

# Perth Energy

## Financial Hardship Policy



---

Perth Energy

## Introduction

Perth Energy appreciates you having chosen us to be your energy supplier. As a Western Australian based company, we understand that the local economy has ups and downs and that from time to time all of us can face difficult economic circumstances. That is why we are keen to help any customer work through financial difficulties.

This Policy applies specifically to residential customers; however, Perth Energy also applies the general principles of providing help to any of our customers who are facing difficulty in paying their bills.

## Please let us know

If you are having trouble paying your bill, whether that's because of a short term difficulty or longer term hardship, please let us know. Call our Credit Team and we can start to put a process in place to work through the issues together. You are not the only person who has faced this situation. Our staff will treat your enquiry with the respect and sensitivity that you should expect. Also if you tell us upfront, we can immediately put a hold on any further actions that we might normally take such as disconnecting supply or taking action to recover anything you owe.

The Credit Team can be contacted in several ways:

- By Phone (during Business Hours) 08 9420 0300
- By Email at [creditteam@perthenergy.com.au](mailto:creditteam@perthenergy.com.au)
- By Mail at PO Box 7971, Cloisters Square, WA 6850

If you have a hearing or speech impairment can call us through the National Relay Service:

- TTY Users Phone 133 677 then ask for 08 9240 0300; or
- Speak and Listen Users Phone 1300 555 727 then ask for 08 9420 0300.

Internet Relay Users connect to NRS ([www.relayservice.com.au](http://www.relayservice.com.au)) then ask for 08 9420 0300



## Interpreter Services

If you do not speak English and would like help with anything in this Policy, you can use the independent telephone interpreter service (TIS National) to arrange an interpreter.

Call 13 14 50 and ask to be connected to Perth Energy on 08 9420 0300.

## Where do you stand financially?

As a first step, we will assess your financial situation to determine whether you are experiencing Financial Hardship. A person experienced in helping people in your situation will undertake the assessment. We will advise you of the outcome of our assessment within 5 business days.

Alternatively, you may provide us with an assessment from a relevant consumer representative, such as a financial counsellor. We may adopt that assessment as our own assessment.

If our assessment confirms that you are having payment difficulties then we can discuss giving you an extension of time to pay or setting up an instalment plan to enable you to catch up any arrears over time. This will help you through whatever situation has caused the difficulties and allow you to catch up on payments. If we can agree on one of these options, and you stick to your commitment, then we will waive any late fees and not charge any interest on the late payments.

The assessment may show that you are experiencing more serious financial issues that are affecting your ability to meet basic living needs. Financial Hardship may be caused by:

- Loss of your, or a family member's, primary income;
- Spousal separation or divorce;
- Physical or mental health problems;
- Loss of a spouse or a loved one;
- A chronically ill child or other family member;
- Family and domestic violence; or
- Other unforeseen factors that are affecting your capacity to pay.

On request, we will advise you of the outcome of the assessment including the reasons behind it.

## Hardship Indicators

There are a number of factors that may indicate to us that you are experiencing financial hardship. Not all of these need to be in place but they may include:

- Previous requests for information on alternative payment arrangements;
- You have had difficulty paying your bills in the past;
- You are already eligible for Government funded concessions;
- You have had a major change of circumstances that adversely affects your finances;
- You are registered as having a person at your residence who relies on life support equipment;
- You live in public housing;
- The number of dependents you have; or
- You have a disability or medical condition that impacts your earning capacity.

## Confidentiality

Please be assured that any Information you provide to our Credit Team remains confidential to them. It is only used to assess how we can help you and it is not passed on to other parts of Perth Energy's business or to outside entities.

## How can we help you?

In more serious circumstances we will look at more options to help. We will generally offer you an instalment plan to help you catch up on any outstanding payments at a pace that matches your current circumstances. We will offer you a plan that is fair and reasonable. We do not charge any fees to set up and operate an instalment plan and if you stick with this plan, the interest and late fees will be waived. As long as you continue to keep us updated, we can consider revising this plan if you face continuing financial difficulty.

If you have accepted an offer from us for alternative payment arrangements and have used reasonable endeavours to settle any debt before the timeframe set out in any disconnection warning, then the disconnection process will be suspended.

We will also give consideration to reducing some of your fees, charges or debt. We can also accept you paying your bill in advance if this helps you to better arrange payments.

Again, we encourage you to come and talk with us so that practical solutions can be put in place early. If you ask, we are able to provide further details of assistance available to customers experiencing financial hardship or payment difficulties.

## What are the alternatives?

If you do not advise us of your situation but let your account fall into arrears, we will generally seek to recover any outstanding money from you. As a last resort, we may refer an outstanding account to a debt collection agency and the cost of this service would then be added to the outstanding money owed. We would prefer to have arrangements in place on your account before we reach this stage, so the earlier you contact us, the easier it is for us to develop a solution, together.

## Other ways to get help

### Payment options

You can manage your bill by making regular deductions through Centrepay or by using direct debit. Your bill contains details of how to make payments using the internet, phone or post. Centrepay can be contacted through their website at:

<https://www.humanservices.gov.au/individuals/services/centrelink/centrepay>

### HUGS – Hardship Utility Grants Scheme

HUGS is a State Government scheme that assists people in WA with their connection to essential services. Where applicable, Perth Energy will support you through the HUGS application process.

For more information on HUGS go to the WA Government website, at:

<https://www.wa.gov.au/service/community-services/community-support/hardship-utility-grant-scheme>

### Concessions

Holders of a Pensioner Concession Card, Health Care Card, Veterans' Affairs Gold card (TPI, War Widow and Dependent Child) or Commonwealth Seniors Health Card may be eligible for the Energy Concession Extension Scheme. The scheme includes the Energy Assistance Payment and may be more if you also meet the eligibility requirements for the Dependent Child Rebate and/or the Air Conditioning Rebate.

For more information and to complete the electronic application form for the Energy Concession Extension Scheme, go to the Department for Finance website, at:

<https://www.wa.gov.au/service/community-services/grants-and-subsidies/apply-energy-concession>

For further advice on concessions, you can also contact the Department of Finance:

Phone: 08 9262 1486 / Regional 1300 368 364.

### Financial Counsellors

The Financial Counsellor's Association of WA (FCAWA) can refer you to a counsellor in your area who can provide free, independent and confidential help for you to take control of your financial situation. They can be contacted on the National Debt Helpline at 1800 007 007 and their website contact is [www.financialcounsellors.org](http://www.financialcounsellors.org)

## **Business Customers**

This Policy is specifically designed for residential customers; however, we appreciate that business customers can also face difficult circumstances and we are committed to assist our business customers where possible. Please contact us if you are experiencing payment difficulties and we will consider any reasonable request for alternative payment options.

## What if you have a complaint?

If after discussing this matter with us, you have a complaint - you can send this to us by:

- Filling out the electronic form on our website at <https://perthenergy.com.au/complaints/>;
- Sending a complaint to our Complaints Team at [powertochoose@perthenergy.com.au](mailto:powertochoose@perthenergy.com.au); or
- Sending a letter to our Head Office address: PO Box 7971, Cloisters Square, WA 6850.

Perth Energy is a member of the Ombudsman scheme. If you are not satisfied with our performance you can contact the Energy and Water Ombudsman Western Australia at:

- PO Box Z5386 St Georges Terrace, Perth WA 6831
- Phone (08) 9220 7588 or 1800 754 004
- <https://energyandwater.ombudsman.wa.gov.au/>

# Document Control Page

## Financial Hardship Policy

Status	Final		
Document ID	PEFHP.062025		
	Name	Title	Date
Author	Ash Conlon	Manager Customer Operations	30 April 2024
Reviewed by:	Larah Elliott	Risk & Compliance Advisor	14 May 2025
Approved by:	Ben Walton	Manager WA Commercial	20 June 2025

Revision No.	Date	Comment
1	28 Aug 2018	Original Policy (Policy.Business.001 – Customer FHP)
2	16 May 2024	Periodic Policy Maintenance
3	20 June 2025	Periodic Policy Maintenance
4	Due June 2026	

Related Documents
Electricity Code of Conduct for Small Use Customers
Compendium of Gas Licence Obligations
Perth Energy Financial Hardship Procedure PEFHProc.05.2025
ERA Financial Hardship Policy Guidelines – Electricity May 2023
ERA Financial Hardship Policy Guidelines – Gas January 2023