



Australian
Competition &
Consumer
Commission



AUSTRALIAN
ENERGY
REGULATOR

Energy bills, hardship programs and disconnection—your rights

Under the National Energy Retail Law, energy retailers are required to help customers who are having difficulty paying their bills. This includes flexible payment options, hardship programs and providing energy efficiency advice. There are also rules for when your energy service can be disconnected.

Having trouble paying your energy bills?

If you are having difficulties paying your energy bill or know that you are going to be late making a payment, it is important that you contact your energy retailer before the due date.

Energy retailers are required to help customers who have told them they are experiencing payment difficulties or hardship.

Advising your retailer and getting help early can mean you avoid follow up action such as late payment fees and disconnection.

What help is available?

Ask your retailer for a payment plan—where you pay for your energy in regular agreed amounts (instalments). Your retailer will typically offer you a payment plan *unless* you have already had two or more plans in the last year and did not keep to them.

When working out your payment plan instalment amount, your retailer will take into account your capacity to pay (what you can afford to pay each week or fortnight), as well as how much you owe and how much energy you are likely to use over the coming year.

Only agree to an instalment amount you can realistically afford, because if you don't stick to the payment plan or skip a payment, your plan may be cancelled and you could be disconnected. If you do stick to your payment plan, your retailer cannot disconnect you.

If you cannot agree with your retailer on an appropriate instalment amount for your payment plan, you can contact the energy ombudsman in your state or territory.

Customer hardship policies

You can also ask your retailer about its hardship policy.

Hardship policies include ways to help identify customers who may need help and providing early assistance. They also offer a range of programs to help customers better manage their energy bills including:

- specialised staff and teams that can provide a dedicated point of contact for customers in hardship
- offering extensions of time to pay as well as flexible payment options including specially tailored payment plans and Centrepay
- identifying government concession and rebate programs that may be available to you
- referring you to financial counselling services
- reviewing your energy contract to make sure you are on one that best meets your needs
- providing you with energy efficiency advice to help reduce your bills, this may include conducting an energy audit with you and help to replace appliances
- waiving any late payment fees that may have been applied to your account.

What is Centrepay?

If you receive Centrelink benefits, ask your retailer about Centrepay—a payment arrangement that allows you to transfer an amount you choose from your benefit directly towards paying your energy bill.

Ask your retailer if you would like to enter their hardship program. Once in the program, make sure you discuss what assistance is available and agree what is most suitable for your circumstances.

If you cannot agree on appropriate assistance measures or are refused entry to your retailer's hardship program, you can contact the energy ombudsman in your state or territory.

Remember, if you are actively participating in your retailer's hardship program you cannot be disconnected.

Disconnection and reconnection

Your electricity and gas supply can be disconnected if you do not pay your bill or do not follow the terms of your payment plan. To avoid disconnection, contact your retailer immediately. If you cannot pay the full amount you owe, it is important that you discuss and agree on alternative payment options.

Under energy laws there are a range of steps retailers must take before you can be disconnected. This includes sending a reminder notice that warns you about disconnection if payment is not made within a certain period of time. Before disconnection a final warning notice must be sent that provides you with additional time to make a payment.

Your retailer must also try to contact you to discuss payment a final time before it arranges for your property to be disconnected.

Customers in Victoria may be eligible for a payment if they are wrongfully disconnected and should discuss this with their retailer.

Disconnection and the National Energy Retail Law

You cannot be disconnected on:

- a business day before 8.00 am or after 3.00 pm
- Friday to Sunday
- the day before a public holiday, or a public holiday
- the days between 20 December and 31 December.

Getting reconnected

If your retailer disconnected your energy service and you want it to be reconnected, you must contact your retailer within 10 business days of the disconnection.

If you were disconnected because you did not pay your bill, you must make arrangements to pay the outstanding amount and any fees charged for reconnecting your service.

If you are unable to pay the full amount owing, talk to your retailer about paying by instalments and other assistance available.

If you can't reach an agreement you can contact the energy ombudsman in your state and territory. In the ACT they can order the reconnection of your supply.

Financial counselling services

Financial counsellors provide information, support and advocacy to people in financial difficulty. Working in community organisations, their services are free, independent and confidential.

Financial counsellors have an extensive knowledge of a range of laws and policy, including hardship policies and government concession frameworks. You can talk to a financial counsellor by ringing 1800 007 007.

Government assistance

Depending on which state or territory you live in, you may be able to apply for rebates and concessions to assist with paying energy bills.

Rebates and concessions vary, but are generally available to low income earners, pensioners and individuals with certain medical conditions.

You can ask your retailer to help you identify government concession programs or rebates that may be available. If you are eligible, it will normally be applied as a credit on your bill.

Most state and territory governments also offer grants to help with electricity and gas expenses. These are available to customers with eligible concession cards, or those experiencing financial hardship.

More information

Australian Energy Regulator

AER Infoline 1300 585 165

AER website www.aer.gov.au

Energy Made Easy www.energymadeeasy.gov.au

Other contacts

Indigenous Infoline 1300 303 143

For information in languages other than English call 13 1450 and ask for 1300 585 165

Speak and Listen users phone 1300 555 727 and ask for 1300 585 165

TTY users phone 13 3677 and ask for 1300 585 165

Internet relay users connect to the National Relay Service (www.relayservice.com.au) and ask for 1300 585 165

Australian Competition and Consumer Commission
23 Marcus Clarke Street, Canberra, Australian Capital Territory 2601
©Commonwealth of Australia 2013

Important notice

The information in this publication is for general guidance only. It does not constitute legal advice or other professional advice, and should not be relied on as a statement of the law in any jurisdiction. Because it is intended only as a general guide, it may contain generalisations. You should obtain professional advice if you have any specific concern.

The ACCC has made every reasonable effort to provide current and accurate information, but it does not make any guarantees regarding the accuracy, currency or completeness of that information.

ISBN 978 1 921973 13 0 ACCC 01/13_577