

Real Utilities Pty Limited

Level 2, 1C Homebush Bay Drive, Rhodes, NSW, 2138



Real Utilities Pty Limited

**Customer Payment Support Program (CPSP)
Policy**

Effective Date: 6 February 2019

Approved By: Mr. Paolo Bevilacqua

1. Introduction to the Policy and the CPSP Program

- 1.1 When customers find it difficult to pay their energy bills in full and on time, Real Utilities Pty Ltd and its subsidiaries (**Real Utilities** or **we**) seek to support our customers through our Customer Payment Support Program (**CPSP**).
- 1.2 Electricity and gas is an essential service, and any period of disconnection will have a real impact on residential customers. Our first priority is to work with customers in debt to enter into a payment plan and to manage their energy usage. Disconnection for non-payment of energy bills is a last resort.
- 1.3 This Customer Payment Support Program Policy (**Policy**) gives our customers information their rights and the steps we will take to support them.
- 1.4 The Policy sets out separately the obligations of Real Utilities in National Energy Customer Framework (**NECF**) jurisdictions (Queensland and New South Wales).
- 1.5 Real Utilities will review this Policy and the CPSP from time to time, taking on board any customer feedback and new or changed regulatory obligations. Our goal is to continually improve and better support residential customers participating in the CPSP.

2. Customer's Rights and Obligations under the CPSP

2.1 Customer's Rights in the CPSP

- 2.1.1 Under this Policy and the CPSP, our customers have the right:
 - a. to be treated with respect, courtesy and without judgment;
 - b. to have this Policy applied to them consistently and transparently;
 - c. to receive information about this Policy, our CPSP and any available government assistance; and
 - d. to be protected from disconnection for non-payment of their energy bills while participating in the CPSP.
- 2.1.2 Under the CPSP, our customers will get the support of Real Utilities through:
 - a. programs aimed at helping them manage their energy usage and debt;
 - b. the CPSP Team working with our customers' financial counsellors or other advisors to understand their needs and circumstances (with customer consent);
 - c. the right to negotiate a fair and reasonable payment arrangement, and changes to these arrangements when their circumstances change; and
 - d. The additional measures set out below.

2.2 Customer Obligations under the CPSP

- 2.2.1 While customers are participating in our CPSP, a customer must:
- a. contact Real Utilities when he/she is unable to make any agreed payments;
 - b. make any scheduled repayments in full and on time unless an alternative arrangement has been agreed; and
 - c. remain in contact with and notify Real Utilities of any relevant change in his/her financial circumstances.
- 2.2.2 We encourage all customers on our CPSP to speak to an accredited financial counsellor. Financial counsellors will help customers at no cost. We will work with customers on our CPSP to make contact with local accredited financial counsellors.

A. CPSP

3. Eligibility criteria for CPSP

- 3.1 We aim to make entry into the CPSP as easy as possible for any residential customer experiencing short- term or long – term financial difficulty.
- 3.2 The CPSP is available to all customers in Queensland or NSW who:
- a. Have a current residential customer account for energy services with Real Utilities;¹ and
 - b. Are experiencing short-term or long-term financial difficulty.
- 3.3 A residential customer in QLD or NSW who is experiencing financial difficulty will enter the CPSP if they advise us, if we identify their account, or if they are referred by a third -party such as a financial counsellor. There is no minimum debt level required before customers can be accepted into the CPSP.
- 3.4 An individual will be refused entry into the CPSP if they are not a current customer or if they have a business rather than residential account. A decision not to accept a customer in the CPSP does not prevent the customer from making a subsequent application for entry into the CPSP or from requesting an internal review.

4. Communicating with customers

- 4.1 This Policy and information about the CPSP can be found on the Real Utilities website. Customers can request a free hard copy of this Policy by contacting Real Utilities.

¹ Real Utilities also extends its CPSP to customers who purchase energy from an exempt embedded network owner or operator, where Real Utilities acts as an agent for that exempt embedded network owner or operator.

5. How to enter the CPSP

5.1 Customer request to enter CPSP

- 5.1.1 Customers who wish to enter the CPSP should contact the Customer Service Team as soon as possible. We encourage customers to contact our Customer Service Team before a bill is due if they expect difficulty in paying that bill.
- 5.1.2 Section 5.1.3 and Section 5.1.4 of this Policy describe some examples of circumstances which might lead to financial difficulty. This is a non-exclusive list.
- 5.1.3 Examples of personal circumstances that may, in some cases, cause financial difficulty include:
- a. the customer or his/her dependent has a medical illness or disability (including mental health) affecting his/her capacity to pay;
 - b. the customer has had a death in the family affecting his/her capacity to pay;
 - c. there has been a change in the customer's family unit affecting his/her capacity to pay;
 - d. the customer has had a sudden loss of income or substantial reduction in income;
 - e. the customer's increased cost of living;
 - f. the customer's other debts; and
 - g. the customer's temporary or permanent disability.
- 5.1.4 Examples of environmental circumstances that may result in financial difficulty include:
- a. natural disasters (such as floods, hailstorms or bushfires in the area which the customer lives); and
 - b. a downturn in the general economy.
- 5.1.5 Customers should make sure all information relevant to their situation and their financial position is described to our Customer Service Team. Our Customer Service Team is trained to assist customers throughout this process in a supportive and non-judgemental manner.

5.2 Referral by counsellors

- 5.2.1 A financial or welfare counsellor or other relevant third party can refer a customer to our CPSP by contacting our Customer Service Team.
- 5.2.2 All discussions will be treated confidentially to assist our Customer Service Team to identify any customers who may be in financial difficulty.

5.3 Real Utilities enrolment of customers in the CPSP

- 5.3.1 Our Customer Service Team are trained to identify potential indicators of financial difficulty during any calls or emails received from customers. Even if the customer does not ask to

participate in the CPSP, our Customer Service Team may internally refer the customer to the CPSP Team if they consider the customer may be experiencing financial difficulty.

- 5.3.2 Real Utilities has systems and processes in place to help the CPSP Team identify potential financial difficulty as early as possible even if customers don't contact the Customer Service Team directly.
- 5.3.3 Customer accounts will be monitored for sudden changes in payment patterns or an accumulation of debt and other early indicators of potential financial difficulty.

5.4 CPSP Team contact with customer

- 5.4.1 The CPSP Team comprises a dedicated team of Real Utilities staff who have completed training on the Policy, the CPSP, as well as energy efficiency tools.
- 5.4.2 A member of the CPSP Team will contact any customers who have requested assistance through the CPSP, been referred by a financial counsellor or have been identified through Real Utilities' systems as being potentially eligible for the CPSP. This contact will be made by phone within 72 hours of identification of these customers by Real Utilities staff.
- 5.4.3 The CPSP Team will discuss with these customers their circumstances and how Real Utilities may be able to help with their energy account management, including through the CPSP.
- 5.4.4 The CPSP Team is also trained to identify customers with potential energy consumption difficulties and will give simple energy efficiency information over the phone if required.

5.5 On Entry into the CPSP

- 5.5.1 Once a customer has been entered into the CPSP, the CPSP Team will do the following things:
 - a. clearly explain to the customer over the phone his/her rights and obligations under the CPSP;
 - b. confirm with the customer that he/she is willing to participate in the CPSP on those terms as described;
 - c. put a hold on any external collections or debt recovery processes;
 - d. waive any late payment fee applied on that customer's account; and
 - e. ensure that the customer is not required to provide a security deposit.
- 5.5.2 The customer's account information will be updated by the CPSP Team to reflect their participation in the CPSP. This may include:
 - a. the date a customer enters the CPSP;
 - b. how the customer was identified for the CPSP;
 - c. the current amounts owing on the customer's account;
 - d. the estimated monthly electricity usage for that customer; and

e. the customer's current payment plan.

5.5.3 Customers accepted into the CPSP will receive a letter by email or mail confirming this.

6. Market Contract Review

6.1.1 Once a customer has entered the CPSP, the CPSP Team will review the appropriateness of that customer's market contract at no cost to the customer.

6.1.2 If, on review, the CPSP Team determines that a customer could be provided with an offer that is more suitable to his/her changed circumstances the customer will be given the option of moving to the new offer. The customer will be given as much time as needed to consider accepting an alternative offer.

6.1.3 If the customer agrees, the customer will be moved to the new offer at no cost. The customer will remain a participant of the CPSP on the new market contract.

7. Payment options for Customers in the CPSP

7.1 AER Sustainable Payment Plans Framework

7.1.1 Real Utilities has chosen to adopt the AER Sustainable Payment Plans Framework and will adhere to the principles of empathy and respect, flexibility and consistency when arranging payment plans with customers.

7.1.2 The AER's Sustainable Payment Plan Framework is described further on this website: <https://www.aer.gov.au/system/files/AER%20Sustainable%20payment%20plans%20framework%20-%20Version%201%20-%20July%202016.pdf>

7.2 Information about flexible payment options

7.2.1 The CPSP Team will inform the customer about the flexible payment options that can be used to pay any amounts owing on their energy accounts or for future electricity and gas consumption. These include short/medium term options or a longer term payment plan, as well as Centrepay.

7.2.2 An CPSP Team will discuss with a customer the advantages and disadvantages of the available options.

7.3 Working out the most appropriate payment option

7.3.1 The payment arrangement made for customers on the CPSP will take into consideration:

- a. the amount outstanding on the customer's energy account;
- b. the customer's capacity to pay; and
- c. the customer's expected energy consumption over the next 12 months.

- 7.3.2 When considering a customer's capacity to pay, the following factors will be reviewed by the CPSP Team:
- a. any income the customer is receiving;
 - b. any support the customer is receiving or is entitled to;
 - c. the customer's various personal, household and other expenses;
 - d. any dependents that rely on the customer for income or other forms of support;
 - e. any likely change to the customer's income and expenditure over the next 12 months;
 - f. other financial commitments the customer has; and
 - g. any report from a financial counsellor or other authorised third party on the customer's capacity to pay.

7.4 Short/medium term payment options

- 7.4.1 These payment options are best suited to customers who are experiencing short term financial difficulty.
- 7.4.2 Before a bill's pay-by date, a customer can request a payment extension to that bill's pay-by date. This could involve the bill being paid off in a lump sum or in instalments before the issue of the next bill.
- 7.4.3 If appropriate, the CPSP Team can work with the customer to set up a payment plan for any overdue amounts to be paid over a medium-term period.

7.5 Longer Term Payment Plans

- 7.5.1 Longer term payment plans are best suited to customers who are experiencing long term financial difficulty.
- 7.5.2 These payment plans can allow the customer to pay for their energy consumption in advance (paying for likely future energy use) or in arrears (overdue amounts for energy already used). These payments can be made through instalments over an extended period agreed with the customer.
- 7.5.3 The CPSP Team will work with the customer to set up a fair and reasonable payment plan that allows the customer to pay for their energy usage over this extended period.

7.6 Centrepay

- 7.6.1 Where a customer is eligible, Centrepay payments will be accepted.
- 7.6.2 If a customer is entitled to receive Centrelink payments, a customer can choose to pay their energy bills through Centrepay at no cost.
- 7.6.3 Customers can contact our Customer Service Team for further information about Centrepay.

7.7 Agreed payment plan

- 7.7.1 The payment plan agreed with a customer will first be confirmed by the CPSP Team over the phone.
- 7.7.2 A letter will then be emailed or mailed to the customer setting out the following details about the agreed payment plan arrangement:
 - a. the customer's current amounts outstanding;
 - b. the date the first payment is due on the customer's payment plan;
 - c. a schedule setting out all the payments to be made under the customer's payment plan, including the dates when payments will be due, the amounts due for each payment and the number of payment instalments under the payment arrangement; and
 - d. confirmation of the customer's right to cancel or amend the arrangement at any time upon request.

7.8 Review of payment arrangements

- 7.8.1 The customer (or their financial counsellor) can ask the CPSP Team to review a payment arrangement agreed under the CPSP at any time.
- 7.8.2 The CPSP Team will review a customer's energy account when the payment plan is about to come to an end. This review will be done no later than 14 days before a payment plan is due to end.
- 7.8.3 In all other cases, the CPSP Team will review a customer's energy account every three months. The CPSP Team will call the customer to check that the agreed payment arrangement is still appropriate for his/her circumstances. If a customer's circumstances or energy usage patterns change, the CPSP Team will discuss with the customer the possibility of a new payment arrangement.
- 7.8.4 Any change to a customer's payment arrangements will first be confirmed by the CPSP Team over the phone. A letter will then be emailed or mailed to the customer setting out the details described in Section 7.7.2 regarding the new payment plan arrangement.

8. Other support for Customers in the CPSP

8.1 Government Energy Rebates, Concessions and Grants

- 8.1.1 The CPSP Team will provide a customer with information about any government rebate, concession or grant that could assist with their energy bills.
- 8.1.2 The CPSP Team may also provide a customer with information about any non-government concessions, rebates and assistance under relief schemes.
- 8.1.3 The CPSP Team will speak with a customer to help determine if the customer is eligible for any relevant rebates, concessions or grants. This will happen when the customer is first

enrolled in the CPSP. The CPSP Team will check with the customer every three months or on a customer's request to determine if they have become eligible for new rebates, concessions or grants.

- 8.1.4 If the customer is eligible for a rebate, concession or grant, the CPSP Team will direct the customer to the relevant Department or website for the customer to make an application. If the customer needs assistance with making this application, with the customer's consent, the CPSP Team will refer them to an accredited financial counsellor or a community welfare group.
- 8.1.5 If customers would like to seek their own financial assistance, they can contact the National Debt Helpline on 1800 007 007 to talk for free to financial counsellor from anywhere in Australia.
- 8.1.6 Further information about the government assistance programs that may be available to customers from time to time can be found on the following websites:
 - a. in NSW: www.resourcesandenergy.nsw.gov.au
 - b. in Queensland: www.dews.qld.gov.au

8.2 Energy Efficiency Advice and Energy Efficiency Products

- 8.2.1 At no cost to the customer, the CPSP Team will give simple energy efficiency information over the phone about how customers can reduce their energy consumption and future energy costs. The CPSP Team will provide this information when a customer is first enrolled in the CPSP and when a customer asks for this information.
- 8.2.2 From time to time, Real Utilities may publish general energy efficiency advice on the Real Utilities website to assist customers to manage their energy usage and reduce their energy costs. Further information about energy efficient living can also be found at the following government websites:
 - a. Australia-wide: <http://yourenergysavings.gov.au/energy> and <https://www.energymadeeasy.gov.au/>
 - b. In NSW: <http://www.resourcesandenergy.nsw.gov.au/energy-consumers/sustainable-energy/efficiency> and <http://www.environment.nsw.gov.au/households/save-energy.htm>
 - c. in Queensland: <https://www.qld.gov.au/families/government/sustainable/pages/homes> and <https://www.dews.qld.gov.au/electricity/energy-save/electricity-saving-tips>
- 8.2.3 The State government in New South Wales have introduced schemes promoting household energy efficiency. Further information about these schemes can be found at these government websites:
 - a. In NSW, the scheme is known as the Energy Efficiency Policy (EEP): <https://www.environment.nsw.gov.au/energyefficiencyindustry/energy-efficiency-policy.htm>.

- 8.2.4 In supporting these schemes, Real Utilities may provide further energy efficiency advice and assistance to selected customers depending on their circumstances. This may include:
- a. arranging for an energy efficiency specialist to contact the customer for a telephone audit (at no cost to the customer) about the ways his/her electrical appliances are used;
 - b. for a customer with significantly higher-than-average energy consumption and significant amounts outstanding on his or her account and where the CPSP Team or the customer's financial counsellor considers the customer would benefit from a home energy audit, arranging for an energy efficiency specialist to conduct a face-to-face home energy audit (at no cost to the customer) about the ways his/her electrical appliances are used;
 - c. if appropriate, arranging for meters to be checked or tested (at no cost to the customer);
 - d. if appropriate, providing energy efficient light globes (at no cost to the customer); or
 - e. if appropriate, reviewing whether any inefficient electrical appliances could be replaced and, if so, providing information about a customer's entitlement to capital grants for appliance replacement or in extreme circumstances providing assistance with reduced-cost purchases with a third-party supplier.
- 8.2.5 The CPSP Team will identify customers who may benefit from further energy efficiency advice and assistance based on their review of the customer's energy account. If considered appropriate by the CPSP Team or a customer's financial counsellor, the CPSP Team will discuss and agree with the customer the energy efficiency advice and assistance that will better assist in his or her circumstances.
- 8.2.6 Real Utilities may review and change its offering of energy efficiency advice or assistance available to customers under the CPSP from time to time.

8.3 Customised assistance

- 8.3.1 From time to time, Real Utilities will consider customised assistance for particular customers under the CPSP. This may include payment incentives, debt suspension or a partial debt waiver or other types of assistance.
- 8.3.2 This customised assistance will be offered at Real Utilities' discretion on a case by case basis. Generally, customised assistance will only be offered to customers if the CPSP Team believes that other forms of assistance under the CPSP will not be enough to support customers to pay off amounts already owing on their energy bills and for future energy use.
- 8.3.3 If a customer believes they will have ongoing difficulty paying their outstanding energy bills as well as amounts to cover their future energy use, they should ask the CPSP Team to consider putting in place customised assistance. Customers will need to provide the CPSP Team with relevant information so that the decision about customised assistance can be made.

- 8.3.4 The following factors will be used by the CPSP Team in assessing a customer's eligibility for customised assistance:
- a. A customer's capacity to pay;
 - b. A customer's payment history;
 - c. A customer's engagement with Real Utilities; and
 - d. A customer's participation in Real Utilities' CPSP.

9. Leaving the CPSP

9.1 Successful completion of CPSP

- 9.1.1 A customer will successfully complete the CPSP when he/she has completed the agreed payment plan.
- 9.1.2 A customer in the CPSP who completes a payment plan early will not be charged an early exit fee.
- 9.1.3 Upon successful completion of the CPSP, the customer's account will be returned to regular billing and payment collection cycles.
- 9.1.4 We may continue to review the accounts of customers who successfully complete the CPSP to confirm whether ongoing payment arrangements are based on the customer's capacity to pay.
- 9.1.5 Following successful completion of the CPSP, a customer is able to re-enter the CPSP at any time so long as he/she is eligible to do so.

9.2 Leaving the CPSP on request

- 9.2.1 A customer may leave the CPSP at any time upon request. The customer's energy account will then be returned to regular billing and payment collection cycles.
- 9.2.2 Following a customer's request to leave the CPSP, a customer is able to re-enter the CPSP at any time so long as he/she is eligible to do so.

9.3 Removal from CPSP

- 9.3.1 Real Utilities will contact a customer enrolled in the CPSP to discuss their continued enrolment if:
- a. he/she does not contact Real Utilities when he/she is unable to make any agreed payments;
 - b. he/she does not make any scheduled repayments in full and on time unless an alternative arrangement has been agreed between the customer and the CPSP Team; and

- c. the CPSP Team has not been able to contact the customer for the three monthly-customer account review.
- 9.3.2 Real Utilities will make reasonable attempts to contact the customer or his/her financial counsellor or other support person to discuss a customer's continued enrolment in the CPSP and before any decision is made to remove the customer from the CPSP.
- 9.3.3 Real Utilities will attempt to make contact with the customer in the following ways:
- a. first, sending a "Missed Instalment" notice by letter asking for the customer to contact a member of the CPSP Team;
 - b. second, contacting the customer by placing a phone call to the mobile phone and telephone number specified for the customer on their energy account;
 - c. third, sending an "Missed Instalment" notice asking for the customer to contact a member of the CPSP Team to the email address specified for the customer on their energy account.
- 9.3.4 If Real Utilities is not able to contact a customer using any of the methods set out in section 9.3.3, Real Utilities will contact his/her financial counsellor or other support person that is specified in the customer's account information.
- 9.3.5 If a customer has not made more than one scheduled repayments in full and on time or has failed to maintain contact with Real Utilities and Real Utilities has not been able to contact the customer at the end of all the processes described in sections 9.3.3-9.3.5 of this Policy, Real Utilities may remove the customer from the CPSP. Real Utilities will give a customer a letter by email or mail if this happens.
- 9.3.6 If at the end of this process, contact has not been established with the customer or his/her financial counsellor or other support person, Real Utilities will attempt to make contact with the customer in the following ways:
- a. send a "CPSP Cancellation" notice asking for the customer to contact a member of the CPSP Team to the residential address which is the supply address for the account; and
 - b. contact the customer by placing a phone call to the mobile phone and telephone number specified for the customer on their energy account.
- 9.3.7 If a customer is removed from the CPSP, we will go back to our regular payment collection processes. This means that the customer may be disconnected for an ongoing non-payment of his/her energy bills.

9.4 Returning to the CPSP

- 9.4.1 If a customer is removed from the CPSP and wishes to re-enter, he/she will need to demonstrate a willingness to manage his/her account. A customer will also need to provide reasons for the initial failure to meet payment arrangements or maintain contact with Real Utilities.

- 9.4.2 If a customer is accepted back into the CPSP, the CPSP Team will work with the customer to set up a fair and reasonable payment plan.

Training

- 9.5 Real Utilities staff will receive training on this Policy and issues relating to financial difficulty. As well, this training will cover how staff can identify customers in potential financial difficulty and appropriately refer these customers to the CPSP Team.
- 9.6 Real Utilities staff will also receive training on how to communicate respectfully with customers who may need the assistance of the CPSP.
- 9.7 Real Utilities staff will also receive regular refresher training on the matters described in this section 10 of the Policy.

10. Complaints

- 10.1 We will do our best to deal with any issues or concerns our customers have in relation to the CPSP when they are raised.
- 10.2 When a complaint is raised, the customer will be told they can contact their CPSP Team's supervisor at any time if they are unhappy with the way the CPSP Team is managing their account under the CPSP.
- 10.3 If the customer is not happy with the way the CPSP Team's supervisor responds, the customer will be told they have the right to lodge a complaint at any time. Any complaint will be dealt with in accordance with the Real Utilities Energy Complaints Policy. A copy of the Real Utilities Energy Complaints Policy is available at www.realutilities.com.au/complaints.
- 10.4 Customers who are not happy with Real Utilities' response or investigation into their complaints will be told they can contact the Energy Ombudsman in their state. The Energy Ombudsman is an independent and free service. Website and free call numbers for each state's Energy Ombudsman is listed below, with full contact details available on the Real Utilities Energy Complaints Policy:
- a. Energy and Water Ombudsman of New South Wales

• Free call: 1800 246 545
• Free fax: 1800 812 291
• Online: https://www.ewon.com.au/page/contact-us
• Email: omb@ewon.com.au or complaints@ewon.com.au
• Mail: Reply Paid 86550, Sydney South NSW 1234

b. Energy and Water Ombudsman of Victoria

<ul style="list-style-type: none">• Free call: 1800 500 509
<ul style="list-style-type: none">• Free fax: 1800 500 549
<ul style="list-style-type: none">• Online: https://www.ewov.com.au/complaints/online-complaint-form
<ul style="list-style-type: none">• Email: ewovinfo@ewov.com.au
<ul style="list-style-type: none">• Mail: Reply Paid 469 Melbourne VIC 8060

c. Energy and Water Ombudsman Queensland

<ul style="list-style-type: none">• Free call: 1800 662 837
<ul style="list-style-type: none">• Online: http://www.ewoq.com.au/submit-a-complaint
<ul style="list-style-type: none">• Email: complaints@ewoq.com.au or info@ewoq.com.au

11. Privacy of Personal Information

- 11.1 Real Utilities will respect the confidentiality of information and the privacy of individuals in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Australian Privacy Principles and any relevant privacy code registered under the Privacy Act.
- 11.2 Personal information about a customer will be collected when he/she makes contact with our Customer Enquiries Team with details about his/her account, eligibility or participation in the CPSP. Personal information provided by a customer will be used to confirm his/her eligibility and to determine the level of support appropriate for that customer's account.
- 11.3 The Real Utilities Privacy Policy outlines how Real Utilities manages the personal information we hold and applies to all divisions and organisations in the Real Utilities group. The Real Utilities Privacy Policy is available at www.realutilities.com.au/privacy and we can provide a free copy of the Real Utilities Privacy Policy on request.

12. Real Utilities Contact Details

- 12.1 Our Customer Enquiries Team and CPSP Team at Real Utilities can be contacted in any of the following ways:

<ul style="list-style-type: none">• Telephone: 1300 16 16 68
<ul style="list-style-type: none">• Email: support@realutilities.com.au
<ul style="list-style-type: none">• Mail: PO Box 3122, Newstead, Qld, 4006

12.2 If a customer would like to speak with Real Utilities using an interpreter or if the Customer Enquiries Team believes language assistance may be helpful, an interpreter service will be made available at no cost to the customer. A customer should tell our Customer Enquiries Team what language interpreter is needed. The Customer Enquiries Team will then arrange for a telephone interpreter to assist the customer.

12.3 Customers may arrange to seek their own help from an interpreter, by calling 131 450 to speak to someone from the Translating and Interpreting Service (TIS).

Version Control

Version	Amendment	Author and date
Version 1		27.10.2017
Version 2	Amendments made in accordance with AER correspondence dated 4 June 2018.	AW 19.06.18
Version 3	Amendments made in accordance with new ERC in Victoria and to terminology and wording	DD and CJ 6.01.19
Version 4	Amendments to document with discussion on changes- removed Victoria from document- to be placed in a new document.	CJ 06.02.19

Schedule A: Policy Summary

An Introduction to Real Utilities' CPSP

Real Utilities provides a Customer Payment Support Program (**CPSP**) to support our customers through difficult times. The benefits and features of the CPSP is summarised in this document.

1. Why we have the CPSP

The CPSP helps customers who currently, or may in the future, have difficulty paying their energy bills on the standard monthly cycle. We do this by being flexible and giving extra assistance to support our customers to better manage their energy usage, payment and debt.

Real Utilities will treat all of customers with respect, courtesy and empathy and without judgement. Customers experiencing difficulty are assigned an CPSP Team to manage their participation in the CPSP.

2. Entry into the CPSP

To participate in the CPSP a customer must meet the following criteria:

- a. Have a current residential customer account for energy services with Real Utilities;¹ and
- b. Be experiencing short-term or long-term financial difficulty; and

We understand that our customers may experience either short or long periods of financial difficulty for a range of reasons. If customers are experiencing any difficulties paying their electricity bills, they (or their financial counsellors) should call Real Utilities to discuss their eligibility for the CPSP.

Our Customer Service Team is trained to assist customers throughout this process in a supportive and non-judgemental manner. Real Utilities will respect the confidentiality of our customers in accordance with the Privacy Act 1988 (Cth).

3. Support available in the CPSP

Depending on a customer's needs, the support available through our CPSP can include:

- Short, medium, or long-term flexible payment arrangements (including through Centrepay) taking into account the customer's capacity to pay and current energy consumption needs and debt;
- Advice and assistance in managing energy consumption efficiently;
- Free energy audits over the phone or at home;
- Assistance with energy efficient products and appliances;
- Assistance in seeking out government funded concessions and rebates;
- Referral information for financial counselling services

¹ This includes customers with a residential customer account for electricity or network services with Real Utilities. Real Utilities may act as agent in providing network services to customers as a joint exempt embedded network service provider under exemptions provided for in the AER Electricity Network Service Provider – Registration Exemption Guideline.

- Guaranteed non-disconnection for non-payment of energy bills for customers actively engaging with the CPSP; and
- Review of appropriateness of the customer's contract, at no cost.

In some cases, and at our discretion, customised assistance for a customer's specific needs and circumstances, including debt management options, may be available.

Contact Us

If customers have questions about our Policy, or wish to participate in the CPSP, they should contact our Customer Service Team on 1300 16 16 68 between 9.00 a.m. and 5.00 p.m., Monday to Friday. Language assistance is available through our Customer Service Team on 1300 16 16 68.

Further details about the CPSP are set out in the Real Utilities CPSP Policy. The Policy can be found on the Real Utilities website at www.realutilities.com.au/customer-payment-support-program and copies will be provided at no cost to customers on request.