



**Wednesday, 4 July 2018**

Dear Mr Michael Bradley,

I'm writing in support of PIAC's submission concerning the AEMC rule change on hardship. In my role with The Salvation Army (TSA), I oversee the Doorways Program. Doorways is our emergency relief and casework program that supports hundreds of people experiencing financial crisis everyday. Research done by TSA has shown that the reasons that there are a multitude of reasons people struggle to pay their energy bills including cultural and language barriers, health issues, grief and loss, lack of awareness of rebates and others including financial crisis.

In light of this I am encouraged by the AEMC exploring strengthening protections for people experiencing hardship. I believe that the recommendations made by PIAC in their submission are needed to ensure greater protection for energy consumers. In particular, I would like to highlight their suggestions that there is an unnecessary differentiation between 'payment difficulties' and 'payment difficulties due to hardship'. This is an unnecessary divide and simplifying would provide greater protection for consumers.

For this reason I support PIAC's call to consider the definition of 'hardship' to include any customer who is experiencing payment difficulty. This will help to ensure that people are able to continue to have access to essential services even when they are experiencing financial crisis no matter what is sitting behind that crisis.

It is also critical that there are enforceable guidelines to ensure consistency for consumers from energy retailers. There needs to be the ability for the regulator to ensure that retailer's actions in this space are in the best interest of consumers who are struggling to pay.

Yours sincerely,

**Vaughan Olliffe**  
Territorial Doorways Manager

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Caring for people  
Creating faith pathways  
Building healthy communities  
Working for justice