

Financial Hardship Policy: Energy On-Billing

For Commercial and Small Business Tenants

Introduction

This policy applies to commercial energy customers at sites managed by Eagle Ridge Asset Management (ERAM) who may be affected by family violence or financial hardship. At ERAM, we manage electricity supply by paying the primary utility bill from the property trust and on-charging usage to tenants as part of their outgoings. This policy explains how we protect your information and support you if you are having trouble paying your energy-related outgoings.

Defining Financial Hardship & Eligibility

Financial hardship occurs when a tenant is willing to pay their energy-related outgoings but lacks the financial capacity to do so by the due date. ERAM categorises eligibility for support into three tiers:

- **Small Business Tenants:** Customers protected under standard energy consumer frameworks.
- **Tenants Affected by Family Violence:** Any individual business owner or partner experiencing domestic or family violence that impacts their ability to manage their account or make payments.
- **Large Commercial Entities:** All other commercial tenants. Support for these entities is strictly discretionary and assessed on a case-by-case basis.

Family Violence Protections

If you tell us you are affected by family violence, ERAM will take the following actions:

- **Strict Confidentiality:** We will secure your account information, including contact details, in password-protected computer systems accessible only to relevant ERAM employees.
- **No Evidence Required:** We will not ask you to provide evidence of family violence before providing help.
- **Communication Preference:** We will use your preferred form of communication and will not ask you to repeatedly disclose your circumstances.
- **Support Persons:** You may nominate a support person (such as a financial counsellor or lawyer) to communicate with us on your behalf.

Assistance for Payment Difficulties

ERAM provides different levels of assistance based on the tenant's category:

For Small Businesses and Those Affected by Family Violence:

- Late Payment Fees: We will waive late payment fees on your energy bill.
- Payment Plans: We will work with you to set up a new payment plan if you have missed payments.
- Non-Disconnection: We will not disconnect your energy supply if unpaid bills resulted from family violence or if disconnection would impact your safety.

For Large Commercial Entities:

- Discretionary Review: Requests for extensions or payment plans will be assessed based on documented "significant business disruption."
- Standard Terms: Late fees and interest as per the Lease Agreement will generally apply.
- Lease Compliance: Failure to adhere to payment terms may result in standard debt recovery and disconnection procedures.

Support Services

If you are affected by family violence or financial crisis, the following 24-hour services may assist you:

- 1800 RESPECT: 1800 737 732 (Family violence counselling).
- Lifeline: 13 11 14 (Crisis support).
- National Debt Helpline: 1800 007 007 (Free debt advice).
- Men's Referral Service: 1300 766 491

Complaints

If you have a complaint that you cannot resolve with ERAM, residential-scale customers may contact the Energy Ombudsman in their relevant state.