



GOVERNMENT ASSISTANCE AND CONCESSIONS

The Victorian Government provides various concession and grant programs to provide relief for those overwhelmed due to your energy needs. The Utility Relief Grant scheme (URGS) if you meet the criteria, will provide temporary relief to help you get back on track with your overdue bills. CovaU will provide you with information about these programs and how you can obtain assistance. You can find more information on our website www.covau.com.au/concessions

Alternatively, give us a call on 1300 689 866 or send an email to support@covau.com.au



WE ARE HERE FOR YOU



CovaU is always here to help you get back on track to repay your overdue expenses and reduce your on-going energy costs. Besides our flexible payment arrangements, we've compiled a list of resources that you may find useful.

Reducing your energy costs

We provide helpful energy savings tips to reduce energy usage that will minimise your costs. For ideas to help you save on your energy bills, visit www.covau.com.au/support/energysave

Financial Counsellor

You may wish to consider talking to a financial counsellor who can assist in more ways than one. MoneySmart offer free and independent financial counselling to guide you through hard times. For more information, visit www.moneysmart.gov.au

Manage your energy usage

Managing your usage is another way to reduce your energy costs. The CovaU "My Account" allows you to check your energy consumption so you have a better idea of how much you're using. Visit www.covau.com.au/myaccount

Stay in touch

If you're struggling to pay your bill or just need a bit more time, give us a call on 1300 689 866. Our experts will explore your options and find an arrangement that works for you.

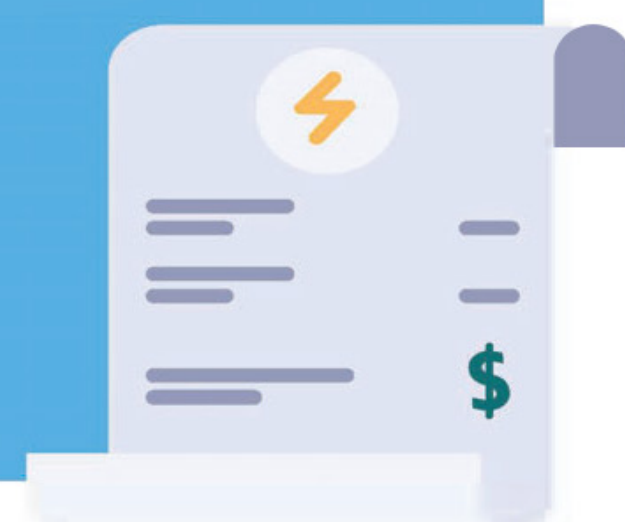
Victorian customers experiencing Payment Difficulties

For more details about CovaU's Hardship Policy, please visit our website www.covau.com.au/terms/hardship or give us a call if you would like to have a hard copy.

Interpreter service

Call 131 450

Servizio interpreti
Servicio de Intérpretes
Dịch vụ phiên dịch
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口译服务
Υπηρεσία Διερμηνεία



VICTORIAN CUSTOMERS EXPERIENCING PAYMENT DIFFICULTIES



PERSONALISED PAYMENT PLAN



WE CAN HELP

Energy is an essential service. CovaU believes financial hardship should not preclude customers from energy supply if they are willing to pay their bills but require some flexibility and assistance. We ask you to stay in touch, make agreed payments, and let us know if your circumstances change.

A range of assistance options are available for Victorian customers to help you repay the outstanding debts and ongoing energy costs. These include Standard Assistance and Tailored Assistance. While you're on a hardship plan, we won't disconnect your energy or engage in debt collection. We won't remotely disconnect customers with smart meters who may be facing hardship without offering support first.

Standard Assistance

Standard Assistance is available for Victorian residential customers. It provides customers with the entitlement to flexible payment options, aiming to encourage customers to take early action to manage their payments and avoid getting into arrears.

Payment Options include:

- The Equal Payments payment plan allows you to make payments in equal instalment amounts at standard intervals. Standard intervals can be scheduled weekly, fortnightly or monthly.
- The Interval Payments payment plan allows you to make instalment payments at non-standard intervals.
- The Advance Payments payment plan allows you to make ad hoc or regular payments in advance depending on your individual circumstances.

- Payment Extensions allow you to extend the pay by date of at least one bill within a 12 month period. Payment extensions are available for periods from 1 to 4 weeks.

Tailored Assistance

Tailored Assistance which is available to Victorian residential customers with arrears of \$55 or more (GST inclusive) and enables customers with arrears to pay for their on-going energy use and repay the arrears in a manageable way.

CovaU can provide you with advice about:

- The personalised payment plan that covers your current debt and ongoing energy usage
- The available payment options that help you repay the debt and your energy usage over the next two years
- The information on concessions, the government and non-government assistance that you may be eligible for
- The likely cost of your future energy usage and how your energy costs can be reduced
- The option of putting your repayment of arrear on hold for six months

Practical assistance that helps you lower the energy costs:

- Energy plan review
To find out the energy plan that suits you best based on your usage history
- Over the phone energy audit
To provide advices and energy saving tips on how you can minimise the use of energy based on your usage pattern

To assist you on repaying the outstanding debt and on-going energy usage costs, you are entitled to set up a personalised payment plan tailored to your situation. Tailored payment arrangements include:

- The payment plans allow payment of equal amounts at regular intervals of up to one month which is based on a reasonable forecast of your energy costs over the next year.
- The payment plan allows you to make repayment of your arrears for a period of up to two years through a payment plan that specifies payments of equal amounts at regular intervals of up to one month.
- The payment plan can be set up by taking your estimated usage over 12 months into account and you can pay for the energy use together with your arrears. Once the payment plan is set up or revised, CovaU will send you a confirmation letter outlining the details of the payment plan:
- The total number of payments you need to make to finish paying off the arrears
- The period of time over which payments are to be made
- The amount and the due date of each payment

For help in your language, call TIS National at 131 450 and ask to be connected to CovaU on 1300 689 866.

If you complete the program but still need help, you can come back. There's no limit if you meet the conditions. This brochure is a guide. The Energy Retail Code of Practice takes precedence over this content in all cases. CovaU respects your privacy. You can read our Privacy Policy at www.covau.com.au.