Customer Hardship Policy

Victoria

VERSION

1.5

EFFECTIVE FROM

25 November 2026

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Preamble

Tango Energy Pty Ltd t/a Tango Energy (Tango Energy) is committed to providing residential customers experiencing difficulties in paying their energy bills the opportunity to establish sustainable payment arrangements to manage their bills through our Customer Assistance Program (Program).

Tango Energy recognises the supply of energy is an essential service for residential customers.

Tango Energy understands that, because disconnection can have a significant impact on members of the household, disconnection of the supply of energy due to the inability to pay energy bills is a last resort option.

The Energy Retail Code of Practice, which sets out retailers' obligations and minimum customer entitlements, takes precedence over this hardship policy in all circumstances.

This policy outlines the minimum standards of assistance for residential customers anticipating or experiencing payment difficulties so that disconnection is a last resort.

1. Purpose

This policy explains the assistance available to Victorian residential customers who:

- anticipate having difficulty paying an energy bill
- have not paid an energy bill by its pay-by date
- are in arrears.

The purpose of this policy is to help customers:

- avoid getting into arrears
- pay for their ongoing energy use
- repay arrears in a way that is fair and manageable
- reduce their energy costs.

This policy outlines the minimum assistance to which residential customers anticipating or facing payment difficulties are entitled and forms part of Tango Energy's commitment to supporting customers experiencing payment difficulty.

2. Customer Assistance Program

2.1 Information for Customers

Tango Energy's Customer Assistance Program provides support to Victorian residential customers who:

- anticipate difficulty paying an energy bill

- are in arrears.

Customers can access assistance directly, through an authorised representative or through a financial counsellor.

Tango Energy will provide information about available assistance and how to access it in a timely manner and at all times when it is relevant to do so, including:

- when a customer or customer representative contacts us about payment difficulties
- when a customer has not paid a bill by its pay-by date.

Customers who receive information about tailored assistance will be given at least six business days to:

- consider the information
- request additional information
- put forward a payment proposal.

Information about payment assistance will be sent to customers using their preferred form of communication (for example, text message, email or hard copy correspondence) and also included in reminder notices, disconnection warning notices and on the Tango Energy website.

2.2 Identifying Customers Experiencing Payment Difficulties

Tango Energy may identify that a customer is experiencing, or may be at risk of experiencing, payment difficulties through:

- contact from the customer
- information provided by an authorised representative or financial counsellor
- customer payment behaviour
- account information
- billing information
- other information available to Tango Energy which reasonably indicates the customer may require assistance.

Customers can request assistance at any time.

2.3 Establishing Customer Eligibility

Tango Energy will not place unnecessary barriers in the way of customers seeking assistance.

Tango Energy may ask reasonable questions to better understand a customer's circumstances; however, assistance is not conditional upon a customer providing personal or financial information.

2.4 Standard Assistance available to customers

Standard assistance is available to residential customers who anticipate difficulty paying an energy bill but are not yet in arrears.

At a minimum, Tango Energy will provide:

- payments of an equal amount over a specified period
- options for making payments at different intervals
- an extension of a bill pay-by date
- the option to pay for energy use in advance.

2.5 Tailored Assistance available to customers

Tailored assistance is available to residential customers who are in arrears.

There is no minimum arrears amount required to access tailored assistance.

Where a customer has missed a bill pay-by date and their arrears exceed $55 including GST, Tango Energy will contact the customer within 21 business days after the pay-by date and provide information about tailored assistance and how to access it.

This does not limit a customer's entitlement to receive tailored assistance where arrears are $55 or less.

Tailored assistance will be fair, flexible and based on the customer's individual circumstances and ability to pay.

Tailored assistance includes:

- specific advice about likely future energy costs and how these costs may be lowered
- information about available government and non-government support, including energy concessions and the Utility Relief Grant Scheme.

Additionally:

Customers who can pay the full cost of their ongoing energy use are entitled to:

- repayment of arrears over no more than two years by payments at regular intervals of up to one month
- advice about payment options that would enable them to repay their arrears over no more than two years.

Customers who cannot pay the full cost of their ongoing energy use are entitled to:

- practical assistance with Utility Relief Grant applications
- practical assistance to reduce energy costs

- an initial period of at least six months during which their repayment of arrears is placed on hold and they pay less than the full cost of their ongoing energy use while working to reduce energy costs (Tango Energy may extend this period where doing so supports the customer to continue reducing their energy costs and improve their ability to manage ongoing energy use).

Where a residential customer is receiving tailored assistance or has been in arrears for three months or more and has accumulated arrears of at least $1,000, Tango Energy will check if the customer is on Tango Energy's lowest cost generally available plan for that customer and automatically switch the customer to that plan, unless the customer opts out.

Every six months, Tango Energy will also check all residential customers in arrears to see if they are eligible to be automatically switched to Tango Energy's lowest cost generally available plan for them and send them a notice of intention to switch, to enable them to opt out of the switch if they would prefer to remain on their current plan.

2.6 Assessment of Customer Circumstances

When providing assistance under this policy, Tango Energy will consider a customer's circumstances to determine the most appropriate support available.

This may include consideration of:

- whether the customer could be experiencing family violence, including economic abuse
- the customer's ability to pay for ongoing energy use
- the customer's arrears balance and payment history
- the customer's energy usage patterns and opportunities to reduce energy costs
- the suitability of the customer's current tariff or energy plan
- eligibility for concessions, rebates or government assistance programs
- any communication, language or accessibility needs
- any other information the customer chooses to provide.

Tango Energy will assess each customer's circumstances in a fair, respectful and flexible manner.

Customers are not required to provide personal or financial information in order to receive assistance; however, any information provided may help us identify additional forms of support that may be available.

2.7 Payment Plans

Tango Energy will work with customers to establish payment arrangements that are fair, reasonable, affordable and appropriate to the customer's circumstances.

Where a payment arrangement is agreed, Tango Energy will provide written confirmation, including:

- the number of payments to be made
- the period over which the payments will be made
- the due date of each payment
- the amount of each payment.

Tango Energy will review payment arrangements where appropriate to ensure they remain suitable for the customer's circumstances.

Customers who are meeting the terms of their payment arrangement will not be subject to debt recovery action or disconnection for non-payment.

2.7.1 Payment Proposals

Customers may put forward a payment proposal or revised payment proposal.

Tango Energy will accept a payment proposal where it:

- provides for equal amounts to be paid at regular intervals of up to one month
- results in arrears being paid within two years of the first payment
- includes payment for ongoing energy use
- is based on a reasonable forecast of energy use over the following 12 months.

Tango Energy may also accept alternative payment proposals where they are appropriate to the customer's circumstances.

2.7.2 Missed Payments

If a customer misses a payment under a payment arrangement, Tango Energy will contact the customer to discuss available options.

Customers may put forward a revised payment proposal, including a change to:

- payment amounts
- payment frequency
- payment dates.

Where appropriate, Tango Energy may vary a payment arrangement to provide additional flexibility and support.

2.8 Payment Options

Tango Energy provides a range of payment options to help customers manage their energy costs.

Available options may include:

- payment plans, allowing customers to pay their energy costs over time through regular payments
- payment extensions, allowing additional time to pay a bill
- weekly, fortnightly or monthly payment arrangements
- Centrepay, where available
- paying in advance towards future energy bills.

When determining the most appropriate payment option, Tango Energy will consider the customer's circumstances, arrears balance, energy use and ability to pay.

2.9 Ongoing Assistance

Tango Energy will continue to provide assistance unless:

- the customer is no longer experiencing payment difficulty; or
- after reasonable engagement, the customer refuses or fails to take reasonable action towards paying for ongoing energy use and, where applicable, repaying arrears.

Before changing or discontinuing assistance, Tango Energy will consider the customer's circumstances and act fairly and reasonably.

2.10 Programs, Concessions and Support Services

Tango Energy will provide information about government and non-government assistance programs that may help customers manage their energy costs, including information about:

- energy concessions
- the Utility Relief Grant Scheme
- financial counselling services
- community support services
- energy efficiency programs.

Tango Energy will determine if residential customers are eligible for an energy concession by seeking information from customers:

- when they enter into a new contract with Tango Energy
- when they switch contracts while already with Tango Energy
- when they contact Tango Energy to request standard or tailored payment assistance
- in the case of customers affected by family violence, as soon as practicable
- at all other times when it is reasonable to do so.

Upon becoming aware that a residential customer holds or is eligible for an energy concession, Tango Energy will take all reasonable steps to ensure the customer receives the concession. Where a customer is no longer eligible for an energy concession, Tango Energy will contact the

customer as soon as practicable to inform them and advise them how to update their concession eligibility information.

2.11 Utility Relief Grant Assistance

If a customer may be eligible for a Utility Relief Grant, Tango Energy will assist the customer to complete the online application form over the phone and lodge the form online on behalf of the customer (unless the customer requests otherwise) or complete the application form as much as possible and send it to the customer with instruction on how to complete the remainder of the form and lodge it.

Any Utility Relief Grant received will be applied to the customer's account as soon as practicable.

2.12 Reviewing Energy Plans and Tariffs

Where a customer is not eligible to be automatically switched to Tango Energy's relevant lowest cost generally available plan, or an eligible customer opts out of the switch, and the customer is experiencing payment difficulties, Tango Energy will review the customer's current energy plan and tariff to identify opportunities to reduce energy costs.

As part of this review, Tango Energy may consider:

- the customer's energy usage patterns
- available tariffs and pricing structures
- off-peak or controlled load arrangements
- other available Tango Energy market offers
- eligibility for concessions and rebates
- eligibility for Tango Energy's deemed best offer.

Tango Energy will review customers who have remained on the same plan for more than four years to ensure they are paying a reasonable price. If they are not, Tango Energy will automatically reduce the price or switch them to a cheaper plan, unless they opt out. Where a customer is receiving payment assistance, this assessment will be completed before, or as part of, determining the customer's ongoing payment arrangement.

2.13 Improving Energy Efficiency

Tango Energy will provide practical assistance to help customers reduce their energy costs.

This may include:

- information about energy efficiency programs
- advice on reducing energy use
- information about government rebates and energy saving initiatives

- offering an over the phone energy audit to determine practical recommendations based on a customer's energy usage and circumstances
- referral to programs and services that may help reduce energy costs.

Our team is trained to discuss energy efficiency options and practical ways customers may be able to lower their energy costs.

Where appropriate, Tango Energy may provide additional assistance to help customers better understand and manage their energy usage, including to provide:

- customers with information about flexible options for the purchase or replacement of electrical household appliances
- referrals to third party providers, government and community services that may be able to assist

2.14 Availability of this Policy

Tango Energy will make this policy available on its website together with a plain English summary.

Information about payment assistance and how to access it will be made available through customer communications, including where required under the Energy Retail Code of Practice.

Customers can contact Tango Energy at any time to discuss payment assistance options or request a copy of this policy.

A copy of this policy will be provided free of charge upon request.

Customers can contact our Customer Assistance Team on 1800 010 648 to discuss available assistance and support options.

3. Privacy

The financial and personal information disclosed by a customer will be managed in accordance with our Privacy Policy on our website: http://tangoenergy.com/privacy.

4. Complaints

We encourage customers to resolve complaints directly with our team on 1800 010 648. Customers can also report problems, complaints and feedback relating to this policy through:

- our website www.tangoenergy.com
- via email support@tangoenergy.com
- phone 1800 010 648
- fax 03 8621 6111

- write to us at Tango Energy, PO Box 320, Geelong North VIC 3215

Independent dispute resolution for our energy customers is also available through the Victorian Energy and Water Ombudsman:

- 1800 500 509 (free call)
- ewovinfo@ewov.com.au
- www.ewov.com.au

Further information on the management of customer complaints and disputes is available in our Complaints and Disputes Policy on our website: http://tangoenergy.com/complaints.

Tango Energy reviews this policy annually to ensure it remains appropriate and will or is likely to; contribute to the identification of residential customers experiencing payment difficulties and to assist those customers to better manage their energy bills on an ongoing basis.