

# Customer Hardship Brochure



## What is our Customer Hardship Program?

We understand there are a number of reasons why you may be finding it difficult to pay your bills. You might experience hardship because of factors like:

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

We understand that there are times in life like these when you need support, which is why we have established a Customer Hardship Program that is designed to help support you to get you back on track to pay your bills. Our Customer Hardship Program is potentially available to our residential customers who are experiencing financial hardship, whether temporary or long-term, that makes paying their bill difficult.

We understand that anyone can suffer from financial hardship and we are committed to dealing empathetically, respectfully and fairly with customers experiencing hardship.

## How can Flow's Customer Hardship Program assist you?

If you are accepted into our Customer Hardship Program, a customer hardship service team specialist will monitor your account and will:

- ask you some questions, including about what you can afford to pay
- take into account the information available to us to ensure the most appropriate payment options are provided
- work with you to make sure you are receiving all the government and non-government assistance you are eligible for
- work with you to help you find a sustainable solution to your financial difficulties that aims to set up a realistic payment plan that allows you to cover your ongoing consumption costs, and chip away at your arrears over a set time
- refer you to an independent third party such as a financial counsellor or a community welfare organisation for advice
- assist with providing regular updates
- providing ongoing assessment of the success of the payment plan

While you are participating in the Customer Hardship Program, we will:

- if you are an energy customer, not disconnect your electricity supply, or, if you are a water customer, not restrict your water supply; and
- not pursue debt collection action.

## Will people know that I am in financial hardship?

No. Your privacy is very important to us. We have an experienced hardship team dedicated to helping customers in financial difficulty.

Any information we need to know about you and your situation will be kept private and confidential and in accordance with the requirements of the Privacy Act 1988. You can see our Privacy Act here ([LINK](#)).

## What if I have a complaint about our Customer Hardship Program?

If you have a complaint regarding access to or participation in our Customer Hardship Program, you can draw our direct attention to this by contacting us on 1300 806 806, and we will try to resolve your issue as quickly as we can. Your complaint will be handled with sensitivity and in accordance with our Complaints and Dispute Resolution Policy which is available on our website.

Our Complaints and Dispute Resolution Policy sets out how we will handle your complaint, and what you can do if you are not satisfied with the resolution. We are committed to treating complaints and disputes confidentially, promptly, equitably, and professionally at no cost to you. However, if you are dissatisfied, you may wish to contact the Energy Ombudsman in your state.

## How do I find out more?

The first step is to call our customer hardship team from 8.30am to 5:00pm Monday to Friday on **1300 123 803**; or email [hardshipteam@flowsystems.com.au](mailto:hardshipteam@flowsystems.com.au) and a member of our customer hardship team will respond. If you feel uncomfortable contacting us yourself, you can authorise a third party such as a community agency or financial counsellor to contact us on your behalf. Our customer hardship team specialists are trained to identify customers who are vulnerable or may be about to experience hardship.

All bills, reminder notices and disconnection or restriction warnings contain information advising customers to let us know if they are experiencing difficulties and that options are available to assist them with payments. This includes clear information about key dates and any next steps, such as dates by which you need to make a payment or contact us. Remember, it is critical that you keep us informed if your circumstances change, or you think you might have difficulties making your agreed payments.

For more information on the Flow Customer Hardship Policy, please click here [https://www.flowsystems.com.au/governance/Customer\\_Hardship\\_Policy.pdf](https://www.flowsystems.com.au/governance/Customer_Hardship_Policy.pdf)

