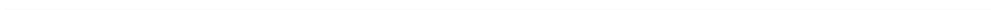


The logo for Rio Tinto, featuring the company name in white serif font on a red rectangular background.

Pilbara Utilities electricity and water services

Hamersley Iron Pty Ltd (ACN 004 558 276)

Financial hardship and payment plans policy



Contents

Our commitment	3
Financial hardship	4
How we can help	4
Reducing your bills	9
Rebates and concessions	10
Frequently asked questions	11
Complaints	13
Contact us	15

Do you need assistance in relation to this document?



If you do not speak English, please call the telephone interpreter service (TIS National) on 13 14 50 to arrange an interpreter.

Our commitment

We understand that everyone's circumstances are different and sometimes a change in your financial situation may mean you have difficulty paying bills on time. This is why we offer our customers, who are experiencing financial difficulties, assistance through payment plans and a range of other options.

In developing this policy, we worked with Pilbara financial counselling organisations to adequately reflect the complexities surrounding financial hardship. We will continue to engage these organisations when making material changes to this policy to ensure our policy remains relevant.

We treat our customers with fairness and compassion. We will also work with you to find appropriate payment solutions.

This policy communicates our position and provides guidance. We will review this policy as required to ensure it remains up to date and relevant. Our policy has been approved by the Economic Regulation Authority.

For more detail on the principles guiding this policy, please refer to our other customer policies which set out your rights as a customer and our obligations and commitments to you.

We will inform you of any changes to the financial hardship policy. Further, you may also request a hard copy version or a large-print version of this policy by contacting us on 1800 992 777. The policy is available at www.pilbarautilities.riotinto.com

Family violence guidance for residential water services customers

If you are a residential water customer and have been, or are being, directly or indirectly affected by family violence, we also encourage you to review our *Family violence guidance for residential water services customers*. This policy outlines information and additional support, including financial hardship, payment plans and debt management, that we can provide.

This is available on our website at www.pilbarautilities.riotinto.com or contact us for a hard copy.

Financial hardship

What is financial hardship?

Financial hardship is an ongoing state of financial disadvantage in which you are unable to pay a water or electricity bill without affecting your ability to meet basic living needs.

We understand there are many situations that may result in financial hardship, such as physical or mental health issues, loss of the household's primary income, spousal separation or divorce, loss of a spouse or loved one, a chronically ill child, domestic or family violence, or short-term financial problems, and this policy outlines how we can assist.

The financial hardship section of this policy applies to residential customers only, and will require your situation to be assessed by our team. If you are a commercial customer or a residential customer experiencing temporary financial stress, we still encourage you to contact us we may be able to assist you with additional time to pay a bill or a payment plan.

How we can help

Whether you are a residential or commercial customer, we ask that you contact us on 1800 992 777 as soon as you begin to experience financial hardship or financial strain that will result in you not being able to pay your bill. We understand it may be hard to discuss your financial situation with us, however be assured we will treat your situation with sensitivity, respect and strict confidence.

Additional time to pay a bill or payment plans are available to all residential and commercial customers. There is no assessment required for you to access this service. If you are experiencing financial stress and require this service, please contact us.

Alternatively, you can request us to review your situation for financial hardship. If you request a review, we will review your situation within three business days. We will not reduce or disconnect your water or electricity services, or recover debt, during this time. This is why it's important to notify us as soon as you have difficulty paying your bill.

As part of our financial hardship assessment, we will take into account any information provided by you and, if applicable, your financial counsellor. We will also consider any information we may have on your payment history.

If you wish to have, or have already had, an independent financial counsellor assess your current financial situation, we will take this assessment into account when determining whether financial hardship assistance is available. Please contact us on 1800 992 777 for information on independent financial counsellors and consumer representative

organisations available to assist you.

As soon as we have made our financial hardship assessment, we will advise you of the outcome. If you would like to discuss your completed financial hardship assessment, please contact us on 1800 992 777.

Residential customers in financial hardship

For residential customers experiencing financial hardship, we will always consider reducing or waiving an outstanding amount (including any fees or charges) on your account where we consider it to be appropriate.

We can also assist further in one or more of the following ways based on an ability to pay.

- We will work with you to set up an interest-free and fee-free payment plan or other arrangement under which you are given more time to pay the bill or to pay arrears (including any disconnection and reconnection charges)
- We will suspend action to recover an outstanding debt if you are complying with a payment plan or other arrangement under this policy, or while your situation is being assessed
- We will provide information on concessions, rebates and other government assistance programmes, water and electricity efficiency and how to redirect your bill if you are ill or absent

We will involve you and your financial counsellor (where applicable) in determining the most suitable payment plan for your circumstances. We will also consider your usage needs and capacity to pay when determining the appropriate assistance.

If you are already in a payment plan with us, we may review and revise the existing arrangement if appropriate and at your request. For example, adjustment to the plan may be made if it looks like your account will be significantly in credit or debit at the end of the payment plan.

Please contact us to request an alternative or revised arrangement if you are having difficulty meeting the agreed payment plan.

Residential or commercial customers requiring a payment plan

For residential or commercial customers experiencing temporary financial stress, but are not considered in hardship we can assist in one or more of the following ways:

- Additional time to pay a bill
- A payment plan where you are provided additional time to pay a bill or to pay arrears (including any disconnection and reconnection charges)

A payment plan consists of 2 or more instalments. There are no fees or charges associated with the establishment or operation of a payment plan. Payment plans include assistance to manage your bills to ensure the ongoing provision of your services during the period of the payment plan.

After you have accepted your payment plan, within 5 business days we will provide you with information in writing that outlines:

- The terms of the payment plan;
- The consequences of non compliance with your payment plan; and
- Contact details for assistance should you want to discuss your payment plan or vary it in any way.

Variation to your payment plan.

We will review your payment plan at your request. We will vary your payment plan if a review shows that you will be unable to meet your obligations of your payment plan. We will, within 5 business days of the payment plan variation provide you with information regarding the payment plan variation. We will not vary a payment plan without your consent. Variation to your payment plan is not a cancellation of your payment plan.

Non-compliance with an agreed upon payment plan can result in it being cancelled. If you, in the previous 12 months, had 2 payment plans cancelled due to non-compliance, you may not be offered an additional payment plan unless we can be satisfied you will be able to adhere to it.

Your commitment

While we are assessing if you are experiencing financial hardship or if you are complying with a payment plan, we will not reduce or disconnect your service or try to recover debt. .

We ask you to contact us to discuss your situation and keep us updated if you are unable to meet the payment arrangements.

If you default on the agreement and haven't let us know, we will endeavour to contact you before commencing any action that affects your account. The following time frames apply:

- A first reminder non-payment letter will be sent to you **3 calendar days** after initial invoice due date.
- A second and final reminder non-payment letter will be sent to you **7 calendar days** after the first reminder letter.
- If we receive no response to the final reminder letter, a debt collection agency acting on our behalf may contact you regarding your non-payment after 7 days of the final reminder letter.

If the total amount payable for any bill remains unpaid after we send you these reminder letters, we can refer your debt to a debt collection agency and you may be charged for any costs we incur due to the recovery process. The debt collection process will be in line with Part 2 of the *Debt collection guidelines for collectors and creditors* issued by the Australian Competition and Consumer Commission. We highly encourage you to contact us for assistance during this time, otherwise we may not be able to offer alternative payment options.

Reduced or disconnected services

The following reduced service and disconnection processes apply:

- Your electricity may be disconnected if full payment has not been received within **100 calendar days** of the bill being issued;
- Your water flow may be reduced if water service charges remain unpaid for **70 calendar days** after they became due.

It is our preference to not reduce or disconnect services for non-payment. We may however restrict your water supply if your overdue account remains unpaid and you have not contacted us to enter into a payment plan or other arrangement. Your services can also be reduced or restricted if you do not comply with a payment plan. .

In the event that your water service is reduced as a result of non-payment, we will restore your service if you pay the amount owing or enter into another satisfactory payment arrangement.

We also can reduce or disconnect services in health or safety emergencies; however supply of water cannot be cut off to an occupied dwelling unless the occupier agrees.

Reducing your bills

Efficient use of water and electricity not only reduces your environmental impact but will also save you money

Energy efficiency

There are many simple and inexpensive ways to reduce energy use at home, most of which simply require a change in behaviour. Here are some examples:

- Keep within the recommended temperature range of 23 to 25 degrees Celsius. Every one degree you reduce the temperature increases energy consumption by 10 per cent.
- Energy-efficient appliances can significantly reduce your energy use. Energy rating labels help compare the energy efficiency of appliances and outline their approximate consumption in a year. For more visit www.energyrating.gov.au.
- Buy the right-sized fridge to suit your needs as larger models use more energy. Make sure the on/off cycle is operating.
- Set your hot water system thermostat to no more than 65 degrees Celsius. Make sure the outlet pipe is well insulated and repair leaking hot water taps. Use cold water in the washing machine whenever possible and hang clothes on a line instead of using a dryer.

For more visit www.pilbarautilities.riotinto.com

Water use and conservation

Here are some tips to consider:

- Water your lawn only when it looks like it needs it.
- Take a shower instead of a bath. A short shower uses about a third as much water as a bath. Reducing the temperature of a shower also saves electricity.
- Avoid operating dishwashers and washing machines with small loads. When buying, look for models with good water efficiency ratings.
- Ensure you don't have leaky taps or cisterns – contact us if you believe there is a problem as water from a dripping tap adds up over time.

For more, visit www.pilbarautilities.riotinto.com

Rebates and concessions

Rio Tinto rebates and concessions

We understand that living in the Pilbara can be expensive, which is why we offer subsidies or rebates on your water and electricity bills.

Rebate	Eligibility
Concession rebate <i>(electricity KWh allowance and supply charge waived)</i>	Pensioner Concession Card; Health Care Card; Dept. Veterans Affairs – Gold; WA Seniors Card; Commonwealth Seniors Health Care Card
Rio Tinto staff allowances	Rio Tinto employee falling within the Housing Policy allowances – please contact us for more information

If you provide us with your concession card details we can assist you in identifying the concession or rebates you may be entitled to receive.

For more on rebates and concessions provided by the government or other not-for-profit organisations, please visit www.concessions.wa.gov.au/concessions.

Frequently asked questions

Can I redirect my bill to someone else?

You can redirect your bills free of charge if you are (or soon will be) unable to pay a bill due to illness or absence.

How can I pay my bill?

You can pay your bill in any of the following ways:

- Detach the payment slip on your bill and post it back to us with your cheque or money order
- Post Billpay (in person at any post office, by phone 13 18 16 or visit postbillpay.com.au)
- Online via credit card at www.pilbarautilities.riotinto.com
- Telephone - to pay by telephone, call (02) 9199 6488, please have your invoice number and credit card details ready and follow the prompts
- Centrepay – a free service where you can pay your Rio Tinto electricity or water bill directly using your Centrelink payment. To use this method please call or visit a Centrelink office to obtain a Centrepay deductions form.
- BPAY (Biller Code 958934. Reference Number is the Invoice Number located on your bill)

How do I find a financial counsellor?

Financial counselling is a free, confidential service offered by community organisations, community legal centres and some government agencies to help you take control of your financial situation. We will advise you of any financial counselling services that may be available to you.

Financial counsellors can:

- Help you organise your finances and create a budget
- See if you are eligible for government assistance
- Negotiate repayment arrangements with your creditors
- Explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives
- Help you apply for a hardship variation
- Refer you to other services, for example, a gambling helpline, family support, personal counselling, or a low/ no cost community legal service

The Financial Counsellors' Association of Western Australia (FCAWA) website allows you to search for a financial counsellor in your area. Alternatively, you can call the National Debt Helpline on 1800 007 007 for assistance.

The FCAWA's contact details are:

Financial Counsellor's Association of WA

Financial Counselling Helpline: 1800 007 007

Website: www.fcawa.org

Where can I find information on electricity and water fees and charges?

Please call us on 1800 992 777 to confirm what fees and charges apply to your situation. Alternatively you may visit www.pilbarautilities.riotinto.com to view all fees and charges and view a copy of our *Tariffs and charges policy* as well as our *Community subsidies and concessions policy*.

Complaints

At Rio Tinto we are committed to providing our customers with efficient, high-quality customer service.

We continually seek to improve our customer satisfaction, along with the quality of services and products we provide. Our personnel are trained in the assessment and management of financial hardship and payment plans, as well as privacy requirements. However, if you're not satisfied with the service you received or a matter has not been handled to your satisfaction, please let us know.

A customer complaint and dispute resolution policy is available on our website at www.pilbarautilities.riotinto.com

To lodge a complaint:

- Mail: Pilbara Utilities Division, GPO Box A42 Perth WA 6837
 - Call: 1800 992 777 (for all enquiries and complaints)
- Email: Pilbara.Utilities@riotinto.com

Benefits for use of our internal complaint and dispute resolution policy

- All complaints are welcomed
- Actions each managed efficiently and as professionally as possible
- We will be responsive to your complaint and the resolution will be fair
- We are dedicated to understanding and addressing system issues raised from any customer complaints through a continual process or improvement

External review

If you have lodged a complaint with us and feel it hasn't been handled to your satisfaction, you may wish to contact the Energy and Water Ombudsman. You can contact the Energy and Water Ombudsman in the following ways:

- Mail: PO Box Z5386, St Georges Terrace, Perth WA 6831
- In person: 2nd Floor, Albert Facey House, 469 Wellington Street, Perth WA 6000
- Call: (08) 9220 7588
- Free call: 1800 754 004 (*calls made from mobile phones will be charged at the applicable rate*)
- Email: energyandwater@ombudsman.wa.gov.au

The Water Ombudsman services are free to customers however; they do request that you contact your service provider before you contact them.

Please visit <https://energyandwater.ombudsman.wa.gov.au/> for further information.

You are also able to make an application for an appeal from, or apply for a review of, the decision relating to your complaint to the State Administrative Tribunal. It should be noted that the State Administrative Tribunal can incur costs and the parties before the Tribunal generally bear their own costs. More information regarding the State Administrative Tribunal can be found here: http://www.sat.justice.wa.gov.au/A/about_sat.aspx?uid=5793-8155-0296-7651

Contact us

Pilbara service desk

Call: 1800 992 777 (24/7, mobiles charged at applicable rates)

Email: Pilbara.Utilities@riotinto.com

Website: www.pilbarautilities.riotinto.com



If you don't speak English, call Translating and Interpreting Service (TIS National) on 13 14 50.

If you are hearing or speech impaired, please use the Telephone Typewriter (TTY) National Relay Service on 13 36 77.

A phone solution for people who are deaf or have a hearing or speech impairment



An Australian Government Initiative

You can also find this policy, as well as other relevant written information and forms, online at www.pilbarautilities.riotinto.com or we can post a copy to you if you contact us on 1800 992 777.

