

## Contents

<b>Introduction .....</b>	<b>2</b>
<b>Key issues for community workers .....</b>	<b>3</b>
Direct access to retailers' hardship programs.....	3
EAPA vouchers need to be accepted via the Post Office.....	3
Training for energy retailers' call centre staff.....	3
Acknowledgement of the valuable work of community workers .....	3
Marketing to vulnerable consumers .....	3
Transferring rebates when a customer switches retailers .....	4
Hardship forms.....	4
<b>Key issues for energy retailers .....</b>	<b>4</b>
Waiting lists for financial counselling .....	4
Customers may not wish to acknowledge hardship.....	4
<b>Feedback from the forum .....</b>	<b>4</b>
<b>Useful information for community workers .....</b>	<b>5</b>
Energy marketing: what are the rules about contacting customers?.....	5
What can customers do if they wish to avoid energy marketing?.....	6
Customers can place their name on the Do Not Call Register .....	6
Display a sign stating 'No Marketers' .....	6
Catch up bills: legislation governing the recovery of charges.....	6
Disconnection and energy licence compliance.....	8
Electricity disconnections for non-payment.....	8
Gas disconnections for non-payment.....	10
<b>Contact numbers for customer hardship programs .....</b>	<b>11</b>
<b>About EWON.....</b>	<b>12</b>

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ [BACK TO CONTENTS](#)

### Introduction

On 20 February 2008, the Energy & Water Ombudsman NSW (EWON) invited a small representative group of community advocates and energy retailers to a roundtable discussion. The aim of the session was to open communication channels and discuss issues related to customers experiencing financial difficulties.

The key topics discussed were:

- hardship charters
- disconnection and reconnection
- transfers between retailers.

Advocates in general voiced similar concerns about:

- access to hardship programs
- EAPA (Energy Accounts Payment Assistance) vouchers not able to be paid to some retailers via the post office
- the conduct of some door-to-door energy marketers in providing misleading information and targeting vulnerable customers.

Following is a summary of the key points raised by participating groups.

◀ [BACK TO CONTENTS](#)

## Key issues for community workers

### **Direct access to retailers' hardship programs**

It is important to have quick access to programs, especially where community workers have their client with them. Community workers need direct access to energy retailer's hardship programs or a direct access line that receives priority to the call centre and hardship programs.

### **EAPA vouchers need to be accepted via the Post Office**

EAPA vouchers must be deposited within 14 days or are rendered useless. Posting vouchers can cause delays and vouchers can be lost thereby creating further difficulties. Posting can also add an unnecessary administrative burden for community workers. Energy retailers' systems and processes should accept EAPA vouchers presented by customers for payment at a Post Office.

### **Training for energy retailers' call centre staff**

Call centre staff should be specifically trained to deal with customers who are experiencing financial hardship.

### **Acknowledgement of the valuable work of community workers**

Community workers feel that the work they do provides a win-win situation for customers and energy retailers. In particular, the community worker's personal contact with a customer and assessment of their situation saves the retailer time. It helps avoid disconnection which places additional stress on a customer and is an expensive exercise for all concerned. Community workers believe that improved sharing of information between themselves and retailers would further assist customers and recognise the important role advocates play.

### **Marketing to vulnerable consumers**

There was concern that vulnerable customers were targeted by some energy marketers. To address this community workers suggested:

1. A review of the current customer sign-up process to reduce the possibility of people accepting or feeling pressured to accept contracts they do not want or understand.
2. Specialised training for door-to-door marketers to help them identify vulnerable or disadvantaged customers where informed consent might be an issue and deal with them appropriately.
3. A review of the transfer process when a non-account holder in the household signs a contract without the account holder's authority.
4. A review of the verification process to include 'cross check' questions such as: "why have you transferred your energy to (new retailer)?" rather than questions which just require a yes/no response.

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ [BACK TO CONTENTS](#)

### **Transferring rebates when a customer switches retailers**

A number of customers have reported that pension and other rebates have not transferred from one retailer to another in the transfer process. Community workers indicated this can put unnecessary strain on a customer's finances, particularly when they are on a fixed income.

### **Hardship forms**

Community workers questioned the need for any retailer to require completion of a written application form to access their hardship program. The form further disadvantages a customer with low financial literacy as well as customers whose first language is not English.

◀ [BACK TO CONTENTS](#)

## Key issues for energy retailers

### **Waiting lists for financial counselling**

Customer feedback indicates there is insufficient financial counselling available to service demand. Customers have reported some agencies have a waiting list of 6 weeks. It appears there is a genuine need for increased funding for financial counselling in NSW.

### **Customers may not wish to acknowledge hardship**

Energy retailers commented that not all customers were forthcoming about being in financial difficulty. Community workers acknowledged that it can be very difficult for some customers to acknowledge personal and financial stress and to ask for assistance. Open and genuinely empathic questioning was discussed as a way of helping customers to self-identify short, medium or long term hardship.

◀ [BACK TO CONTENTS](#)

## Feedback from the forum

The majority of participants agreed that the forum helped to build better relationships and was effective in discussing common issues that impact low income and disadvantaged consumers.

There was a positive agreement that the issues raised could be reasonably addressed by retailers and that a future forum to track progress would be valuable.

All agreed that it is important to foster partnerships between utilities, government, community agencies and EWON.

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ BACK TO CONTENTS

### Useful information for community workers

The following information has been compiled to answer questions raised by community workers at the forum.

#### **Energy marketing: what are the rules about contacting customers?**

The rules about marketing to electricity and gas customers (eg door to door or phone) are set out in the *Marketing Code of Conduct*. There are set hours within which 'cold calling' by energy marketers can happen and these appear below. It was noted that some retailers have further reduced their operating hours than those allowed under the Code.

**SOURCE:** <http://www.deus.nsw.gov.au/Publications/Energy%20Marketing%20Code%20of%20Conduct.pdf>

*Marketing Code of Conduct*

- 6. Standards of conduct
- 6.2.3 Unless requested by a Customer, a Marketer must not make a telephone call to a Customer:
  - a) on Christmas Eve after 5:00pm or
  - b) on Christmas Day, Boxing Day, Good Friday or Easter Sunday or
  - c) outside the following times:
    - i. 8am to 8.30pm on weekdays and
    - ii. 9am to 7pm Saturdays and 10am to 7pm on Sundays.
- 6.3.3 Unless requested by a Customer, a Marketer must not contact a Customer at the Customer's Premises:
  - a) on Christmas Eve after 5:00pm; or
  - b) on Christmas Day, Boxing Day, Good Friday or Easter Sunday; or
  - c) outside the following times
    - i. 8am to 8:30pm on weekdays; and
    - ii. 9am to 7pm on Saturdays and 10am to 7pm on Sundays.

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ BACK TO CONTENTS

### What can customers do if they wish to avoid energy marketing?

Customers can place their name on the Do Not Call Register

There is a national Do Not Call Register to prevent marketing by phone. Placing your name on the register can prevent commercial telemarketing calls (which includes energy marketing), but will not prevent calls from exempt agencies such as charities and pollsters. Customers can register:

- online at [www.donotcall.gov.au](http://www.donotcall.gov.au)
- by phone: 1300 792 958
- by mail: Do Not Call Register, PO Box 42 North Melbourne 3051

Display a sign stating 'No Marketers'

The customer can clearly display a sign at their property stating "No Marketers". According to the Marketing Code of Conduct, energy marketers must abide by such signs and leave the premises immediately.

**SOURCE:** <http://www.deus.nsw.gov.au/Publications/Energy%20Marketing%20Code%20of%20Conduct.pdf>

*Marketing Code of Conduct*

6. *Standards of conduct*

6.6.4 *A Marketer must abide by "Do Not Mail", "No Junk Mail", "Do not Call" and "No Canvassing" or similar notices placed on or near a Customer's Premises*

### Catch up bills: legislation governing the recovery of charges

Clause 26 of the *Electricity Supply (General) Regulation 2001* and Clause 26 of the *Gas Supply (Natural Gas Retail Competition) Regulation 2001* relates to undercharging (which includes receiving no bill).

Both clauses stipulate a limit of 12 months on the time an electricity or gas supplier can recover an amount payable, effective from the time the supplier notifies the customer of the back bill.

Customers who have received an electricity or gas back bill are entitled to an extended period of time to pay it, equivalent to the period of time covered by the back bill.

This extension will not be automatically provided by the retailer, but must be provided if requested by the customer.

Excerpts from the Regulations follow.

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ BACK TO CONTENTS

**SOURCE:** [http://www.austlii.edu.au/au/legis/nsw/consol\\_reg/esr2001388/s26.html](http://www.austlii.edu.au/au/legis/nsw/consol_reg/esr2001388/s26.html)

*Electricity Supply (General) Regulation 2001 - Reg 26*

*Correction where customer undercharged*

*26 Correction where customer undercharged*

*(1) This clause applies to the following customer contracts:*

- a. standard form customer supply contracts,*
- b. negotiated customer supply contracts between suppliers and small retail customers.*

*(2) If on a review of a complaint, or at any other time, the supplier determines that the customer has been charged less than the amount that should have been charged under the contract, the supplier may recover the amount that should have been charged.*

*(3) However, the supplier may not recover an amount payable in respect of a period that is more than 12 months before the date on which the supplier notifies the customer of the determination.*

*(4) The amount to be recovered must be listed separately, and explained, on a bill issued to the customer and interest may not be charged on the amount.*

*(5) The supplier must give the customer a period of time to pay the amount to be recovered that is at least equal to the period during which the undercharging occurred, if requested to do so by the customer.*

**SOURCE:** [http://www.austlii.edu.au/au/legis/nsw/consol\\_reg/gsgrcr2001530/s26.html](http://www.austlii.edu.au/au/legis/nsw/consol_reg/gsgrcr2001530/s26.html)

*Gas Supply (Natural Gas Retail Competition) Regulation 2001 - Reg 26*

*26 Correction where customer undercharged*

*(1) If on a review of a complaint by a small retail customer, or at any other time, a supplier determines that the customer has been charged less than the amount that should have been charged under the customer supply contract concerned, the supplier may recover the amount that should have been charged.*

*(2) However, the supplier may not recover an amount payable in respect of a period that is more than 12 months before the date on which the supplier notifies the customer of the determination.*

*(3) The amount to be recovered must be listed separately, and explained, on a bill issued to the customer and interest may not be charged on the amount.*

*(4) The supplier must give the customer a period of time to pay the amount to be recovered that is at least equal to the period during which the undercharging occurred, if requested to do so by the customer.*

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ BACK TO CONTENTS

### Disconnection and energy licence compliance

IPART, the Independent Pricing and Regulatory Tribunal NSW, is responsible for ensuring energy companies comply with the terms of their licence. As part of the compliance audit IPART compile and publish disconnection figures for electricity and gas. Information is publicly available from their website [www.ipart.nsw.gov.au](http://www.ipart.nsw.gov.au)

Electricity disconnections for non-payment

**PAPER:** *NSW electricity information paper no 1/2008: Electricity retail businesses' performance against customer service indicators for the period 1 July 2002 to 30 June 2007*

**SOURCE:** [http://www.ipart.nsw.gov.au/electricity/documents/NSWElectricityInformationPaperno1of2008-electricityretailercustomerserviceindicators\\_000.PDF](http://www.ipart.nsw.gov.au/electricity/documents/NSWElectricityInformationPaperno1of2008-electricityretailercustomerserviceindicators_000.PDF)

This IPART report includes:

- disconnections due to non-payment of bills and reconnections in the same name
- use of alternative payment methods by customers having difficulty paying bills
- the number of security deposits being held by retailers at 30 June and held longer than 12 months
- (residential customers) or 24 months (non-residential customers)
- call centre responsiveness
- the number of customer complaints
- the subsequent sections discuss their performance against each indicator in more detail.

**Table 1: Total residential and non-residential disconnections for non-payment of electricity bills in NSW**

Type of Customer	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07
Residential	25,141	18,153	21,394	26,931	24,056	18,339
As a % of residential customers	1.0	0.7	0.8	1.0	0.9	0.7
Non-residential	1,406	902	1,122	1,384	1,572	1,398
As a % of non-residential customers	0.4	0.3	0.4	0.5	0.5	0.5

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ [BACK TO CONTENTS](#)

### Appendix 1: Retailer customer service performance data, 2002/2003 to 2005/2006 (electricity)

Percentage residential small retail customers disconnected for non-payment of bills

	2002/03	2003/04	2004/05	2005/06	2006/07
ActewAGL	0.0%	0.0%	0.4%	1.1%	0.6%
AGL Sales	0.0%	0.0%	0.0%	0.3%	0.4%
Country Energy	0.7%	0.7%	0.7%	0.6%	0.6%
EnergyAustralia	0.5%	0.7%	0.8%	0.7%	0.6%
Integral Energy	1.0%	1.0%	1.8%	1.6%	0.9%
Jackgreen	NA	NA	0.0%	0.0%	2.4%
Origin Energy	0.0%	0.6%	0.2%	0.1%	0.2%
TRUenergy	0.0%	0.0%	0.0%	0.0%	0.2%
Grand Total	0.7%	0.8%	1.0%	0.9%	0.7%

Percentage residential small retail customers disconnected whose supply was reconnected in the same name

	2002/03	2003/04	2004/05	2005/06	2006/07
ActewAGL	0.0%	0.0%	46.9%	22.5%	47.4%
AGL Sales	0.0%	0.0%	62.5%	19.2%	27.2%
Country Energy	60.5%	44.2%	42.3%	40.6%	85.6%
EnergyAustralia	49.7%	50.4%	48.7%	52.8%	62.2%
Integral Energy	77.3%	76.3%	77.9%	73.2%	72.2%
Jackgreen	NA	NA	0.0%	0.0%	47.0%
Origin Energy	0.0%	0.0%	50.0%	9.7%	15.1%
TRUenergy	0.0%	0.0%	0.0%	0.0%	42.9%
Grand Total	63.4%	58.4%	61.8%	59.6%	67.4%

Percentage of residential small retail customers using instalment plans as at 30 June

	2002/03	2003/04	2004/05	2005/06	2006/07
ActewAGL	5.6%	4.8%	6.3%	5.6%	5.3%
AGL Sales	0.0%	2.4%	1.7%	1.3%	0.9%
Country Energy	4.3%	7.3%	8.4%	8.3%	2.9%
EnergyAustralia	0.7%	0.8%	0.7%	0.8%	0.4%
Integral Energy	1.8%	2.3%	2.8%	2.9%	2.0%
Jackgreen	NA	NA	0.1%	11.8%	7.5%
Origin Energy	0.0%	2.5%	1.5%	1.0%	1.7%
TRUenergy	0.0%	0.0%	0.0%	1.2%	3.8%
Grand Total	1.4%	1.9%	2.8%	3.2%	3.1%

Percentage of residential small retail customers using Centrepay as at 30 June

	2002/03	2003/04	2004/05	2005/06	2006/07
ActewAGL	0.6%	2.1%	2.5%	2.6%	7.5%
AGL Sales	0.0%	0.3%	0.0%	0.1%	0.4%
Country Energy	1.6%	2.6%	5.0%	13.7%	0.5%
EnergyAustralia	0.0%	0.1%	0.5%	0.7%	0.0%
Integral Energy	0.2%	0.5%	0.8%	1.3%	1.7%
Jackgreen	NA	NA	0.1%	1.3%	10.4%
TRUenergy	0.0%	0.0%	0.0%	0.2%	1.4%
Grand Total	0.2%	0.5%	0.9%	1.7%	3.9%

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ BACK TO CONTENTS

### Gas disconnections for non-payment

**PAPER:** *NSW gas information paper no 1/2008: Gas retail businesses' performance against customer service indicators for the period 1 July 2005 to 30 June 2007*

**SOURCE:** <http://www.ipart.nsw.gov.au/electricity/documents/NSWgasinformationpaperNo1of2008.PDF>

**Table 2 Total residential and non-residential disconnections for non-payment of bills in NSW**

Type of Customer	2005/06	2006/07
Residential	19,781	22,707
As a % of residential customers	2.1	2.3
Non-residential	44	27
As a % of non-res customers	0.2	0.1

### Appendix 2: Retailer customer service performance data, 2005/2006 to 2006/2007 (gas)

Percentage residential small retail customers disconnected for non-payment of bills

	2005/06	2006/07
ActewAGL	4.7%	4.7%
AGL Retail Energy	2.5%	2.8%
Country Energy	0.5%	0.4%
Origin Energy LPG	1.6%	1.3%
Total	2.1%	2.3%

Percentage residential small retail customers disconnected whose supply was reconnected in the same name

	2005/06	2006/07
ActewAGL	33.8%	60.4%
AGL Retail Energy	52.5%	52.6%
Country Energy	47.7%	36.8%
EnergyAustralia	54.2%	61.1%
Origin Energy LPG	46.9%	42.7%
Total	51.4%	51.3%

Percentage of residential small retail customers using instalment plans as at 30 June

	2005/06	2006/07
ActewAGL	0.7%	1.0%
AGL Retail Energy	0.2%	0.3%
Country Energy	8.4%	8.4%
EnergyAustralia	0.6%	0.7%
Origin Energy LPG	6.0%	6.5%
TRUenergy	0.9%	2.5%
Total	0.6%	0.8%

Percentage of residential small retail customers using Centrepay as at 30 June

	2005/06	2006/07
ActewAGL	1.8%	2.1%
AGL Retail Energy	0.4%	0.4%
AGL Sales (Queensland)	0.7%	0.0%
Country Energy	5.0%	2.0%
Origin Energy LPG	0.0%	7.4%
TRUenergy	0.2%	1.0%
Total	0.5%	0.5%

General information:  
Notes from a roundtable discussion between  
community workers and energy retailers

◀ [BACK TO CONTENTS](#)

## Contact numbers for customer hardship programs

<i>Retailer</i>	<i>Hardship program contact</i>
AGL Staying Connected	131 245
Country Energy Country Support	132 356
Integral Energy INpower	131 002
EnergyAustralia EnergyAssist	1300 723 492
Origin PowerOn	1800 626 320
Jackgreen	1300 465 225
TRUenergy	Call Centre 133 466 Direct hardship line 1800 558 643 or 8628 1566.

## General information: Notes from a roundtable discussion between community workers and energy retailers

◀ BACK TO CONTENTS

### About EWON

The Energy & Water Ombudsman NSW (EWON) provides an independent way of resolving customer complaints about all electricity and gas suppliers in New South Wales and some water suppliers.

The Ombudsman is independent and able to make decisions without any interference, based on what is fair and reasonable.

EWON's service is free for consumers.

Contact EWON on:

**Freecall 1800 246 545**

Freefax 1800 812 291

Freepost Reply Paid K1343, Haymarket 1239

Email [omb@ewon.com.au](mailto:omb@ewon.com.au)

Website [www.ewon.com.au](http://www.ewon.com.au)