

IOE/SERVICE/2025/03

## IO ENERGY HARDSHIP AND FAMILY VIOLENCE POLICY

### PURPOSE

1. When families fall on hard times through no fault of their own, iO Energy is determined to continue to provide customers with energy, an essential service.
2. Hardship is defined as when a customer is willing to pay their energy bills but is unable to do so. Families may experience hardship because of:
  - a. death in the family,
  - b. household illness,
  - c. family violence,
  - d. unemployment, and
  - e. unexpected reduced income.
3. Family violence is defined as when a customer is experiencing relationship violence or intimate partner violence that can include but is not limited to:
  - a. economic or financial abuse,
  - b. emotional or psychological abuse,
  - c. sexual abuse actual or threatened,
  - d. threatening or coercive behaviour, or
  - e. any behaviours that dominate you or cause you fear for your safety or wellbeing or that of someone else.

### AIM

4. The document sets out the iO Energy policy regarding financial hardship and family violence so to advise customers and staff how we can help manage customers' accounts.
5. This policy relates to the activities of the iO Energy group, including our licensed electricity retailer **iO Energy (a registered business name of Radian Holdings Pty Ltd ACN 633 200 656)** and its agent **iO Energy Retail Pty Ltd ACN 686 336 265**.
6. References to 'iO Energy,' 'we,' 'us,' or 'our' mean **Radian Holdings Pty Ltd (trading as iO Energy)** and its related bodies corporate and contractors acting on its behalf.
7. Where this policy may conflict with Law, it is Law that takes precedence.

## OUR HARDSHIP PROGRAM

8. **Eligibility.** Customers are eligible for our hardship program if:
  - a. they are a residential customer in QLD, NSW, SA, ACT, or TAS; and
  - b. are willing to pay their energy debts when able; but
  - c. have a debt to iO Energy that they cannot pay in full prior to the next bill;
  - d. because of aforementioned hardship conditions.
9. **Detection.** Customers can either self-declare that they are in hardship, or we may ask, but we will neither assume nor pressure. We will neither pressure customers to state they are in hardship nor judge them if they are.
10. **Entry.** Customers will enter our hardship program if they:
  - a. meet the eligibility conditions,
  - b. agree to enter the hardship program when offered.
11. **Engagement.** You must engage with us through the program. This means:
  - a. an initial discussion about your situation,
  - b. a follow-up discussion about your energy use, and
  - c. ongoing discussion about your payment plan.
12. **Representatives.** You may engage directly or with the assistance of:
  - a. a financial counsellor,
  - b. community worker, or
  - c. someone who helps you manage your energy bills.
13. **Exit.** You may exit our hardship program if:
  - a. you fail to adhere to two payment plans in the past 12 months,
  - b. stop engaging with us,
  - c. advise us that you're no longer facing difficulties, or
  - d. your eligibility criteria change (e.g. you find gainful employment).

## WHAT WE WILL DO

14. **Immediate action.** If it seems likely you will be placed in our hardship program our first action will be to offer you a two-week payment extension to give:

- a. you time to manage the immediate effects of your situation,
- b. us time to develop some proposals for you, and
- c. time for an initial discussion about whether you should enter the program.

15. **Follow-on support.** If you enter our program we will:

- a. treat you with respect and empathy,
- b. encourage you to seek assistance to manage the burden;
- c. direct you to forms of payment assistance including:
  - Centrepay,
  - government relief schemes,
  - energy rebates,
  - concession programs,
  - charitable groups, and
  - financial counselling services;
- d. conduct a pro bono:
  - product audit,
  - tariff audit,
  - usage audit, and
  - metering audit; and
- e. implement a payment plan that helps you manage.

## WHAT WE WON'T DO

16. While you are in our hardship program we won't:

- a. charge late payment fees,
- b. require security deposits,
- c. make changes to your product without your agreement,
- d. disconnect your connection point, or
- e. breach your privacy.

## WHAT YOU MUST DO

17. **Seek help.** You must promise to seek help from others, because if you need support from us you likely also need help from others, and a broad support network will help you.
18. **Engage with us.** You must engage with us through the program. This means:
  - a. an initial discussion to help us understand your situation,
  - b. a follow-up discussion to allow us to advise you on your energy use,
  - c. ongoing communication about serviceability of your debt and payment plan, and
  - d. your keeping accurate and current contact details with us.
19. **Maintain a payment plan.** You must enter a payment plan, including:
  - a. committing to a payment plan based on what you can pay at the time,
  - b. agreeing to automate those payments,
  - c. not defaulting on your payment plan,
  - d. contacting us if you are at risk of defaulting on your payment plan,
  - e. agreeing to lift your payments as your situation improves.

## OUR FAMILY VIOLENCE COMMITMENTS

20. Whether you are or aren't in our financial hardship program, if you say or we suspect that you are suffering family violence we will:
  - a. not disclose that to anyone else,
  - b. not provide information about you unless permitted by you or required by law,
  - c. remove other contacts from your account if you are willing to be a sole contact,
  - d. confirm your preferred method of communication and use it exclusively.

## OTHER POLICIES

21. **Complaints.** If you have any complaints please refer to our complaints policy.
22. **Privacy.** To understand our privacy policy please refer to our privacy policy.

## TRANSLATION SERVICES

Please use one of the following 24 hour relay call numbers:

- TTY/voice calls: 13 36 77
- Speak & Listen: 1300 555 727
- SMS Relay: 0423 677 767

**If you do not speak English and need help with this document, call the Translating and Interpreting Service (TIS) on 13 14 50 for assistance by an interpreter.**

Si vous ne parlez pas anglais et avez besoin d'aide avec ce document, appelez le Service de traduction et d'interprétation (TIS) au 13 14 50 pour l'assistance d'un interprète.

यदि आप अंग्रेजी नहीं बोलते हैं और इस दस्तावेज़ की सहायता की आवश्यकता है, तो दुभाषिया द्वारा सहायता के लिए 13 14 50 पर अनुवाद और व्याख्या सेवा (Translating and Interpreting Service - TIS) 13 14 50 को कॉल करें।

Jika Anda tidak berbicara bahasa Inggris dan memerlukan bantuan dengan dokumen ini, hubungi Layanan Penerjemahan dan Penerjemahan (TIS) pada 13 14 50 untuk bantuan oleh seorang juru bahasa.

Se non parli inglese e hai bisogno di aiuto con questo documento, chiama il Servizio di traduzione e interpretariato (TIS) al numero 13 14 50 per l'assistenza di un interprete.

英語を話せず、このドキュメントに関するサポートが必要な場合は、13 14 50にある翻訳および通訳サービス (TIS) に電話して、通訳の支援を受けてください。

영어를 구사하지 못하고 이 문서와 관련하여 도움이 필요한 경우 통역사의 도움을 받으려면 번역 및 통역 서비스 (TIS) 13 14 50로 전화하십시오.

Se você não fala inglês e precisa de ajuda com este documento, ligue para o Serviço de tradução e interpretação (Translating and Interpreting Service - TIS) da 13 14 50 para obter assistência de um intérprete.

如果你不同意這個文檔講英語和需要幫助的，通過解釋致電翻譯和口譯服務 (TIS) 13 14 50尋求幫助。

Nếu bạn không nói tiếng Anh và cần trợ giúp với tài liệu này, hãy gọi Dịch vụ Phiên dịch và Phiên dịch (TIS) theo số 13 14 50 để được thông dịch viên hỗ trợ.

如果您不會說英語，並且需要本文檔的幫助，請致電13 14 50致電翻譯服務處以尋求口譯員的幫助

## SERVICES RELATED TO FAMILY VIOLENCE

National	
<b>Police</b>	Phone: 000
<b>Emergency Response (24 hours)</b>	Phone: 000
<b>National 1800 RESPECT Line:</b> National counselling and support service for people impacted by family and domestic violence, sexual assault and abuse.	Phone: 1800 737 732 Website: <a href="http://www.1800respect.org.au">www.1800respect.org.au</a>
<b>Men's Referral Service:</b> An anonymous and confidential telephone counselling, information and referrals service to help men involved in family and domestic violence matters	Phone: 1300 766 491 Website: <a href="http://www.ntv.org.au/mrs/">www.ntv.org.au/mrs/</a>
<b>Kids Helpline:</b> Free confidential counselling for children and young people aged 5 to 25.	Phone: 1800 55 1800
Victoria	
<b>Safe Steps:</b> For crisis support for women and children affected by family violence.	Phone: 1800 737 732
Sexual Assault Crisis Line	Phone: 1800 806 292
<b>Are You Safe At Home? website:</b> Provides state-based services directories with information and where to go for help for those who are experiencing family violence or do not feel safe at home. The site also provides resources for those who may know someone that is unsafe, aimed at understanding and responding with conversation starters and information to have potentially lifesaving chats.	Website: <a href="http://www.areyousafeathome.org.au">www.areyousafeathome.org.au</a>
InTouch Multicultural Centre Against Family Violence: Tailored support for women from migrant and refugee backgrounds experiencing family violence, available in many languages	Phone: 1800 755 988 Website: <a href="http://www.intouch.org.au">www.intouch.org.au</a>
Elizabeth Morgan House Aboriginal Women's Family & Domestic Violence Services: Crisis accommodation and support for Aboriginal women, their children, parents of Aboriginal children, as well as partners and ex-partners of Aboriginal people.	Phone: 1800 364 297 Website: <a href="http://www.emhaws.org.au">www.emhaws.org.au</a>
Djirra: Culturally safe family violence and legal support for Aboriginal and Torres Strait Islander people.	Phone: 1800 105 303 9am-10pm Website: <a href="http://www.Djirra.org.au">www.Djirra.org.au</a>
Rainbow Door: Information advice and referral for LGBTIQ+ people, their friends and family	Phone: 1800 729 367
New South Wales	

<b>NSW Family &amp; Domestic Violence Line:</b> Provides phone counselling, information and referrals for women and same-sex partners who are experiencing or have experienced family and domestic violence.	Phone: 1800 656 463
<b>NSW Sexual Violence Helpline:</b> Provides phone and online counselling for anyone who is or has experienced sexual violence and their supporters.	Phone: 1800 424 017
<b>Immigrant Women's Speakout Association NSW:</b> For migrant and refugee women who are victims of violence. Counselling and bilingual workers.	Phone: 02 9635 8022
<b>ACON</b> LGBTI health organisation offering information, referrals, counselling and support for LGBTI people in NSW experiencing domestic and family violence	Phone: 02 9206 2000
<b>Queensland</b>	
Queensland Sexual Assault Helpline (QSAN): The QSAN helpline offers telephone support and crisis counselling to anyone – adults and young people of any gender identity – who has been sexually assaulted or abused.	Phone: 1800 010 120 Website: <a href="http://www.dvconnect.org/sexual-assaulthelpline/">www.dvconnect.org/sexual-assaulthelpline/</a>
DVConnect WomensLine: Crisis counselling and support for women affected by domestic or family violence	Phone: 1800 811 811 Website: <a href="http://www.dvconnect.org/womensline">www.dvconnect.org/womensline</a>
DVConnect Mensline: Counselling support and information for men who have experienced violence in their relationship.	Phone: 1800 600 636 Website: <a href="http://www.dvconnect.org/mensline">www.dvconnect.org/mensline</a>
Brisbane Domestic Violence Service Crisis Support and assistance for families, women, men, young people and children.	Phone: 07 3217 2544
<b>South Australia</b>	
Domestic Violence Crisis Line Crisis counselling, support and referral to safe accommodation	Phone: 1800 800 098 Website: <a href="http://womenssafetyservices.com.au">womenssafetyservices.com.au</a>
Family & Domestic Violence and Aboriginal Family & Domestic Violence Gateway Services: Counselling and support for Aboriginal women experiencing family and domestic violence.	Phone: 1300 782 200
Yarrow Place Rape and Sexual Assault Services: Lead public health agency responding to adult rape and sexual assault in South Australia for people aged 16 years and over.	Phone: 1800 817 421 Website: <a href="http://www.wchn.sa.gov.au/yarrow-place">www.wchn.sa.gov.au/yarrow-place</a>