

Introduction

This Policy has been developed by Cowell Electric Supply (CES) to ensure the requirements set out by the Australian Energy Regulator (AER) and Essential Services Commission of South Australia (ESCOSA) regarding customers who are experiencing Family Violence are met. Details of these requirements are outlined in the Retail Exemption issued by the AER and licence issued by ESCOSA.

Aim

This policy explains how we will help you if you tell us that you are experiencing family violence, including our obligations to protect your energy-related information, and support you if you are having trouble paying your energy bills.

If you consider you are in immediate danger, call emergency services on 000.

Scope

This policy applies to all customers who may be affected by family violence in Iron Knob and Pimba, as well as customers in remote townships and communities within the RAES scheme. This incorporates the townships of Blinman, Cockburn, Glendambo, Kingoonya, Mannahill, Marla, Marree, Nundroo, Oodnadatta, Parachilna, Yunta, and the Communities and associated Homelands within the APY Lands, Oak Valley, and Yalata.

What is Family Violence?

Family violence is when someone in a family, domestic, intimate or family-like relationship

- is violent or threatening
- coerces or controls you
- tries to make you feel unsafe.

Family violence can include, but is not limited to:

- **financial abuse**, such as controlling your money, taking away your financial independence, or refusing to provide necessary financial support for you or your dependent's living expenses
- **emotional or psychological abuse**, such as manipulation, intimidation or behaviours that undermine you or make you feel controlled
- **physical abuse**, such as intentionally using physical force against you, another person or animal
- **sexual abuse**, including any forced, unwanted or exploitative sexual activity
- **social abuse**, such as isolating you from your family, friends or culture
- **elder abuse**, such as a single or repeated act or failure to act, including threats, that results in harm or distress to an older person. These occur where there is an expectation of trust and/or where there is a power imbalance between the party responsible and the older person.

What we will do to help you

If you tell us that you are affected by family violence, we will take extra precautions with your energy-related information.

We will only discuss your energy contract or energy bills with you, or someone you choose to communicate with us.

We will not ask you to give us evidence that you are affected by family violence before we can help you.

We will not ask you to repeatedly disclose your personal circumstances.

You can choose how you want to communicate with us

We will request your preferred form of communication, and we will only use that form of communication to talk to you about your energy account.

If we cannot use your preferred form of communication, we will offer other ways to communicate with you.



You can nominate a support person

You can choose a support person to communicate with us:

A support person could include a:

- family member or friend
- financial counsellor
- social worker
- someone who helps you manage your energy bills.

We will only do this if you give us your permission and provide us the contact details of your preferred person(s). If this happens, we will note their details in our records.

We will only communicate with you and/or the person you choose, according to your instructions. If you prefer, we can communicate solely with your chosen support person.

We will keep your energy-related information safe

If you tell us that you are affected by family violence, we will secure information related to your energy account, including your contact details, in the following ways:

- Any paper files (related to your energy account) will be kept in a locked drawer or cabinet and only accessible to relevant employees or agents that need to access them to perform services relating to your energy account.
- Your details will be stored in our computer system, which is password protected and only accessible to relevant employees or agents that need to access them to perform services relating to your energy account.

If you agree, we will 'flag' your energy account so that any administrative employee who manages your energy account will take extra precautions to keep information related to your energy account safe and will engage you through your preferred form of communication and/or through your chosen support person.

We will not share your energy-related information with anyone unless you give us permission, or we are required by law to do so.

Family violence can include financial abuse, which may make it difficult to pay your bills.

Financial abuse can occur when someone stops you from accessing your money, manipulates your financial decisions, or uses your money or assets without your consent.

Energy accounts can sometimes be used as a tool for financial abuse, which is a form of family violence. Examples of financial abuse relating to energy accounts can include:

- opening an energy account in your name without your knowledge or consent
- opening a joint energy account with you but refusing to contribute to the costs
- using your energy account details to manipulate or control you.

We recognise family violence as a likely cause of a customer experiencing payment difficulties. If you are experiencing financial difficulties due to family violence, we will take this into account when supporting you with matters relating to payment of your energy bills.

If you are experiencing payment difficulties

If you are affected by family violence and are struggling to pay your energy bills, contact us for help as soon as possible.

We can offer support, including payment plans and waiving fees associated with late payment (if applicable).

Late payment fees

We will waive late payment fees on your energy bill.



Payment Plans

There are no fees or charges associated with a payment plan.

If you are a residential customer on a payment plan with us, and you have missed your payments, we will work with you to set up a new payment plan.

Hardship policy

If you are a residential customer experiencing payment difficulties, we will tell you about the support options available through our Hardship policy. You can ask us for a copy of our Hardship policy at any time. The policy can also be found on our website: https://www.cowellelectric.com.au/wp-content/uploads/2024/10/CE.POL_ED_001-Hardship-Policy.pdf.

Urgent Energy Assistance (Prepayment Customers)

A Temporary Credit Loan is a fee free, interest free credit immediately provided to the customer’s prepayment meter as a form of loan that is paid back by the customer through a payment splitting arrangement.

A payment splitting arrangement is where a customer who owes electricity debt (emergency/friendly credit, or temporary credit loan) to Cowell Electric agrees to allow a proportion of each top-up amount to be used to pay down that debt.

Where a customer affected by Family Violence and utilising a prepayment meter system, or an authorised third party acting on their behalf, contacts Cowell Electric and indicates they are currently self-disconnected from their electricity supply and experiencing payment difficulties, we will offer a temporary credit loan.

To access a Temporary Credit Loan, please call us on 1800 485 788.

Debt Management and Recovery

Cowell Electric will consider each customer’s individual circumstance and determine an appropriate and flexible approach to debt management and recovery. We will consider your safety, capacity to pay, and whether there are other persons responsible for some or all of the debt, including joint account arrangements.

We may seek documentary evidence to support claims of Family Violence when considering debt management and recovery.

We will not disconnect you

We will consider how family violence has impacted your ability to pay your energy bills and will not disconnect your energy supply if your unpaid energy bills resulted from family violence or would impact your safety.

Staff Training

Cowell Electric will provide training for all customer-facing staff and those who are responsible for the direct management or supervision of these staff, within 3 months of commencing the role. The training will cover the matters as outlined in the licence issued by ESCOSA.

Support services

If you are affected by family violence, the support services below may be able to provide you with additional assistance.

Family Violence Support Services

Service	Contact Details
National 1800 RESPECT Line (24 hours) Free advice and counselling for both people experiencing family violence and professionals responding to family violence.	Call 1800 737 732 Text 0458 737 732 (RESPECT) www.1800respect.org.au
Lifeline (24 hours) Crisis support and suicide prevention services.	Call 13 11 14 www.lifeline.org.au



Service	Contact Details
Kids Helpline (24 hours) Free, confidential counselling for children and young people aged 5 to 25.	Call 1800 55 1800 Web chat available www.kidshelpline.com.au
13 YARN (24 hours) Service for Aboriginal and Torres Strait Islander people in crisis. 13 YARN Offers a confidential one-on-one over the phone yarning opportunity and support with a trained Lifeline Aboriginal & Torres Strait Islander Crisis Supporter for mob who are feeling overwhelmed or having difficulty coping.	Call 13 92 76 https://www.13yarn.org.au/
QLife Free support and referral for LGBTIQ+ Australians wanting support around gender, sexuality and relationships.	Call 1800 184 527 Web chat available https://qlife.org.au/
Men's Referral Service An anonymous and confidential telephone counselling service to help men involved in family and domestic violence matters	Call 1300 766 491 www.ntv.org.au/get-help/
Elder Abuse Helpline A trained operator will talk to you about your concerns and provide referrals to the relevant support services.	Call 07 3867 2525

Financial help services

Service	Contact Details
National Debt Helpline Free advice on how to manage debt, coordinated by Financial Counselling Australia.	Call 1800 007 007 https://ndh.org.au/

Ombudsman schemes

Energy ombudsman schemes can help resolve a complaint about your electricity seller. Their services are free and available if you are a residential customer (ie not a business customer).

If you have a complaint that you cannot resolve with your energy seller, you should contact the ombudsman scheme in your state.

State	Service	Contact Details
South Australia	Energy and Water Ombudsman South Australia	1800 665 565 www.ewosa.com.au

For more information, please contact us on 1800 805 020 (free call) or retail@cowellelectric.com.au.



Cameron Thompson
 Chief Executive Officer

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