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From the Ombudsman

Launch of PIAC's report on disconnection

On 30 January 2009 I was pleased to be part of the launch of the Public Interest Advocacy Centre's final report for the project *Cut Off II: The Experience of Utility Disconnections*.

EWON supports the recommendations of this report, in particular, that retailers:

- work with key stakeholders to improve their processes for developing affordable payment plans that meet the needs of customers
- provide comprehensive training to appropriate staff on identifying and understanding hardship, and cross cultural communication.

A copy of the report is available for download from www.piac.asn.au

Gas Supply Act amended

On 12 May 2009 the *Gas Supply Amendment (Ombudsman Scheme) Bill 2009* was passed by the NSW Parliament.

To date it has not been mandatory for natural gas distributors (reticulators) to become members of EWON, though notably Jemena and Country Energy gas networks have both joined our scheme voluntarily.

This amendment means it is a condition of licence that natural gas networks supplying small energy customers will be required to join EWON. In turn, this gives EWON jurisdiction to resolve complaints where households and small businesses are affected by the actions of a gas distributor.

We have received complaints about gas distributors over the years, including problems with new gas connections, and repairs or maintenance to gas pipes on a customer's property. In the past we relied



Clare Petre with Robin Banks, Chief Executive Officer, Public Interest Advocacy Centre at the launch of the report, *Cut Off II: The Experience of Utility Disconnections*

on the goodwill and co-operation of the gas retailers to address such complaints. This amendment will enable EWON to resolve issues more effectively.

Change to EWON's Constitution

A proposed change to EWON's Constitution was approved in May 2009 by members of the Scheme. The change allows for a broader range of water suppliers to join EWON. The Constitution is available at www.ewon.com.au

New members

EWON welcomes three new members to the scheme:

- Momentum Energy
- Sanctuary Energy
- Shoalhaven Water

Clare Petre
Energy & Water Ombudsman NSW

Important: Changes to the Pensioner Energy Rebate effective from 1 July 2009

- An increase in the Pensioner Energy Rebate (the PER) from \$112 to \$130 per year,
- Indexation of the PER to CPI each year thereafter, and
- Extension of the PER to Health Care Card (HCC) holders under the categories of:
 - Carer Allowance (child under 16) identified by the code "CD" printed on the card;
 - Sickness Allowance identified by the code "SA" printed on the card; or
 - Special benefits identified by the code "SL" printed on the card.

For more information visit www.dwe.nsw.gov.au or phone (02) 8281 7777

Low Income Household Refit Program, Western Sydney Pilot

Over the next four years the NSW Government, through the Department of Environment and Climate Change, will be offering a Low Income Household Refit Program to eligible households.

An initial pilot is being offered to 1000 homes in Western Sydney, beginning in May 2009. The main program will be available across NSW later in the year.

How does the program work?

Every home that signs up will get a free:

- home visit by a trained assessor to identify ways to save power in their home
- power saver kit
- personal power saver action plan to show more ways to save power and money.

Who is eligible?

To be eligible for the Western Sydney pilot households must meet the following four criteria:

1. Live in Western Sydney*
2. Rent from a private landlord or own their own home**
3. Have their name on the energy bills
4. Be an energy utility hardship customer OR have one of the following:
 - Centrelink Pensioner Concession Card
 - Centrelink Low Income Health Care Card
 - Department of Veterans' Affairs Pensioner Concession Card
 - Department of Veterans' Affairs Repatriation Health Card

* Most Western Sydney suburbs will be covered in the pilot. Phone 8003 3194 to check what suburbs are included.

** The main program will also include Housing NSW, Aboriginal Housing and Community Housing residents

How to apply

Phone Sustainable Energy and Water Services on 8003 3194 or visit www.savepower.nsw.gov.au

Don't live in Western Sydney?

Householders who do not live in Western Sydney but meet the rest of the criteria and would like to sign up for the main program, can contact the Environment Line on 1300 361 967 or email ccf@environment.nsw.gov.au

Electricity prices set to increase around 20% for NSW customers

On 20 May 2009 the Independent Pricing and Regulatory Tribunal (IPART) announced that electricity prices would increase around 21.7%, 21.1% and 17.9% for regulated residential customers of EnergyAustralia, Integral Energy and Country Energy, respectively.

The price rise for customers will come into effect 1 July 2009. For more detailed information, visit www.ipart.nsw.gov.au

Increased assistance for energy customers

Following IPART's confirmation of electricity price increases, the NSW Government announced that it would bring forward to July 1 the Consumer Protection Package announced in the Energy Reform Strategy. The package includes:

- \$125 million over five years to support a Customer Assistance Policy;
- \$65 million over five years to increase the pensioner energy rebate from \$112 to \$130 per year and indexation of the rebate to CPI thereafter;
- \$55 million over five years to increase funding for the Energy Accounts Payment Assistance Scheme (EAPA); and

- \$27.5 million over five years to extend the pensioner energy rebate to a selected group of health care card holders.

Change to federal utility rebate for pensioners

Included in the budget handed down May 2009, the Australian government is proposing a revision of the current utility rebate for pensioners.

From 20 September 2009, the Goods and Services Tax pension supplement, Pharmaceutical Allowance, Utilities Allowance and Telephone Allowance will be consolidated into the new Pension Supplement. The Pension Supplement will be paid fortnightly, in conjunction with the base pension.

These increases in assistance will apply to recipients of the Age Pension, Service Pension, Disability Support Pension, Carer Payment, Bereavement Allowance, Widow B Pension, Wife Pension, Income Support Supplement and to War Widow/ers. The new Pension Supplement will also be provided to Widow Allowees, Partner Allowees and other income support recipients who are older than the Age pension age.

EWON staff in protective clothing provided by Country Energy, during their visit to the company's Northern NSW operations



FOR THE PERIOD 1 OCTOBER 2008 – 31 MARCH 2009**SNAPSHOT OF COMPLAINTS**

Overall	Total complaints closed	5016
Companies	Complaints about retailers	4418 (88%)
	Complaints about distributors	469 (9%)
Customers	Residential customers	4757 (95%)
	Small business customers	208 (4%)
	Living in public housing	256 (5%)
	Top issue for customers in public housing**	Credit (34% of issues)
	Receiving pension/benefits	1058 (21%)
	Top issue for customers receiving pension/benefits**	Billing (34% of issues)
	ATSI customers	45 (1%)
	Top issue for ATSI customers**	Credit (55% of issues)
	CALD customers	201 (4%)
	Top issue for CALD customers	Billing (42% of issues)

*EWON does not routinely collect demographic information unless it is volunteered by a customer.

**Represents the percentage of all issues raised for this group of customers. Note: a customer can raise more than one issue in their complaint.

PRIMARY ISSUES PER REGION

REGION	NO. COMPLAINTS	TOP THREE ISSUES		
Central West	118	Billing 37%	Credit 22%	Customer service 21%
Far West	5	Billing 43%	Credit 29%	Marketing 14% Transfer 14%
Hunter	554	Billing 33%	Credit 29%	Customer service 16%
Illawarra	284	Billing 33%	Credit 27%	Customer service 16%
Mid North Coast	115	Billing 34%	Transfer 16%	Credit 15%
Murray	71	Billing 42%	Credit 21%	Customer service 14% Transfer 14%
Murrumbidgee	60	Billing 34%	Customer service 20%	Credit 19%
North Western	58	Credit 33%	Billing 25%	Transfer 19%
Northern	61	Credit 26%	Marketing 19%	Billing 15% Transfer 15%
Richmond-Tweed	61	Billing 34%	Customer service 20%	Credit 17%
South Eastern	88	Credit 41%	Billing 33%	Customer service 8%
Sydney Inner	1337	Billing 43%	Customer service 19%	Credit 15%
Sydney Outer	1717	Billing 37%	Credit 23%	Customer service 16%
Sydney Surrounds	361	Billing 34%	Credit 24%	Customer service 17%
Other (non-NSW)	126	Billing 44%	Credit 15%	Customer service 13%

INVESTIGATION LEVELS

INDUSTRY	NO. COMPLAINTS	COMPLAINT ENQUIRY	RHL	INVESTIGATION	DETERMINATION
Electricity	3786	1571	998	1217	--
Gas	756	227	276	253	--
Water	339	216	67	56	--
Dual Fuel	100	29	32	39	--
Non-energy/non-water	35	35	--	--	--

Overview of statistics

Overall there was around 6% increase in complaints compared with the previous six months.

Most significantly, 37% of complaints involved billing issues, compared with 31% for the previous period (see pie chart on next page).

Of the billing complaints received, there was an increase of 31% in the number of customers complaining about a high bill or disputing the account (1186 customers compared with 823 in the previous six months).

Credit related complaints decreased slightly, however in the future we may again see an increase in this complaint area if customers have difficulty paying a high bill.

While the majority of complaints continue to be about electricity, there has been a 13% increase in complaints about gas.

EXPLANATION OF TERMS

Complaint enquiry: a request for information or assistance that can be settled or referred quickly

Refer to higher level (RHL): complaint enquiry referred to a senior officer in the energy or water company

Investigation: complaint cannot be resolved between customer and company, EWON investigates and negotiates an outcome

Determination (or binding decision): outcome cannot be negotiated between the customer and company, Ombudsman resolves the matter through a determination which is binding on the company

ABBREVIATIONS

ATSI: Aboriginal and Torres Strait Islander

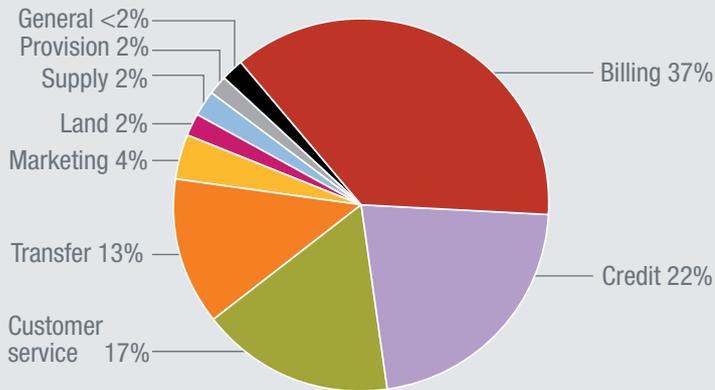
CALD: culturally and linguistically diverse

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Complaint statistics

FOR THE PERIOD 1 OCTOBER 2008 – 31 MARCH 2009

ALL ISSUES RAISED BY CUSTOMERS



SNAPSHOT OF ISSUES RAISED BY CUSTOMERS

COMPLAINT ISSUE	NO. COMPLAINTS
Billing complaints	
High bill or disputed account	1186
Backbilling	176
Delay in billing or bill not received	206
Estimated account	180
Error with a rebate or concession	57
Common hot water system	16
Disconnection and credit complaints	
Arrears or utility debt	805
Disconnected due to non-payment	280
Facing disconnection for non-payment	428
Denied an extension or instalment plan	232
Debt collection or credit listing	195
Marketing complaints	
Misled by marketers	224
Pressured into signing or agreeing to a contract	50
Non-account holder approached for consent	30
Transfer complaints	
Problems with the contract terms (variation in price, termination fees)	236
Did not consent to the transfer	205
Delayed billing or problems with the new billing system	200
Account transferred in error	180
Disconnected in error due to transfer or site ownership issues	171
Delay in the transfer	99
Not informed about cooling-off rights	84
Transfer request rejected by retailer	22

NOTES ON HOW WE CATEGORISE COMPLAINT ISSUES

- Billing:** high and disputed bills, fees and charges, responsibility for accounts
- Credit:** disconnection, arrears, difficulty in payment, payment arrangement declined, debt collection
- Customer service:** failure to respond, incorrect advice, poor attitude/service
- Marketing:** conduct by marketers, misleading information, pressure, non-account holder signed up
- Provision:** problems with new or existing connections
- Supply:** quality, damage/loss, outages
- Transfer:** error in billing or transfer of account due to switching retailers, contract terms, delay in transfer, site ownership
- Land:** impact of network assets, maintenance, environment
- General:** non-energy/water related, contractors

TOU Meters FAQs

Since the introduction of time-of-use (TOU) meters, we have found customers asking similar questions when they raise a billing complaint.

The following are some of the frequently asked questions we receive about TOU meters.

Can the company install a TOU meter or change the meter without my permission?

Yes. Distributors can determine the type of metering they install at the points of supply for electricity customers within their franchise area. This right is legislated in Section 29 of the *Electricity Supply Act 1995*. However, as meter installation involves switching off a customer's supply, the distributor is required to provide advance notice to a customer of their intention to install a TOU (or any new) meter.

If I have a TOU meter installed, will my bills be cheaper?

TOU meters enable the retailer to offer a range of tariffs at different time periods: peak, shoulder and off-peak. The tariff for the peak period, which is typically from 2 to 8pm, is considerably higher than the other times, so if you can adjust your energy usage to use appliances such as washing machines and dishwashers outside this period, you can make savings. For hot water usage, savings can be made if you have either a controlled load off-peak system, or a gas hot water service, as other electric systems will use energy during the peak period.

Why do my bills show the previous reading on my meter as zero? Is it legal for a retailer to do this?

Your bills will now show your total electricity usage since the last bill, divided into the peak, off-peak and shoulder time bands selected by your retailer. They no longer show the cumulative start and end readings.

This practice is considered compliant with the current Regulations, but EWON has expressed concern to retailers that the lack of cumulative reads does not enable customers to easily check the accuracy of the meter readings on their bills.

My bill showed an estimated read. Isn't a TOU meter read remotely? Why was the bill estimated?

The typical TOU meter used in a residential property cannot be read remotely and an actual read requires physical access to the meter.

TOU meters are generally read using a hand-held device containing a wired 'probe' that is inserted into the front of the meter and enables data to be downloaded. The data is then uploaded into the meter agent's database, where it is formatted according to dates and times (eg daylight saving). The meter agent then sends the meter data to the retailer's billing database, where it is used to generate a bill.

If the meter reader cannot gain access for an actual read, an estimated bill will be issued. However, when the meter is next read, the process will capture the data previously not downloaded, and this will be included in the next bill.

If the TOU meter captures large amounts of data, why doesn't my bill show a detailed breakdown of my usage?

Some customers have complained that despite the TOU meter at their supply address capturing usage at half-hourly intervals, their bill contains insufficient information about the breakdown of when they used power during the quarter.

We have raised this issue with retailers who have responded that if they were to include the usage for every half hour across a typical 90-day billing period, a bill would typically run for dozens of pages and most customers would not benefit from receiving that level of detail in their billing. Instead, they provide the totals used for each time band that quarter, and also provide comparative graphs so you can track your usage over a number of periods.

Customers who require more detailed information can raise this issue with their retailer and if they are not satisfied with the response, they can contact EWON to lodge a billing complaint.

Will the company install an in-house display with the TOU meter?

In-house display units can provide customers with real-time information about how much electricity they are using and how much it is costing. In the past some electricity distribution network operators have provided in-house displays to customers when trialling TOUmeters. As a general rule however, if your meter is changed to a TOU meter, you will not receive an in-house display.

In the future, customers may have the option of installing their own in-house display, however they will need to meet the costs of purchasing and installing the device.

I wanted to change retailers, but I was refused an energy contract because I had a TOU meter. Can they do this?

Yes, a retailer can refuse to offer a customer a negotiated contract for electricity supply. There are some retailers whose billing systems are not compatible with TOU data and they may refuse a contract on this basis. (Currently all customers in NSW are guaranteed electricity supply from the default supplier for their area under a standard form contract.)

Some customers have also incurred termination fees when they have had to cancel a negotiated contract after their meter was changed.

If you are unable to resolve a problem with your negotiated contract, contact EWON for help on freecall 1800 246 545.

Customer complaints about TOU meters

Following are some examples of the complaints EWON has received about TOU meters. EWON reports on customer complaints to stakeholders, including energy retailers, the regulator and government.

Joe: "Why can't I read the meter?"

Joe had a TOU meter installed at his property by the electricity distributor in his area. He asked his retailer how he could read the TOU meter, given he could read the previous meter. The retailer explained to Joe that he wouldn't be able to read the TOU meter.

Joe complained to EWON that he felt it was unfair that as a customer, he didn't have the same access to his usage information as before.

Carla: "It's not family friendly"

Carla switched to a new retailer however when she hadn't received a bill for a while, she contacted them to find out why. The retailer apologised for the delay and explained they had difficulties reading the TOU meter at her property, but they would issue a bill shortly.

When she received her bill Carla was shocked at the amount and asked her retailer to explain the charges. The retailer told Carla they would do an investigation and get back to her. In the meantime, they advised her to run her appliances during off-peak hours to help reduce the costs.

Several months passed and Carla didn't hear back from the retailer, so she called EWON for advice. Carla complained that she felt the TOU meter wasn't family friendly. She said she found herself staying up late to do the washing and housework, which didn't fit with her casual work.

We referred Carla to a senior manager at the retailer who agreed to follow up the delay in their investigation and invited Carla to contact EWON again if necessary.

Martin: "Where is the detailed information about my usage?"

Martin's meter was changed to a TOU meter and he contacted his retailer to find out more about the new billing system.

Martin was told his quarterly bill would show bulk usage figures, but he wanted a more detailed breakdown of his usage. The retailer referred him to a metering technician in their company, who advised Martin that the TOU meter collected daily information however this was not provided to customers.

Martin complained to EWON that he felt the retailer was being unhelpful, as they were unable to provide adequate information to help him review his usage. He complained he had also found it difficult to get a competitive quote for a new contract because other retailers did not support TOU billing.

IPART disconnection statistics for energy

The Independent Pricing and Regulatory Tribunal (IPART) recently released its annual review on the performance of NSW energy retailers against a series of customer service benchmarks.

The review showed a slight decrease in the number of electricity and gas customers disconnected for non-payment in 2007–08 compared with 2006–07. Overall the number of gas customers disconnected is higher than electricity customers, and is a significantly higher proportion of the customer base.

Electricity disconnections due to non-payment decreased from 18,339 in 2006–07 to 18,162 in 2007–08. These figures represent 0.7% and 0.6% of small retail electricity customers respectively.

Gas disconnections due to non-payment reduced from 22,707 (2.3 %) in 2006–07, to 19,441 (1.9%) in 2007–08. These figures represent 2.3% and 1.9% of small retail gas customers respectively.

Over 93,000 customers on payment plans

From 1 July 2007, all gas and electricity retailers have been required to offer a payment plan to customers facing financial difficulties, before taking any action to discontinue their energy supply.

IPART's annual review indicated that:

- 93,072 electricity customers were now using instalment plans, representing a 6.3% increase compared to the previous period.
- 9,319 gas customers were now using gas instalment plans, representing a 19.4% increase compared to the previous period.

IPART's review however showed that 5,712 electricity customers and 1,341 gas customers who were on instalment plans were disconnected in 2007–08. This raises the question of whether some of the plans are affordable and realistic.

EWON continues to work with retailers to highlight the need for affordable payment plans that can be met by customers, thereby more effectively protecting them from disconnection.

IPART's review cited EWON's Annual Report, where it was noted that some retailers may not be applying disconnection procedures in line with approved regulations and licence conditions.



Mark Duffy, Director General, Department of Water and Energy and Clare Petre, Energy & Water Ombudsman NSW signing a Memorandum of Understanding in March 2009

During 2009 IPART will be conducting audits of retailers in relation to compliance with disconnection procedures, as well as with other licence obligations and reporting requirements.

Review of guidelines for water usage charging for public housing tenants

In October 2005 amendments to the *Residential Tenancies Act 1987* were passed in the NSW Parliament, including a provision for public housing tenants to pay water usage charges. The Act was also amended to provide that EWON undertake a review of these policy guidelines.

Since December 2005 Housing NSW tenants have been charged for their water consumption. Information about the water usage charge policy and guidelines is available on the Housing NSW website www.housing.nsw.gov.au

EWON has started its review of the policy guidelines and is consulting with tenants and relevant stakeholders in NSW. The review will consider the guidelines for water charging, not the policy as such.

The Terms of Reference for the review require EWON to:

- Undertake a review of the guidelines for public housing tenants paying water usage charges as adopted by Housing NSW.
- Consider any areas of possible equity concerns in particular examining:
 - unmetered and metered premises
 - cost recovery
 - access to assistance measures

and any other matter that EWON considers relevant.

- Advise the NSW Government about the outcomes of the review.

In March 2009 EWON began a consultation process with stakeholders as part of the review. For more information visit www.ewon.com.au

MOU with NSW Department of Water and Energy

EWON and the NSW Department of Water and Energy (DWE) signed a Memorandum of Understanding in March 2009. This agreement provides a framework and set of principles to guide both parties to ensure effective communication on common issues.

The agreed aims of DWE and EWON in entering this Memorandum are to:

- foster mutual understanding and cooperation
- enhance the ability of each body to fulfil its respective functions
- minimise duplication of effort
- promote consistent treatment on issues of common interest
- exchange information where appropriate.

DWE and EWON will meet regularly to review matters of concern to consumers. EWON will also provide DWE with reports concerning systemic and compliance issues that arise as a consequence of EWON's work.

DWE and EWON intend to work together to further customer protection issues in the full retail competition environment.

Aboriginal Project Officer's report

As in previous years, EWON's main Indigenous outreach activities began with a stall at Yabun 2009 in Victoria Park. Since then EWON has collaborated in Good Service forums in Campbelltown, Narrandera, Griffith, Moree and Toomelah.

In February 2009 Rose Gordon, EWON's Aboriginal Project Officer traveled to Balranald with Ramona Blacklock, the [then] EAPA Coordinator at the Department of Water and Energy. The aim of the trip was to raise awareness of the EAPA (Energy Accounts Payment Assistance) scheme and EWON's services.

Rose continues to find similar issues across the state. A number of Aboriginal customers have signed market contracts and then experienced a billing delay. They then face disconnection when they are unable to pay large outstanding amounts.

Rose welcomes invitations to present or talk to groups and can be contacted on (02) 8218 5221 or roseg@ewon.com.au

EWON in the community

The first half of 2009 has seen Narelle Brown, EWON's Community Development Officer, attend numerous community events including the Office of Fair Trading's Community Access Expo at Burwood, Mardi Gras Fair Day and Sydney International Women's Day in Hyde Park. Narelle has also visited the Samaritans Newcastle, and the Salvation Army and Housing NSW in Wollongong.

With the assistance of an interpreter, Narelle presented to a group of Mandarin-speaking seniors at St George Migrant Resource Centre. The seniors were particularly interested in pensioner rebates for energy, as well as rebates on electricity accounts for people using life support machines at home.

For new financial counselors, Narelle hosted a training session which took them through case studies, legislation and energy information that will assist them in their future work with low income and disadvantaged clients.

Community forum in Queanbeyan

In March 2009 EWON hosted a community forum in Queanbeyan with over 30 participants from local agencies. The event took place at Country Energy's office, with speakers from Department of Water and Energy, Housing NSW, Care Inc, ActewAGL and Country Energy.

The forum concluded with a tour of Country Energy's Intelligent Network Research and Development Centre, which showed the complexity of managing interruptions to electricity supply, isolation and restoration of faults, and information on future smart meter technology.

While in Queanbeyan a presentation was held at Housing NSW, which was also attended by staff from the Office of Fair Trading.

Narelle welcomes invitations to present to groups and can be contacted on (02) 8218 5241 or narelleb@ewon.com.au

Pictured below: (top) EWON training for financial counselors; (bottom) EWON staff visit St Vincent de Paul in Emerton



Disconnected for a debt of \$1300

Marie, an Aboriginal woman, contacted EWON when her electricity was disconnected for a debt of \$1300. She had a two month old baby and needed to have her supply reconnected to heat the baby's bottles, but she couldn't afford to pay the bill. A friend recommended she call EWON for help.

Marie told EWON she had signed up with a new energy retailer some time ago, but wasn't sure whether she had received a bill or made a payment towards her account.

EWON provided Marie with the names of agencies that distributed EAPA (Energy Accounts Payment Assistance) vouchers, so she could seek emergency assistance while we investigated her case.

We discussed Marie's case with the retailer, who agreed to reconnect her supply if she set up a Centrepay arrangement to pay off her debt. They also agreed to release Marie from the contract if she wanted to return to the standard supplier for the area.

Marie received \$180 in EAPA and paid a further \$100 towards her account. Her supply was reconnected and she set up a payment plan to pay off the remaining debt.

EWON contacted the standard supplier for the area, who opened a new account for Marie and agreed to a Centrepay payment arrangement so she could stay on top of her bills.

Changes to the washing machine rebate

The rebate which was available to customers who purchased new four (4-star) rated washing machines, ceased on 31 December 2008. To receive a rebate for a 4 star machine, the customer must have purchased and paid in full for the machine between 1 March 2006 and 31 July 2008, and their application should have been received by Sydney Water by 31 December 2008. For more information visit the 'Factsheets' area (under Publications) at www.sydneywater.com.au

Sydney Water has moved

Sydney Water has moved from its old office building in Bathurst Street Sydney and relocated its head office to Parramatta. Sydney Water's new street address is 1 Smith Street, Parramatta NSW 2150 and the postal address is PO Box 399, Parramatta NSW 2124.

Energy Efficiency for Small Business program

Businesses spending up to \$20,000 a year on electricity or employing up to 10 people are eligible to take part in a program to help reduce power bills and carbon pollution. The Energy Efficiency for Small Business Program offers an energy assessment, tailored action plan and a rebate of up to \$5,000 for improvements. A rebate of up to \$5,000 is also available to pay for up to half the cost of the improvements that have a return on investment period of more than two years.

For more information visit the 'Sustainable Business' section at www.environment.nsw.gov.au

FINANCIAL OMBUDSMAN SERVICE



New schemes join Financial Ombudsman Service

Last year the Financial Ombudsman Service was formed by the merger of the Banking & Financial Services Ombudsman, Insurance Ombudsman Service and Financial Industry Complaints Service. In January 2009 two more schemes merged into the new service: the Credit Union Dispute Resolution Centre and Insurance Brokers Disputes Limited.

Consumers unable to settle a dispute with their financial service provider should now contact the Financial Ombudsman Service. The service is free to consumers, impartial and available nationally. Financial service providers covered by the scheme include banks, general insurers, life insurers, insurance brokers, credit unions, friendly societies, financial planners, fund managers, timeshare operators, stock brokers and pooled superannuation trusts.

The Financial Ombudsman Service is a not for profit external dispute resolution service approved by ASIC, the Government body responsible for consumer protection in financial services. It is governed by an independent board comprising consumer and financial services industry representatives.

For more information about the Financial Ombudsman Service call 1300 78 08 08 or visit www.fos.org.au

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

Our service is free, fair and independent. Our aim is to keep essential services within reach of everyone.

Contact EWON

FREECALL	1800 246 545* Monday-Friday, 9am-5pm
FREEFAX	1800 812 291
FREEPOST	Reply Paid K1343 Haymarket NSW 1239
EMAIL	omb@ewon.com.au
WEBSITE	www.ewon.com.au
INTERPRETER	131 450
TTY/VOICE	133 677 (National Relay Service)

*Calls from mobile phones may attract a fee, which will vary depending on your service provider. If you are calling from a mobile phone, let us know and EWON will call you back.

About EWONews

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Note: names have been changed in case studies for confidentiality reasons.

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Energy & Water
Ombudsman NSW

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EWON
Members
as at
30 May 2009

ActewAGL	Independent Electricity	Powerdirect
AGL	Retail Solutions	Red Energy
AGL Victoria	Integral Energy	Sanctuary Energy
Aurora Energy	Jackgreen	Shoalhaven Water
Australian Power and Gas	Jemena	State Water
Country Energy	Momentum Energy	Sydney Water
EnergyAustralia	NSW Electricity	TransGrid
Hunter Water	Origin Energy	TRUenergy