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## Financial Hardship Policy

**Lighting & Energy Conservation Australia** (“LECA”), an expert in renewable energy solutions, considers Financial Hardship as a position that involves the inability of a customer, either previous or current, to discharge their financial obligations towards to the products, services or solutions provided by LECA and where the customer reasonably expects to be able to discharge their obligations if payment and/or service arrangements are changed.

Financial Hardship can either be of limited duration or a lengthier time.

LECA fully understands that, the customer and/or their authorized representative/s, in times of genuine financial hardship, deserve easy access to understanding and an appropriately trained staff to assist them in meeting their obligations in a timely and agreed manner. It is for this reason that our staff have been fully trained to identify a genuine intent to pay where good indicators include, but are not limited to, an established payment history with LECA.

### **Common grounds for Financial Hardship**

- Loss of the customer’s employment or a family member’s;
- Family breakdown;
- Illness, injury, including physical incapacity, hospitalization or mental illness of the customer or of a family member;
- A death in the family;
- Other factors resulting in the unforeseen change in the Customers capacity and reasonable ability to meet their account payment obligations.

### **How we manage your claim**

Eligible customers to be considered for Financial Hardship include Residential and Small to Medium businesses.

When assessing and deciding if a customer is eligible for a Financial Hardship arrangement, LECA may seek proof or evidence such as:

- A statutory declaration or official written communication from a person or support service/institution who or which is familiar with the customer’s circumstances (family doctor, clergy, bank officer, etc...).
- Evidence of the customer having consulted a recognized financial counsellor or a booking to see a financial counsellor and/or;
- A statement of the financial position of the customer.

LECA may use the above information and other personal information of the customer available with us to make an assessment on the Financial Hardship. If we do not receive the requested information, we may not be able to make an assessment and as such, Financial Hardship assistance shall not be provided.

An agreed Financial Hardship arrangement should be sufficient to cover all expected future use of the LECA's services and is adjusted appropriately and responsibly to ensure that the financial position of the customer does not worsen for a reasonable period of time. The Financial Hardship arrangement should also provide a continued reduction of the debt at a reasonable and managed level.

Once the customer's eligibility for Financial Hardship assistance is agreed upon and approved, LECA will work with the customer to develop an arrangement that will help them through the period of Financial Hardship by formulating a payment arrangement. If a Financial Hardship claim is not approved, the Customer has the right to ask for a review of the decision which may be overturned.

### **Customer obligations in maintaining a Financial Hardship arrangement**

- The Customer must make the agreed payments on the agreed dates and notify LECA if they are unable to keep their commitment;
- The Customer must contact LECA if their circumstances change favourably or unfavourably during the term of the payment plan arrangement;
- The Customer must act honestly at all times throughout the course of the arrangement.

### **Termination of the Financial Hardship arrangement**

In the event that the Financial Hardship arrangement is not adhered to and the customer has not contacted LECA, we will take all reasonable steps to contact the customer or their authorized representative before taking further action and terminating the arrangement. The customer is also advised to contact a Financial Counsellor from their end.

### **Contacting LECA for Financial Hardship enquiries**

LECA's Financial Hardship team is ready to assist with all enquires from Monday to Friday, 9:00am to 5:00pm. Kindly contact our Financial Hardship Case Manager at:

Email: [info@lecaustralia.com.au](mailto:info@lecaustralia.com.au)  
Address: Level 1, 3 Bowen Crescent, Melbourne, VIC 3004  
Phone: 1300695322