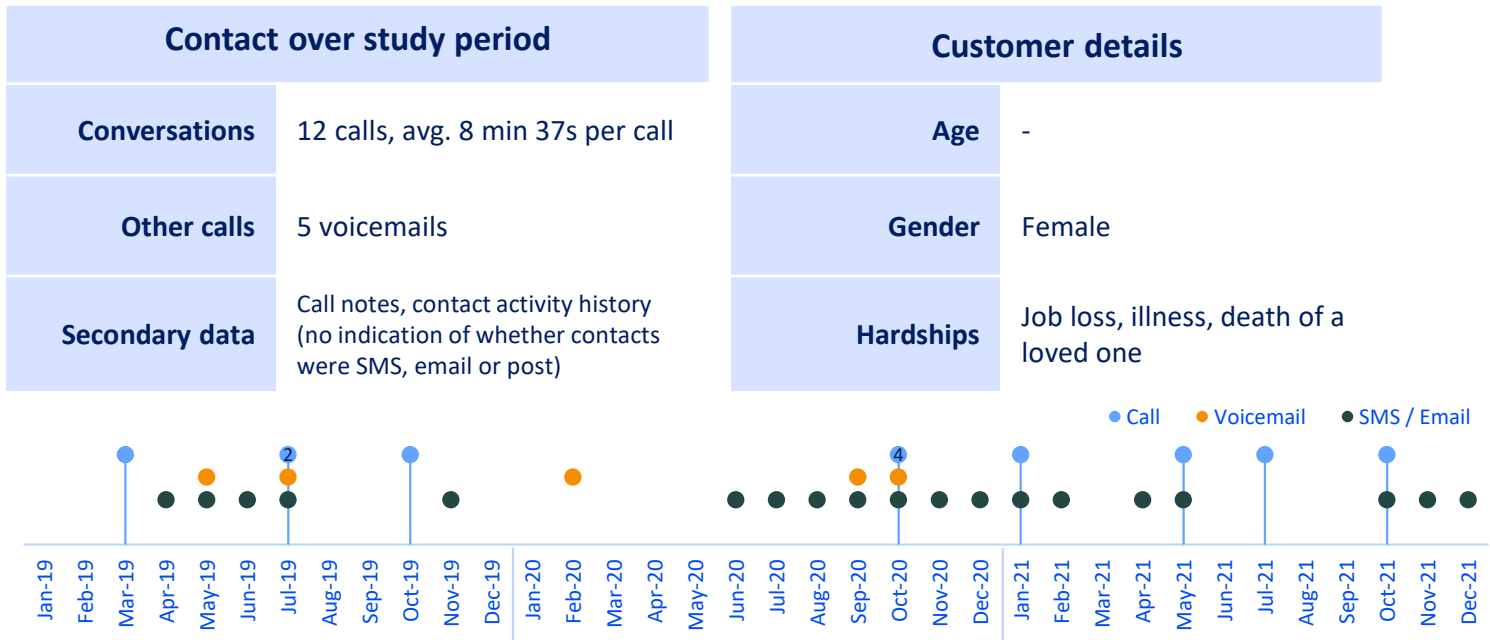


Customer 1

Overview: The customer was facing compounding hardships over the duration of the call period including death of a loved one, illness and financial stress from COVID-19 related unemployment. After receiving disconnection warnings from her utility company she spoke to her provider to discuss options for payment during financial hardship.



Illustrative customer calls

Reason/trigger for call: Disconnection warning		12 July 2019		Overall satisfaction
Assistance offered	Positive interactions	Pain points		Dissatisfied
The operator was unable to offer much assistance, as the customer was not listed on the account and the account holder was not contactable for 8 weeks.	Operator offered to listen to the call recording in which the account holder had set up the account and would call the customer back next week.	Long hold length. Operator's tone was neutral and dismissive and they failed to resolve the customer's issue.		The operator was...
				Respectful —
				Listening
				Supporting —
				Asking questions —
				Empathetic —
				Ignoring situation
				Robotic —

Reason/trigger for call: Bill		7 October 2019		Overall satisfaction
Assistance offered	Positive interactions	Pain points		Satisfied
Assistance offered to vary their existing payment plan after the customer mentioned payment difficulties due to financial stress.	Operator communicated in an empathetic and friendly tone and sought to support the customer by offering assistance.	The operator did not provide alternative options for assistance beyond varying the payment plan nor check if the customer was eligible for concessions.		The operator was...
				Respectful
				Listening
				Supporting
				Asking questions
				Empathetic —
				Ignoring situation —
				Robotic —

Customer 1 (cont.)

Reason/trigger for call: Enquiry about support		17 October 2020	Overall satisfaction Indifferent
Assistance offered Assistance offered to vary their existing payment plan to a different payment interval.	Positive interactions The customer mentioned they were experiencing financial hardship because of loss of work and job loss. The operator was respectful and asked questions to better understand the situation.	Pain points The operator did not provide alternative options for assistance beyond varying the payment plan or check if the customer was eligible for concessions.	The operator was... Respectful Listening Supporting — Asking questions Empathetic — Ignoring situation — Robotic —

Reason/trigger for call: Customer unable to pay		21 October 2020	Overall satisfaction Very satisfied
Assistance offered The operator offered assistance to customer to enter into a payment plan and referred customer to a self service account to monitor utility usage and identify peaks.	Positive interactions The operator interacted in a friendly and empathetic manner and offered to assist rather than keeping the customer on hold until a credit specialist became available. The customer appeared to be very satisfied with the assistance.	Pain points The operator used inappropriate language when trying to engage the customer, 'sometimes when I go for a job I feel like I'm too old for this shit'.	The operator was... Respectful Listening Supporting Asking questions — Empathetic Ignoring situation — Robotic —

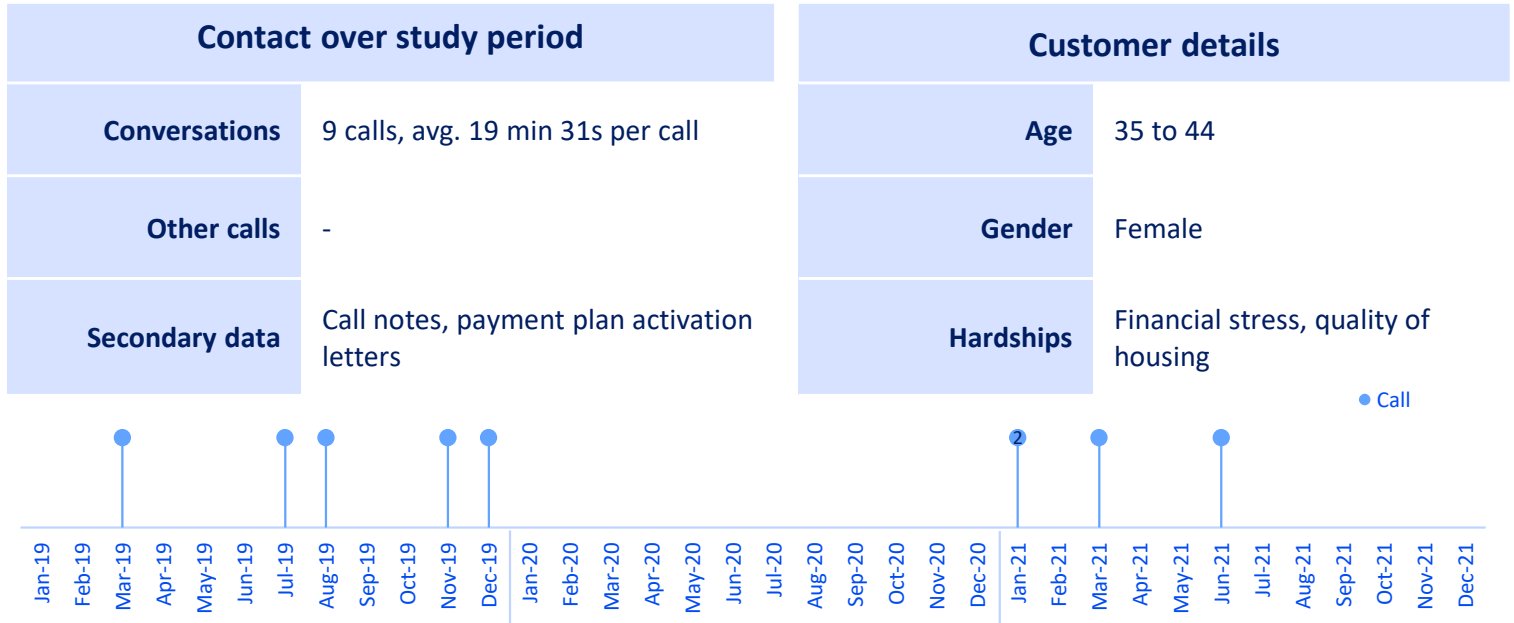
Reason/trigger for call: Offer of debt relief		2 July 2021	Overall satisfaction Satisfied
Assistance offered The operator conducted a financial assessment and advised about government assistance options, including energy concessions and the Utility Relief Grant.	Positive interactions The customer expressed continuing hardship due to financial stress, loss of job as well as poor quality housing. The operator communicated in a friendly tone and provided options for financial assistance.	Pain points The customer reported that they had not received communication about their previous payment plan ending. The operator did not offer to help complete the Utility Relief Grant application.	The operator was... Respectful Listening Supporting Asking questions — Empathetic Ignoring situation — Robotic —

Outcome: The customer was offered options to vary her existing payment plan and eventually was put on a tailored payment plan to reduce her financial burden.

Customer was eventually advised of government financial assistance options, including concessions and the utility relief grant. Most of her calls were supported by empathetic and friendly operators who sought to provide support and assistance. The level of support and empathy improved over the duration of the call period.

Customer 2

Overview: The customer relied solely on a pension to support their household of a single parent with several dependents. Arrangements were made to accommodate the customer’s situation at multiple times where unexpected expenses made paying bills particularly difficult. The customer was supported and aided by the retailer, assisted in applying for grants and offered relevant advice.



Reason/trigger for call: Unpaid reminder notice		28 March 2019	Overall satisfaction Very Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
<p>The customer was set up with a payment plan and advised on how to reduce energy usage.</p> <p>The operator assisted provided information about reductions in the customer’s usage over time.</p>	<p>Operator actively listened and acknowledged customer’s hardship. They attended to the problem in a clear and easy to understand manner, avoiding technical jargon where possible. The operator offered offering meaningful solutions to the problem and frustrations.</p>	<p>Customer expressed difficulty getting payments processed through Centrepay for their electricity bill despite success in gas payments processing with the same provider.</p>	<p>Respectful <input checked="" type="checkbox"/></p> <p>Listening <input checked="" type="checkbox"/></p> <p>Supporting <input checked="" type="checkbox"/></p> <p>Asking questions <input checked="" type="checkbox"/></p> <p>Empathetic <input checked="" type="checkbox"/></p> <hr/> <p>Ignoring situation <input type="checkbox"/></p> <p>Robotic <input type="checkbox"/></p>

Reason/trigger for call: Account review		5 August 2019	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
<p>Review of customer account and energy audit completed.</p> <p>Operator offered advice on how to lower energy use and trends in reduction of customer’s usage over time.</p>	<p>Operator was polite and provided helpful energy saving recommendations.</p>	<p>Occasionally there was a failure on the operator’s part to acknowledge the customer and react with empathy, instead they focused on continuing with audit.</p>	<p>Respectful <input checked="" type="checkbox"/></p> <p>Listening <input checked="" type="checkbox"/></p> <p>Supporting <input checked="" type="checkbox"/></p> <p>Asking questions <input checked="" type="checkbox"/></p> <p>Empathetic <input type="checkbox"/></p> <hr/> <p>Ignoring situation <input type="checkbox"/></p> <p>Robotic <input checked="" type="checkbox"/></p>

Customer 2 (cont.)

Reason/trigger for call: Bill		2 December 2019	Overall satisfaction Very Satisfied
<p>Assistance offered</p> <p>Retail operator suggested the customer enter into a payment plan to reduce some of their difficulties in paying bills.</p> <p>Payment plan was established for the customer.</p>	<p>Positive interactions</p> <p>Customer's energy disconnection was halted by the implementation of a payment plan.</p> <p>The retail operator communicated empathetically, believing and validating customer, and offered verbal understanding of situation and reassurances, 'I'm so sorry to hear, but let me try to make your day better'.</p>	<p>Pain points</p>	<p>The operator was...</p> <p>Respectful </p> <p>Listening </p> <p>Supporting </p> <p>Asking questions </p> <p>Empathetic </p> <hr/> <p>Ignoring situation —</p> <p>Robotic —</p>

Reason/trigger for call: Enquiry about government assistance		19 January 2021	Overall satisfaction Satisfied
<p>Assistance offered</p> <p>Operator offered advice about government assistance and offered a hold on repayment of money owed.</p> <p>The customer completed grant application on the call with operator assistance.</p>	<p>Positive interactions</p> <p>Retail operator provided helpful advice about utility relief grants and assisted customer in applying for government assistance. Scheduled a future call to provide further assistance.</p>	<p>Pain points</p> <p>There was some difficulty in gauging customer satisfaction due to limitations in interactions caused by the closed ended questions.</p>	<p>The operator was...</p> <p>Respectful </p> <p>Listening </p> <p>Supporting </p> <p>Asking questions </p> <p>Empathetic —</p> <hr/> <p>Ignoring situation —</p> <p>Robotic —</p>

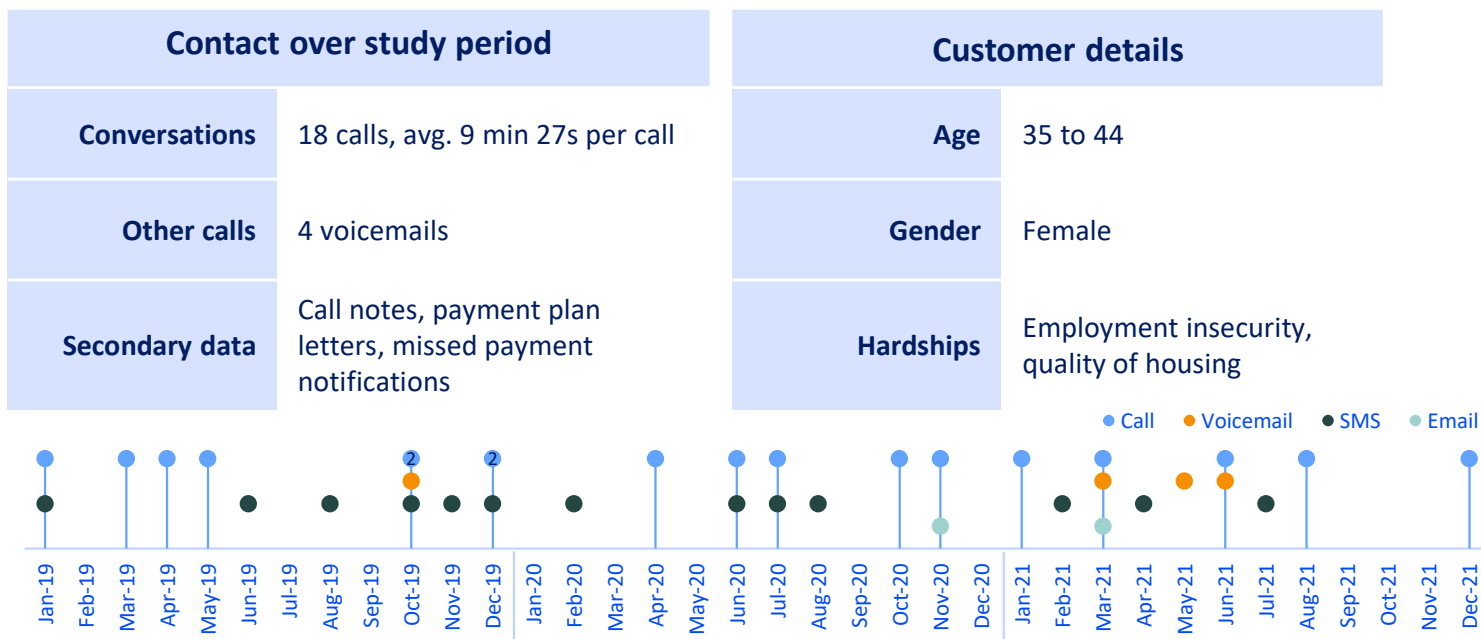
Reason/trigger for call: Enquiry about government assistance		1 June 2021	Overall satisfaction Indifferent
<p>Assistance offered</p> <p>The customer enquired about government assistance as they had been struggling to pay bills.</p> <p>The customer was set up with a payment plan.</p>	<p>Positive interactions</p> <p>Operator was polite and respectful.</p>	<p>Pain points</p> <p>Operator failed to deviate from script to actively listen to the customer. There was a need to empathetically respond to the personal needs and situation of the customer and provide tailored solutions, which was not met.</p> <p>Customer had called to inquire after government grants and was instead set up with payment plan.</p>	<p>The operator was...</p> <p>Respectful —</p> <p>Listening —</p> <p>Supporting </p> <p>Asking questions —</p> <p>Empathetic —</p> <hr/> <p>Ignoring situation —</p> <p>Robotic </p>

Outcome: The customer's debt had been almost halved by the end of the study period compared to its start. Operators actively listened to customer's situations to tailor recommendations and meaningful solutions to their needs. Bill assistance such as payment plans were implemented at various stages as needed and the customer was aided in applying for government grants.

The customer's circumstances remain the same as a single parent and will continue in hardship program.

Customer 3

Overview: This customer and their partner cycled in and out of employment during the two year study period. The retailer accommodated the customer’s multiple requests to delay payment amounts during periods of lower household income. As the customer made payments when it was affordable to do so, they were rewarded with a payment matching debt waiver.



Illustrative customer calls

Reason/trigger for call: Customer unable to pay		3 January 2019		Overall satisfaction Indifferent
Assistance offered	Positive interactions	Pain points	The operator was...	
Customer was unable to pay due to partner losing their job, requested suspension of payments Customer set up with deferment on payment plan and advised on how to reduce energy usage.	Retail operator provided helpful payment plan solutions, recommended following energy saving tips, recommended applying for concessions. Acknowledged and provided positive affirmation to the customer having reduced energy usage.	Customer mentioned that the conduct of financial counsellor on a previous call was 'ridiculous' and 'useless'. Customer expressed issues with old home and appliances making some energy reduction advice not viable.	Respectful ● Listening ● Supporting ● Asking questions ● Empathetic ● Ignoring situation — Robotic —	

Reason/trigger for call: Account check in		14 May 2019		Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...	
Operator check in to see how customer was going and whether they could resume their payment plan. Customer provided a date when they could resume the payment and operator was able to offer assistance in the form of advice and tariff rate assessment.	Operator prompted for any payment difficulties, 'how is everything going since the last time we spoke'. Operator verbalised empathy at husband's employment difficulty. Acknowledged progress on energy reduction and prompted for any further efforts that could be made.	No follow up on application for concession as raised by operator earlier in the year.	Respectful ● Listening ● Supporting ● Asking questions ● Empathetic — Ignoring situation — Robotic —	

Customer 3 (cont.)

Reason/trigger for call: Customer unable to pay		2 October 2019	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Customer was unable to pay due to partner losing their job again, requested suspension of payments. Payments deferred for 4 weeks.	Customer was thankful for the help provided. Operator confirmed that customer would be able to make weekly payments after the end of the hold period "I don't want you to commit to something if you're not [wanting]". Utility Relief Grant application confirmed to be received via email.	Utility Relief Grant document that was sent on 6 September was not received, expected in the post but sent by email. While operator was able to explain many areas of what was required for the URG application, there were some fields that they were not certain about.	Respectful Listening Supporting Asking questions — Empathetic Ignoring situation — Robotic —

Reason/trigger for call: Customer unable to pay		22 March 2021	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Request to put payment plan on hold while household is between jobs again. Payments deferred for 4 weeks.	Customer recognised operator and requested they look after their account in the future. Operator emphasised that they did not want the situation to cause any stress "you can relax for a while". Call notes indicate that customer may be eligible for debt forgiveness.	Customer had previously received calls from a different operator leaving voice messages. There was a missed opportunity to have had the preferred operator make this call as this relationship was already established.	Respectful Listening Supporting Asking questions Empathetic Ignoring situation — Robotic —

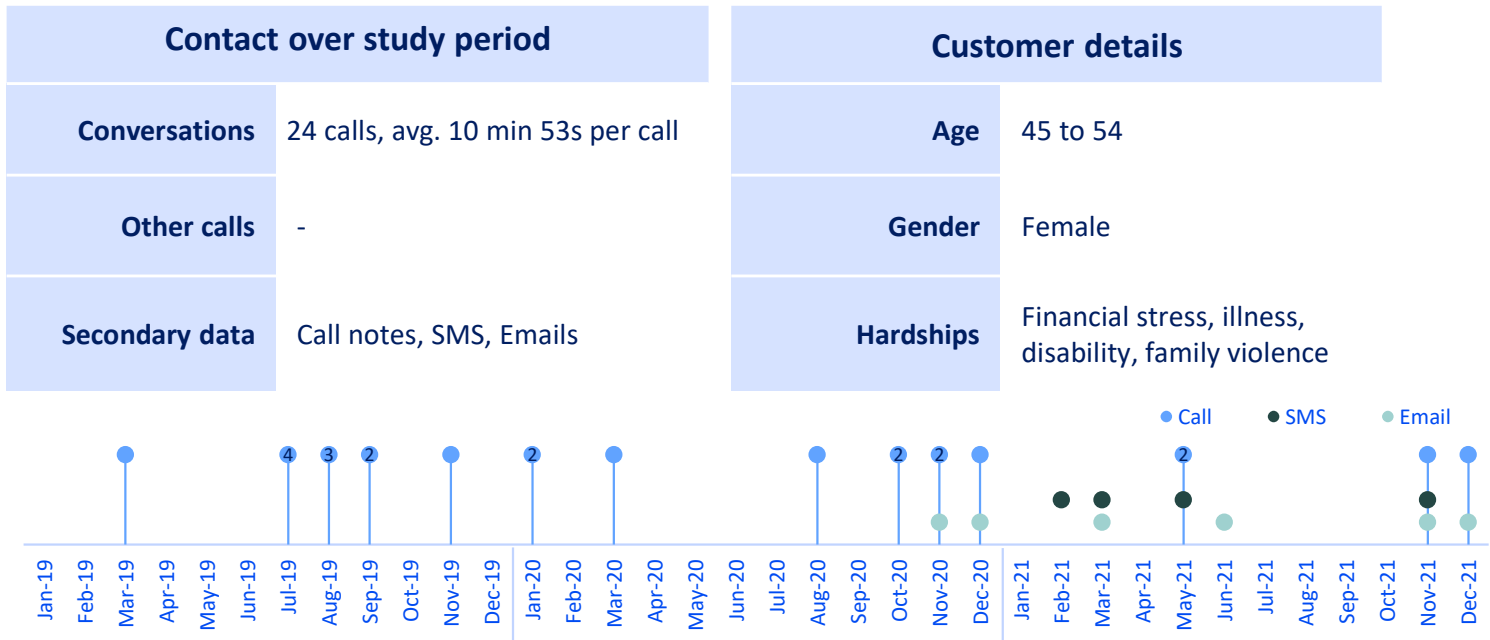
Reason/trigger for call: Offer of debt relief		23 June 2021	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Offer of payment matching incentive. Willing to make this retrospective for the previous seven payments. Debt waiver applied and customer no longer had debt with retailer.	Retrospective payment matching incentive greatly appreciated. "Oh my god, that would be huge". Operator asked about family, kids and discussed personal issues with the customer while entering information for debt waiver – the customer responded well.	When customer was in credit a month later (2 August 2021) they were confused about the consequences of deferring a payment plan and was worried that debt would be reinstated.	Respectful Listening Supporting Asking questions Empathetic Ignoring situation — Robotic —

Outcome: At the end of the study period the customer had a large reduction in their debt due to the accommodations and support provided by the retailer. This process was facilitated by supportive and empathetic hardship team operators.

The employment uncertainty and hardships faced by the customer were not relieved by the end of the study and there was confusion about the transition from a payment plan into an ongoing pay for usage arrangement. There was an opportunity to set up a pay-in-advance option for this customer as they exited the hardship program to maintain a more familiar energy payment arrangement.

Customer 4

Overview: The customer was already on the retailer hardship program at the start of the study period, having previously being identified as vulnerable. Throughout the study period, the customer’s account was protected using a code word and she received support to manage financial hardships. She was also offered referrals to support lines for family violence.



Illustrative customer calls

Reason/trigger for call: Bill			29 July 2019	Overall satisfaction Very dissatisfied
Assistance offered	Positive interactions	Pain points	<p>The operator was...</p> <ul style="list-style-type: none"> Respectful <input checked="" type="checkbox"/> Listening <input type="checkbox"/> Supporting <input checked="" type="checkbox"/> Asking questions <input checked="" type="checkbox"/> Empathetic <input type="checkbox"/> Ignoring situation <input type="checkbox"/> Robotic <input type="checkbox"/> 	
Customer had previously attempted to pay off her remaining balance with the supplier but was not made aware that a bill was imminent. Operator offered to put the customer back on a payment plan. The customer called this solution “ridiculous”, saying she would change suppliers before hanging up.	Operator said “I really do apologise” regarding miscommunication and tried to offer customer solutions to the problem.	Customer felt that she had been “misinformed” and “given false information” in a previous call. Operator did not seem very empathetic to the customer’s situation, and could not offer much support to the customer.		

Reason/trigger for call: Cancellation of account			29 July 2019	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	<p>The operator was...</p> <ul style="list-style-type: none"> Respectful <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Supporting <input checked="" type="checkbox"/> Asking questions <input checked="" type="checkbox"/> Empathetic <input checked="" type="checkbox"/> Ignoring situation <input type="checkbox"/> Robotic <input type="checkbox"/> 	
Payment plan to cover the remaining balance on the account and prevent debit taken out of account. Although the customer mentioned cancelling her account, after being offered lower energy rates the customer did not end up changing retailers.	Operator said “I’m sorry to hear that” regarding the customer experiencing bad customer service experienced from retailer.	In a follow up call (August 2019) the customer followed up to confirm her payment arrangement. The repayment amount was not discussed in relation to whether this would cover her ongoing energy costs.		

Customer 4 (cont.)

Reason/trigger for call: Refund of debited funds		28 August 2019	Overall satisfaction Very Satisfied
Assistance offered The customer was facing financial hardships because of medical costs. She requested a direct debit payment be refunded. Retailer offered to put payments on hold, checked concessions and grants to prevent the need to apply for refunds as often.	Positive interactions Operator was very reassuring to customer, and offered solutions and suggestions after having considered the customer's situation. Operator consistently emphasised that they wanted to set up payments that the customer would be comfortable paying going forward.	Pain points Retailer information regarding eligibility for the Utility Relief Grant (URG) may not have been correct. Operator mentioned that as the customer had completed the URG in the previous financial year, she would be eligible to apply again.	The operator was... Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

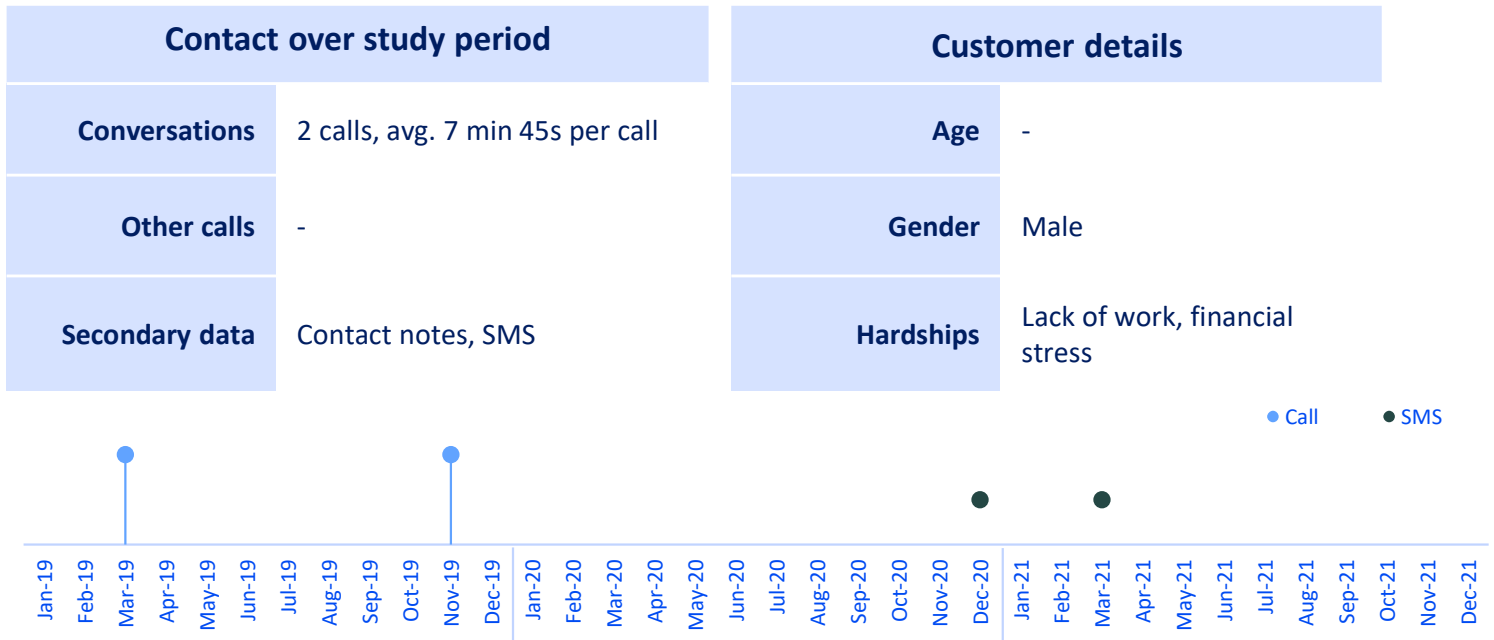
Reason/trigger for call: Change of details (moving)		1 October 2020	Overall satisfaction Satisfied
Assistance offered Transferred customer to best rate plan as a part of the address change process, provided comparison of rate to Victorian Default Offer and \$50 rebate.	Positive interactions Carefully summarised the changes made on the account at the end of the call to make sure everything was correct. Offered the 1800 Respect number as an additional support for family violence (which had previously been flagged on customer account).	Pain points Extended hold periods (9 minutes of the 22 minute call).	The operator was... Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

Reason/trigger for call: Set up a new payment plan		10 November 2021	Overall satisfaction Satisfied
Assistance offered Customer asked to be placed back onto a payment plan after previously leaving the program; plan would cover usage and pay down arrears. Retailer offered additional support in the form of advice about the URG and provided energy saving tips over the phone.	Positive interactions Retail operator provided energy saving tips over the phone and was knowledgeable and helpful in explaining tips that would help the customer (e.g. washing clothes on cold water setting).	Pain points Retailer suggested that improving insulation of the home would help reduce energy usage. As the customer was renting, this was not possible. This was handled well by the operator, but consideration that many people on hardship programs may be renters may require the framing of this type of advice to be adjusted.	The operator was... Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

Outcome: Over the study period, the customer seemed to be largely satisfied with the service received from the retailer. An exception to these predominantly positive experiences occurred when the customer was surprised by a large bill which she thought had been accounted for based on a conversation with a retailer representative. Subsequent positive interactions dissuaded the customer from their earlier intention to switch to another energy provider. Customer ended the study period with a significantly larger amount of debt than she began with, but at this point the customer was in a position to pay an amount that would cover her usage and start paying down her arrears.

Customer 5

Overview: This customer from a CALD background was facing payment difficulty due to a lack of employment and family support in Australia. Due to communication difficulties, the assistance provided by the operator was misinterpreted as a discount. This led to customer anger and dissatisfaction with the retailer.



Illustrative customer calls

Reason/trigger for call: Customer unable to pay			6 March 2019			Overall satisfaction	
						Satisfied	
Assistance offered	Positive interactions	Pain points	The operator was...				
<p>The customer enquired about a payment plan to help them with a difficult period. The agreed upon plan was above the original amount requested by the customer, but was still below his expected usage.</p> <p>Retailer also offered to look into government grants, energy audits and energy reduction advice. The customer was not interested in these.</p> <p>Retailer offered a payment match for every sixth payment made.</p>	<p>Retail operator listened and responded to customer concerns appropriately and was able to offer a variety of assistance options.</p> <p>Operator was patient and happy to explain details of payment plan again when asked by the customer.</p>	<p>Customer felt that the process was long and difficult: "If I knew it was going to be this much hassle, I wouldn't have worried about it". Although the durations of hold periods for this call were not available, this does illustrate the importance of reducing hold periods and redirecting customers early to enable more productive assistance discussions.</p> <p>As a part of the assistance program, the retailer mentioned they would be contacting the customer every 3 months to discuss his payments, but there are no records of this occurring.</p>	<p>Respectful <input checked="" type="checkbox"/></p> <p>Listening <input checked="" type="checkbox"/></p> <p>Supporting <input checked="" type="checkbox"/></p> <p>Asking questions <input checked="" type="checkbox"/></p> <p>Empathetic <input checked="" type="checkbox"/></p> <p>Ignoring situation <input type="checkbox"/></p> <p>Robotic <input type="checkbox"/></p>				

Customer 5 (cont.)

Reason/trigger for call: Account query			1 November 2019	Overall satisfaction Very dissatisfied
Assistance offered The customer was returning a call about his payment plan. However, he believed his account was paid up in full. The operator confirmed that account was in credit and the payment matching had gone through. The customer agreed that he no longer needed assistance.	Positive interactions The operator was patient and made sure they understood the customer's situation before offering advice. The operator remained patient and positive while the customer was talking over them and tried to help the customer understand what the situation was even though the customer was agitated.	Pain points After learning that being taken off the payment plan would mean he would not be able to access payment matching, the customer blamed and swore at the operator.	The operator was...	
			Respectful	
			Listening	
			Supporting	
			Asking questions	
			Empathetic	
			Ignoring situation	—
			Robotic	—

Outcome: The customer was taken off the payment plan after fully paying off his debt for both gas and electricity. Due to a misinterpretation of the payment matching initiative, the customer felt that leaving the payment plan was a negative as he no longer had access to the payment matching deal.

A clearer communication of this assistance at the initial set up could potentially have alleviated this miscommunication. However, given the brusque nature of the customer's communication on both calls this may have been difficult.

SMS records show that the customer was in arrears in late 2020, a year after leaving the assistance program.