



Customer price information

Issues Paper

September 2017

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1. Overview

The Australian Energy Regulator

The Australian Energy Regulator (AER) is the national regulator for energy and gas markets.

In retail energy markets, we protect the interests of household and small business consumers by enforcing the National Energy Retail Law (Retail Law).

We give consumers confidence that individual energy businesses are operating properly and that they will be protected if things go wrong. We take action against businesses that don't play by the rules, to address non-compliance and improve future behaviour.

We encourage consumers to engage in the market and assist them to make the best choice for their circumstances. We help consumers play a growing role as participants, not just recipients, in the energy system.

We also work to protect households in vulnerable situations, focusing on those who are less able to help themselves and/or might suffer more harm as a result of vulnerability.

Our retail energy market functions cover New South Wales, South Australia, Tasmania, the ACT and Queensland. We do not set the prices consumers pay.

Purpose of this consultation

This issues paper is focused on how customers get the information they need to prompt them to investigate the energy market, help them compare plans and providers and then choose the best deal for them. We are looking to understand measures that may improve the clarity of that information, with a view to making customers more confident to engage in the market.

We are seeking comment on four specific issues:

- The content and format of Energy Price Fact Sheets
- The development of a comparison rate for energy offers
- Technological solutions that facilitate simpler comparison of energy offers
- Facilitating comparison of energy offers for customers without access to technology, or whose preference is for non-online communications

We are particularly interested in how these have been used in other industries or jurisdictions to improve the clarity and accessibility of information customers receive. In addition to the four areas above, we would welcome views on any other tools or strategies to achieve improved consumer outcomes in the energy market, particularly where those relate to the nature of, and manner in which, customers receive information about energy offers.

Information received in response to this paper will inform a range of work being undertaken by the AER in relation to our Retail Information Pricing Guideline (RPIG), potential future

enhancements to our Energy Made Easy (EME) price comparison website, and other work concerning the way customers receive information about their energy service.

As indicated above, the AER's retail energy market functions do not cover Victoria. The Victorian retail market is regulated by the Essential Services Commission Victoria (ESC). The ESC is also considering issues about customer information and engagement, arising from recommendations of the *Independent Review into the Electricity and Gas Retail Markets in Victoria* review¹. We will share findings and information gathered in response to this issues paper and our broader work with the ESC and will look to achieve consistent outcomes to the extent possible.

Contacts

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How to respond

We would like to hear your views on any of the issues in this document.

We are flexible in how we obtain your input.

If providing a written submission, please email your response to AERInquiry@aer.gov.au, attention Simon Kidd and Elisha Kelly, by **31 October 2017**.

If you would like to provide your views through means other than a written submission, please contact us at AERInquiry@aer.gov.au to set up a time prior to **31 October 2017** to discuss your views, or to make other arrangements.

For any email correspondence, please use the subject line *2017 Customer price information issues paper*.

Publishing of submissions

We prefer that all submissions be publicly available to facilitate an informed and transparent consultative process. Unless marked confidential, all responses will be published on our website, www.aer.gov.au. If you wish to submit confidential information you should:

- clearly identify the information that is the subject of the confidentiality claim

¹ Independent Review into the Electricity and Gas Retail Markets in Victoria, Final Report August 2017, https://engage.vic.gov.au/application/files/7415/0267/4425/Retail_Energy_Review_-_Final_Report.pdf

- provide a non-confidential version of the submission a form suitable for publication.

For further information regarding our use and disclosure of information provided to us, see the [ACCC/AER information policy \(July 2014\)](#), which is available on our website.

We will publish a summary of submissions and details of further work along with our draft Guidelines.

If you have any questions on this issues paper or about providing submissions, please send an email to: simon.kidd@aer.gov.au with the subject line *2017 Customer price information issues paper*.

2. Background and context for this review

Customer engagement in the retail energy market

Energy affordability is a significant issue for a growing number of Australian households. The difference between the highest and lowest energy offers in a given area can be hundreds of dollars a year. However, even though they are struggling to pay their energy bills, many customers are not shopping around and accessing those lower prices. We know, for example, that nearly half the residential customers in the National Electricity Market² have not switched provider or plan in the past five years,³ while 55 per cent have never switched provider or plan.⁴

While the AER does not have a role in retail pricing, we aim to equip customers to participate effectively in the retail market and to make the best choice for their circumstances. To do that, customers must be able to understand the key elements of an energy offer – in terms of price, contract terms, and fees. This is central to them feeling confident they can make the ‘best choice’.

A range of evidence indicates a link between the information customers receive about, and understanding they have of, energy services, and low levels of customer engagement in the retail energy market. Many customers, for instance, feel overwhelmed and confused by the range of energy plans available, and perceive that scanning the market and comparing offers is time-consuming and difficult.

Importantly, it is not necessarily the case that customers feel they do not have enough information, but rather that the information is not provided in such a way that it can be easily understood or applied to a customer’s circumstance. This may be due to the language, challenges being able to compare ‘apples with apples’ and the different conditions on requirements that must be satisfied in order to get the full benefit of a specific offer.

In August 2017, the Prime Minister, Treasurer and Energy Minister convened two roundtable meetings with the CEOs of eight retailers to address mounting community concerns about energy prices and the number of residential customers who have not switched for a long time.

In these meetings, the retailers agreed to work with the government and AER to implement a range of actions to make it easier for customers to find the best plan for them. These include

² The National Electricity Market (NEM) is the wholesale electricity market for the electrically connected states and territories of eastern and southern Australia – Queensland, New South Wales, the Australian Capital Territory, Victoria, South Australia and Tasmania.

³ Australian Energy Market Commission 2017 Retail Energy Competition Review, July 2017, p.ii, <http://www.aemc.gov.au/Markets-Reviews-Advice/2017-Retail-Energy-Competition-Review/Final/AEMC-Documents/Final-Report.aspx>

⁴ Energy Consumers Australia, Consumer Sentiment Survey, June 2017, <http://energyconsumersaustralia.com.au/wp-content/uploads/Energy-Consumer-Sentiment-Survey-Key-Findings-June2017.pdf>

improved access to information about the key terms of individual plans along with easy ways of comparing plans, including through comparison sites, as well as outreach by retailers to their customers who have not changed offers for some time.

This issues paper focuses on the detailed implementation of these actions, drawing on consumer insight so that these actions reflect what is most likely to work for consumers. In particular, we are interested in how the four measures previously specified, or any others, can:

- Prompt consumers into investigating whether they could get a better deal, particularly those households who say they might be interested in switching but haven't got round to looking
- Make it easier for rival retailers to inform consumers accurately that they offer better deals, including by increasing awareness of independent comparison services
- Persuade consumers that the switching process is less of a hassle than many think
- Make it easier for consumers to get hold of the information they need to investigate and switch, including what kind of plan they are currently on
- Improve how plans are communicated, so that consumers are able to compare options and get what they think they have signed up to – which may in turn build wider confidence trust in the switching process.

3. Issues for comment

3.1 Energy Price Fact Sheet content and format

The AER requires that retailers provide small customers⁵ with information about energy contracts in the form of an Energy Price Fact Sheet (EPFS) for every offer.⁶ A sample EPFS is included as **Attachment A**.

EPFS have a critical role in assisting customers make an informed decision about available offers. In door-to-door marketing, they provide a ready reference for potential customers to evaluate key elements of price, terms and conditions. For customers comparing offers online, EPFS also have an important role in facilitating comparison, with customers able to download EPFS for individual offers from EME and retailer websites. By presenting offer information in a clear and consistent form EPFS can give customers confidence in the accuracy and comparability of offer information.

EPFS summarise important information on the different contract offers available to customers, including:

- tariffs and pricing – including daily supply charges and consumption rates for different time of use periods, seasons and blocks (where applicable) and controlled load
- key fees that may be charged, such as account establishment fees; exit fees; late payment fees; disconnection and reconnection fees; payment processing fees etc
- discounts and incentives available, such as loyalty incentives or discounts; one-off discounts; pay on time and other contingent discounts; dual fuel discounts; direct debit discounts etc
- the length of the contract
- how to get the full terms and conditions of the contract
- the retailer's contact details

An EPFS generated through EME is at least two pages, but may be longer for more complex tariffs. A single fact sheet is generated for dual fuel offers. We recognise that the EPFS, while aiming to make it easier for customers to understand and compare the key features of an offer, is quite complicated. The amount of information an EPFS must contain may contribute to that.

One of the aims of this consultation is to find better ways to meet the aims of EPFS, whether by decreasing, or changing, the required information and how it is presented. Behavioural

⁵ Small customers are all residential customers and those business customers that use less than 1 Tera Joule of gas per year and: 160MWh of electricity per year in SA; 150MWh in Tas; and 100MWh per year in QLD, NSW and ACT.

⁶ AER Retail Pricing and Information Guidelines (RPIG), section 2

economics research increasingly highlights that consumers faced with too much complex information can be overwhelmed, hindering or preventing decision making. It is important customers have sufficient information to make an informed decision, but that must be balanced with achieving a level of detail that does not overwhelm the reader.

The theme of excessive complexity of energy market information as a barrier to customer engagement has recently been emphasised in a range of forums, including: the *Independent Review into the Future Security of the National Electricity Market* (the Finkel Review); submissions to the ACCC's *Retail Electricity Pricing Inquiry*; and the *Independent Review into the Electricity and Gas Retail Markets in Victoria*.

Our current view is the amount of complexity and detail in an EPFS may limit its usefulness in assisting customers to understand and compare the key points of different offers, particularly for customers with lower levels of literacy and numeracy.

Businesses in other sectors are using different approaches to providing critical information about complex products, which aim to reduce information overload by summarising or prioritising key price and contract details. Some examples include:

- The telecommunications sector – the *Telecommunications Consumer Protection Code* requires providers have a Critical Information Summary⁷

The UK energy Tariff Information Label⁸ – retailers are required to provide customers with an annual summary that includes tariff rate and name, when benefits expire, and a projection of annual cost for the coming year.

Questions

1. **What** information should be included on an EPFS? Is there some information currently included that could be omitted, or provided in another way?
2. **How** should the information on an EPFS be set out to most effectively highlight price and key contract details? How should information be prioritised?
We welcome examples from other sectors/jurisdictions, as well as self-generated mock-up samples, to illustrate stakeholders' views.
3. Is the **language** currently used to describe offers easy to understand? If not, how could it be improved? Are there **other ways** (graphics, images) to present information that would be more effective?
4. Would customers benefit from the inclusion of **other** information that does not currently appear on EPFS, such as information about available concessions, the expiry of benefit periods and/or impending price changes? How should this be presented

⁷ Communications Alliance, *Telecommunications Consumer Protection Code*, s4.1.1(a)

⁸ <https://www.ofgem.gov.uk/key-term-explained/tariff-information-label-label>

3.2 Comparison rates and reference prices

Many stakeholders acknowledge the prevalence of discounting and the absence of a consistent base rate make it difficult for customers to meaningfully compare the cost of different offers based on the presentation of pricing information in EPFS.

The concept of a comparison rate (or reference price) has been proposed as a way to simplify cost comparisons in the energy sector and facilitate greater customer engagement with the market.

Comparison rates are where the overall cost of a product is presented on a per unit basis. A **reference price** is a representation of the quarterly or annual cost. Each provides a means for customers to quickly and easily compare products, even where the individual components of the offer vary.

Reference prices and comparison rates are widely used in markets including telecommunications (where minimum costs must be displayed) and finance (comparison interest rates) to provide simplified offer information to consumers. At the same time, in presenting this complex information in a simple form, there are risks around the extent to which it fully and accurately reflects a customer's circumstances. We are interested in exploring how these competing points can be balanced.

Consumer representatives, as well as many energy retailers, supported the idea of a reference price or comparison rate in their responses to the ACCC's Retail Electricity Pricing Inquiry issues paper.⁹

Our view is that an appropriately clear comparison rate or reference price, displayed on an EPFS, and potentially in advertising and marketing material, has the potential to simplify the process of comparing the cost of energy offers, and reduce one of the barriers to customers engaging with the market.

There are potentially different ways an energy comparison rate or reference price may be calculated and displayed:

- *Unit price* – In the UK, the energy regulator Ofgem set a Tariff Comparison Rate as an effective price-per-unit rate for every gas and electricity tariff, and which factors in daily charges and discounts.¹⁰ In 2017 Ofgem decided to remove the TCR because it was not well utilized by consumers.
- *Annual (or other period) cost* based on assumptions about a customer's consumption. The *Independent Review into the Electricity and Gas Retail Markets in Victoria*, for example, recommended the Victorian Government implement a reference price in the form of an annual bill for use in marketing.¹¹ This bill would be based on consumption for a nominal low, medium and high-consumption household.




⁹ See submissions to the ACCC's Retail Electricity Pricing Inquiry from: EnergyAustralia (p32); Origin Energy (p33); Consumer Action Law Centre (p13).

¹⁰ <https://www.ofgem.gov.uk/key-term-explained/tariff-comparison-rate-tcr>

¹¹ *Independent Review into the Electricity and Gas Retail Markets in Victoria Final Report*, August 2017, Recommendation 3D, p56

Figure 2 below shows one potential format for displaying annual pricing for a nominal low, medium and high consumption household, highlighting the potential impact of missed discounts and late fees.

Figure 1 – Sample presentation of an annual reference price, including a late-payment rate

| ACME Power – Power Saver 15 Plus | | | |
|---|-----------|--------------------|-----------------|
| Estimated annual bill | | | |
| My usage/my household | Base rate | Always pay on time | Always pay late |
|  Low | \$960 | \$782 | \$1040 |
|  Med | \$1440 | \$1198 | \$1520 |
|  High | \$2000 | \$1510 | \$2080 |

Questions

5. Is a **comparison** rate or **reference** price an effective way to facilitate meaningful comparison of different energy offers?
6. What are the potential **benefits** and **risks** of each?
7. **When** and **where** should a comparison rate/reference price be displayed? For example, on EPFS, retailer websites, media materials?
8. Is there utility in enabling ‘**customisation**’ of such a tool (ie allowing for customers to identify additional factors such as appliances or pools and have these reflected in the figure)?
9. What other **risks** or **considerations** should we be aware of?

We would welcome examples and/or case studies of effective comparison rates from other sectors or jurisdictions, as well as self-generated mock-up samples, to illustrate stakeholders’ suggestions.

3.3 Technological options to facilitate offer comparison

Bill shock or poor customer service experience are two key triggers that can prompt a disengaged customer to look at their options. However, research indicates even customers who are motivated in this way, may still be reluctant to engage in the market for reasons including:

- Perceived complexity – Faced with uncertainty many consumers prefer the status quo
- Effort – a significant number feel shopping around is too much hassle
- Using comparison websites – customers who use government comparison websites still have to locate tariff and consumption information on their bills, with many believing this adds to the hassle of comparison

Focusing on reducing the effort and complexity of the search and comparison process is therefore potentially going to get more customers engaged in the market, particularly if that occurs at times when customers are more focused on their energy service.

There are examples in the energy, and other, sectors of interventions that utilise technology to reduce the 'hassle' of searching and comparing. We are seeking stakeholders' views on the case for adopting these interventions in the Australian energy market.

We note that options that harness smart phone technology may have a range of accessibility benefits in the Australian community, where smartphone penetration is generally high, including among demographic groups whose access to information technology may otherwise be limited.¹²

Of course, there are many customers for who lack of access to technology itself is a major barrier to comparing a switching, and section 3.4 of this paper discusses options for engaging these consumers.

Optical Character Recognition

Optical Character Recognition (OCR) technology enables conversion of different types of documents, such as scanned paper documents, PDF files or images captured by a digital camera into editable and searchable data. This is used, for example, by many insurers to facilitate more efficient submission and processing of claims.

In terms of facilitating energy offer comparison, OCR functionality can enable tariff details to be extracted from a photograph or PDF version of a bill.

Some Australian energy retailers are already using this technology.¹³ Momentum Energy and Powershop's website allow potential customers to upload PDF bills and get an indication of whether they can save by switching.

¹² Deloitte, *Mobile Consumer Survey 2016, The Australian Cut: Hyper connectivity: Clever consumption* <http://landing.deloitte.com.au/rs/761-IBL-328/images/tmt-mobile-consumer-2016-final-report-101116.pdf>

¹³ <http://www.powershop.com.au/energy-bill-comparison/>; <https://www.momentumenergy.com.au/switch/get-started?showBillUpload=true>

The Victorian Government also plans to trial functionality based on PDF bill recognition on its Victorian Energy Compare website to bypass manual data entry and enable a customers' current offer to be displayed, so it can be compared to others in the market.

QR codes

A QR code is a type of barcode that can be read by a smartphone via a QR code scanning app. The 'QR' stands for quick response. Once scanned, the reader interprets the code's data, and then can display that information in either text format or by taking the user to a mobile-optimised webpage.

In 2014 the UK's Ofgem introduced requirements for retailers to place a QR Code on customers' bills. Ofgem required that each QR Code contain a customer's:

- tariff plan name
- tariff plan rate
- annual consumption data (or where a customer had been with the retailer for less than 12 months, proxy databased on national averages)
- Annual bill period dates
- metering identification numbers

Figure 2 – Sample QR Code on UK Electricity bill¹⁴

The image shows a sample of a QR code on a UK electricity bill. The QR code is located in the top right corner. Below it, there is a section titled 'About your TCR' (Tariff Comparison Rate) which states: 'Tariff Comparison Rate (TCR): 14.60p per kWh'. To the left of the QR code, there is a section titled 'About your tariff' which provides details about the current tariff, including the tariff name, payment method, end date, and exit fee. Below this, there is a section titled 'Your electricity use in detail' which shows the actual meter reading for electricity as 93845.

I'd like more detail

If you're thinking of switching – give us a call. Or scan this code with your smartphone or tablet to get a bite size download of your energy information

About your tariff
This information will help you to compare your current tariff with others available.
Your electricity tariff

| | |
|---|-------------------------|
| Tariff name | Fixed Price August 2015 |
| Payment method | Monthly Direct Debit |
| End date | 31 August 2015 |
| Exit fee (if you switch supplier before end date) | £30.00 |
| Based on your actual usage to date | 2498.00 kWh |

About your TCR
Tariff Comparison Rate (TCR): 14.60p per kWh
The TCR can be used to compare the price of energy tariffs across suppliers.
The TCR is not based on your actual consumption but is based on the energy consumption of a typical customer using 3,200 kWh of electricity and should be used as a guide only.
For more information on our tariffs and TCRs go to britishgas.co.uk/tariffs

Your electricity use in detail
Your 0.89p /kWh Direct Debit discount has already been applied to your unit rates.

Your actual meter reading
Electricity 93845

The information on its own has limited use. However, used in conjunction with a comparison site, the QR code enabled users to:

- bypass the need to find and manually enter tariff data into the comparator website
- compare their current offer with others in the market.

¹⁴ Source <https://www.uswitch.com/gas-electricity/guides/energy-bills-qr-codes/#step1>

In the UK market (where there a range of Ofgem-accredited energy comparison businesses) businesses offer apps that read the code, direct customers directly to their comparison site and shown a list of deals. Customer usage of QR Codes was low at around 7 per cent.¹⁵

Questions

10. Which customers might **benefit most** from these options? Is there **evidence** or experiences from other sectors or jurisdictions about the likely success of the options we should consider?
11. Are there **options other** than QR codes and OCR technology that may achieve the same objective?
12. What are the **risks** and **benefits** of pursuing a QR code or OCR technology? What are current levels of customer engagement with QR codes in other sectors?
13. What other **emerging technologies** or **issues** – such as customer access to smart meter data –might impact the effectiveness of these tools?

¹⁵ Ofgem Consumer Engagement Survey 2016 – p54,
https://www.ofgem.gov.uk/system/files/docs/2016/08/consumer_engagement_in_the_energy_market_since_the_retail_market_review_-_2016_survey_findings.pdf

3.4 Customers who are not digitally engaged

Smart phone take-up is comparatively higher in Australia across a range of demographic groups than in some countries¹⁶. However, a significant number of energy customers do not have access to information technology, or the knowledge or confidence in its use, to facilitate easy comparison or switching through online tools.

The Australian Digital Inclusion Index 2016, highlights there is a *'digital divide between richer and poorer Australians. Particular communities and social groups are also digitally excluded.'* It found Australians aged over 65, indigenous Australians, those with a disability, lower incomes or level of education, and in some regional areas were among the most digitally excluded.¹⁷

Research for the AEMC¹⁸ suggests the customers from some of these groups are already likely to be less engaged. These customers are at risk of missing out on the benefits of engagement strategies that focus solely on technological solutions.

We are seeking stakeholders' views on how customers who lack the resources or knowledge to make use of technology can be assisted to engage with the energy market.

Questions

14. How can customers who **can't, or don't, engage online** best be provided with information about their options?
15. What **information** or **messaging** might be included on bills or fact sheets to increase the likelihood of switching? We would welcome examples that have been effective in other sectors or jurisdictions.
16. How important is it that government energy comparator websites have a **phone service** to assist customers?
17. How might **family members/other trusted sources** be engaged?
18. Are there specific or **additional strategies** required for **specific customer groups**, for example those from CALD communities?

¹⁶ Deloitte, Mobile Consumer Survey 2016, p7

¹⁷ Digital Inclusion Index 2016, p5

¹⁸ Newgate Research's consumer research for the AEMC's 2016 Retail Competition Review found: *those who were not interested at all were significantly more likely to be from lower socio-economic backgrounds, have smaller energy bills, be more risk-averse and/or not technology-proficient by nature.*
<http://www.aemc.gov.au/getattachment/ea539ff7-75b1-4bb7-b3c6-f8474fd231f3/Newgate-Research.-Consumer-research-for-2016-natio.aspx>, p5

3.5 Other issues

In addition to the four broad areas discussed, we would welcome stakeholders' views on **any other tools or strategies** to achieve **improved consumer outcomes** in the energy market, particularly where those relate to the nature of, and manner in which, customers receive information about energy offers.

Attachment A – Sample Energy Price Fact Sheet

Energy Price Fact Sheet



Sun Energy

Sunny day offer - SUN123456MR

| Customer type | Fuel type | Distributor(s) | Tariff type | Offer type | Release date |
|---------------|-------------|----------------|----------------------------------|--------------|--------------|
| Residential | Electricity | Busy Energy | Time of use with controlled load | Market offer | 03-Aug-2017 |

Electricity offer

| | |
|-------------------------|--|
| Contract term | Ongoing contract with benefit period |
| Contract expiry details | Ongoing contract which continues until you or we end it. The benefit period is 12 months. At the end of this term we may extend your current Energy Plan or set you up with a new Energy Plan - but only if we've written to you first and you haven't told us not to. If you don't hear from us, your energy supply will continue under our Agreement without Energy Plan benefits. |
| Bill frequency | Every 3 months |

Electricity pricing information

| 1 Jul to 30 Jun | Price (exc. GST) | Price (inc. GST) |
|--|----------------------|-----------------------|
| Peak consumption 7am-9am and 5pm-8pm on Weekdays | | |
| All usage | 35.08 cents per kWh | 38.588 cents per kWh |
| Off peak consumption All other times | | |
| All usage | 19.40 cents per kWh | 21.34 cents per kWh |
| Shoulder consumption 9am-5pm and 8pm-10pm on Weekdays | | |
| All usage | 33.77 cents per kWh | 37.147 cents per kWh |
| Daily supply charge | 141.01 cents per day | 155.111 cents per day |
| Controlled load | | |
| Price (exc. GST) Price (inc. GST) | | |
| Off peak - Controlled load 1 All controlled load 1 | | |
| All usage | 15.10 cents per kWh | 16.61 cents per kWh |
| Daily supply charge | 13.50 cents per day | 14.85 cents per day |
| Off peak - Controlled load 2 All controlled load 2 | | |
| All usage | 20.52 cents per kWh | 22.572 cents per kWh |
| Daily supply charge | 13.50 cents per day | 14.85 cents per day |

Daily supply charge: a charge that applies for supplying electricity to your property for each day of the billing period, regardless of how much electricity you use.

kWh: 'kWh' stands for kilowatt hour and is the unit of measurement for your electricity usage.

Conditional discounts

| | |
|-----------------------|---|
| Direct Debit discount | A 19% discount on the GST exclusive usage charges listed above will apply for the benefit period when you pay by direct debit and receive your correspondence (including bills) via email. Discounts Sun Energy apply to the GST exclusive usage charges only (off our published usage charges, which can be found on our website), and are only available to customers signing up to this offer from the above effective date. |
|-----------------------|---|

Price changes

| | |
|-------------------------|----|
| Are these prices fixed? | No |
|-------------------------|----|

We may vary the Charges (including the amount, nature and structure of any of the charges) by notice to you at any time. The notice could take the form of a message on your bill and will specify the effective date of the variation.

Electricity key contract features

| | |
|----------------------|---|
| Cooling off period | 10 business days |
| Eligibility criteria | Eligibility, availability criteria and T&C's apply. Under this Energy Plan, you'll need to have agreed to pay your bills in full by direct debit. This energy offer applies to residential customers in New South Wales who consume less than 100 MWh/annum of electricity within the Essential electricity distribution network area. For solar feed-in tariffs and eligibility, please call Sun Energy on 1300 123 456 for further information. |

Fees

| | |
|------------------------|---|
| Payment processing fee | Fixed rate - \$2.00 \$2.00 (GST Incl) for over the counter payments at Australia Post. |
| Late payment fee | Fixed rate - \$12.00 A fee of \$12.00 (GST exempt) may apply if your bill is not paid by the due date. A late payment fee may not apply depending on your circumstances. |
| | Fixed rate - \$93.19 A \$93.19 (GST Incl) fee may apply when your property is reconnected (including when you move). |

| | | | |
|---|---|---------------------------------------|---|
| Reconnection fee | This fee is passed through from your distributor and may vary. Please visit your distributor's website to find out the current fee. | | |
| Other fee | Fixed rate - \$1.75 \$1.75 (incl GST) applies for each paper bill. | | |
| Disconnection fee | Fixed rate - \$93.19 A \$93.19 (GST incl) fee may apply when your property is disconnected (including when you move). This fee is passed through from your distributor and may vary. Please visit your distributor's website to find out the current fee. | | |
| Credit card payment processing fee | Percentage of bill - 0.37% A 0.37% fee (GST Incl) may apply to payments made by VISA or MasterCard. | | |
| Additional fee information | You must pay us any charges your distributor imposes on us in relation to services performed by your distributor (or anyone else) at your supply address. For details on additional charges that may apply see www.sunenergy.com.au/1122/Additional-charges | | |
| Solar feed-in tariff options | | | |
| Sun offers 9 cents per kWh exported, subject to eligibility. All amounts are GST-inclusive (if any). (cents per kWh exported) | 9.00 | | |
| GreenPower option | Charge type | Amount (inc. GST) / Percentage | Description |
| 25% | Weekly charge | \$2.00 (inc. GST) | For \$2 per week 25% of your electricity usage is matched with electricity from Government accredited GreenPower sources |
| 50% | Amount per unit of usage | \$0.0281 (inc. GST) | For 2.81 cents/kWh 50% of your electricity usage is matched with electricity from Government accredited GreenPower sources |
| 100% | Amount per unit of usage | \$0.0561 (inc. GST) | For 5.61 cents/kWh 100% of your electricity usage will be matched with electricity from Government accredited wind GreenPower |
| Electricity offer terms and conditions | | | |
| Not available in all areas. Discounts do not apply to other charges such as the GreenPower or supply charges. Under this Energy Plan you will be automatically registered for My Account ("Online Services") if not already registered. For full terms and conditions, visit www.sunenergy.com.au/3335/My-terms-of-use . | | | |

Contact details and more information

| Retailer | Phone number | Retailer's website |
|------------|--------------|---|
| Sun Energy | 13 23 45 | http://www.sunenergy.com.au |

Energy Made Easy

Energy Made Easy is an Australian Government website where you can compare energy offers. Visit Energy Made Easy at www.energymadeeasy.gov.au

This information is a guide only and does not recommend a particular offer.
You should make your own enquiries with retailers on any offers that interest you.