If you're experiencing financial hardship, we're here to help.

Together, we're powerful.

Owned by the people of WA

HORIZON POWER

Contents.

Helping you through the tough times	1
What is financial hardship?	2
How can we help you?	3
Concessions, rebates and subsidies	4
Let’s work together	6
Hardship assistance for prepayment customers	10
Financial counselling	12
Frequently asked questions	13
Contact us	16

Helping you through the tough times.

If you're finding it difficult to make your bill payment on time, you should know you're not alone.

A number of factors can contribute to financial hardship - a sudden job loss, rising cost of living expenses, changing family circumstances and health issues to name just a few.

But it's important to understand that even though it can be difficult asking for help, Horizon Power is here to offer you our support in the tough times.

The following information* will help you understand more about financial hardship, and how we can best offer you our help and assistance.

And if you do find yourself struggling with bill payment, simply contact us as soon as possible so we can work together to find your best means of support.

* Horizon Power has engaged and consulted relevant consumer representatives to ensure the information in this brochure is accurate and appropriate for both Horizon Power and its customers.

What is financial hardship?

Financial hardship is generally defined* as:

> A result of which the customer is unable to pay an outstanding amount as required by a retailer without affecting the customer's ability to meet the basic living needs of the customer or a dependant of the customer.

Financial hardship can occur in different forms, and over different periods of time. It may be short-term, where you find yourself temporarily challenged with financial difficulties. Or, your hardship might be longer-term, where you are consistently struggling to make bill payments. (You may also be making your repayments but missing out on life's other necessities to do so.)

Whatever type of financial hardship you're facing, we have the advice and support ready to help you through.

* Click the link below or scan the QR code to the right to download ERA's Financial Hardship Policy Guidelines. **http://bit.ly/4oHfQzl**

How can we help you?

Keeping you connected and within reach of assistance is very important to us.

Our dedicated Customer Relationship Team is specially trained to help with payment difficulties and financial hardship. They have a deep understanding of the sensitivities surrounding financial hardship and vulnerability and will always treat you and your family with dignity and respect through a supportive and tailored case management approach.

If you are experiencing difficulties with bill payments, the sooner you contact us the sooner we can help.

For short-term challenges, we may be able to arrange a payment plan or give you more time to pay. For longer-term problems, there are a number of support methods that might provide relief which will be determined to address your specific circumstances.

We can also connect you with a financial counsellor, customer advocate or other support agencies who are best suited to meet your individual needs.

Concessions, rebates and subsidies.

The WA Government offers eligible customers a range of concessions, rebates and subsidies to assist with the cost of electricity.

You are eligible if you have at least one of the following cards:

- Centrelink Health Care Card
- Pensioner Concession Card (issued by Centrelink or the Department of Veterans' Affairs)
- Department of Veterans' Affairs Gold Card (War Widow, Dependent, Totally and Permanently Incapacitated).

Support options include:

- Account establishment fee rebate
- Energy assistance payment
- Dependent child rebate
- Reduced meter test fee.

Other concessions and rebates are shown in the table. Eligibility requires special conditions in addition to holding one of the cards mentioned on the previous page. More information about these
and other rebates is available at **www.concessions.wa.gov.au**.
Call us on **1800 267 926** (8am to 5pm Monday to Friday) to find out more.

Rebate	Special conditions
Air conditioning rebate - Electricity	You may be eligible for this subsidy if you require heating and/or cooling to control the temperature in your home under specialist medical advice. Applicants must hold both a WA Seniors Card and either a: • Commonwealth Seniors Health Card • Centrelink Pensioner Concession Card, or • Veterans' Affairs Pensioner Concession Card. Applicants are also eligible if they have dependent children and hold either a: • Centrelink Health Care Card • Centrelink Pensioner Concession Card • Veterans' Affairs Gold Card, or • Veterans' Affairs Pensioner Concession Card.
Hardship Utility Grant Scheme (HUGS)	You may be eligible for financial assistance through HUGS where payment arrangements and other hardship strategies have been exhausted, with the expressed purpose of avoiding disconnection.
Life Support Equipment Electricity Subsidy Scheme	To be eligible for this subsidy, you will use specified life support equipment in your home under specialist medical advice. If applying for this subsidy you must be the holder of one of the following means tested concession cards: • Pensioner Concession Card • Health Care Card or, • Health Care Interim Voucher. A list of the specified life support equipment can be found at www.finance.wa.gov.au or by phoning the Energy Subsidies enquiry line on **(08) 9262 1373**.
Thermoregulatory Dysfunction Energy Subsidy Scheme	The subsidy is available to people who require heating and/or cooling to control the temperature in their home under specialist medical advice. If applying for this subsidy you must be the holder of one of the following means tested concession cards: • Pensioner Concession Card • Health Care Card • Health Care Interim Voucher In addition, to be eligible under this scheme you must be certified by a treating doctor who has been treating you for at least three months and assessed as meeting at least two of the three qualifying conditions.

Let’s work together.

If you’re having financial difficulties, we are here to help. And for us to provide the very best assistance, we’ll need you to:

- Contact us as soon as you begin having financial difficulties (see contact details at the bottom of this page).
- Tell us what type of concession card you have (if any), so we can ensure you’re receiving any rebates or subsidies you’re entitled to.
- Learn more about energy efficiency to save electricity (and money) where you can.

- Ask us to refer you to a registered financial counsellor in your area (if appropriate).
- Agree to a reasonable and sustainable payment arrangement and method.
- Contact us if you are unable to meet your agreed payment arrangements, so we can determine if an extension or payment plan change is suitable.

Unfortunately, if you do not adhere to the agreed arrangements and don't contact us to make alternative ones, your electricity could be disconnected, and the costs of debt recovery may be passed onto you.

Remember, our dedicated Customer Relationship Team is here to help. So, if for any reason you can't maintain your arrangement or make payments, please let them know immediately.

By contacting us as soon as possible, we can assist you if you're experiencing payment difficulties by:

- Temporarily suspending credit action, including disconnection, for a period of not less than 15 business days from you notifying us of payment difficulties or financial hardship.
- Ensuring you are receiving any government rebates to which you're entitled. If you're eligible for a concession* or rebate and are not currently receiving it, we can help you in applying for that assistance and will refer you to the appropriate agency or government scheme that Horizon Power does not administer.
- Providing additional time to pay a bill.
- Agreeing to an interest and fee-free payment plan or other arrangement where you are given additional time to pay a bill or an outstanding amount.
- Accepting advance payments (up to a certain amount) at no additional cost to enable you to reduce the payment on your next bill.

- You can make advanced payments using either your normal payment methods or by using Centrepay. This free and voluntary service pays bills and expenses as regular deductions from your Centrelink payments. For more information on Centrepay, visit www.my.Gov.au or your local Centrelink office. Information about eligibility and how to apply for the Hardship Utility Grant Scheme (HUGS).
- Accessing energy efficiency guidance and information to assist with managing your energy costs.

In addition to the payment difficulty measures listed above, we may also be able to assist with the following support:

- Consideration of a reduction in fees, charges and debt on request.
- Consideration of revising alternative payment options.
- Consideration of a partial debt reduction.
- Consideration of a payment incentive plan.

Keeping you connected is our top priority. So, if you enter an arrangement or payment plan, (or while you are on one) and show you are committed to it, we will not disconnect you for non-payment. And, of course, before any disconnection for non-payment, we will attempt to communicate with you.

* To view information about concessions and other financial assistance, please visit www.horizonpower.com.au and the Communities WA Concessions portal website at **www.concessions.communities.wa.gov.au**

Hardship assistance for prepayment customers.

Prepaid Power helps you control energy costs by paying for power before you use it. This gives you greater control of energy costs by adjusting electricity usage to fit your budget, and enables you to share power costs with other household members.

As a Prepaid Power customer you don't accrue an energy debt that needs to be repaid, so it’s challenging to provide the same types of assistance that a postpaid customer may be entitled to. However, keeping you connected is our highest priority and we may be able to help with:

- Ensuring you're receiving any power bill rebates or concessions you're entitled to.
- Setting up a recurring deduction to your Prepaid Power account from your Centrelink payments (Centrepay).
- Offering information about energy efficiency and advice on cost saving when using appliances.
- Connecting you with financial counsellors, customer advocates and other departments that may be able to offer assistance.
- Considering whether waiving any emergency credit you have accrued is appropriate.
- Switching to a post-paid meter at no cost if requested by you.

If you are assessed as experiencing severe financial hardship you may be entitled to a hardship assistance* credit, or have your payments matched for an agreed period whilst suitable and sustainable assistance methods are determined.

* Please Note that any hardship assistance credit for prepayment customers is assessed and determined by Horizon Power Retail Operations.

Financial counselling.

Financial counsellors provide free information and support to help you manage and take control of your financial situation. The process is also completely confidential.

There are many benefits to having a financial counsellor. They can help:

- assess your financial situation.
- offer practical advice if you are experiencing payment difficulties or financial hardship.
- negotiate with government agencies, landlords, utilities, telcos and other creditors.
- refer you to other services you may need such as legal, accommodation, health and crisis support.

Our dedicated Customer Relationship Team can help find and refer you to a financial counsellor in your area. If you're in need of assistance, please call us on **1800 267 926** and ask to talk with one of our helpful team members.

For more information about connecting with a financial counsellor visit **www.fcawa.org** or call the National Debt Helpline on **1800 007 007** (Monday to Friday 9:30am to 4:30pm).

Frequently asked questions.

What if I'm having trouble paying my bill?

Simply call us as soon as possible on **1800 267 926** and ask to speak with a member of our Customer Relationship Team.

Our Customer Relationship Team members all live and work in the regions and share a deep and genuine understanding of financial hardship and will always treat you with dignity and respect.

What information will I be asked to give?

Having your latest bill handy, and providing as much information as you can, will help us tailor the type of assistance to best suit your needs.

To ensure we are talking to you, the genuine customer, we will also ask you to verify your identity by providing your name, date of birth, address and phone number.

How do I know if I am eligible for hardship assistance?

If you are struggling to meet all your household expenses, including electricity, and are at risk of disconnection or unable to pay the full amount of your electricity bill, we should be able to help.

Our Customer Relationship Team members assess each customer's individual circumstances and once we have all the relevant information about your situation, we can tailor assistance and support specific to your needs.

Even if you're unsure about your eligibility for assistance, please call us on **1800 267 926** so that we can explore other support options.

Will I have to repeat my circumstances every time I call?

After you make contact, you'll be assigned a Customer Relationship Team member who will generally remain as your primary contact throughout your support and assistance period. This means it's unlikely you'll have to repeat the same information each time you call.

But please be aware that to protect your privacy, we can only discuss your account with you, or a listed authority on the account.

What are my payment options?

We have different payment options including online, telephone, in person at Australia Post and direct debit. You can also apply to make regular payments through Centrelink Centrepay. This is a free and voluntary service that allows you to pay bills and expenses as regular deductions from your Centrelink payments. For more information on Centrepay, call or visit www.my.Gov.au or visit your local Centrelink office. If you'd like help on selecting the best payment option, simply call us on **1800 267 936**.

What if I have been disconnected?

Please call us on 1800 267 926 immediately, so we can assess your circumstances and get your electricity reconnected as soon as possible.

How does Horizon Power handle my personal information?

Any information provided to us will be treated confidentially and stored securely, in line with our privacy policy that can be found on our website at **https://www.horizonpower.com.au/utilities/privacy/** unless otherwise agreed. We may, with your consent, release information to assist in accessing any grants or additional assistance you may be entitled to.

What if I feel like I haven't been treated well when I've called, and I want to complain?

We have a detailed complaints handling process with guidelines to ensure all complaints and enquiries are handled professionally, courteously and efficiently.

Our caring and respectful customer service representatives can help with your general questions or concerns, and can be contacted on **1800 267 926** (residential), **1800 737 036** (business) or **1800 447 707** (Prepaid Power). If you are not satisfied with the resolution, please ask to escalate to a member of our Retail Operations Team.

If you believe we have been unable to resolve your complaint satisfactorily, you may wish to contact the Energy Ombudsman:

Telephone: (08) 9220 7588 or 1800 754 004 (free call for callers outside of the metropolitan area)

Email: energy@ombudsman.wa.gov.au

Website: www.ombudsman.wa.gov.au/energy

Fax: (08) 9220 7599 or 1800 611 279 (free fax)

Contact us.

The best thing to do is contact us as soon as you start having problems paying your electricity bill.

The sooner you call, the sooner we can help.

Account enquiries: 1800 237 926

Prepayment assistance: 1800 447 707

Financial counselling: 1800 267 926
(choose option 4, then choose option 3)

Complaints: 1800 267 926

Interpreter service: 13 14 50

TTY: 133 677

Visit our website
www.horizonpower.com.au/helpinghands

Additional support.

Centrelink – Multicultural and Multilingual Services:
Speak with a skilled bilingual service officer about Centrelink payments and services.

Phone: 131 202 (Monday to Friday, 8am to 5pm).
servicesaustralia.gov.au/information-your-language

Yarn:
Engage and converse with counsellors, support workers and resources in native language.

Phone: 13 92 76 (24 hours a day, 7 days a week).
Email: enquiries@13yarn.org.au
13yarn.org.au

Financial Support services:
Helps women and their children facing financial or other domestic abuse become empowered through increased skills and knowledge, supporting them on their journey to an independent, confident and safe life.

Phone: 1800 737 732
yourtoolkit.com

Financial Counsellors Association WA:
Provide information, advice, and advocacy for people in financial difficulty.

Phone: 1800 007 007
Find a Financial Counsellor:
fcawa.org/find-a-financial-counsellor

18 Brodie Hall Dr, Bentley WA 6102
1800 267 926

This document is available in alternate formats on request

Interpreter service: 13 14 50

TTY: 133 677

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