



# **HARDSHIP POLICY FOR NSW, QLD, ACT, SA & TAS**

Version 6.4

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CovaU understands that from time-to-time customers experience financial hardship and may need additional assistance and flexibility. Our Hardship Policy identifies and assists vulnerable customers to manage their energy usage and costs.

## 1 Standardised Statement – Introduction

### Introduction

This policy applies to all residential customers living in New South Wales (NSW), Queensland (QLD), South Australia (SA), Australian Capital Territory (ACT) and Tasmania (TAS) who find it hard to pay their energy bills due to hardship.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income

This policy explains:

- what we will do to help you manage your energy bills
- how we consider your circumstances and needs
- your rights as a customer in our Hardship Program

You can ask a support person to contact us, such as:

- a financial counsellor
- someone who helps you manage your energy bills

We need your permission to talk to your support person.

## 2 Objective of Hardship Program

Energy is an essential service, and CovaU believes financial hardship should not preclude customers from energy supply if they are willing to pay their bills but require some help and flexibility. This policy supports you to support yourself. We have a proactive prevention and intervention approach to hardship that helps you to avoid disconnection due to inability to pay energy bills. We will champion intelligent prevention strategies that educate you and the wider community in the wise use of energy. Our intervention strategies intend to respectfully and compassionately support you once you have been identified as in financial hardship. Our Hardship Program will:

- treat you with sensitivity and empathy
- ensure payment arrangements are fair, flexible and affordable
- review agreements regularly
- provide access to financial counsellors
- disseminate information about government grants and concessions
- disseminate information on up-to-date energy efficiency practice
- offer energy auditing services

- maintain strong relationships with community stakeholders
- provide ongoing training for our staff to assist customers facing payment difficulties

## 3 What is Hardship?

CovaU defines hardship as customers who are willing to meet their financial obligations, but do not have the financial capacity to do so. In this policy, we differentiate between two types of customer hardship: short-term and long-term hardship.

### 3.1 Short-term Hardship

Customers experiencing short-term hardship are undergoing an unexpected and temporary change in circumstance, which has resulted in short-term financial difficulty. These customers generally require flexibility and temporary assistance, such as a payment extension, or flexible payment arrangements.

### 3.2 Long-term Hardship

Long-term hardship may be a result of a combination of low income and a change in circumstances or an unforeseen event and may require a more formalised case management approach and additional assistance over a longer period.

### 3.3 Equitable Access and Transparency

CovaU is committed to equitable access to our Hardship Policy. Our policy is transparent and applied consistently.

A copy of our policy is available on our website and information on our Hardship Program is further promoted to community agencies and financial counsellors to increase awareness of our program. You can request a copy of Hardship Policy for free which will be sent by your preferred method of receiving written communication from us. If you have not indicated a preference for how you wish to receive written communication, then CovaU will send the hardship policy to you via post.

## 4 Hardship Program

CovaU, as your energy retailer, is obligated to assist you and maintain your access to the essential service of energy supply. We have systems in place that enable us to meet our obligations with respect to customer hardship in the National Energy Retail Law, the National Energy Retail Rules, the AER Customer Hardship Policy Guideline and this Hardship Policy.

We approach hardship with sensitivity and flexibility. We treat you as an individual, recognising that each customer has a distinct set of circumstances, and respond differently to the multitude of stresses that can result from hardship.

We employ proactive intervention strategies to identify customers in hardship and provide entitled customers with flexible payment arrangement, information on grants, concessions and payment options in timely manner. Our customers are directed to additional avenues of support such as financial counsellors and community groups, and may be offered a home energy audit at no cost to them.

While you are in CovaU's Hardship Program and you adhere to any terms and conditions that may apply, you will be protected from debt collection activity. While participating in the program, your payment plans are reviewed regularly.

Disconnection of a hardship customer due to inability to pay bills is always a last resort option. CovaU will not disconnect any residential customer while you are participating in our Hardship Program and communicating with us.

## 5 Identifying Hardship

CovaU encourages you to contact us directly if you are experiencing financial difficulties in paying your energy bills. Our contact details are provided on every bill and notice we send out.

To really identify what the problem may be, we require you to tell us about your individual circumstances, and what is causing your difficulty in paying your bills. We will take into account all of the circumstances that you are experiencing and treat you fairly and reasonably.

We also understand some customers may feel uncomfortable discussing their financial situation. In this case, you can nominate a representative to speak to us on your behalf. This person can be someone who has a personal relationship with you or any other representative like a financial counsellor. You may contact us directly via phone call and provide details of an authorised 3rd party to act on your behalf and with your approval, we will engage with your representative as we would with you, consistent with your consent and instruction. When a representative has been authorised, an alert is placed on the account providing the details of the consent given by you so that neither you or your representative need to repeat yourselves on every contact.

Some customers who are struggling financially may not actively advise us of their situation. Hence, we also employ strategies to proactively identify vulnerable customers, so that we can provide them with information and assistance. We are vigilant in monitoring our customers' payment history, especially late payments or unpaid bills, and take note of customers who have reoccurring patterns of government assistance payments or payment extensions.

CovaU's Hardship Specialists are specifically trained to identify payment history or call patterns that may indicate a customer is experiencing hardship. Our hardship specialists will work with you to find the best solution to your needs by contacting you and gathering information regarding your circumstances.

When a payment is not received, a reminder notice is sent in line with our regulatory obligations. All reminder notices contain information about our Hardship Program and encourage you to contact us for more information on the program.

CovaU's Hardship Specialists will always provide clear information on assistance available under our hardship policy in a timely manner and as soon as practicable provide a customer who is entitled to receive assistance under the policy with the assistance.

## 5.1 What We Will Do to Help You

We will tell you about our Hardship Program if:

- you tell us you are having trouble paying your bill
- you are referred to our program by a financial counsellor or other community worker
- we are concerned that you may be experiencing financial hardship.

We will recommend you speak to one of our Hardship Specialists to help you join our Hardship Program if you have:

- a history of late payments
- broken payment plans
- requested payment extensions
- received a disconnection warning notice
- been disconnected for non-payment

We can also support you to join our Hardship Program if you tell us:

- you are eligible for a relief grant or other emergency assistance
- you have personal circumstances where hardship support may help. For example, death in the family or job loss

You may have trouble paying your bills for different reasons. Please contact us so we can discuss your individual situation.

Our staff are specially trained to help you with hardship. Staff will:

- ask you a few questions about your circumstances
- work out if you can join the Hardship Program

We will assess your application for hardship assistance within 2 business days in writing or immediately if contacting us through our call centre.

We will let you know if you are accepted into our Hardship Program within 2 business days from receipt of the application.

If you enter our Hardship Program, we will:

- tell you if you are on the right energy plan or if there is a better plan for you
- tell you about government concessions, relief schemes or energy rebates you may be able to receive
- give you ideas about how to reduce your energy use
- talk to you about a payment amount that suits your circumstances.

We can send you a free copy of our Hardship Policy, which can also be found on our website at [www.covau.com.au/financial-assistance/](http://www.covau.com.au/financial-assistance/)

## 6 Early Response to Hardship

Once you are identified as being in financial hardship or need assistance in paying your bills, CovaU will, as soon as practical, provide you with assistance, including:

- refer your details to the hardship team
- assign your account to a hardship specialist who will:
  - review your payment history
  - review your energy plan and tariff
  - review your consumption history
  - contact you to identify the appropriate level of assistance required if any

The hardship team will advise you of the following assistance options that are available to you:

- payment extensions
- payment plans
- government grants and Centrepay
- assistance/ concession options
- financial counsellors
- energy efficiency information
- home energy audits

The hardship team will help identify the assistance services which are most appropriate to your situation.

### 6.1 Payment Options

#### **What we will do**

There are different payment options available to hardship customers, including:

- payment plans
- Centrepay
- payment extension

When you are in our Hardship Program, we will offer you flexible payment options to suit your individual situation.

To make your payment plan, we will consider:

- how much you can pay
- how much you owe
- how much energy we expect you will use in the next 12 months

This will help us figure out a payment plan that is right for you.

We will offer a payment plan to suit your situation. This will include payments to cover:

- what you owe



- an amount to cover your energy use

Once we agree to a payment plan, we will send you information including:

- who you can contact for more help
- how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of the payments)
- how we worked out your payments

You can choose to use Centrepay, if you are eligible.

Centrepay is a free service you can use to help pay your bills. Centrepay can automatically take an amount of money from your Centrelink payments to go toward energy bills and expenses.

We will see if another energy plan may be better for you. If you agree, we can transfer you to a better energy plan for free.

Depending on the rules in our Hardship Policy, we may be able to remove some debts, fees or charges you owe.

If you miss a payment, we will contact you to see if you need help. We will attempt to contact you 3 times within 7 days of the missed payment via various contact methods, including SMS, Telephone call, Post and Email in an effort to bring the payment plan back on track or renegotiate new payment terms. If attempts to contact you have not been successful within 30 days from the first contact attempt, you may be removed from the hardship program.

### **What you must do**

Tell us if your situation changes and you can no longer make the payments in your plan. We can then review your payment arrangements.

Tell us if your contact details change.

We may stop helping you if you:

- stop making payments under your plan
- do not tell us when your contact details change

If you have had two payment plans cancelled in the last 12 months because you did not follow your plan:

- we do not have to offer you another plan
- we might disconnect your energy

## **6.2 Eligibility Process**

The process for assessing eligibility for our hardship program begins with customer identification, where a customer may disclose financial difficulty, staff may observe signs of financial difficulty such as missed payments, or they may be referred from external support agencies.

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We will then engage with the customer & explain the support available.

Customer's eligibility will then be assessed & customers will be eligible if they have difficulty paying their bills due to hardship. We understand that hardship may occur for many reasons including:

- Receiving government support; or
- Loss of job or have reduced income; or
- Facing medical issues, family/domestic violence, or unexpected expenses; or
- May also have been impacted by a disaster or housing crisis.

CovaU will explain the program & obtain customers consent to enroll in the hardship program.

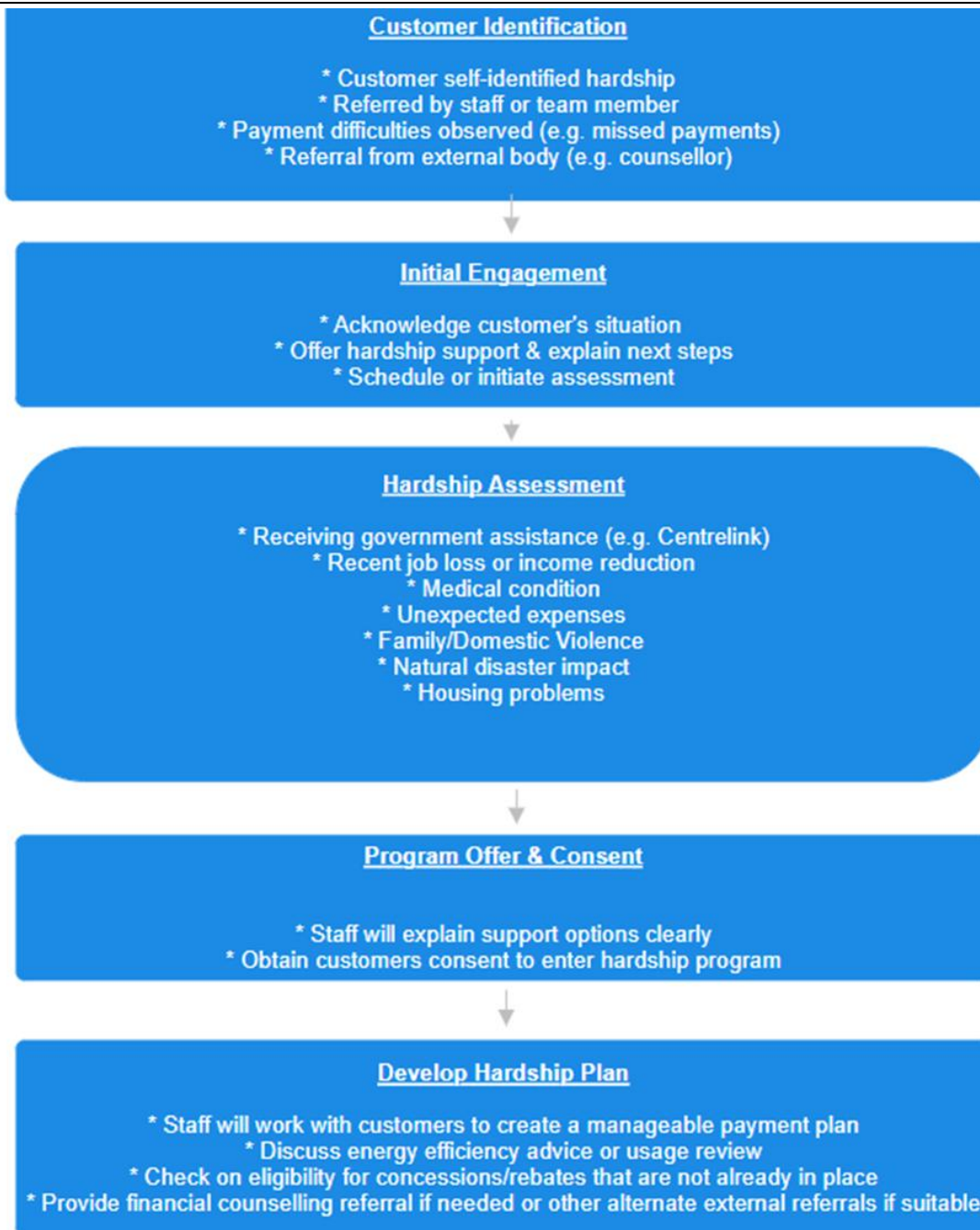
Once consent is obtained, CovaU Hardship Specialists will work with the customer to develop tailored payment plans & will also discuss energy saving tips, concessions and rebates that may not already have been applied and will double check if there are any more suitable plans that suit the customers energy consumption.

The Hardship Specialists may also provide further referral to external parties and support services that may be beneficial to the customer depending on their circumstances.

Hardship customer's accounts are then reviewed regularly to ensure any adjustments are made if or when needed.

If you switch retailers or leave CovaU for any reason, but still have a debt owing, as a "Debt-only" customer you will still be entitled to receive the same hardship protections and have access to an affordable hardship payment plan arrangement to pay off any remaining debt.

**The Eligibility Process Map is as follows:**



## 7 Limitations on Assistance

CovaU's goal for hardship customers is to help them with their energy needs and to provide support through our Hardship Program. Our Hardship Program has been developed to help our residential customers who are actively trying to do the right things by paying for the services that they receive. Business customers, as indicated by their tariff, are ineligible for this policy.

If a customer is deemed not eligible for our assistance, the reasons of rejection and clear explanation of eligibility will be given to the customer.

## 8 Commitments, Obligations and Responsibilities

### 8.1 CovaU's Responsibilities to Customers

All CovaU customers entering our Hardship Program can expect to

- be treated fairly and compassionately
- negotiate an affordable payment plan
- receive information:
  - on grants and concessions
  - on financial counsellors
  - on efficient energy use
- not be disconnected whilst in the Hardship Program
- be excluded from our standard debt collection process
- be provided with a copy of this Hardship Policy upon request free of charge

To ensure the Hardship Policy easily accessible anytime and anywhere, the policy can be found and printed on CovaU's website <https://www.covau.com.au/financial-assistance/>. It is reviewed regularly to make sure the contents are up-to-date.

### 8.2 Customer's Responsibilities during the Hardship Program

In return CovaU expects that you on a Hardship Program will:

- work with us towards sustainable energy usage and repaying your energy account debt
- contact CovaU in the event you are unable to make an agreed payment
- inform CovaU when circumstances change

If you do not keep to these commitments, you may be removed from the program. It will result with returning your energy account to normal terms and conditions regarding debt collection and disconnection processes. This is a step that we would rather not have to take, so it is vital that you keep in contact with us if you are experiencing any further hardship or change in circumstances.

If you have been removed from the Hardship Program due to a non-payment you will be eligible to re-enter the Hardship Program without question. Before removal from the Hardship Program, CovaU will use the contact process as set out at clause 6.1 of this Hardship Policy. If you miss a payment, we will contact you to see if you need help. We will attempt to contact you 3 times within 7 days of the missed payment via various contact methods including SMS, Telephone call and Email in an effort to bring the payment plan back on track or renegotiate new payment terms. If attempts to contact you have not been successful within 30 days from the first contact attempt, you may be removed from the hardship program. However, if you are removed from the Hardship program due to non-payment for a second time in a 12 month period, you may not be eligible to re-enter the Hardship Program unless you can provide reasonable assurances that you will be able to make payments in the future.

## 9 How can the Hardship Program help?

### Our programs and services

As a hardship customer, you can access a range of programs and services to help you: energy concessions and rebates, energy audits, energy conservation advice, incentivised arrangements, providing information on how to gain access to Energy Accounts Payment Assistance (EAPA) & financial planners, providing flexible payment plans and extensions.

### What we will do:

We will consider your individual situation to find the right programs (e.g. concession programs) or services that meet your needs.

### 9.1 Reviewing Energy Plan

#### We want to check you have the right energy plan

##### What we will do

When you join our Hardship Program, we will talk to you about your energy use and whether you are on the right plan.

If we think there is a better energy plan for you, we will:

- explain why the plan is better
- ask if you'd like to transfer to the new plan for free

We will only talk to you about energy plans we can offer.

The CovaU team will review the appropriateness of your energy plan upon entry into our Hardship Program. Our staff will discuss the range of retail offers and agreements available, and recommend the most appropriate tariff available to you considering:

- any dedicated off-peak appliances
- your and previous tariffs (including network charges)
- agreement terms and conditions

The CovaU team will also review:

- your overall power usage
- your previous bills (if available)
- other relevant information provided by you

CovaU is committed to helping you to successfully complete the Hardship Program without delay and will continue to monitor consumption and usage patterns to ensure that you remain on the most appropriate tariff and will recommend further tariff changes if necessary.

The energy plan review will be conducted at no cost to you and there will be no charge for transferring or terminating your previous retail contract.

If you receive Centrelink benefits, you may also contact Centrelink & request they assist by

transferring partial contributions from your benefits directly to us via “Centrepay”.

## 9.2 Hardship Assistance Plans

CovaU is committed to working together with you to establish payment plans that are flexible, affordable and sustainable. We will discuss all payment options outlining your advantages and disadvantages, thereby allowing you to make an informed decision.

## 9.3 Flexible Payment Arrangements

Flexible payment arrangements will be offered to you, when you are experiencing either short-term or long-term hardship.

Payment Extensions are short-term extensions granted when you are unable to pay your current account on time. These arrangements are usually offered to customers experiencing short-term financial difficulty as a result of an unexpected but short-term change in their financial circumstance. Payment extensions/ arrangements allow you the flexibility to pay-off the account in either a lump sum or by instalments prior to the next bill being issued.

Payment plan extensions are payments that include current usage and overdue amounts and are paid off in instalments over a longer period of time, further reducing the instalment amounts compared to our standard payment plans.

Incentive payments are discretionary one-off account credits that may be provided by CovaU to reduce the amount owing on an account and to further encourage payments.

Rolling Balance: In certain circumstances, we are able to offer short-term relief to assist you in managing the cost of your current bill. We will do this by allowing you to pay an affordable amount of your current bill and then roll the remaining balance into your next bill. You will be placed on a short-term payment plan (single billing period) and will be required to make instalment payments towards your energy costs for this period to reduce the risk of you requiring further assistance once this period is ended.

## 9.4 CovaU Instalment Plan

CovaU instalment plan is a structured payment plan designed to encourage you to budget for the cost of your energy use and any accumulated arrears over a 12-month period.

This will assist you to manage the peaks of your energy use, taking into account your capacity to pay. You can pay for your annual energy use in equal instalments of monthly, fortnightly or weekly.

## 9.5 Centrepay

If you receive benefits or allowances from Centrelink, you are eligible to use Centrepay as a payment method. Centrepay automatically deducts payments of no less than \$10 from your benefits to pay your energy bill. There is no cost to you to use Centrepay, and you can halt deductions at any time by

contacting Centrelink.

Further information can be obtained from Centrelink at <https://www.servicesaustralia.gov.au/>.

## 9.6 Monitoring and Reviewing Payment Plans

CovaU will review a payment plan if informed by you or your authorised representative when your circumstances have changed. We recognise not all customers will contact us if they are experiencing further financial difficulty. Although you may not have notified us of the change in your circumstances, we will endeavour to maintain contact with you to ensure that the agreed payments continue to be appropriate and affordable.

Our staff will monitor your usage when you are in our Hardship Program. If you are paying less than your usage and accumulating debt, we will be in contact with you to discuss your energy consumption and may suggest you partake in a home energy audit to help identify where you can save energy.

## 9.7 Disconnection

At CovaU, disconnection only occurs as a last resort, however, we will not disconnect any residential customer while they are in our Hardship Program.

## 9.8 Other Assistance

### **We will work with you**

If you have joined our Hardship Program, we will not:

- charge late payment fees
- require a security deposit
- make changes to your plan without your agreement. For example, we will not put you on a shortened collection cycle unless you agree first

## 10 Exiting the Hardship Program

You may leave the Hardship Program at any time upon request, on successful completion of the program, removal from the program, or if you change retailers. You will be returned to a normal customer status and will be subject to all your agreements standard terms and conditions.

You can contact us to re-enter the program at any time provided you remain eligible to do so.

## 11 Re-Entering Hardship Plans

If you have completed our Hardship Program and find that you still require assistance from the Hardship Program, you can contact us to discuss what options are available to you and where necessary re-enter the Hardship Program. There is no limit on how many times a person can access this program if you have successfully met the obligations of the program.

If you are removed from the program due to failure to adhere to your payment plan agreement, yet

still require the assistance of our Hardship Program, you will need to contact our hardship team to re-enter the program for a second time. However, if you fail to adhere to your second hardship payment plan agreement, you may be declined to enter the Hardship Program on a third occasion.

## 12 Energy Efficiency

### **We can help you save energy**

Using less energy can save you money.

#### **What we will do**

When you join our Hardship Program, we can give you tips to use less energy. This can be different depending on the state or territory you live in.

Efficient energy use will reduce your bill, alleviating some of your financial burden. Many of you are unaware of the modifications you can make around your home or to your energy consumption behavior, to help save money.

CovaU has a team to assist you and provide you with strategies to improve your energy efficiency. The CovaU team is trained to identify customers with energy consumption issues and can give you advice about simple strategies to reduce your energy use to improve your energy efficiency that are most appropriate for your circumstances.

Further energy efficiency information can be found on CovaU's website at [www.covau.com.au](http://www.covau.com.au).

## 13 Energy Auditing

Energy-consumption auditing pinpoints energy wastage from building structures, old appliances and/or the habits of householders. For example, fixing air leaks or draughty rooms and sources of heat transmission, installation of energy efficient lights and altering habits can save your money.

Our specialists will conduct an initial audit over the phone with you at your convenience. This will include a detailed audit of appliances and usage to help identify if there are any cost-effective options available to assist you in reducing your energy costs.

Based on the information provided by you and your historical information on consumption and patterns, our specialist will offer advice on how to improve energy efficiency in your home. If there is any unexplained usage or an indication that there may be a faulty appliance within the home, it may be necessary to arrange a home audit by an energy auditor. Energy auditor may also be suggested if consumption significantly increases while you are participating in the Hardship Program. Home audits are completed for our hardship customers at either no or a reduced cost (depending on their location) if there is a clear indication of excessive or unusual consumption within the home and debt is high. A thorough high bill investigation will be conducted before determining if an energy audit is required.

You will be advised on what a home energy audit could reveal about your current energy consumption and provided an audit report recommending the appropriate changes that could be made to the household to improve energy consumption. Implementing the report action plan or recommendations



may assist you to achieve increased energy savings and lower your energy bills, improve home comfort and air quality, better health and safety and reduce energy emissions.

If payment is required to complete a home audit, CovaU will obtain your verbal agreement to the charges and discuss available payment options prior to scheduling the home audit. CovaU will pay any initial costs incurred for the home audit and pass through agreed charges to you as a detailed goods and services charge on your next bill or as per your preferred payment option.

CovaU offers advice on how you can complete a home energy audit and where to locate your closest energy auditing kits from.

## 14 Appliance Replacement

If a faulty appliance is identified to be causing high energy consumption while speaking with you or during a home audit visit, our hardship specialist will refer you to the Government welfare agencies who will be able to assist in replacing or repairing their appliance(s).

Each case will be managed individually and further assistance may be required for you who are experiencing long-term hardship. CovaU can also help you source an affordable replacement or repair for faulty appliances through a third party.

## 15 Government Assistance and Rebates

### Other supports to help you pay your energy bill

Depending on the state or territory you live in, there are other supports to help you pay your energy bills.

#### What we will do

We will tell you about other ways you can get help to pay your energy bill, such as:

- government relief schemes
- energy rebates
- concession programs
- financial counselling services

#### What we need you to do

If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

NSW customers can access the following grants and rebates:

- NSW Low Income Household Rebate
- Gas Rebate
- Family Energy Rebate
- Life Support Rebate
- Medical Energy Rebate
- Energy Accounts Payment Assistance (EAPA)

For further information, visit <https://www.service.nsw.gov.au/services/concessions->

### rebates-and-assistance.

QLD customers can access the following grants and rebates:

- Electricity and Gas Rebates
- Gas Rebates
- Medical Cooling and Heating Electricity Concession Scheme
- Electricity Life Support Concession
- Home Emergency Assistance Scheme

For further information, visit <https://www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions>

SA customers can access the following grants and rebates:

- Energy Bill Concession
- Medical Heating and Cooling Concession
- Emergency Electricity Payment Scheme

For further information, visit

<https://www.sa.gov.au/topics/care-and-support/concessions-and-grants/concessions/energy-bill-concessions>

ACT customers can access the following grants and rebates:

- Utilities Concession
- Life Support Rebate

For further information, visit <https://www.revenue.act.gov.au/>

TAS customers can access the following grants and rebates:

- Annual Electricity Concession
- Life Support Concession
- Medical Cooling or Heating Concession
- Heating Allowance

For further details, visit [www.concessions.tas.gov.au/concessions/electricity\\_and\\_heating](http://www.concessions.tas.gov.au/concessions/electricity_and_heating)

## 16 Financial Counselling Services

As consuming energy is generally not the cause of financial difficulty, customers experiencing hardship are often beset with multiple competing debts. Financial counsellors can assist you to manage your finances more effectively and represent you to discuss with CovaU.

CovaU refers you to accredited financial counselling agencies, who offer their services to you at no cost.

Financial counsellors can contact CovaU's hardship team directly on 1300 689 866 (8.30am to 6:00pm) Monday to Friday.

## 17 Communicating with Customers in Hardship

As part of CovaU's early response to identifying customers undergoing financial difficulties, CovaU will provide information about our Hardship Program to you on the payment reminder notice.

If you are participating in our Hardship Program, you will receive communication by CovaU by standard post and/or email when:

- you enter the program
- your account has been reviewed
- there is a change in agreed payment plan or a change in energy use
- there is a late payment or no payment

CovaU will attempt to communicate with you via various contact methods including SMS, telephone call & email 3 times within 7 days of a failed agreed payments (if contact attempts have not been successful within 30 days from the first contact attempt, you may be removed from the hardship program). When you are in our Hardship Program, you are obliged to communicate with the CovaU team or risk removal from the program.

### 17.1 Customers from Culturally and Linguistically Diverse

#### Backgrounds

CovaU is committed to provide services and access to the Hardship Program for people from culturally and linguistically diverse backgrounds. To assist customers with low English literacy in communicating with us, an interpreter service is available at no charge on 131 450.

### 17.2 Customers without Internet Access

To assist customers without internet access in accessing to the information about the Hardship Program, customers can request a copy of Hardship Policy sending to them at no cost by the customer's preferred method of delivery when receiving written communication from us.

### 17.3 Customers with Disability

CovaU encourages you to directly contact us and discuss the options of assistance. For customers with hearing and speech impairments, National Relay Service is available and the contact details are listed in section 24.3 on this Hardship Policy.

### 17.4 Communicating with Customers in Remote Area

CovaU provides various communication methods including phone calls, letters, emails, live chat on our website, SMS etc. Customers in remote area can reach us by any of the above channels and we will follow up their case in their preferred method of communication.

## 18 Staff Training

All CovaU staff complete comprehensive training and refresher programs regularly to help understand and implement this policy. CovaU staff are provided training on how to identify and engage with you when you require help from our Hardship Program in an empathetic and understanding manner. The staff are also equipped with the skills of handling your queries about our Hardship Program and this hardship policy through the training.

The training materials are reviewed regularly to ensure the contents are up-to-date and compliant with the requirements from the regulators.

## 19 Complaints

CovaU works to resolve complaints upon a customer's first point of contact. If this is not possible, it will be escalated to the Customer Resolution team. To make a complaint, customers can phone 1300 689 866.

If you have a disability, you may either call the Customer Service team or appoint an authorised representative to raise the complaint on your behalf.

### How to lodge a complaint

- **Phone:** 1300 689 866 24 hours a day, 7 days a week.
- **Email:** support@covau.com.au
- **Post:** PO Box R241, ROYAL EXCHANGE, NSW, 1225
- **Online Form:** <https://covau.com.au/contact/>

### What information should you provide when lodging a complaint

If you are writing or sending a complaint electronically, make sure to include:

- Your name, address, postcode, email address and your preferred contact number.
- Provide as much information about your complaint as possible to ensure a quicker response time.
- Let us know when and how is best to get in touch, and we will do our best to meet this.

If sending by Post, we'll acknowledge your letter within 5 working days.

### Upon receiving a customers complaint, CovaU will:

- Acknowledge your complaint promptly, assigning a unique Reference Number for further communication.
- Collect your details and document your complaint for a thorough understanding.
- Inform you that a detailed record of our process is available on the CovaU website.
- Commit to reviewing your complaint within a reasonable timeframe.
- Keep you updated throughout the resolution process.

- Consult with you as needed and inform you promptly upon resolution.

Propose practical changes to prevent future issues, showing our commitment to continuous improvement.

If you are unhappy with the outcome of the enquiry into your complaint, you can contact the relevant state Energy Ombudsman which is an independent and free service.

Energy and Water Ombudsman NSW <a href="http://www.ewon.com.au">www.ewon.com.au</a>	1800 246 545
Energy and Water Ombudsman Queensland <a href="http://www.ewoq.com.au">www.ewoq.com.au</a>	1800 662 837
Energy and Water Ombudsman South Australia <a href="http://www.ewosa.com.au">www.ewosa.com.au</a>	1800 665 565
ACT Civil & Administrative Tribunal <a href="http://www.acat.act.gov.au/">www.acat.act.gov.au/</a>	(02) 6207 1740
Energy Ombudsman Tasmania <a href="http://www.energyombudsman.tas.gov.au">www.energyombudsman.tas.gov.au</a>	1800 001 170

## 20 Privacy

CovaU is committed to respecting your privacy and protecting your personal information in accordance with the Privacy Act 1988 (Cth) and the National Privacy Principles.

Full details of CovaU's Privacy Policy can be accessed at <https://www.covau.com.au/terms-conditions/>

## 21 Contact Details

### 21.1 CovaU Pty Ltd

Address:	PO Box R241 Royal Exchange NSW 1225
Email:	<a href="mailto:support@covau.com.au">support@covau.com.au</a>
Enquiries and Payments:	1300 689 866
Fax:	1300 997 331
Web:	<a href="http://www.covau.com.au">www.covau.com.au</a>

### 21.2 Interpreter Services

Phone:	131 450
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### 21.3 National Relay Service

TTY:	133 677
Speak & Listen:	1300 555 727

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SMS: 0423 677 767

## 21.4 Language Assistance

For language assistance please call **131450** and ask to be connected to the CovaU Call Centre - Customer Service team on **1300 689 866**

Interpreter Service

Call 131 450

Servizio interpreti

Servicio de Intérpretes

خدمة المترجم الفوري

Dịch vụ phiên dịch

□译服务

Υπηρεσία Διεμνηνέα

## 22 Policy Review

We may revise or update our policies and procedures occasionally. When we change our Policy, we update it on our website. Please visit our website regularly to review our Policy for any changes.