# Customers management approach



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We strive to create value for our customers through a culture that puts them at the centre of all our decisions and actions.

As a leading retailer of essential services, Origin provides customers with a range of products and solutions to power and connect homes, businesses, and communities. Our focus is on delivering great customer experiences and providing affordable, sustainable, and smarter energy solutions.

# Developing superior customer solutions

Leading customer experience and satisfaction is central to our strategy - customers are at the heart of everything we do. We are working to deliver great customer experiences that are simple, seamless and increasingly digital.

In 2020, Origin entered a strategic partnership with UK-based energy retailer and technology business Octopus Energy, taking a 20% equity share in the fast-growing company. We also gained a perpetual licence to its customer technology platform, Kraken, in Australia. Kraken delivers benefits for our customers by providing one point of service, simpler processes and the ability to integrate services into a single account. Customers are serviced by small teams of Energy Specialists, each with accountability for providing end-to-end service for their unique customer base.

We are focused on engaging with our customers through the channels they prefer. Customers can contact Origin and manage their account via the My Account portal on our website, our app, online chat, social apps, phone or email. A telephone interpreter service is available in multiple languages. Our My Business Account digital portal offers business customers instant access to bills, meter data and customised reports and analytics.

To make purchasing and managing essential services in homes and businesses as easy as possible, we are working to make Origin a one-stop shop. This includes products and services such as broadband, and energy plans with home emergency support.

#### **Customer satisfaction**

We continually monitor customer experience, using several performance measures to review and improve how we work. We report these metrics in our annual Sustainability Report.

The Board reviews customer experience performance and receives regular reports on customer complaints, including their drivers and actions to reduce complaints.

One of our customer satisfaction measurement tools is the Strategic Net Promoter Score (NPS), which is a best practice methodology where electricity customers from a range of providers are asked to rate their likelihood of recommending their electricity provider to family and friends on a scale of zero to 10. This metric is calculated by taking the percentage of promoters (score 9-10) minus the percentage of detractors (score 0-6) to provide a monthly measure of customer advocacy and helps us understand how our customers feel about their experience with us, and benchmark Origin's performance against competitors.

We also use the Customer Happiness Index (CHI) to measure customer satisfaction. Customers are asked to rate their interaction – via voice, email, and live chat channels. The CHI score is measured as the proportion of satisfied customers over the previous 12 months.

Customer ratings and reviews play an increasingly important role in shaping consumer purchasing decisions. We actively monitor, respond to and encourage customers to rate us on product review sites such as Google, Trustpilot and Product Review

#### Insights and feedback

We use our customer insights panel, Origin Exchange, to gather feedback and ensure we consider customer experiences and views in our business decisions. More than 6,600 customers have joined the panel, providing insights and feedback on a range of projects in development, from reviewing web pages to end-to-end customer experiences relating to new product propositions.

We also collate and analyse verbatim feedback received in our call centres and through channels such as field sales and kiosks.

We engage with consumer groups via our Consumer Advocacy Panel, which is chaired by the Executive General Manager, Retail, and meets approximately every four months. The forum provides opportunities to hear Origin's leadership team share insights on how we are addressing emerging issues and to provide feedback on our key programs of work. We invite a variety of consumer groups and encourage a diversity of views about our operations and decisions.

#### **Customer complaints**

We try to resolve customer complaints quickly and identify learning opportunities to enhance our service delivery and customer experience. If a customer feels that we have not addressed their issue, they can have the matter reviewed by the relevant ombudsman in their state or territory.

More details on how we handle complaints, including customer rights and entitlements and ombudsman contact details, can be found on our website at originenergy.com.au/contact-us/complaints

#### Responsible marketing

We aim to engage in responsible marketing practices that build a better, more direct relationship with our customers. Since 2013, we have not engaged in door-to-door sales for the residential market, and we make limited outbound calls. To ensure appropriate targeting and support, we filter our customer lists for campaign activity to exclude customers experiencing financial distress or those who have been affected by natural disasters such as bushfires or floods. In addition, we take proactive measures to contact customers with information on how we can support them.

## **Customer privacy and security**

Origin acts to protect customers' privacy and manage their personal and credit related information in accordance with the requirements of the *Privacy Act 1988 (Cth)*. Our <u>Privacy policy</u> explains how we manage personal information, as required by the Privacy Act and the Australian Privacy Principles.

Our Privacy policy and <u>Privacy collection</u> <u>statement for credit reporting</u> set out how we collect, use, hold and disclose customers' personal and credit-related information.

## Cyber security

We recognise that cyber security risk can have a material impact on our business. We have a dedicated cyber risk team that is responsible for implementing our Board-approved cyber strategy, and we are committed to continuously improving our security resilience and safeguarding our critical assets and customers' data.

We define cyber security risk as the potential loss or harm from misuse or compromise of Origin's technology and information assets. The most prominent examples are ransomware attacks, denial of service attacks and data theft and loss.

A cyber security incident could lead to a breach of privacy, loss of and/or corruption of commercially sensitive data, and/or a disruption of critical business processes. This may adversely impact our customers and Origin's business activities.

Cyber security risks are governed at multiple levels. The Board Risk Committee has overall governance accountability, and business units are responsible for adequate controls within their technology platforms and business processes.

The Chief Information Security Officer leads the in-house cyber security team, which is responsible for setting the cyber security strategy and standards, and monitoring cyber risk across Origin. Our cyber security strategy is regularly updated to address emerging threats, security regulations and stakeholder expectations.

A key aspect of our cyber security program is our robust security monitoring and incident response process, which is exercised on a regular basis and supported by external incident response specialists.

We also undertake regular independent security assurance from the perspective of an attacker to assess the resilience of our digital channels and internal security controls.

Our employees undertake annual compulsory cyber awareness training, including how to identify phishing emails and keep customer data safe.

# **Energy affordability** and hardship

Affordability is an important issue, and we continue to focus on how we can help customers manage their energy costs.

# Supporting vulnerable customers and communities

With the rising cost of living, it's important that our customers – especially those facing financial hardship – know help is available

when it comes to paying their energy bills - especially those facing financial hardship.

Given the essential nature of energy, protecting people in financial hardship is a priority for us. We support vulnerable customers through tailored solutions, including providing direct bill relief, ensuring customers are on suitable plans and facilitating access to government or community concessions and support.

Origin's energy specialists are specifically trained to identify vulnerable customers and provide support. We continuously survey customers to identify what is working well and opportunities for improvement.

#### Financial assistance

Origin's hardship program, Power On, offers flexible payment options, tailored bill relief, home energy audits, energy-efficiency advice, referrals to financial counselling services, and access to government grants and concessions. We work with customers entering this program to reduce their energy usage to sustainable levels and repay their debt over a longer period. Power On customers were shielded from price increases in electricity and gas in FY2023.

The Power On program is open to all residential customers living in the Australian Capital Territory, New South Wales, Queensland, South Australia and Western Australia who find it hard to pay their energy bills due to hardship. We call it hardship when somebody would like to pay their energy bills, but really can't manage to do so. This might only be for a short time, from a temporary change in circumstances – or it might be more ongoing, from a low fixed income or prolonged illness.

In Victoria, we offer payment assistance under the Payment Difficulties Framework, which entitles customers to a range of assistance options to help them pay their energy bills, including payment extensions, arrangements or plans, and advice and information related to energy costs and government concessions.

Our hardship policies by state are available on our website:

- Hardship Policy VIC
- Hardship Policy ACT, NSW, NT, QLD and SA
- Hardship Policy WA

#### Working with financial counsellors

We regularly engage with financial counsellors who provide vital support to those facing tough times, from helping customers prioritise debts to accessing grants to providing emotional support.

We also support and attend events such as national and state financial counsellor conferences, where we can engage with counsellors that support our hardship customers, and community 'Bring your bills' days, where we provide face-to-face support to help people understand their bills, ensure they are on the best plan for them, and provide energy saving tips.

# Protecting customers from wrongful disconnection

We have processes in place to protect customers from wrongful disconnection, including:

- checking service orders created when a customer is being disconnected for non- payment;
- tracking and monitoring potential wrongful disconnections, with feedback loops to coach and upskill agents; and
- providing annual training for all credit and collections team members on the disconnection process.

If a wrongful disconnection does occur, we investigate the issue, seek to identify the root cause and implement fixes to mitigate the risk of similar incidents occurring.

# Regulatory reporting and compliance

We strive to meet all our compliance obligations, proactively investigate potential compliance issues related to customers and self-report breaches as per government requirements.

We are required to submit quarterly performance indicator reports to the Australian Energy Regulator and the Essential Services Commission of Victoria, and an annual performance indicator report to the Economic Regulation Authority of Western Australia, as well as report compliance breaches according to a prescribed schedule.

## **Building resilient communities**

We work with community organisations and federal and state government agencies to help vulnerable customers and those experiencing hardship. Our focus is on three key areas where we know we can help affected customers and communities transition out of crisis into recovery: family violence, natural disasters, and homelessness.

Our community partners include:

 Thriving Communities Partnership is a not-for-profit organisation that brings together business, government and community sectors with a goal of making sure all Australians have access to the services needed to thrive in contemporary society, such as financial services and utilities. With a particular focus on supporting Australians experiencing financial distress, including those affected by family violence, this partnership allows us to work with other corporate members to help drive change.

- The Salvation Army is a national organisation that provides long-term solutions to vulnerable people, including emergency financial assistance, refuge for women and children in crisis, homeless shelters, and emergency and disaster relief.
- The Victorian Homeless Fund and Women's Property Initiatives builds much needed housing for women and children fleeing family violence. The Women's Property Initiatives are responsible for the ongoing management of its properties, and for identifying appropriate tenants and providing ongoing ancillary support.
- StreetSmart raises funds to support grassroots organisations addressing homelessness in communities.
- The Queens Fund provides financial assistance to single, Victorian women and their children who are in crisis, distress or emergency situations.

## **Energy reliability**

Our purpose of getting energy right for our customers, communities and planet means that we're working to deliver energy that is not only affordable but also reliable and in line with our net zero ambition.

In February 2022, we announced plans to accelerate our exit from coal-fired power generation at the Eraring Power Station to potentially as early as August 2025. We will continue to assess the market to inform our decision on the timing for closure of all four units at Eraring.

There is a significant amount of planning and preparation needed to ensure the continued supply of reliable energy to the National Energy Market once Eraring closes. The potential closure of Eraring provides further opportunities for us to grow renewable energy supply, supported by firming generation capacity, including gas peaking plants, batteries and pumped hydro, as well as our growing virtual power plant (VPP).

Our fleet of gas-fired power stations play a vital role in supporting renewables. They can be switched on and off quickly and are operated efficiently on an intermittent basis. We are investing in our existing gas fleet to improve its reliability and flexibility. Our joint venture, Australia Pacific LNG, is a significant contributor to the Australian east coast domestic market, having provided over 1,400 petajoules (PJ) of gas to east coast customers since LNG operations commenced in 2016.

#### **Demand response**

Demand response refers to a mechanism where a customer voluntarily reduces their electricity demand from the grid for a period of time. We provide demand response programs to our business and retail customers that create opportunities for reducing demand during peak times in exchange for financial or other rewards.

Demand response solutions can also contribute to decarbonisation goals by shifting demand from periods of high emissions intensity to times when renewable generation is high, therefore reducing carbon intensity.

Our VPP, Origin Loop, connects energy assets across many separate locations and coordinates them to work together like a traditional power station, providing a tool to balance supply and demand in the electricity market. Loop uses artificial intelligence to optimise the use of distributed assets such as air conditioning units, batteries, hot water systems and electric vehicle (EV) chargers, shifting demand to times when renewable generation is high and electricity prices are low. This provides grid stabilisation services to network businesses and enables personalised connected solutions for our retail and business customers.

Origin Spike, which connects to our VPP, is our residential behavioural demand response program. It rewards customers for reducing their energy use during peak periods, called Spike Hours. It encourages smarter, more efficient use of the energy capacity across distributed assets in people's homes.

## **Energy policy**

We have long advocated for clear government policies to support Australia's transition to a low-carbon economy and to help make the transition easier for customers. We continue to advocate for a coordinated and long-term energy policy at the national level to give industry the confidence to invest in new electricity generation and gas supply. As we transition, investment is critical to maintain reliability and improve affordability.

More information on our energy policy and advocacy as it relates to climate change and the energy transition, can be found in our 2023 Sustainability Report and Industry Association Review 2023

# Supporting our customers' decarbonisation goals

Our ambition is to lead the energy transition through cleaner energy and customer solutions. Central to this objective is delivering smart, connected and lower-carbon solutions that can help our residential and business customers in their transition to net zero.

Rooftop solar, batteries, electric vehicles (EVs) and internet devices are changing the way our customers use energy. These technologies are giving customers more control over their energy usage and costs. We are providing more personalised products and services that deliver value to customers by helping them manage their energy assets in their homes and business.

We trial new technologies and business models and assess hundreds of opportunities and potential partners each year in areas such as solar storage, control of distributed assets, Internet of Things devices in homes, energy efficiency, EVs, smart charging, data security and blockchain. A key part of this is Free Electrons, which has connected us with leading-edge ideas and innovations since we cofounded the program in 2017.

#### Lower-carbon customer solutions

We offer renewable and carbon offset products; roof-top solar and battery storage products; EV solutions, as well as working with our customers to develop and deliver cleaner energy solutions. We are exploring the potential of future energy offerings, including hydrogen and ammonia, biofuels such as biogas and bioLPG, and carbon management solutions.

## Solar and batteries

We are a Clean Energy Council-accredited retailer of solar energy and have been a leader in rooftop solar for more than 10 years. In December 2022, we were recognised as having installed the highest volume of solar power systems in terms of capacity between 2001 – when government data on installations first became available – and the end of 2022¹, installing more than 500,000 kW of solar over this period.

We offer our customers proactive maintenance services, including solar cleaning and health checks, to ensure solar systems are used to their full capacity. We also offer solar repair services and a replacement system for customers with older installations.

# **GreenPower and Climate Active- certified products**

For over 20 years, we have offered customers the option to support renewable energy. When customers choose our GreenPower product, they can select the percentage of their electricity they would like us to match with an equivalent amount of electricity generated from GreenPower-accredited renewable sources.

Our Origin Go Zero Natural Gas, Origin Go Zero LPG, and Origin Go Zero Electricity products are certified carbon neutral by Climate Active, a partnership between the Australian Government and Australian businesses. When customers choose these products, we offset the relevant emissions associated with the customer's consumption of natural gas, LPG or electricity through the purchase and surrender of eligible carbon offset certificates, as part of our Climate Active obligations.

#### **Electric vehicles**

Supporting business and residential customers with the transition to EVs, and helping these customers manage the charging of their vehicles, is central to our ambition to lead the energy transition through cleaner energy and customer solutions. We are a member of EV100, a global initiative that brings together companies committed to playing a leadership role in helping to accelerate the uptake of EVs.

We have developed a complete suite of products to assist customers at every step of their EV journey – from leasing, subscription and car sharing solutions, to smart and sustainable energy and charging solutions.

We partnered with Custom Fleet to develop Origin 360 EV Fleet, a full-service EV fleet management solution. It provides business customers with fit-for-purpose and fully managed cars, smart charging infrastructure, carbon offsets, and reporting and insights to help optimise fleet performance and reduce emissions and transportation costs.

We also offer an EV sharing service and an EV subscription service. 360 EV Share allows residents and tenants of apartments and commercial buildings to book and access an exclusive EV via a digital app, providing a seamless digital car-sharing experience. Origin 360 EV subscription is an all-inclusive salary-packaged plan that enables customers to accelerate the switch to EVs through month-to-month subscriptions.

Our 360 EV Energy Plan provides five hours of free charging between 10am and 3pm to eligible EV owners. This is to encourage EV charging at times when solar generation is high, meaning lower-cost and lower-carbon energy.

#### **Future fuels**

We expect hydrogen to play an important role in the future global energy mix, particularly in hard-to-abate sectors such as heavy industry and some forms of transport. We are exploring both domestic and export market opportunities for hydrogen and ammonia through numerous projects.

#### **Carbon solutions**

We strive to prioritise actions that enable direct emissions reductions. However, we recognise carbon offsets still have a role to play in the decarbonisation journey for many businesses.

We aim to grow a portfolio of carbon credits that will be offered to help customers in their journey to net zero. This includes through trading, offtake agreements and direct carbon project investment and development.

#### **Origin Zero**

Origin Zero was established to help large business customers realise their decarbonisation ambitions and work together towards a lower-carbon future. It provides bespoke solutions to large business customers, to help them towards achieving their decarbonisation goals.

We offer tailored, end-to-end innovative energy solutions, including demand-side services that reduce carbon and cost; tailored lower carbon supply solutions; and ongoing asset optimisation and orchestration. We are targeting a broader service offering for more than one third of our business customers by FY2026. This could include renewable energy, along with emissions reduction, load management and demand response solutions.

Details about our low carbon product solutions can be found at <a href="mailto:originenergy.com.au">originenergy.com.au</a>and <a href="mailto:originzero.com.au">originzero.com.au</a>.

## Released August 2023



Further information about Origin's performance can be found on our website originenergy.com.au