

20 October 2020

LET'S TALK.

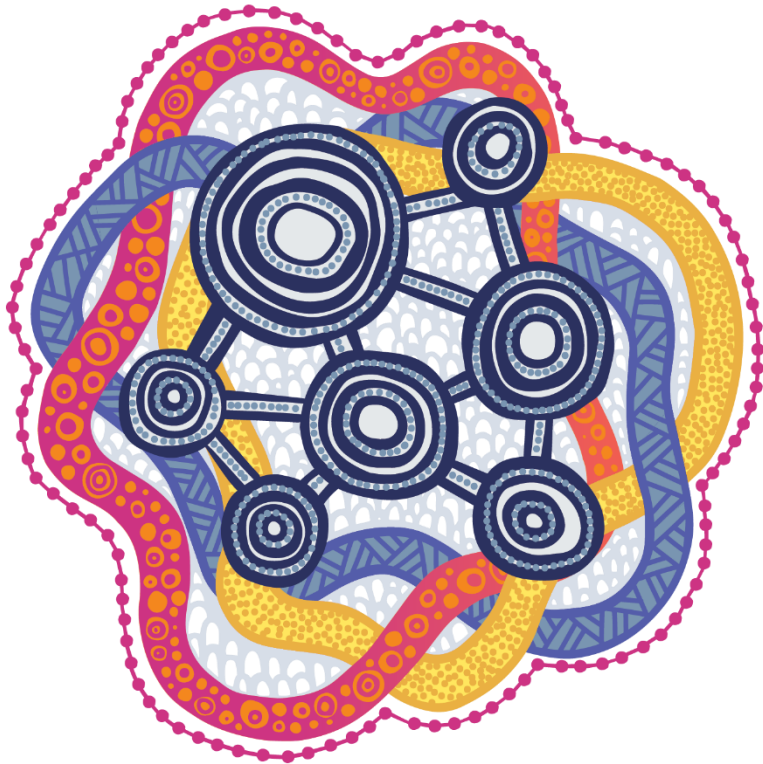
Webinar:
**Supporting
energy
consumers**



**Energy & Water
Ombudsman**
Queensland

Host: Jane Pires
Energy & Water Ombudsman

Acknowledgement of country



Energy and Water Ombudsman Queensland acknowledge the Traditional Custodians of the lands where we meet today, and the lands and seas across Queensland.

We recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.

**Problem
with your
energy or water
company?**

LET'S TALK.



Ombudsman
**n. An independent official who
helps consumers resolve problems**

We are a free, fair and independent dispute resolution service.

We help customers across Queensland to resolve complaints with their energy providers, as well as water providers in South East Queensland.

What we can help with



- **Arrange a hold on a disconnection or renegotiate reconnection**
- **Check a retailer has followed the disconnection rules**
- **Investigate high bills**
- **Help negotiate payment plans**
- **Investigate default listings**
- **Provide information on rebates, concessions and hardship assistance**
- **Investigate poor customer service or misleading marketing practices.**

What we can't help with

- the price of energy or water
- bottled LPG
- reticulated hot water
- solar rebates
- energy and water supply to residents of caravan parks, retirement villages and apartment buildings
(although this may change soon)

If a complaint is outside our jurisdiction, we can refer you to someone who can help!



LET'S TALK.



**Energy & Water
Ombudsman**
Queensland

Webinar:
**Supporting
energy
consumers**

Marianne Hawthorne

Affordability Manager

Melanie Lawrie

Dispute Resolution Manager



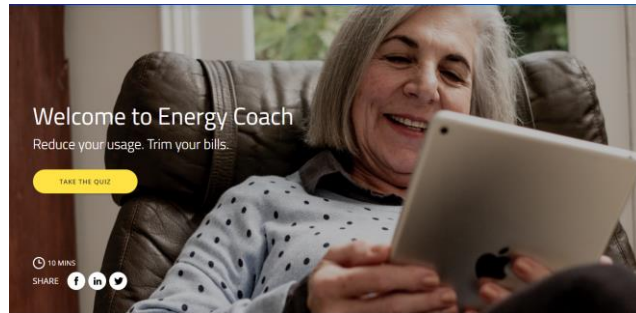
Supporting Vulnerable Customers



AGL's \$6m Energy literacy commitment in FY19 across 3 years is designed to support AGL's vulnerable customers through targeted affordability initiatives. *(includes initiatives covered under AGL's \$2m Small Business Assist Funding)*

Indirect Support

First Australian energy retailer to translate materials into **Easy English**



Sydney ALLIANCE
Voices for Power



Direct Support

Helping complete concessions paperwork for customers in Queensland with more than 700 rebate forms completed and over \$450,000 applied to customer accounts



Appliances Online appliance retrofit program to assist vulnerable customers safely reduce their consumption



Drought

\$454,000 provided to small and medium businesses in drought-affected regions through access to debt relief and financial assistance on the installation of solar panels, part of our \$2 million Farmers and Business Assist program.



YES!

Home Energy Audits provided in customers' homes or over the phone, delivered by Your Energy Saving Solutions (YESS)



Installation of solar systems to save almost \$85,000 on upfront costs and up to 25 per cent per year in ongoing energy usage at three Ronald McDonald Houses



Launching Soon

- Predictive hardship payment incentivized
- Revised payment matching offer – Staying Connected
- Voice for Power – Energy Charter collaboration

Direct Support

- Battery storage for hardship homeowners (asset rich/ cash poor)
- Helping hardship customers gain access to renewable energy sources (large scale solar)
- Enhance Staying Connected product offerings
- Income Maximiser – access grants, rebates and concessions

Indirect Support

- Enhance digital offerings and AGL “help” functionality
- Medium/long term arrangements via digital platforms
- Uplift focus on CALD communities (language translation services)
- Improve early identification & redirect away from hardship
- Uplifting energy education & efficiency management to further support vulnerable customers.

Supporting Financial Counsellors

We have multiple ways to provide support



1300 659 925

Call our Staying Connected team for hardship assistance

Visit our Financial Support & Assistance page online for information about:

- Staying Connected program
- Payment extensions
- Concessions, rebates and grants
- Bill Smoothing

Our new Customer Advocate Pathway provides Financial Counsellors an escalation point if needed, following our standard support process.

Our dedicated team will:

- Listen to concerns and take on board feedback to improve
- Investigate what has occurred and discuss a way forward
- Work with you to ensure a prompt resolution
- If we've made an error, we'll fix it and learn from it
- Work to build stronger rapport and trust between us
- Ensure your voice is heard to drive change

customeradvocate@agl.com.au

Clara Good

Manager of Quality and Process Assurance



alintaenergy

What we have done

- All disconnection activity, debt sale and default listing have ceased nationally
- Harmonise protections for customers across jurisdictions, for example extending the Victorian Family Violence Protections to all states and the AER statement of expectations
- Resilience training for our Customer Advocates to ensure they have the necessary skills to manage difficult customer queries and situations
- 100% Quality Assurance audit on all vulnerable call types to ensure agents are displaying the correct empathy and complying with prescribed processes and to identify opportunities for improvements

What will we do over the next 12 months?

- Our transformation programme which will see us move to a new Customer Information System (CIS) that has been developed and designed by Alinta Energy and grounded in the principles of customer centric design
- Alinta Energy will be working closely with various communities and outreach programmes, including the Financial Counsellors Association of QLD and continue our work with the various Ombudsman's outreach programmes
- Ensuring quicker customer resolution through upgrading our Complaints Management System
- Improved Vulnerability and Active Listening training for customer facing teams
- Extend out current Vulnerability framework to increase inclusivity and highlight vulnerability is a state and its does not define a customer
- Improve out digital experience for customers to make it easier for them to engage with Alinta Energy dependent on their personal circumstances

Alinta – How to Reach Us

Alinta's Hardship Assistance Team

Phone: 1300 282 613

Email: hardship@alintaenergy.com.au

Hours of Operation: 9:00am – 5.00pm AEST

Alinta's Customer Resolution Team

Phone: 1300 860 833

Hours of Operation: 8.00am – 9.00pm AEST

Key Contacts

Clara Good - Manager Quality & Process Assurance

Ashleigh Wiggins - Manager of Customer Advocacy

Clara De Mercurio - Hardship Functional Lead

Maddy Nair - Hardship Manager

Hardship Identifiers

Triggers

- Loss of income
- Decrease in income
- Separation or divorce
- Health issues
- Affected by Family Violence

Verbal Cues

- Recently lost my job
- My housekeeping money isn't covering everything
- I had to leave home quickly
- I'm now on my own
- I recently came out of the hospital
- I've had to support my family
- Oh no his...

Documents Requested

We appreciate our customer's right to privacy and will assess Debt Waivers on a case-by-case basis.



Ergon Energy Network's COVID 19 Response

Jennifer Gates

Customer Investigations & Resolutions Manager
Customer and Market Operations



Part of Energy Queensland



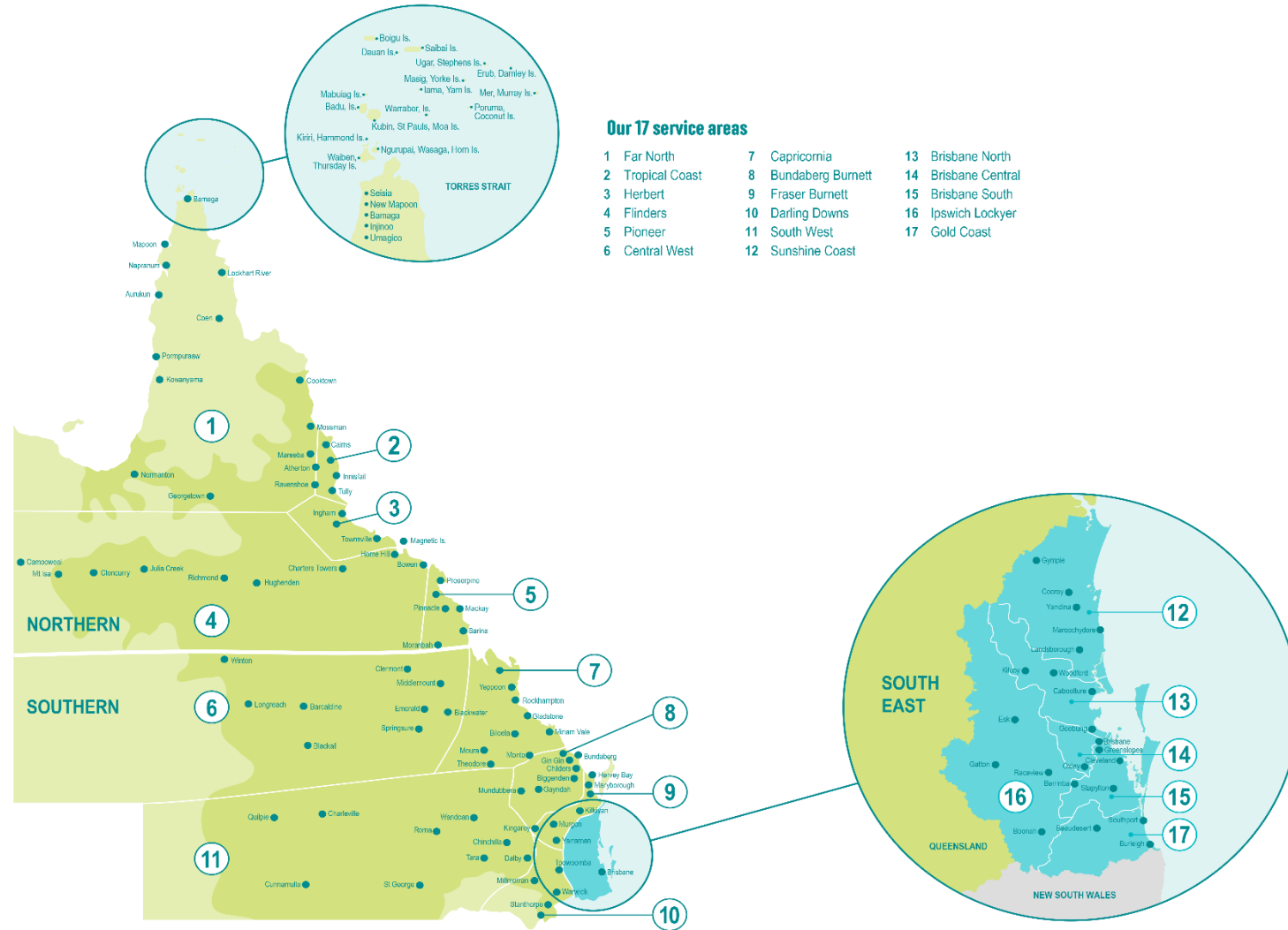
Part of Energy Queensland

Ergon Energy Network

- Ergon Energy Network builds and maintains the electricity distribution network for regional Queensland
- Ergon Energy Network is 1 of the 2 distribution businesses in the Energy Queensland Group
- Ergon Energy Network builds and maintains the electricity distribution network for South East Queensland



Ergon Energy's Service Delivery Area



Our Community

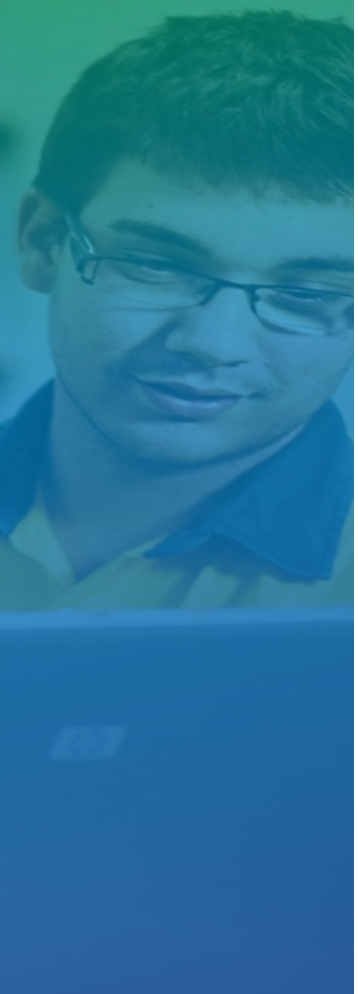
- Our vision is to ‘energise Queensland communities’, and we strive to support the communities that we live and work in; both with essential services and other community efforts
- As a network provider, the delivery of our capital works program is paramount to:
 - ✓ a safe reliable and affordable electricity
 - ✓ stimulating regional economic growth, such as supporting local contractors and businesses



Our Community

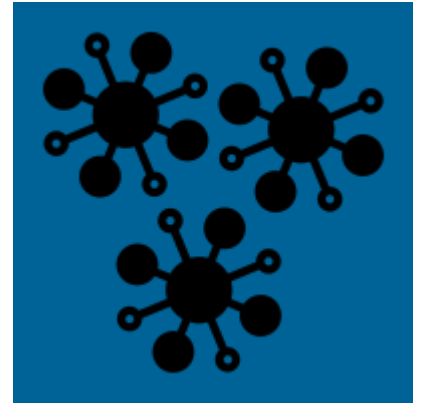


- As an essential service, providing energy safely, reliably, and sustainably is central to our corporate responsibility, which is highlighted by the role we play in disaster response
- As an essential service, we know that our disaster response capability and the resilience of the state's electricity network is critical to economic recovery



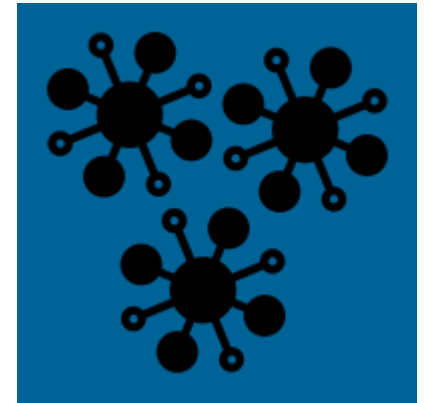
Our COVID-19 Safe Plan

- Energy Qld's Emergency Management Team developed a COVID-19 operating model with a view to :
 - ✓ slowing the spread of COVID-19
 - ✓ managing the health and safety of our employees
 - ✓ minimising the disruption of supply to our customers to ensure a secure and reliable electricity supply which is critical to the State's overall disaster response.



Our COVID-19 Safe Plan

- As a group of companies, we recognise that the COVID-19 pandemic continues to have a significant impact on our customers and communities
- For our rural communities, the impact of COVID-19 comes on the top of the financial stress associated with years of drought, with two-thirds of the state still drought declared
- We are committed to using best endeavours to maintain a safe, secure and reliable electricity supply for the benefit of our customers and communities during the COVID 19 pandemic

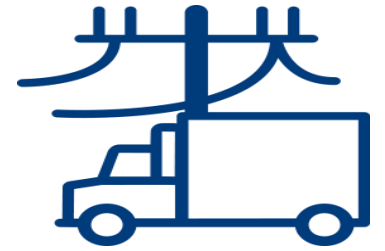


Our Customers



- We've continued to provide a safe and reliable electricity supply to homes, businesses, and industry
- When completing a re-energisation visual, it is preferred that customers are not in the house at the same time or remain in a different room
- We have listened to customer feedback through our contact centre, social media and other channels, and have acted on that feedback to make changes to the way we operate during COVID-19

Balancing our program of work with the needs of our customers and communities at this time



- Ergon Energy's field crews have made some changes to the way they work and interact with each other, and with our customers and communities
- We always abide by social distancing measures to ensure minimal exposure to all parties
- Minimise the frequency and duration of planned outages for critical works, and provide as much notice as possible to assist households and businesses to manage during any outage



Revision of our works program



- We revised our works program with the restrictions to limit planned interruptions to those working and schooling from home
- Then, as the health threat lessened, we prioritised and accelerated the delivery of key capital projects to maximise employee utilisation and support local contractors and suppliers as part of the state's economic recovery

Small business customers



- Small businesses, together with other business customers, can through their Retailer seek short-term relief in the form of NMI re-classification or network tariff change due to the impacts of COVID-19 on their business operations (impact statement to be provided to their Retailer)

AER's Statement of Expectations

- EQ's distribution businesses believe that the AER's Statement of Expectations has been effective in ensuring that customers have remained connected to the electricity supply during the pandemic
- In particular, we have welcomed the detailed guidance and published responses to a range of industry questions that have assisted the business in adapting business processes during the pandemic
- Additionally, we are of the view that the Statement of Expectations has encouraged joint workings between the DNSPs and Retailers to better understand the impacts of COVID-19 on our customers and the identification of relevant responses

Contact

Contact details:

- Jennifer Gates 0448 942 023
- Jennifer.gates@energyq.com.au or
distributioncustomeradvocacy@energyq.com.au

Supporting Qld Customers impacted by COVID

Amrita Sethi
Complaints Leader



EnergyAustralia
LIGHT THE WAY

Dealing with the short and long term impacts of COVID

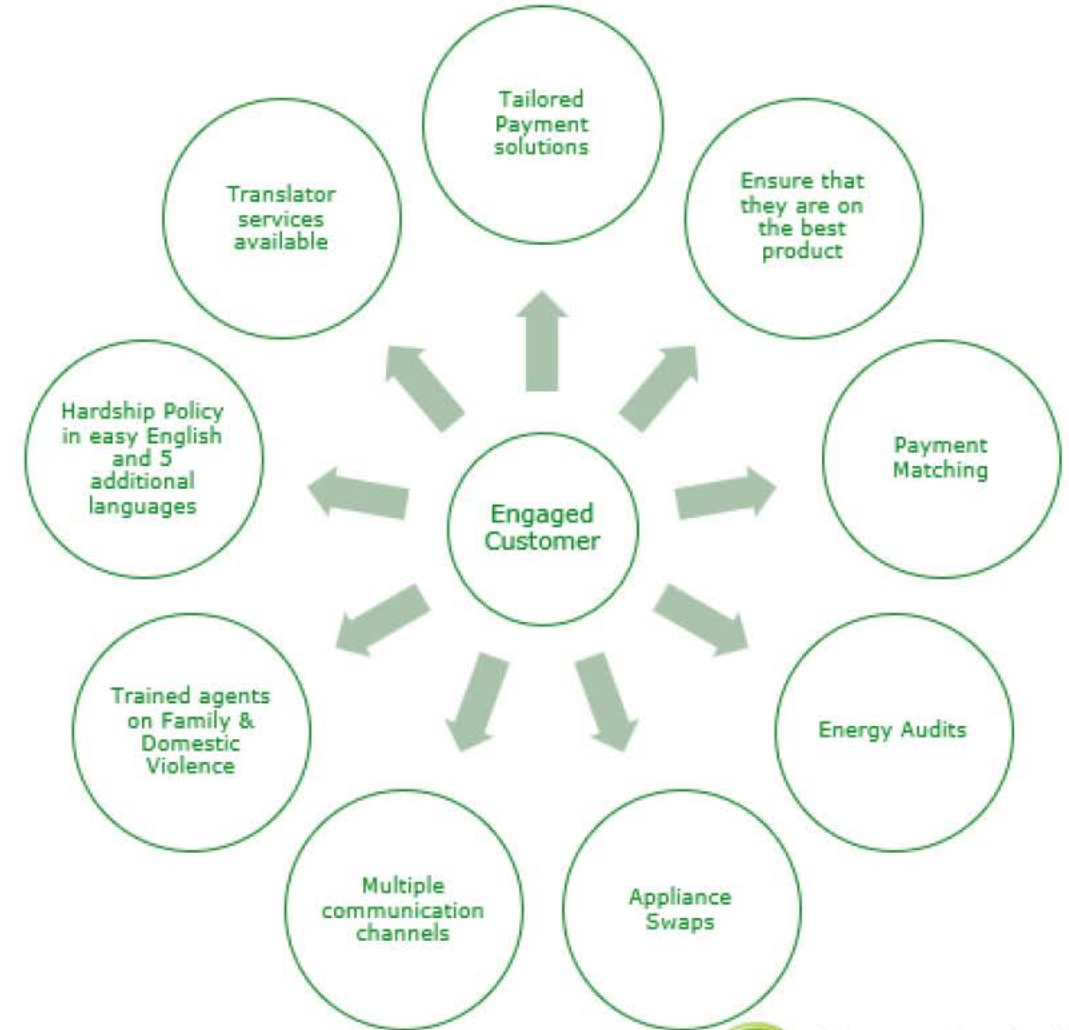
What have we seen since March:

- Customer call volumes into our hardship team have increased by 76% nationally.
- We have 4% of hardship participants presenting with no capacity to pay for their debt or future consumption nationally.
- Queensland new entrants to the hardship program is up by 6% compared to pre Covid numbers

What are we expecting once government support reduces and other industries return to business as usual :

- More small businesses shutting their doors
- Unemployment numbers to increase
- Call volumes to increase with new participants due to reduced cashflow
- Customers not being able to meet their current payment plans
- Customer debt increasing
- Increase in customers accessing government grants and rebates

How will we support customers who are experiencing hardship?



How do we identify potential hardship

Triggers

Household illness

Unemployment

Family Violence

Death in the family

Reduced income

Referred by a FC or other community worker

Verbal Cue examples

"I haven't been well"

"I lost my job"

"I had to leave the property"

"We have had a death in the family"

"My employer just cut my hours"

"I was told by Uniting Care to contact you for help"

Customer Account History

History of late payments

Broken payment plans

Requested multiple extensions

Received a disconnection warning

Been disconnected for non-payment



- If any of these triggers, cues or account attributes are identified we will offer the customer a transfer to our EnergyAssist team who manage our hardship program.
- We are currently experiencing customers advising that they are not in hardship and just want a standard payment arrangement

EnergyAssist Team

Phone: 1800 558 643 (select option 2 for priority)

Email: energyassist@energyaustralia.com.au

Hours of Operation: 8:30am – 5:30pm AEST

Key Contacts

- Andrea Linsenmeier – Customer Affordability and Optimisation
- Casey Jenkins – Vulnerability Group Leader

Origin Energy



Keith Robertson

General Manager Regulatory Policy



Supporting our customers during Covid-19

Below are the ways we are supporting our Customers:

- Tailored repayment plans – covering current debt and the next 24 months usage
- We are not disconnecting or default listing any customers who let us know they are having trouble paying until at least 31 October and possibly longer
- We're offering payment extensions; tailored payment plans and protection from disconnection for both households and small businesses
- Provide information on government grants to help you meet your energy costs
- Provide practical help to assist customers in lowering their usage including home energy audits and energy efficiency tips

Making sure our customers know we are here

- Letters/Emails to all customers
- SMS Communication
- Advertisements in national newspapers
- Origin website
- IVR
- Bills
- Social Media
- Blog
- Virtual Bring Your Bill & Community Assistance Days

Call us

Need to talk it through? Give us a call.

Phone 13 24 61

7 am - 7 pm, Monday to Friday

Origin head of retail Jon Briskin said they had seen the usage by their 1 million Victorian customers climb during the pandemic due to more people working from home.

"We are seeing households in Victoria using on average around four to seven per cent more electricity compared to the same time last year, with most of that increase coming during the day with people at home more," he said.

"I encourage anyone with high energy bills who is having difficulty paying to reach out so we can help because we know many people are doing it tough and there is support available."

[Herald Sun, 24 September, 2020](#)

Take action and reach out in these tough times

LAUREN ARWAN

CURRENTLY discretionary spending and acting early to get help are the keys to being able to cope financially over the coming months.

Many people have already been forced to do this with the closure of restaurants, cafes, pubs, clubs and cinemas across the country.

Income losses are expected to escalate for some time yet amid the COVID-19 pandemic. Financial services firm Centara's spokeswoman, Ellie Zabos, says well-behaved households to cut back unnecessary costs and act quickly if they can't meet

requirements. "It's going to get tough," she said.

"If you can't pay your bills, get in touch with your provider and negotiate the repayment terms."

Ms Zabos said consumers who found themselves out of work should investigate hardship provisions offered by financial institutions and seek to have their mortgage payments put on hold.

Businesses should check their eligibility for rent relief. "If you're a renter, talk to your landlord about what you can do," Ms Zabos said. "If you can do some work or trades around the house, then maybe they can reduce your rent in return for

you fixing up the house. This is the time when we all have to sit down and go through our budgets and see what expenses are necessary and what you can put on hold."

Project engagement officer Renee Florin, 41, said mortgage repayments were her biggest concern if she ended up losing her job. She has been diligent in banking away money for bills from each pay packet and said the consumer credit union was creating a lot of financial uncertainty.

"The banks have been really good letting people defer repayments so I guess there's options there for me," she said.

WAYS TO EASE STRAIN

• Contact your service provider immediately and ask for extra time to pay, for a formal payment plan or to be assessed for their hardship program.

• Work out how much you can afford to pay and budget a repayment schedule.

• For more information on coping during COVID-19, visit [moneytalks.gov.au](#)

• Get free financial counselling through the National Debt Helpline on 1800 007 007.

"But, at the moment, I'm overpaying because I'm buying stuff now just to make sure I've got things in case I might not be able to get them later (if I have to self-isolate)."

Origin retail executive general manager Jon Briskin said the energy provider expected a significant increase in customers requesting financial assistance with their

bills, as more people lost their jobs in the consumer pandemic.

He said discretionary for non-payment of bills had been temporarily suspended and five-week automatic payment extensions put in place.

"We understand that during this difficult and uncertain time, many people will be worried about how they are going to pay their bills," Mr Briskin said.

"For customers who are having difficulty paying their electricity or gas bills, they can easily request bill extensions of up to five weeks online within a few clicks."

Take comfort in the things you can rely on

Message to all Victorians. We know the future seems a little uncertain. At this time, we're thankful there are still some things we can rely on.

Like the first sip of coffee in the morning. (Unless you're on an online call, spending time with our children, or even after-school home schooling, knowing our jobs are waiting for that well-earned neighbourhood wave goodbye to further work.)

The things we understand your situation the more we can support you. If you've been financially affected by COVID-19, let us know and we'll make sure we have the lights on.

They smile and take care. We can still make comfort in the things we can rely on.

As things roll on it needs to come, we hope you can take some comfort in knowing that at Origin we've got a range of customer support options if you need them, including payment deferrals, payment extensions and personalised payment plans.

[originenergy.com.au](#) **good energy**

[Herald Sun, 24 September, 2020](#)



What alerts us to hardship?

All staff across Origin are trained to listen for words that could indicate the Customer's financial difficulty is as a result of hardship words like:

- 'I have lost my job'
- 'I had an unexpected expense to pay e.g. car repairs, funeral costs...'
- 'I have had medical expenses'
- 'I have been ill'

If we hear triggers, we will respectfully explore the situation and transfer the call to our Advocacy department

How can you reach us?

We have a dedicated financial councillor line to reach Advocacy direct:

1800 626 320



Stephen Grant

Retail Compliance Manager



Hardship Support

Red Energy believes in doing the right thing for our customers and our 100% Australian based Customer Solutions team is ready to help.

Customer Care Program with a specially trained team available from

8am to 6pm Monday to Friday

1800 723 749

customer.carehardship@redenergy.com.au

Customers can contact Red Energy to discuss any changes to their circumstances or difficulties in meeting the agreed payments.



Hardship Identifiers

Triggers

- loss of income
- decrease in income
- separation or divorce
- health issues
- affected by domestic and family violence
- change in circumstances
- impacted by COVID-19

Verbal Cues

- I recently lost my job
- My housekeeping money isn't covering everything
- I had to leave home quickly
- I'm now on my own
- I had an unexpected expenses to pay eg car repairs, funeral costs
- I recently came out of the hospital
- I've had to support my family
- I can't afford my bill
- I have been impacted by COVID
- My partner has lost their job
- I have other bills to pay eg child care, mortgage, credit cards

Let's keep talking!

Thank you for joining us today.

Please complete our short survey to allow us to improve our future webinars and to deliver the information that is valuable to you.

Survey: bit.ly/EWOQsurvey2020 (case sensitive)

Any additional questions can be sent to marketing@ewoq.com.au

A recording of the webinar: ***Supporting energy consumers financially affected by COVID-19 in South East Queensland*** is available on our [website](#).

EWOQ team members are available to speak at community events. Email marketing@ewoq.com.au to find out more.

