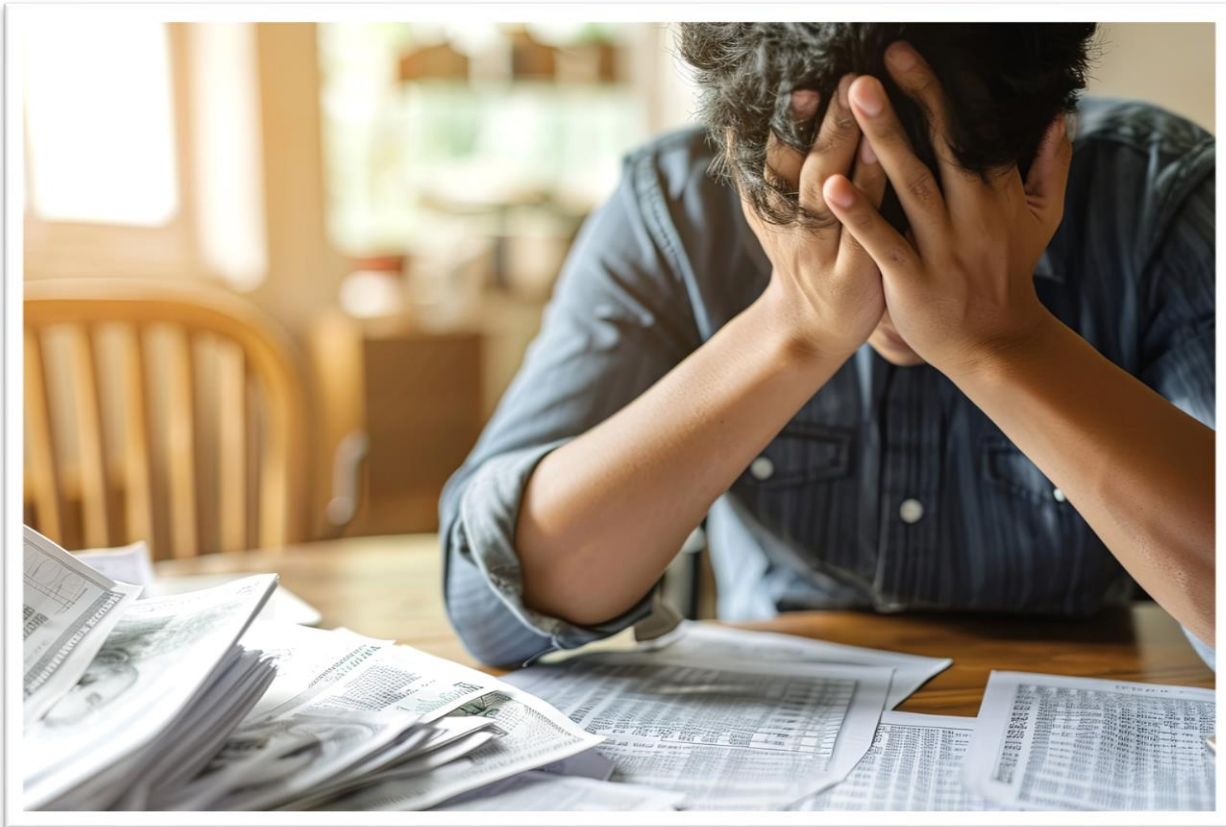


nhulunbuy corporation



CUSTOMER HARDSHIP POLICY **POLICY - FM14**

Title	Customer Hardship Policy
Policy number	FM14
Type	Corporate Services
Owner	Chief Executive Officer
Responsible Officer	Manager Corporate Services
Approval date	November 2024
Review date	November 2027

1. Purpose

The Nhulunbuy Corporation Limited (NC) recognises that every customer's financial situation is different and that there is no one-size-fits-all solution. NC is committed to supporting and responding to the needs of customers who are experiencing financial difficulties and hardship. NC recognises that water and electricity are essential services. Electricity disconnection due to non-payment is only considered as a last resort.

2. Scope

This policy applies to customers experiencing financial difficulties and hardship and how support is provided to customers to help them get back on track.

3. Definitions

CEO means the Chief Executive officer of the NC.

Customer Account is the account of a customer of NC.

Financial Difficulty is defined as a state of financial disadvantage that is not likely to be ongoing and in which the Customer is unable to pay a bill.

Financial Hardship is an ongoing state of financial disadvantage in which a Debtor is unable to pay a bill without affecting their ability to meet basic living needs.

MCS means the Manager Corporate Services of the NC.

NC means the Nhulunbuy Corporation Limited and its employees.

4. How NC Assists

Once a customer notifies NC that they are experiencing or affected by financial difficulty and hardship, the following measures will be implemented for that customer:

- Advice regarding NC Customer Hardship Program
- Inform customers of confidential and independent financial counselling and support services
- Provide customers information regarding available concessions, relief schemes and utilities rebates
- Provide other relevant policies such as the Domestic and Family Violence Policy, Debt Recovery Policy, Utility Complaints and Dispute Resolution Policy and the Undetected Water Leak Policy.

NC will also proactively inform customers of the above available measures if NC believes a customer may benefit from those measures being implemented.

NC may identify customers potentially going through financial hardship. Ways that NC may identify this are:

- A history of late payments by the customer
- Customers unable to maintain payment plans
- Customers requesting payment extensions.
- Customer that receives a disconnection warning notice and/or been disconnected for non-payment.

5. Customer Hardship Program

The NC Customer Hardship Program supports customers by:

- Negotiating flexible interest free payment plans;
- Once the payment plan is established with a customer, they can then establish six-weekly billing for that account.
- Providing customers with educational resources to assist them in how to reduce their power and water usage;
- Not charging late payment fees or interest charges for the duration that the customer honours the payment arrangement made;
- Removing the worry of debt collection or legal action being taken against the customer for the duration that the customer honours the payment arrangement made;
- Providing customers with the security of knowing that while participating in the Customer Hardship Program, NC **will not**:
 - Have electricity disconnected due to non payment;
 - Take legal action against the customer for unpaid debts;
 - Charge late payment fees;
 - Charge additional recovery costs.

Personalized Payment Plans

Customers who opt in for the NC Customer Hardship Program are offered payment plans. NC will offer a personalized payment plan to suit the individual customer situation by considers:

- How much the customer can pay
- How often the customer can pay (frequency of payments)
- How much the customer owes
- How much electricity/water the customer is expected to use over the length of their personalised payment plan.

Once a personalised payment plan is negotiated and agreed to, NC will provide the following to the customer:

- How long the payment plan will go for.
- The amount to pay each time.
- How many payments in total
- When you need to make your payment.
- Who to contact for further information and assistance

Customer Obligations under the Customer Hardship Program

As part of the NC Customer Hardship Program, it is a customer obligation to advise NC if their situation changes and they can no longer make the payments in their plan. NC can then review your payment arrangements.

NC will remove customers from the Customer Hardship Program if:

- Customers stop making payments under their agreed payment plan, or
- Customers do not tell NC when their contact details change.

If a customer is removed from the Customer Hardship program more than two times in the previous 12

months, the following actions may be taken:

- NC will not offer the customer another payment plan
- Disconnections may occur
- NC may list the customer debt with a credit reporting agency and proceed with legal action.

6. Engaging a Support Person

Once customers notify NC that they are experiencing financial difficulty or hardship, they can then authorise a support person to contact NC and engage on their behalf. NC will engage the authorised support person in line with customer consent and instructions to NC. A support person might include any of the following:

- A social worker
- Legal aid representative
- Trusted family member or friend

To provide permission to talk to an authorised support person on a customer's behalf, authorisation must be obtained from the customer by either:

- Giving the MCS verbal permission over the phone, or
- Providing NC with written permission.

7. Ways to reduce Electricity and Water Consumption

Consuming less electricity and water can reduce customer costs.

Electricity

- Try running air conditioners between 24°C and 27°C.
- Switch off electrical appliances at the power point when not using them, rather than leaving them on standby mode.
- Switch to energy saving LED light globes. Energy efficient globes can save you up to 75% off your lighting costs.
- Remember to switch lights off when leaving the room.
- In good weather, hang clothes outside instead of using a dryer.

Water

- Install water efficient fittings and appliances in your home.
- Run the washing machine and dishwasher when there is a full load.
- A front-loading machine is more efficient than a top loading washer, as they use about 50 per cent less water.
- Keep an eye out for water leaks and fix them quickly if you find any. Garden irrigation leaks are a common way we lose water undetected.
- Water your garden early in the morning.
- Limit your shower time to four minutes.

8. Review Process

This policy will be reviewed three years after its adoption.

Date 20 January 2025	Director (Name) Andres Hoffman	Signature <i>Andres Hoffman</i>
Chief Executive Officer (Name) Shane Whitten		Signature <i>Shane Whitten</i>