



# Are you having trouble paying your energy bill?

If you are having trouble paying your electricity or gas bills, contact your energy retailer and ask for help. Energy retailers can help you in different ways, like starting a payment plan or putting you in their hardship program. The National Energy Retail Law says your energy retailer must help you.

Contact your energy retailer before the due date on your bill to avoid:

- late payment fees
- being disconnected.

## How your retailer can help you

### More time to pay

- If you are just having a short term difficulty, paying your bill a bit late may be all you need. Ask your retailer about getting more time to pay.

### Payment plan

Ask your retailer about a payment plan. A payment plan lets you pay for your energy in instalments. You will pay the instalments regularly (for example, every two weeks).

You and your retailer will talk about:

- how much money you owe
- how much you can afford to pay in each instalment
- how often you will pay, and
- how much energy you normally use.

You and your retailer will then agree about how much you will pay. Don't agree to a payment plan that you cannot afford. If you don't pay:

- your payment plan might be cancelled, and
- your energy might get disconnected.

Your retailer may not give you a payment plan if:

- you have already had two or more plans in the last year, and
- you did not follow the plans (in other words, you did not pay the money you said you would pay).

### Hardship program

Ask your energy retailer about its hardship program. If you are on a hardship program, you can start a payment plan and get other help from your retailer.

For example, your retailer might help you:

- find a better energy plan that is cheaper
- get a government concession or rebate
- find financial counselling or other support services
- use less energy to make your bills cheaper
- use Centrepay.

Your retailer might say you do not have to pay late payment fees.

If you join a hardship program and follow your payment plan, your retailer cannot disconnect your energy.

### Concessions, Centrepay and financial counselling

#### Concessions

You may be eligible to receive help with your energy bills from your state or territory government, for example, a rebate, a concession or a grant.

You might be able to get help from the government if:

- you are unable to work
- your household earns a low income
- you are on a pension
- you have a particular medical condition or use particular medical equipment.

Ask your retailer about government concessions, rebates or grants in your state or territory.

## Centrepay

If you receive Centrelink benefits, ask your retailer about Centrepay. Centrepay lets you use some of your Centrelink money to pay part of your energy bill. This helps with budgeting. It is free to use Centrepay.

## Financial counselling

If you are in financial difficulty and don't know what to do, talk to a financial counsellor. A financial counsellor can help you understand your options. It is free to speak to a financial counsellor. They are independent and they will keep your information private. They may be able to help you speak to your retailer.

Call 1800 007 007 to talk to a financial counsellor.

## The disconnection process

Your retailer might disconnect your electricity or gas if you do not pay your bill or you do not follow your payment plan. Energy retailers must follow some steps before they disconnect you—they cannot suddenly disconnect your energy.

Your retailer must

1. Send you a reminder notice to alert you that you need to pay an outstanding amount.
2. Send you a disconnection warning notice to advise you the energy supply at the property will or may be disconnected.
3. Try to talk to you before they disconnect your energy.

Remember: Contact your retailer if you cannot pay your bill or if you receive any correspondence addressed to The Occupier/Householder that mentions the disconnection of your gas or electricity.

## When can your retailer disconnect your energy?

The law says your retailer can not disconnect your energy on

- a business day before 8am or after 3pm
- Friday to Sunday
- the day before a public holiday
- on a public holiday
- on the days between 20 December and 31 December (inclusive).
- you owe less than an amount approved by the AER and you have agreed with the retailer to repay that amount
- extreme weather circumstances

## Get your energy reconnected

Did your retailer disconnect your energy?

You must contact your retailer immediately once the disconnection has occurred to discuss options for reconnection.

If you did not pay your bill, you must pay the money you owe.

If you cannot pay your bill, you should talk to your retailer and ask for help.

In the ACT, the Ombudsman can make the retailer reconnect your energy.

## When to contact the Ombudsman

If you contact your retailer and ask for help, they must help you. If your retailer will not help you or you cannot agree on what help you should get, contact the energy ombudsman in your state or territory. For example, you should contact the Ombudsman if:

- you cannot agree on how much money you owe
- you cannot agree on how much you should pay or how often
- you cannot afford the payment plan the retailer is asking you to pay
- the retailer will not let you have a payment plan or join the hardship program
- your energy was disconnected and you think it was a mistake or unfair.

You can find contact details for the Energy Ombudsman on Energy Made Easy ([www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au)).

## More information

### Australian Energy Regulator

AER Infoline 1300 585 165

Energy Made Easy [www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au)

AER website [www.aer.gov.au](http://www.aer.gov.au)

### Indigenous Infoline

Call 1300 303 143

### For information in languages other than English

Call 13 14 50

Ask for 1300 585 165

### National Relay Service—Speak and Listen

Call 1300 555 727

Ask for 1300 585 165

### National Relay Service—TTY users

Call 13 3677

Ask for 1300 585 165

### National Relay Service—Internet Relay

Go to [www.relayservice.com.au](http://www.relayservice.com.au)

Ask for 1300 585 165