How does Synergy handle my personal information?**

Any information provided to us will be treated confidentially and kept securely, in line with our privacy policy which can be found on our website at **[synergy.net.au/privacy](http://synergy.net.au/privacy)**, unless otherwise agreed. Upon agreement, we may release information to assist in accessing any grants or additional assistance that you may be entitled to.

### **How do I make a complaint?**

To view Synergy's Complaints Resolution Policy visit **[synergy.net.au/complaints](http://synergy.net.au/complaints)** or call us on **13 13 53**.

If you feel we have been unable to resolve your complaint satisfactorily, you may wish to contact the Energy and Water Ombudsman on **1800 754 004**.

# Rebates and concessions

Rebate	Eligibility
<b>Account Establishment Fee Rebate</b>	<ul style="list-style-type: none"><li>• Centrelink Health Care Card</li><li>• Centrelink Pensioner Concession Card</li><li>• Veteran Affairs Pensioner Concession Card</li><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li></ul>
<b>WA Government Energy Assistance Payment</b>	<ul style="list-style-type: none"><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li><li>• Centrelink Concession Card (including Pensioner Concession Card (PCC), Health Care Card (HCC) and Commonwealth Seniors Health Card (CSHC))</li><li>• Veteran Affairs Pensioner Concession Card</li></ul>
<b>Dependent Child Rebate</b>	<ul style="list-style-type: none"><li>• Centrelink Health Care Card</li><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li><li>• Centrelink Pensioner Concession Card</li><li>• Veteran Affairs Pensioner Concession Card</li><li>• Must have at least 1 dependent child listed on card</li></ul>
<b>Reduced Meter Test Fee</b>	<ul style="list-style-type: none"><li>• Centrelink Health Care Card</li><li>• Commonwealth Seniors Health Card</li><li>• Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)</li><li>• Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)</li></ul>

## Rebate

## Eligibility

### Late

### Payment Fee

(fee waived for two notices per year only)

- Centrelink Health Care Card
- Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)
- WA Seniors Card or Commonwealth Seniors Health Card
- Pensioner Concession Card (issued either by Centrelink or the Department of Veterans' Affairs)

### Air Conditioning Rebate

(available only to customers who reside in eligible towns)

- WA Seniors Card or Commonwealth Seniors Health Card
- Centrelink Health Care Card
- Veterans' Affairs Gold Card (this includes War Widow, Dependent, and those who are Totally and Permanently Incapacitated)
- Centrelink Pensioner Concession Card
- Veteran Affairs Pensioner Concession Card

### Life Support Equipment Electricity Subsidy

(apply to the Office of State Revenue at [finance.wa.gov.au](http://finance.wa.gov.au))

- Centrelink Health Care Card (not including the Commonwealth Seniors Health Card)
- Centrelink Pensioner Concession Card
- Veteran Affairs Pensioner Concession Card
- Health Care Interim Voucher

### Thermoregulatory Dysfunction Energy Subsidy Scheme

(apply to the Office of State Revenue at [finance.wa.gov.au](http://finance.wa.gov.au))

- Centrelink Health Care Card (not including the Commonwealth Seniors Health Card)
- Centrelink Pensioner Concession Card
- Veteran Affairs Pensioner Concession Card
- Health Care Interim Voucher

For more details on rebates and concessions, including a list of eligible Air Conditioning Rebate towns, please visit [synergy.net.au/rebates](http://synergy.net.au/rebates)

To apply for a rebate off your electricity bill, please call us on **13 13 53** and we will take your application over the phone. When you get a new card or if your circumstances change and you no longer hold a valid card, you are obliged to notify us. If you are a My Account customer, you can now update your concession online.

# Energy saving tips

Improving your energy efficiency doesn't have to be difficult. Making small changes, one step at a time, can really add up.

We have useful tips and tools at [synergy.net.au/tips](https://www.synergy.net.au/tips) that you can use to be more energy efficient around your home.

Here's a few useful tips that you might like to try:

- Computers, gaming consoles and other electronic devices use a lot of energy while not in use so it's a good idea to turn them off at the wall.
- Only use a clothes dryer when it's not practical to dry your clothes outside.
- With solar hot water systems, be mindful that if there is not enough solar energy stored, an electricity backup will kick in.
- Run your washing machine with a full load on the cold water cycle.
- When using a heater, close off the section of the house that you are in and don't heat the rooms that aren't in use.

You can also view energy saving tips, monitor your usage history, compare your usage against other homes in your suburb, and use our interactive calculators in My Account, our secure online portal. Visit [synergy.net.au/myaccount](https://www.synergy.net.au/myaccount) to log in or register.



# Our commitment to serve you well

We may supply your energy but what we're really here for is to help you get the most out of it. That means giving you the best possible service. If you have any feedback or ways we can help you better, we'd love to hear them.

Visit us online at [synergy.net.au/contact](https://www.synergy.net.au/contact)

Give us a call:

- **13 13 53** for residential customers.  
Monday to Friday between 7am and 7pm AWST, excluding public holidays.
- **13 13 54** for business customers.  
Monday to Friday between 8am and 5pm AWST, excluding public holidays.
- **(08) 6212 2222** for calls outside Western Australia.
-  **TTY 13 36 77**  
if you have hearing or speech difficulties.  
Monday to Friday between 7am and 7pm AWST, excluding public holidays.
-  **TIS 13 14 50**  
for telephone interpretation services.

Or you can write to us:

- **Customer Services**  
**Synergy**  
**GPO Box K851**  
**Perth WA 6842**