

Policy	Exempt Seller Hardship Policy		
Document Number:	THP-O-014	Authorised By:	Corrie Milne
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Overview:

This policy applies to permanent residents of Tasman Holiday Parks who purchase electricity through an embedded electricity network operated by Tasman Holiday Parks, where the Australian Energy Regulator’s Retail Exempt Selling Guideline applies, and who are experiencing financial hardship or difficulty paying their electricity bills.

This policy does not override any additional rights or protections available under applicable state or territory legislation, including relevant tenancy laws.

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.

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.

Minimum requirements ¹	Standardised Statements
<i>Processes for the early response by the exempt seller in the case of residential exempt customers identifying themselves as experiencing</i>	What we will do to help you If you are struggling to pay your energy bills, call us for help as soon as possible. We are required to offer you a range of support, including payment plans², information about concessions and rebates³, information about financial counselling⁴ and information about how you can use less energy⁵. We are required to offer you assistance if: • you tell us you are having trouble paying your bill • you are referred to us by a financial counsellor or other community worker. We recommend you speak to us about hardship support if you have:

¹ Condition 26(3) in the Retail Exempt Selling Guideline (Guideline) published on the AER’s website.

² Conditions 9(1)(a) and 12 in the Guideline.

³ Conditions 9(1)(c) and 13 in the Guideline.

⁴ Condition 9(1)(d) in the Guideline.

⁵ Condition 9(1)(b) in the Guideline.

<i>payment difficulties due to hardship</i>	• a history of late payments • broken payment plans • requested payment extensions • received a disconnection warning notice • been disconnected for non-payment • are eligible for a relevant government or non-government energy rebate, concession or relief scheme • 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 and work with you to find ways to assist you. We will take into account all of your circumstances and, having regard to those circumstances, act fairly and reasonably. We will let you know what hardship support we can provide you within seven days from when your initial hardship support discussion with us took place. If we agree to provide you with hardship support, we will talk to you about a payment amount that suits your circumstances. If we deem you are ineligible for hardship support, we will provide you the reasons why.⁶ We can send you a free copy of our hardship policy.⁷
<i>Flexible payment options (including payment plans) for the payment of energy bills by residential exempt customers experiencing hardship</i>	Payment Options What we will do Tasman Holiday Parks will offer electricity payment plans to eligible permanent residents experiencing financial hardship, subject to an assessment of their individual circumstances. Customers requesting assistance may be required to explain their financial circumstances and provide reasonable supporting information where necessary. When establishing a payment plan, we will consider: • Your capacity to pay. • Your outstanding electricity balance. • Your anticipated electricity consumption over the next 12 months, or the remaining duration of your tenancy if less than 12 months. Payment plans will be tailored to your individual circumstances and capacity to pay. Once a payment plan is agreed, we will provide written confirmation outlining: • The duration of the payment plan • The amount and number of payments required • The frequency and due dates of payments • How the payment amounts were calculated. If you miss a payment, we will contact you to discuss your circumstances and determine whether adjustments to the arrangement are appropriate.

6 Condition 26(6) in the Guideline.

7 Condition 2(1)(g) in the Guideline.

	Any additional payment concessions may be considered at Tasman Holiday Parks' discretion, subject to applicable regulatory requirements. 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. Let us know if another payment method may help you maintain your payment plan. 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 due to non-payment: • we do not have to offer you another plan ⁸ • we might disconnect your energy.^{9,10}
<i>Processes to notify residential exempt customers experiencing hardship of appropriate government concession programs and appropriate financial counselling services</i>	Other supports to help you pay your energy bill What we will do Tasman Holiday Parks will provide information about available government electricity rebates, financial assistance programs and independent financial counselling services relevant to your state or territory. Eligible residents may be able to access assistance through: • Government Energy Rebates and Concessions: Refer to your relevant state or territory government website. • Energy Accounts Payment Assistance (EAPA): Financial assistance for eligible NSW households experiencing difficulty paying electricity bills. • Financial Counselling: www.financialcounsellingaustralia.org.au • National Debt Helpline: 1800 007 007 – free, confidential financial counselling. Additional information is available at: • www.energy.gov.au • www.moneysmart.gov.au Where required under applicable regulations, Tasman Holiday Parks will assist eligible residents in accessing available rebates or concessions and apply any approved credits to their electricity accounts. What you must do Residents are responsible for checking their eligibility for available assistance programs, providing any required supporting documentation and notifying Tasman Holiday Parks where assistance or an account credit is requested. If you find out you are eligible for these programs, let us know as soon as possible so we can help you.

⁸ Condition 12(4)(a) in the Guideline.

⁹ Condition 9 in the Guideline.

¹⁰ Subject to any additional obligations we have under the relevant state or territory legislation.

<i>Processes to assist residential exempt customers with strategies to improve their energy efficiency</i>	We can help you save energy Using less energy can save you money. We hereby refer you to the Energy Made Easy website: www.energymadeeasy.gov.au
<i>Other relevant requirements of the Retail Exemptions Guideline</i>	We will work with you If we agree to providing you hardship support, we will not: • charge late payment fees • require a security deposit make changes to your plan without your agreement.¹¹ For example, we will not put you on a shortened payment frequency unless you agree first.

¹¹ Condition 12(5) in the Guideline.