



Hardship Policy

1. Purpose

The purpose of Mojo's hardship policy is to identify customers experiencing payment difficulties due to hardship and to assist those customers to better manage their energy bills on an ongoing basis.

We understand that we provide an essential household service and staying in control of household bills may be difficult at times. Mojo's Hardship Program equips our customers in hardship with programs and strategies tailored to help you manage your ongoing energy bills better and prevent disconnection solely due to an inability to pay energy bills. Disconnection will always be a last resort.

2. What is hardship?

You may be in hardship where you are unable to pay your bills but willing to do so. This can happen under a variety of difficult circumstances such as loss of income, health issues, or other unexpected events that affect your financial capacity. If you think you may be in hardship, please contact us as soon as you can. We'll work with you to find a suitable solution to keep your energy connected.

3. Applying for our Hardship Program

You will be eligible for our Hardship Program if:

- you are genuinely unable to pay your bills;
- you are willing to work with us on a suitable solution to keep your bills paid and your household connected; and
- you have not previously failed to meet your obligations under our Hardship Program (unless your circumstances have changed significantly and you provide further supporting evidence).

If you wish to apply for our Hardship Program, please email us at hello@mojopower.com.au. We will then contact you via email or phone as soon as practicable and within 2 business days.

If you are eligible for our Hardship Program, we will discuss the various options available to you and how we can help. Customers who do not meet the eligibility criteria above will remain on our regular billing process.

4. Outline of Mojo's Hardship Program

Mojo's Hardship Program offers a range of initiatives to assist customers in hardship. Here's an outline of what you can expect from our Hardship Program:

- We will discuss and agree with you which flexible payment option or form of assistance is most appropriate for your circumstances.
- You will need to meet your side of the arrangement to remain on our Hardship Program, such as sticking to your payment plan and notifying us if your circumstances change.
- We will turn off our general bill reminders and disconnection notices so you can focus on your individual arrangement with us.
- Your household will not be disconnected so you can rest easy knowing you will have power.
- No debt recovery action will be taken against you.
- No late fees or interest will apply to you.
- No security deposit will be required from you.
- We will give you valuable tips on how to reduce your energy usage and therefore your bill.
- We will help you find out if you are eligible for any government concessions.
- We will refer you to any financial counsellors or support services in your area.
- We will ensure you are on our best rates and most effective product.

5. Identifying Hardship

a. Let us know

If you are having trouble paying your energy bill and want to know more about our Hardship Program, please contact us as soon as you can at hello@mojopower.com.au. If you are currently seeing a financial counsellor, they can contact us on your behalf.

Early identification of a customer in hardship will allow us the best chance of finding a suitable solution before things potentially get worse. We are committed to dealing with your circumstances in a respectful, fair and empathetic manner. Our staff are trained this way.

b. How can Mojo identify hardship?

In recognising that some customers may not identify themselves to us as being in hardship, the Mojo team has processes in place to proactively identify where a customer may qualify for our Hardship Program. Some of the factors that allow Mojo to identify hardship include:

- repeated late payments, part-payments or non-payments;
- a sudden change to your usual payment patterns;
- your attempted payments to Mojo being declined by your financial institution; and
- a third party, such as a financial counsellor or welfare agency, contacting us on your behalf about your financial difficulties.

We will then contact you to ask about how you are going and whether our Hardship Program is something that could help.

6. Early response to hardship

Mojo has processes in place to ensure we respond quickly to any cases of hardship.

If we identify you as potentially being in hardship, you can generally expect to hear from a member of our team via email or phone as soon as practicable. We'll inform you of this hardship policy, check your eligibility for our Hardship Program (see section 4), explain the options available to you, such as payment plans, access to Government assistance or other support services. We will then work with you to find a suitable solution to your circumstances.

7. Flexible payment options

Our Hardship Program provides a range of flexible payment options to allow you to pay your energy bill. We will discuss our full range of payment options with you to allow you to compare how they would work for you. We will then work with you to find the best option for your circumstances.

a. Types of payment options

Here are the types of flexible payment options available to incorporate into your payment solution:

- regular payments made in advance of usage;
- instalment plans where you pay off your bill in smaller instalments; and
- short-term extensions may be granted if you are experiencing an unexpected short-term difficulty that prevents you from paying your bill on time.

You can design your payment plan in a way that allows you to budget for your electricity bill and stay on top of your payments.

b. Assessing your capacity to pay

In deciding which payment plan is right for you, we will look at your capacity to pay under each option. The aim of assessing your capacity to pay is to effectively allow you to maintain a basic living standard with regard to your financial commitments.

We'll ask you a few questions to work out a payment arrangement you can afford. We will also consider any amounts owing on your electricity bill and your expected usage needs over the next 12 months. We will also provide you with energy efficiency tips to help reduce your usage and your bill.

If you have received any advice from financial counsellors (or others), we will also take that into account when agreeing a payment plan.

c. Establishing a payment plan

Once we've assessed your capacity to pay as described above, we can establish a payment arrangement with you that supports your needs and allows you to stay on top of your bill.

We will clearly set out the details of your payment plan for you in writing, including:

- the duration of the plan;
- the frequency of instalments;
- the amount and due dates of each instalment payable;
- if you are in arrears, the number of instalments required until you pay off your debt;
- information about your rights and obligations; and

- if you are making payments in advance, the basis on which your instalments are calculated.

Over the duration of payment plan, we'll monitor how your payment plan is working for you. We may review your payment plan to ensure it remains appropriate and inform you of any circumstances that may require us to review or cancel your plan if it is no longer working.

d. Methods of payment

Mojo allows you to make payments via debit card, credit card, BPay® and any other method provided under your contract.

You may also request to make payments via Centrepay – a free voluntary bill paying service for eligible customers receiving Centrelink payments. Centrepay automatically deducts payments of \$10 or more from your Centrelink payments to pay your energy bill. You can change or cancel deductions any time to suit your circumstances. Contact Centrelink on 1800 050 004 or visit www.centrelink.gov.au for more information.

e. Revising your payment plan

Contact us as soon as possible if your circumstances change, e.g. your income increases or decreases significantly. You may renegotiate or revise your payment plan to suit your current circumstances.

8. Concessions and rebates

You may be eligible for a government concession or rebate to help you pay your energy bill. You will find information on concession programs and how to apply on our website. If you are eligible, you can apply through MyMojo or directly to the government for certain rebates.

If we identify you as being in hardship, we will tell you about the concession programs that may be available to you and check your eligibility for you. We can also help you complete your application form if you require assistance.

- Further information on concession programs and rebates in NSW are available at <http://www.resourcesandenergy.nsw.gov.au/energy-consumers/financial-assistance/protection>.
- Further information on concession programs and rebates in Queensland are available at: <https://www.qld.gov.au/community/cost-of-living-support/energy-concessions>

9. Financial counsellors

Mojo will tell you about any financial counselling services that may assist you to manage your finances more effectively during hardship. These services are free of charge. You can also give your financial counsellor authority to speak to us on your behalf if this makes things easier. Just download the Authority to Act form [here](#).

10. Ensuring your contract is appropriate to your circumstances

Under our Hardship Program, we have processes in place to make sure your current contract is appropriate for your circumstances in line with the purpose of this hardship policy. We will make sure you are offered our best rates and most effective product. So if there's a better Mojo contract for you, we'll let you know how you can change.

We will discuss with you the range of alternative offers and contracts we have available and work with you to agree what's most appropriate for your circumstances. Information we'll consider when checking your contract include your household's usage patterns, any dedicated off-peak appliances like hot water tanks, previous bills, and any other relevant information you give us.

Centrepay is available as a payment option to all eligible customers no matter what contract or rates you're on.

Reviewing your contract is a free service. There is also no charge if you wish to change to another contract. Mojo does not have any lock-in contracts or termination fees. Ever.

11. Energy efficiency strategies

Reducing your energy usage will reduce your bill. All Mojo customers have access to the energy efficiency tips available on our website.

Under our Hardship Program, we will provide strategies you can use to help improve the way your household uses energy. To understand your energy usage, we may ask you about the types of appliances used in your home. You may identify inefficient appliances that are costing you more than they're worth. We can help you find more energy efficient appliances that will keep your costs down. We will discuss and agree with you strategies to improve energy efficiency that are most appropriate for you.

12. Supporting you

The Mojo team undergoes regular training on identifying and dealing with customers in hardship in an effective and supportive manner.

Our training covers:

- how to identify and respond to hardship, including referral processes;
- issues related to financial hardship; and
- how to communicate with customers experiencing hardship in a respectful, empathetic and non-judgmental manner.

To ensure our Hardship Program remains reflective of best practices, we review this policy and its related procedures regularly. You will be notified of any changes that may affect you whilst on the program.

13. Accessing this policy

This Hardship Policy and also a summary of this policy are always available on our website. You can also request a free copy by contacting us at any time. Our aim is to provide equitable access to this policy and apply it transparently as well as consistently to all our customers.

We promote this policy to customers, including those from culturally and linguistically diverse backgrounds, through our website, email and our discussions with you. We also distribute this policy to welfare agencies, financial counsellors and other third parties who may contact us regarding a hardship issue.

14. Your rights and obligations

a. Hardship Program participants

In addition to the rights detailed above, please have a read below of our expectations of customers on our Hardship Program.

i. Remaining on the Hardship Program

It is important that you remain willing to work with us at all times throughout the Hardship Program – this is a key factor in your eligibility for remaining on the program. No plan or solution we establish will be done without your input and your agreement so we will expect you'll meet your side of the arrangement.

Your circumstances may change whilst you are on our Hardship Program and we need you to keep communicating with us regularly and honestly to get you back on your feet. If you feel you may not be able to make a payment, please let us know as early as possible so that we know you're still committed and we can make any necessary adjustments to your plan.

ii. Leaving the Hardship Program

We aim to get all our hardship customers to a point where the Hardship Program is no longer needed. If you and Mojo are confident you'll be able to successfully meet your financial obligations going forward, you'll return to our normal billing cycle. We will notify you of your successful completion of our Hardship Program.

You may also leave or be removed from the Hardship Program and return to our normal billing cycle if you:

- tell us you no longer wish to participate and would like to return to our normal billing process;
- repeatedly fail to meet your obligations;
- show an unwillingness to participate effectively, such as by not engaging with us in the manner outlined above to remain on the program; or
- transfer to another energy company.

To re-enter the Hardship Program, we would need to reassess your hardship position and capacity to pay. A new payment arrangement may then be established depending on your circumstances. At all times, we encourage you to stay in touch with us so we can together reach the best outcome.

b. Complaints

If you have any concerns or complaints about accessing or participating in our hardship program, please email us at complaints@mojopower.com.au. You can also write to us at: Complaints – Mojo, GPO Box 7049, Sydney NSW 2001. All complaints are handled in accordance with Mojo's complaints process available on our website.

If you're not satisfied with Mojo's response, you may contact the Energy & Water Ombudsman in your state

- Energy and Water Ombudsman NSW on 1800 246 545 (freecall)
- Energy and Water Ombudsman Queensland on 1800 662 837 (freecall)

c. Privacy

We are committed to protecting your privacy and will manage any personal and credit information in accordance with our [Privacy Policy](#) available on our website.

Contact us

If you are having difficulties paying your Mojo bill or would otherwise like to contact us, please email us at hello@mojopower.com.au or call us on 1300 019 649. You can also chat to us online via our website.

If you need an interpreter, please call 131 450.

如果您需要口译员，请拨打

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