



Energy Hardship

A Global Problem:

Customer Lens:

- Increasing costs of living
- Hidden hardship

Industry/ Energy Market Lens:

- Complex regulatory obligations
- Electrification

Energy Retailers Lens:

- Lack of customer trust
- Rise in bad debt

\$1,148 AU

Average arrears per residential customer in Australia

+37%

Australian families accessing hardship programs 2023 - 2024

£4.4 BIL

Total energy debt in the UK

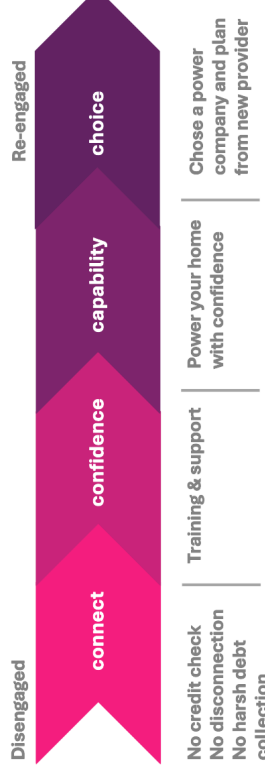
6.1 MIL

Households struggling with energy bills in the UK

Our Solution – OLT MVC

OLT MVC is an AI-powered SaaS platform built to designed to restore vulnerable customers back to regular payment behaviour fairly, compliantly, and without negative impact on revenue. Our purpose-built platform enables:

- Flexible payments to reduce arrears risks
- Early engagement and hardship support
- Community contribution models
- Wrap-around support and education



OLT MVC Enables Utilities to:



Reconnect with your most vulnerable customers in a sustainable, trust-building way



Reinvent customer service by integrating hardship management, flexible billing, and community support



Measure impact across financial, regulatory, and social outcomes to deliver value for shareholders, regulators, and communities alike.



Enhance your social license to operate and community trust through meaningful relationships with vulnerable customers

The Results:

OLT's exemplar company results in New Zealand electricity market:

- **Profitable**
With 6 x more hardship exposure than New Zealand industry average.
- **35% reduction in arrears**
Compared to the New Zealand industry average.
- **135 days**
On average, for households to move from crisis to regular bill payments.
- **1 non-paying customer to 2 paying.**

Bettering the New Zealand industry 'breakeven' average of 1 non-paying customer's impact equalling that of 15-17 paying customers.