



Payment difficulties:
new rules =
more options





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Shout it from the rooftops, Victoria has new rules when it comes to how energy companies assist people who have trouble paying their bill. These rules mean that all energy companies must give the same consistent support to anyone experiencing problems with their bill.

Instead of an outcome relying on speaking to the 'right' or 'most sympathetic' person, there is now a consistent framework in place that is open to everyone. Meaning your clients don't need to have concession cards or to have seen a financial advisor to get help.

Here's how to guide your client through any payment difficulties they might be having.

1

Does your client have an energy debt **larger than \$55?**

Yes

Call the energy company on behalf of your client. Ask them to **calculate the cost of your client's fortnightly energy use and service charges**. This total shouldn't include any debt payments.



2

Speak to your client and ask: **can you afford to pay this amount every two weeks?**

Yes

Ask them if they **can also afford to pay anything towards their debt**.

No

Ask them **what they can afford to pay every two weeks**.

3

Speak to the energy company and set up a **regular payment for this amount**. If your client gets Centrelink payments you can also ask the company to set up a **payment plan using Centrepay**. This saves your client from having to remember to make the payments themselves.

Minimum assistance from your energy company

If 'Yes' above

- The energy company **must accept a payment plan** that will pay the debt off within two years. If your client needs longer just let the company know – **two years is the minimum all companies must give**.
- The energy company must also give information on your client's likely ongoing energy costs and what they can do to reduce this.

If 'No' above

- The energy company **must accept the payment plan** and freeze payment towards the debt for at least six months.
- **During this time, the energy company must help the client to lower their energy costs to a level they can afford**, and place the client on the lowest price energy deal for their home.

Other things you can do:

Check those concessions

- Remind your client that any time they speak to their energy company, they should check that their concessions have been updated. Remind them that concessions can easily fall off accounts so it's worth checking in with the energy company every 12 months.

Get your client the 'best offer'

- Ask the energy company if your client is on the 'best offer'. Energy companies must now tell you if they have a cheaper energy deal available. For more information, refer to our Cheaper Energy Plans factsheet.

Encourage your client to call their energy company if they're having trouble paying their bill

- If they're having difficulties paying their bill, remind them that they have rights. There are safeguards in place around disconnections that allow people to miss an occasional payment. Tell them their first call should be to their energy company. By opening up communication they can get the support they need, and avoid any difficulties that could lead to disconnection.