Energy & Water Ombudsman NSW

Difficulty paying bills?

Sometimes customers need help paying their bills.

Energy and water providers have programs and plans that can help you stay connected. There are also government rebates and assistance available.

All electricity and gas providers are required to offer a minimum of two payment plans within a 12 month period and to provide longer term help through an affordability program.

If your provider is not willing to offer you an affordable payment plan you can call us for advice or to make a complaint.

What if you receive a reminder or disconnection notice?

If your bill is overdue and/or you receive a reminder notice, you should contact your provider immediately and discuss your payment options. Don't ignore the notice.

You should speak openly with your provider about what you can afford to pay. You can either ask for extra time to pay, a formal payment plan, or to be assessed for its affordability program.

Payment plans

A payment plan is a formal payment arrangement between you and your provider. If you keep to an agreed plan, you'll avoid late payment fees and won't have your supply disconnected.

Your provider will discuss a suitable payment plan with you based on:

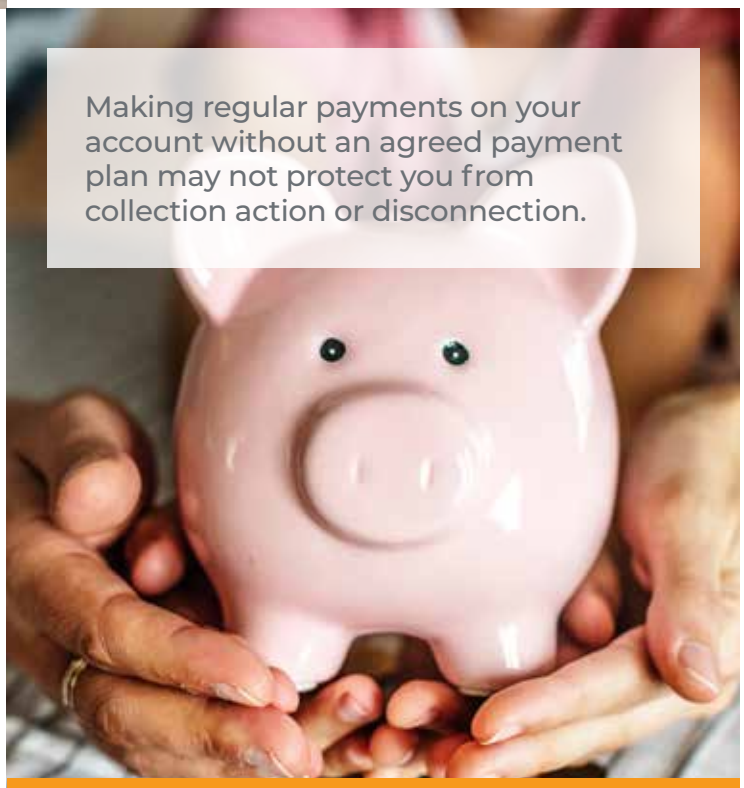
- your capacity to pay
- your energy usage
- the amount owing on your account.

You should not agree to a payment plan that you cannot pay.

Your provider may offer you its standard payment plan. A typical standard payment plan is calculated to pay off your debt over an agreed period of time, while also paying for your ongoing usage.

Your provider should take into account your capacity to pay. If you can't afford the standard payment plan amount, ask to speak to your provider's affordability team.

If you fail to make a payment, the payment plan may be cancelled and your provider could take collection action, including disconnecting your supply. So if you can't afford to make a payment, or your payment plan is no longer affordable, call your provider before the due date to discuss other options.



Making regular payments on your account without an agreed payment plan may not protect you from collection action or disconnection.

At a minimum your payment plan should cover your usage. You can ask your provider to calculate this for you.

Affordability programs

Affordability programs (sometimes referred to as hardship programs) are designed to protect you from disconnection and help you manage the arrears on your account. They take into consideration how much you can afford to pay.

If you're on an affordability program your provider will review your contract and talk to you about any discounts, incentives or other help it can offer, such as a home energy audit.

Your provider may ask you to:

- agree to a payment plan to cover your usage
- work towards reducing your energy usage
- respond to its attempts to contact you
- participate in a regular review of your payment plan
- seek financial counselling to independently assess your ability to pay.

Rebates

The NSW Government offers energy rebates to eligible customers, including:

- Low Income Household Rebate
- Family Energy Rebate
- Seniors Energy Rebate
- Gas Rebate - natural gas and LPG*
- Medical Energy Rebate
- Life Support Rebate.

For information about eligibility and how to apply for rebates, contact your provider or visit **energy.nsw.gov.au/households/rebates-grants-and-schemes**

To receive the Low Income Household Rebate or the Gas Rebate, you need to provide your concession card details to your provider.

You also need to tell your provider if there are any changes to your concession card, such as a new expiry date. In NSW, providers are not required to backdate your rebate if you have not provided your concession card details. If you haven't received your rebate due to an error by your provider, contact it to get it fixed or contact us.

* LPG Gas Rebate is for eligible customers using bottled gas for basic household needs.

EAPA
Energy Accounts Payment Assistance

EAPA vouchers are available to help pay a current electricity or gas bill. These provide assistance in a crisis or emergency situation and are distributed by community organisations. You need to apply to one of these organisations and they will assess your circumstances. To find organisations that distribute EAPA vouchers, visit **ewon.com.au** and search for EAPA vouchers.

You should contact your electricity or gas provider as soon as you arrange an appointment for EAPA assistance. Your provider will place a hold on any disconnection activity until the date of your appointment.

Your water provider may operate a similar scheme. Talk to it about assistance it can offer.

For more information about rebates and other concessions, see our website.

Financial counselling

If you are not sure how much you can afford to pay, you can contact a financial counsellor to get advice.

To find a financial counsellor in your area call **1300 914 408** or visit **fcan.com.au**

Make a complaint or enquiry

Freecall	1800 246 545* Mon – Fri, 9am – 5pm
Freepost	Reply Paid 86550 Sydney South NSW 1234
Interpreter	131 450
TTY/Voice	133 677
Online	ewon.com.au
In person	By appointment only. World Square, 680 George St, Sydney, NSW 2000

* If you are calling from a mobile phone, let us know and we will call you back.

Last updated: 05/23