

## Who to contact

This fact sheet contains contact details for getting help with energy and related matters:

- all the electricity and gas retailers in NSW
- the Energy & Water Ombudsman NSW (EWON) – for free services and advice, including help with disputes and complaints
- free financial counselling services, debtor services, and emergency relief for food, water, pharmaceuticals, transport, and so on - if you need energy assistance, you may need help with other things too.

This list is correct at the time of writing, but is subject to change. The list is kept up-to-date at: [www.myenergyoffers.nsw.gov.au/useful-information/energy-retailers.aspx](http://www.myenergyoffers.nsw.gov.au/useful-information/energy-retailers.aspx)

### Free telephone interpreter service

People who speak English as a second language can phone any of the numbers on this fact sheet using this free interpreter service.

Phone 131 450, ask for an interpreter in the language you want, and give them the number to call. The interpreter will call the number and then stay on the line to assist with your conversation.

### Electricity retailers

RETAILER	WEBSITE	PHONE NUMBER
ActewAGL Retail	<a href="http://www.actewagl.com.au">www.actewagl.com.au</a>	131 293
AGL Sales	<a href="http://www.agl.com.au">www.agl.com.au</a>	131 245
Australian Power & Gas	<a href="http://www.australianpowerandgas.com.au">www.australianpowerandgas.com.au</a>	133 298
Country Energy	<a href="http://www.countryenergy.com.au">www.countryenergy.com.au</a>	132 356
EnergyAustralia	<a href="http://www.energyaustralia.com.au">www.energyaustralia.com.au</a>	131 535
Integral Energy Australia	<a href="http://www.integral.com.au">www.integral.com.au</a>	131 002
Lumo Energy	<a href="http://www.lumoenergy.com.au">www.lumoenergy.com.au</a>	1300 115 866
Momentum Energy	<a href="http://www.momentum.com.au">www.momentum.com.au</a>	1800 794 824
Origin Energy Electricity	<a href="http://www.originenergy.com.au">www.originenergy.com.au</a>	132 463
Powerdirect	<a href="http://www.powerdirect.com.au">www.powerdirect.com.au</a>	1300 307 966 – then press 1
Red Energy	<a href="http://www.redenergy.com.au">www.redenergy.com.au</a>	131 806
Sanctuary Energy	<a href="http://www.sanctuaryenergy.com.au">www.sanctuaryenergy.com.au</a>	1800 109 099
TRUenergy	<a href="http://www.truenergy.com.au">www.truenergy.com.au</a>	1800 558 643

### Gas retailers

RETAILER	WEBSITE	PHONE NUMBER
ActewAGL Retail	<a href="http://www.actewagl.com.au">www.actewagl.com.au</a>	131 293
AGL Retail Energy	<a href="http://www.agl.com.au">www.agl.com.au</a>	131 245
AGL Sales (Queensland)	<a href="http://www.agl.com.au">www.agl.com.au</a>	131 245
Australian Power & Gas	<a href="http://www.australianpowerandgas.com.au">www.australianpowerandgas.com.au</a>	133 298
Country Energy	<a href="http://www.countryenergy.com.au">www.countryenergy.com.au</a>	132 356
EnergyAustralia	<a href="http://www.energyaustralia.com.au">www.energyaustralia.com.au</a>	131 535
Origin Energy LPG	<a href="http://www.originenergy.com.au">www.originenergy.com.au</a>	132 463
TRUenergy	<a href="http://www.truenergy.com.au">www.truenergy.com.au</a>	133 466

#### FOR MORE INFORMATION

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(Copies of this fact sheet can be downloaded from the website.)
- Contact the Energy Info Line on 1300 136 888
- See Appendix A of the *Energy Assistance Guide*. (Copies can be downloaded from the website.)

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## Phoning on someone else's behalf?

If you phone a retailer, EWON or any other organisation on someone else's behalf (e.g. a client, a family member, someone in your household), the organisation may require proof that you are authorised to do so. Authorisation may simply mean a phone call from the person you are representing or it may mean they have to write and sign a letter which you can then fax through.

## Energy & Water Ombudsman (EWON)

Office hours are 9am – 5pm, Monday to Friday

freecall	1800 246 545*
freefax	1800 812 291
freepost	Reply Paid K1343 Haymarket NSW 1239
email	omb@ewon.com.au
website	www.ewon.com.au
interpreter services	131 450
national relay service	133 677
by appointment please ring freecall 1800 246 545* to make an appointment	Level 10 323 Castlereagh Street Sydney

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

## Other assistance

People who need help with their energy bills may need help with other things too, for example with food, water, pharmaceuticals,

Type of assistance	Where to go for help
<b>Emergency relief</b> This includes food, transport, chemist vouchers, part-payment of an outstanding account (e.g. rent or utilities) budgeting assistance, and referrals to services that can help address underlying causes of financial crisis.	The Federal Government has an emergency relief program with funding allocated to participating community and charitable organisations to provide to people in financial crisis. Visit the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) website at <a href="http://www.fahcsia.gov.au/sa/communities/proserv/Pages/EmergencyReliefProgram.aspx">www.fahcsia.gov.au/sa/communities/proserv/Pages/EmergencyReliefProgram.aspx</a>
<b>Financial counselling</b> Financial counsellors provide information including tips on managing a budget to clients experiencing financial problems. It is a free community service provided by financial counsellors working in non-profit organisations.	The Financial Counsellors' Association of NSW (FCAN) maintains a list of financial counsellors across NSW as well as details on how to become a financial counsellor. Visit FCAN's website at <a href="http://www.fcan.com.au/">www.fcan.com.au/</a> or phone FCAN on 1300 914 408
<b>Credit and debt</b> If your client has unpaid bills and is contacted by a debt collector.	The Consumer Credit Legal Centre (CCLC) operates a credit and debt hotline: 1800 808 488 The CCLC website has useful information for consumers, including fact sheets in a number of community languages. Visit the CCLC website at <a href="http://www.cclcnsw.org.au/">www.cclcnsw.org.au/</a>
<b>Telecommunications</b> If your client is having difficulty paying phone or internet bills	A fact sheet on various programs and forms of assistance is available from the Australian Communications and Media Authority (ACMA) Visit ACMA's website at: <a href="http://www.acma.gov.au/">www.acma.gov.au/</a>

## How can EWON help?

EWON offers a free service in investigating disputes and complaints such as:

- disputed accounts, high bills
- debts, arrears
- disconnection or restriction of supply
- actions of a supplier that affect your property reliability of supply
- quality of supply (including claims for compensation)
- connection or transfer issues
- negotiated contracts
- marketing practices
- poor customer service.

## EWON can help by:

- arranging for a senior person in the retail company to contact you directly about your complaint
- investigating the circumstances that led to your complaint
- trying to negotiate a settlement between you and your retailer.

## However, EWON cannot help with:

- complaints about price increases
- disputes between tenants and landlords - for these matters, contact NSW Fair Trading on 13 32 20 or your local Tenants' Advice and Advocacy Service.

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## Assessing energy hardship

This fact sheet can help you quickly decide how best to help your client.

- Below are some questions you might ask your client to evaluate their circumstances and needs.
- On the reverse is a chart that indicates broadly how urgent your client's needs are, how you can help and where to find relevant information in the *Energy Assistance Guide*.

To obtain copies of the Guide, please contact:

NSW Trade & Investment

Phone: 1300 136 888

Email: [energy.info@industry.nsw.gov.au](mailto:energy.info@industry.nsw.gov.au)

### Issues to consider in assessing your client

These questions are suggestions only. Your organisation may have its own structured set of questions. If you are assessing a client for Energy Accounts Payment Assistance (EAPA), please refer to the process set out in the *EAPA Guideline for Community Welfare Organisations*.

- Has the client been disconnected?
- Has the client been notified that they are at risk of being disconnected?
- Has the client contacted their energy retailer to tell them they are having difficulty paying their bills?
- Is this the first time the client has had difficulty paying their energy bill? If so, has the client tried asking their energy retailer for extra time to pay it?
- Does the client often have difficulty paying their energy bills? If so, have they thought about asking their energy retailer to put them on a payment plan (i.e. payment by instalments)?
- If the client is already on a payment plan, are they managing to keep up with the payments? Is it a realistic payment plan?
- Is the client aware of any government rebates or other kinds of financial assistance (such as the EAPA scheme) that they might be entitled to? Have they applied for any of these?
- Does the client think their bill is unusually large? If so, do they have any ideas why?
- Has the client taken any steps to reduce their household's energy usage? Would they like advice about this?
- Is the client experiencing financial difficulty in other areas? If so, have they thought about seeing a financial counsellor?
- If the client feels that their retailer is not treating them fairly, have they raised the matter with them? Have they discussed their complaint with the Energy & Water Ombudsman NSW (EWON)?



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## What's your assessment?

The chart indicates broadly the ways in which you might need to help your client. Your organisation may of course have its own procedures. The key point is that the level and kind of assistance a client needs will depend on the urgency of their situation.

(References are to the *Energy Assistance Guide*.)

VERY URGENT

### Your client has already been disconnected

- Go to Section 4 *Dealing with disconnection and reconnection*.

### Your client is at risk of being disconnected or is having serious difficulty paying their energy bills

- Contact the energy retailer. See Appendix A for contact details of the retailer.
  - Tell the retailer that your client is having difficulties paying their bills.
  - If you are in the process of assessing your client for EAPA vouchers let the retailer know (with the client's permission). See Section 6 *Getting financial assistance*.
  - Help your client negotiate with the retailer to (a) set up a long-term payment plan or (b) sign up for Centrepay. (Your client is eligible for Centrepay only if they already receive a government benefit or concession.) See Section 5 *Finding easier payment options*.
  - Ask the retailer if there is any other assistance available to your client through the retailer's hardship program.
- Check if your client is likely to meet the EAPA eligibility criteria. If they are, arrange for an assessment. See Section 6 *Getting financial assistance*.
- Refer your client to a financial counsellor (see page 54) who can assess their financial situation thoroughly and offer advice. A financial counsellor can, for example, help calculate a long-term payment plan that's affordable.
- Use any sections of this Guide relevant to your client's situation to offer them suitable advice.

### Your client is not likely to be disconnected but still needs help paying their bills and managing their energy usage

- Advise of special payment options. For details, see Section 5 *Finding easier payment options*.
- Advise of rebates that may apply. For details, see Section 6 *Getting financial assistance*.
- Advise of ways to manage energy use. For details, see Section 8 *Reducing energy costs*.

LESS URGENT

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# Understanding an electricity bill

The information on your electricity bill tells you how much electricity you use as well as your patterns of usage. You can therefore use this information to manage your energy use better.

Electricity bills vary from retailer to retailer. But to explain their main features, we've created a typical electricity bill. Information specific to your own retailer's electricity bills may be available on their website.

## A typical electricity bill

### Key

- 1 Amount payable and due date.** The total amount currently owing [\$494.79] and the date the payment is due [12 December 2011]. It includes any amounts that were overdue at the time the bill was printed.
- 2 Overdue amount.** Any money owing from previous bills [\$44.58]. This will always say *payable immediately*. Even if an overdue amount has already been paid, it may appear on the current bill if it was paid after the current bill was printed.
- 3 Customer's address.** This is the current postal address. It may be different from the premises address.
- 4 Account summary.** This is a breakdown of the amount payable. It includes adjustments, Goods & Services Tax (GST), rebates, overdue amounts or credits from previous bills, and details of your last account including payments received.
- 5 Government energy rebate.** Any energy rebates from government programs appear in the breakdown of costs under the account summary.
- 6 Payment options.** This lists the most convenient ways to pay the energy account. Other ways to pay are sometimes listed on the back of the bill.
- 7 Customer number.** The unique number used by the retailer to identify the customer. This is the number to quote when making enquiries.
- 8 Contact details.** The phone numbers and web address of the retailer for enquiries and information.
- 9 Customer assistance.** Information about how to obtain financial assistance and government rebates. Centrelink and Energy Accounts Payment Assistance (EAPA) appear on some accounts under 'Help with Payment'.

### Example Electricity

ABN XX XXX XXX XXX

MR & MRS SAMPLE  
48 SAMPLE STREET  
SAMPLEVILLE NSW 2999

**account summary**

<b>BALANCE LAST BILL</b>		\$44.58
we received	\$0.00	
overdue – payable immediately	\$44.58	

**THIS ELECTRICITY BILL**

48 Sample Street Sampleville NSW 2999  
90 days electricity supply from 13/07/11 to 13/10/11  
electricity charges \$450.21

government energy rebates \$50.00 CR  
Total GST payable 10% \$40.93

*see back for details »*

**INVOICE DATE: 14/11/2010**

Any payments made on or after this date will be shown on your next bill.

**TAX INVOICE**  
invoice no. 9999999

**please pay \$494.79**

by 12 December 2011

includes \$44.58 overdue payable immediately

**customer number**  
11111-XXX

**bill enquiries**  
13 XX XX

**supply interruptions**  
13 XX YY

**info online**  
www.exampleelectricity.com.au

Did you know you can report damaged or non-operational streetlights online? This includes streetlights that are operating during the day. Simply visit: www.exampleenergy.com.au/streetlight to report the problem. Alternatively you can contact us on 13 XX YY. By reporting broken or faulty streetlights, you are helping to maintain a streetlighting system that is reliable, energy-efficient and safer for your community.

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**Example Electricity**

**please pay \$494.79**

**direct debit** Call 13 XX XX to arrange for payments to be made from your bank, credit union or building society account.

**B** Bpay Biller Code: xxxxx  
**PAY** Ref: xxxxx xx xxxxx xx xxxxxx

**BPAY\*** Contact your financial institution to pay from your cheque, savings or credit card account. When prompted, enter the reference number from the BPAY box.  
\*Minimum transaction of ten (10) dollars.

Other ways to pay on the back.

**customer assistance**

**financial difficulties** If you have financial difficulties, call us on 13 XX XX. You may also be eligible for EAPA payment assistance vouchers. These are available from participating community organisations.

**Example Support** Helping customers in times of hardship: call 13 XX XX for assistance.

**rebates** For information on government energy rebates: call 13 XX XX

## Estimated bills

In certain circumstances a retailer is allowed to produce an estimate of the energy used in a quarter, and charge the customer accordingly. For information about these estimated bills, see page 18 of the *Energy Assistance Guide*.

### FOR MORE INFORMATION

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- 10 Average daily usage.** A bar graph showing electricity usage in kilowatt hours (kWh). This information can be used to compare current usage with usage from previous bills and track if the consumption is unusually large.
- 11 Greenhouse gas emissions.** A line graph showing the greenhouse gas emissions attributed to the electricity used.
- 12 Charges for this bill.** A detailed breakdown of the charges for electricity usage, covering the type of tariff (e.g. peak and off peak times), different meter charges, rebates, any GreenPower charges (such as "examplegreen 10%") and GST. (See Section 3 *Common questions about energy bills* of the Energy Assistance Guide for more information.)
- 13 Special note.** Outlines any price changes. If there are no price changes this will not appear on the bill. It is shown on this bill for reference.
- 14 Premises address.** The address to which the electricity is being supplied.
- 15 Premises no.** The number allocated to the address to which the electricity is being supplied.
- 16 NMI.** The National Meter Identifier (NMI) is a unique number assigned to each customer's residential address (where the electricity is supplied).
- 17 Charges & adjustments.** Lists the adjustments to the bill including any rebates and greenpower premiums. If there has been a price change during this billing period it will also appear here.
- 18 Next meter reading.** The (approximate) scheduled date for the next meter reading.
- 19 Interpreter services.** The number to call for interpreter services.
- 20 Other ways to pay.** Lists the other ways that a customer can pay their electricity account.

Example Electricity

Please pay  
**\$494.79**

By 12 December 2011  
Includes \$44.58 overdue  
Payable immediately

**Compare your usage**

**10** Your average daily electrical usage

Your average usage is up 7.08 units (kWh) per day from last year.

**11** greenhouse gas emissions produced by your electricity usage

Greenhouse gas emissions are up 0.46 tonnes this bill from last year.

**12** electricity charges based on actual reads

Special note: not applicable **13**

for 48 Sample Street Sampleville/premises no. 000000/NMI 4444444444

meter number	previous reading	this reading	units (kWh)	cents per unit (kWh)	\$ amount
271132	94808	97070	2262.00	16.330	369.38
123456	5426	5789	363.00	6.220	22.58
<b>charges for this reading</b>					
5700: Residential				2262.00	16.330
5701: Residential-Controlled Load 1				363.00	6.220
5700: Service Availability				90	61.000
5701: Service Availability				90	5.170
<b>Subtotal</b>					<b>\$451.51</b>
<b>Miscellaneous charges and adjustments</b>					
401: Rebates (Low Income Household Rebate, Life Support Rebate, Medical Energy Rebate)					50.00CR
15010: examplegreen 10%					7.77
<b>\$ this bill</b>					
new charges					\$409.28
GST					\$40.93
total new charges including including GST					<b>\$450.21</b>

**18** your next approximate meter reading date is 20/01/2012

**20** Other ways to pay

Bpay Biller Code: xxxxx  
Ref: xxxx xx xxxxx xx xxxxxx

Receive, view and pay this bill using internet banking. Contact your bank/building society/credit union.

**Online:** Visit [www.exampleenergy.com.au](http://www.exampleenergy.com.au) to pay by direct debit or credit card. We accept Mastercard or Visa.  
**By Phone:** We accept Mastercard or Visa. Call 13XX XX XX

**Phone 13 XX XX** or go to [postbillpay.com.au](http://postbillpay.com.au) to make a payment using your credit card. Alternatively payments can be made in person using cash or cheque at any Post Office.

**19** Interpreter service

For interpreter service call xxxxxx.

Save time by having your account paid automatically on the pay by date. Apply online at [www.exampleelectricity.com.au](http://www.exampleelectricity.com.au) or phone 13 XX XX.

**By Mail:** Please make your cheque or money order payable to Example Energy. Mail this slip with your payment to: Example Electricity Locked Bag xxx Sydney NSW 2010

**OVERDUE ACCOUNTS MAY ATTRACT A LATE PAYMENT FEE.**

### Estimated bills

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# Understanding a gas bill

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Gas bills vary from retailer to retailer. But to explain their main features, we've created a typical gas bill. Information specific to your own retailer's gas bills may be available on their website.

## A typical gas bill

### Key

- 1 Customer's Address.** This is the current postal address. It may be different from the service address.
- 2 Customer Service.** Phone numbers and web address of the retailer for enquiries and for use in the event of a fault or emergency.
- 3 Account Name.** The name of the person who holds the account.
- 4 Service Address.** The address of the premises to which the gas is supplied. It may also be referred to as the Supply Address.
- 5 Account Summary.** This is a breakdown of the amount payable. It includes adjustments, Goods & Services Tax (GST), overdue amounts (amount carried forward) or credits from previous bills and details of your last account including payments received. Note that no government rebates are available for gas accounts. Energy Accounts Payment Assistance (EAPA) can be applied to gas accounts after assessment.
- 6 Total Amount Due.** The total amount currently owing [\$326.74].
- 7 Account Number.** The unique number used to identify the account.
- 8 Due Date.** The date payment is due.
- 9 Overdue Balance Due Now.** Any money owing from previous bills. Even if an overdue amount has already been paid, it may appear on the current bill if it was paid *after* the current bill was printed.
- 10 Payment Assistance.** Information about how to obtain financial assistance. Centrelink and EAPA appear on some bills under 'Help with Payment'. Payment Assistance may also appear at number 27.
- 11 Date of Issue.** The date that the bill was issued.
- 12 Account Number.** The unique number used by the retailer to identify the customer. Quote this number when making enquiries.

**ExampleGas**

ABN XX XXX XXX XXX

1 MR & MRS SAMPLE  
1 SAMPLE STREET  
SAMPLEVILLE NSW 2999

**TAX INVOICE**  
invoice no. 9999999

2 Customer Service 1300 xxx xxx  
Faults and emergencies 131 xxx  
Gas assist 131 xxx  
Examplegas shops 131 xxx  
Visit us at [www.examplegas.com.au](http://www.examplegas.com.au)


<b>Account Name</b> Mr Bill Sample	<b>Account Number</b> 9999 9999
<b>Service Address</b> 1 SAMPLE STREET SAMPLEVILLE NSW 2999	<b>Due Date</b> 12 Dec 2011
<b>Account Summary</b>	
Opening Balance	\$233.64
Payment received	\$0.00
<b>Amount Carried Forward</b>	<b>\$233.64</b>
Usage and service charges (see over for details)	\$93.10
<b>Current Charges (including GST of \$8.46)</b>	
<b>Total Amount Due</b>	<b>\$326.74</b>

3 Total amount \$326.74 includes overdue amount \$233.64 payable now.

<b>Account Number</b> 9999 9999	<b>Due Date</b> 12 Dec 2011
<b>Total Amount Due</b> \$326.74	
<b>Overdue Balance Due Now</b> \$233.64	

7 Date of issue 14 Nov 2011

how to pay your bill-see over



<b>Account Number</b> 9999 9999	<b>Due Date</b> 12 Dec 2011
<b>Total Amount Due</b> \$326.74	

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- 13 Total Amount Due.** The total amount currently owing [\$326.74].
- 14 Supply Period.** The period that the current bill covers.
- 15 Service Address.** The address of the premises to which the gas is supplied. It may also be referred to as the Supply Address.
- 16 Tariff Description.** Gives details of meters and meter readings. Customers may have a gas meter for their hot water usage and a separate meter for all other gas usage. The megajoules (MJ) are the result of the units of gas recorded multiplied by the Heating Value and the Conversion Factor.
- 17 Bill Days.** The number of days that the bill covers. This number varies, and you should expect that the usage is higher if this number is higher. Consider this number when comparing this bill to your other gas bills.
- 18 DPI.** The Delivery Point Identifier (DPI) is a unique number assigned to each premises.
- 19 Gas Consumption.** The total gas usage in megajoules (MJ) for the supply period.
- 20 Your Gas Usage.** A bar graph showing gas usage in megajoules (MJ). This information can be used to compare current usage with usage from previous bills.
- 21 Average Cost Per Day.** The average cost of the gas the customer uses each day.
- 22 Average Usage Per Day.** Average amount of gas the customer uses each day measured in megajoules (MJ).
- 23 Greenhouse Gas Emissions.** A graph showing the greenhouse gas emissions corresponding to the amount of gas used by the customer.
- 24 Next Scheduled Reading.** The (approximate) scheduled date for the next meter reading.
- 25 Charges for this bill.** A detailed breakdown of the charges for gas usage, covering the consumption and service charges, any GreenPower charges (such as "Example green power") and GST. (See Section 3 *Common questions about energy bills in the Energy Assistance Guide.*)
- 26 Moving Premises.** This gives details on what to do and who to contact if a customer is relocating to another address.
- 27 Payment Assistance.** Information about how to obtain financial assistance. Payment Assistance may also appear at number 10.
- 28 Correspondence.** The address and fax number of the retailer for written correspondence.
- 29 Payment Options.** This lists the most convenient ways to pay the energy account.

## ExampleGas

Account Number	xxxx xxxx
Total amount due	\$326.74

Page 2 of 2

---

**Usage Details**

**Supply Period:** 12 Jul 2011 to 13 Oct 2011

**Service address:** 1 Sample St SAMPLEVILLE NSW 2999

Tariff Description	Meter number	Reading Type	Bill Days	Current Reading	Previous Reading	Units	Mult	Heating Value	Conversion Factor	Megajoules
Everytime Plus	12345	Actual	91	267.4	261.4	6.0	1	38	1.138	260
Everytime Plus	678901	Actual	91	326097.8	319601.9	6495.9	1	n/a	0.367	2384

**Miscellaneous Charges and Adjustments**

EAPA	\$0.00
Example green power	\$0.00
Gas Consumption 2644 MJ @ 1.611c	\$42.59
Service Charge (91 days x 46.20879c)	\$42.05
<b>Sub Total</b>	<b>\$84.64</b>
GST (10%)	\$8.46
<b>Usage and Service Charges</b>	<b>\$93.10</b>

**Your Gas Usage**

Average cost per day **\$1.02**

Average usage per day **29.05MJ**

Same time last year **19.52MJ**

Greenhouse gas emissions for this bill **0.17 tones from 2644MJ**

For information on how to reduce your greenhouse gas emissions visit: [www.greenhousexxxxx.gov.au](http://www.greenhousexxxxx.gov.au)

**Next Scheduled Reading: 20 Jan 2012 to 26 Jan 2012**

---

**Moving Premises 1300 xxxx xxx**  
Please call us at least three days prior to vacating your premises, or moving to a new address, to arrange a final meter reading. This will ensure you are not charged for gas used after your departure.

**Payment Assistance 1300 xxxx xxx**  
If you are having difficulty paying this bill, please call us to find out if you qualify for any payment plans, relief schemes or government funded concessions.

**Correspondence**  
PO Box xxxx ABCD Sydney NSW 2000, or Fax 1300 xxxx xxx

**Payment Options**

**Direct Debit**

Save time by having your account paid automatically on the due date. Apply online at [Examplegas.com.au](http://Examplegas.com.au) or phone 1300 xxxx xxx for an application form.

**Mail**

Send this portion with your cheque made payable to: Examplegas PO Box xxxx ABCD Sydney NSW 2000

**Bpay**

Billercode: xxxxxx  
Ref: xxxxx xx xxxxx xx xxxxxxx

**Credit Card**

visit [www.examplegas.com.au](http://www.examplegas.com.au) payments or phone 1300 xxxx xxx to pay your bill by Visa or Mastercard  
Ref: xxxxx xx xxxxx xx xxxxxxx

**Post Billpay**

Billpay Code: xxxxxx  
Ref: xxxxx xx xxxxx xx xxxxxxx

Or pay in person at any Postoffice, phone 131816 or go to [postbillpay.com.au](http://postbillpay.com.au)

**Interpreter service**

For interpreter service call xxxxxx.

OVERDUE ACCOUNTS MAY ATTRACT A LATE PAYMENT FEE.

### Estimated bills

In certain circumstances a retailer is allowed to produce an estimate of the energy used in a quarter, and charge the customer accordingly. For information about these estimated bills, see page 18 of the *Energy Assistance Guide*.

#### FOR MORE INFORMATION

- Visit our website: [www.energy.nsw.gov.au](http://www.energy.nsw.gov.au)  
(Copies of this fact sheet can be downloaded from the website.)
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# Getting help with your finances and energy bills

There are several sources of assistance available if you are having trouble paying your energy bills or your finances in general. For more information call the Energy Information Line on 1300 136 888 or visit [www.energy.nsw.gov.au](http://www.energy.nsw.gov.au)

<b>NSW Government Rebates</b>			
	<b>Who is it for?</b>	<b>How will it help?</b>	<b>How to apply?</b>
<b>NSW Low Income Household Rebate</b>	Account holders who have one of these cards: <ul style="list-style-type: none"> <li>■ Pensioner Concession Card</li> <li>■ Gold Card (marked with War Widow or War Widower Pension or Totally and Permanently Incapacitated or Disability Pension)</li> <li>■ Health Care Card.</li> </ul>	\$200 a year, credited in quarterly amounts on electricity bills. (The rebate will increase to \$215 a year on 1 July 2012.)	Contact your energy retailer. You'll need to give your concession card number. Further information can be found on our website at <a href="http://www.energy.nsw.gov.au/customers/rebates">www.energy.nsw.gov.au/customers/rebates</a>
<b>NSW Medical Energy Rebate</b>	People who cannot self-regulate body temperature (a condition sometimes associated with Parkinson's disease, multiple sclerosis, spinal cord injury, etc.) AND the account holder has one of these cards: <ul style="list-style-type: none"> <li>■ Pensioner Concession Card</li> <li>■ Gold Card</li> <li>■ Health Care Card.</li> </ul>	\$200 a year, credited in quarterly amounts on electricity bills. (The rebate will increase to \$215 a year on 1 July 2012.)	Contact your energy retailer. Your doctor will also need to sign the application form. Further information can be found on our website at <a href="http://www.energy.nsw.gov.au/customers/rebates">www.energy.nsw.gov.au/customers/rebates</a>
<b>NSW Life Support Rebate</b>	People who use certain approved medical equipment at home that is necessary to sustain life, e.g. home dialysis.	\$20 – \$600 a year (depends on equipment and its usage), credited in quarterly amounts on electricity bills.	Contact your energy retailer. Your doctor will also need to sign the application form. Further information can be found on our website at <a href="http://www.energy.nsw.gov.au/customers/rebates">www.energy.nsw.gov.au/customers/rebates</a>
<b>Emergency assistance</b>			
	<b>Who is it for?</b>	<b>How will it help?</b>	<b>How to apply?</b>
<b>NSW Energy Accounts Payment Assistance scheme (EAPA)</b>	Households struggling to pay their energy bills due to a crisis or emergency situation.	EAPA vouchers provide part-payment of electricity and natural gas bills.	Make an appointment with a participating Community Welfare Organisation (CWO). The CWO will then assess your situation for eligibility for EAPA vouchers.
<b>Emergency Relief Program from the Federal Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA)</b>	Funding is allocated to participating community and charitable organisations to provide to people in financial crisis.	It includes food, transport or chemist vouchers, part-payment of outstanding accounts (e.g. rent or utilities), budgeting assistance and referrals to services that can help address underlying causes of financial crisis.	Visit the FaHCSIA website: <ul style="list-style-type: none"> <li>■ <a href="http://www.fahcsia.gov.au/sa/communities/progserv/Pages/EmergencyReliefProgram.aspx">www.fahcsia.gov.au/sa/communities/progserv/Pages/EmergencyReliefProgram.aspx</a></li> </ul>

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<b>Budgeting and debt management</b>			
	<b>Who is it for?</b>	<b>How will it help?</b>	<b>How to apply?</b>
<b>Financial counselling</b>	People who are experiencing financial difficulties.	Financial counsellors provide free support and education to empower and assist people to gain control of their financial situation (e.g. budget management advice).	Contact the Financial Counsellors' Association of NSW (FCAN). <ul style="list-style-type: none"> <li>■ Phone: 1300 914 408</li> <li>■ Visit the FCAN website: <a href="http://www.fcan.com.au/">www.fcan.com.au/</a></li> </ul>
<b>Credit and Debt Services</b>	Consumers and Community Welfare Organisations seeking information and/or struggling with credit, banking and debt recovery issues (e.g. they have unpaid bills or are contacted by a debt collector).	Consumer Credit Legal Centre (NSW) Inc. is a community legal centre which provides information, legal advice and referrals in relation to banking, credit and debt and related matters.	Contact the Consumer Credit Legal Centre (CCLC). <ul style="list-style-type: none"> <li>■ Phone the Credit and Debt Hotline: 1800 007 007</li> <li>■ Visit the CCLC website: <a href="http://www.cclcnsw.org.au/">www.cclcnsw.org.au/</a></li> </ul>
<b>Easier payment options</b>			
	<b>Who is it for?</b>	<b>How will it help?</b>	<b>How to apply?</b>
<b>Flexible payment options</b>	Households experiencing financial difficulties and having trouble paying their energy bills.	There are various options including extensions of time and payment plans.	Contact your energy retailer.
<b>Centrepay</b>	People who receive regular pension or income support payments from Centrelink.	Automates regular small payments from a customer's Centrelink allowance to their energy account to keep them in control of their bills.	<ul style="list-style-type: none"> <li>■ Contact your energy retailer, or</li> <li>■ Visit the Centrepay website: <a href="http://www.centrelink.gov.au/internet/internet.nsf/services/centrepay.htm">www.centrelink.gov.au/internet/internet.nsf/services/centrepay.htm</a></li> </ul>
<b>Upgrading appliances</b>			
<b>No Interest Loans Scheme (NILS)</b>	People in low income households who need help to buy essential household services and goods, including whitegoods and medical appliances.	Provides an interest-free loan of around \$800 to \$1,200, usually repaid over 12 to 18 months. Loans can be used to purchase necessary household services, avoiding the trap of maintaining unreliable second-hand appliances.	Contact the NILS Service Operator. <ul style="list-style-type: none"> <li>■ Phone: 1800 509 994, or</li> <li>■ Visit the NILS website: <a href="http://www.nilsnsw.org.au/">www.nilsnsw.org.au/</a></li> </ul>
<b>Fridge buyback program</b>	To be eligible your fridge must be: <ul style="list-style-type: none"> <li>■ a working second fridge that has been in regular use</li> <li>■ 250 litres (8.83 cubic feet) or more in size</li> <li>■ at least 10 years old.</li> </ul>	A free collection service will take away an old second fridge (provided it still works) and pay \$35 for it (subject to certain conditions).	Contact Fridge Buyback to check if the program is available in your area and register your interest. <ul style="list-style-type: none"> <li>■ Phone: 1800 708 401, or</li> <li>■ Visit the website: <a href="http://www.fridgebuyback.com.au">www.fridgebuyback.com.au</a></li> </ul>

**For further information and assistance call the Energy Information Line on 1300 136 888.**

#### **FOR MORE INFORMATION**

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# Reducing your energy costs

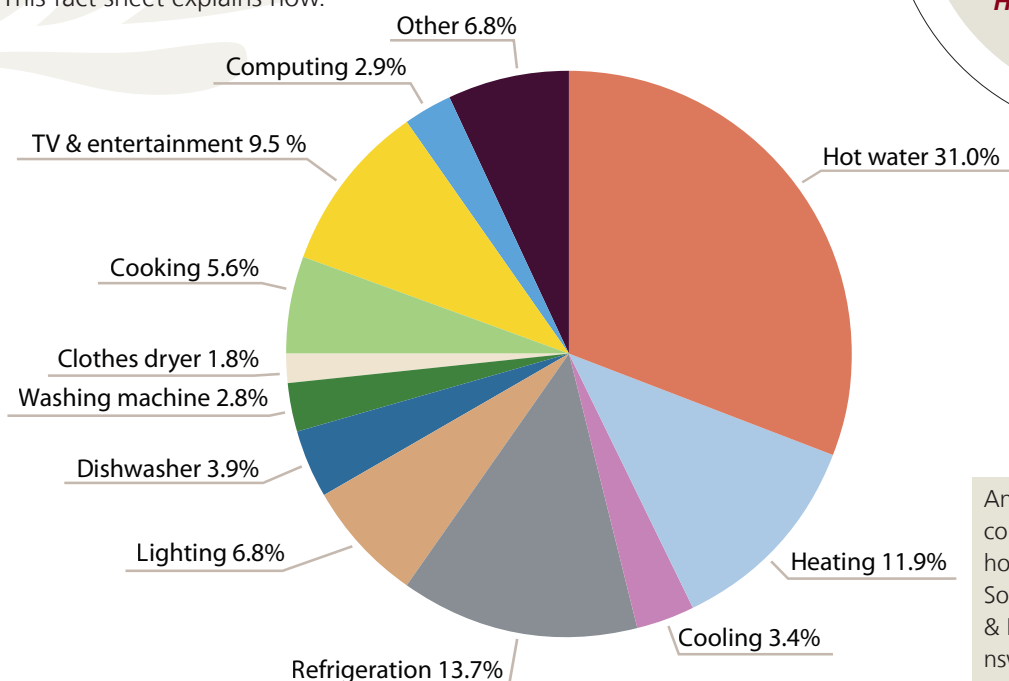
There are three ways to reduce the amount of money you spend on energy.

1. Reduce the amount of energy you use by changing your usage patterns.
  2. Use energy at off-peak times.
  3. Use appliances that are more energy efficient.
- This fact sheet explains how.

**Each year the average home in NSW uses approximately:**

- 7,500 kilowatt hours (kWh) of electricity, and
- 23 gigajoules (GJ) of gas.

**How much do you use?**



An example of annual electricity consumption in a typical three person household in western Sydney. Source: NSW Office of Environment & Heritage website: [www.savepower.nsw.gov.au/about/data-assumptions.aspx](http://www.savepower.nsw.gov.au/about/data-assumptions.aspx)

## 1. Reduce the amount of energy you use

To understand how to *reduce* your energy use, it helps to know what your energy use is. The pie chart shows the annual average electricity consumption of a typical household in NSW.

Overall, the biggest uses of energy are:

- hot water – about 1/3 of annual energy use
- heating (in winter) and cooling (in summer) – about 1/4 of annual energy use.

### How to use less hot water?

- Take shorter showers.
- Fit a 'low-flow' showerhead.
- Make sure there are no hot water taps leaking.
- Use cold water (instead of hot) in your washing machine.

### How to reduce heating costs in winter?

- Only heat the rooms you are using. Close the doors of any rooms you are not using.

- Turn off the heating at night or when you leave the house.
- Insulate your home and shut out draughts.
- Don't overheat your home. In winter the optimum temperature is 18° to 20°C. Every degree above 20°C can increase your energy bill by 15%.

### How to reduce cooling costs in summer?

- Only cool the rooms you are using. Close the doors of any rooms you are not using.
- Shade external windows.
- Take advantage of natural air flows. Open doors and windows to encourage cross-ventilation.
- Use fans instead of air conditioners. Fans are usually 20–30 times cheaper to run.
- Don't overcool your home. In summer the optimum temperature is 23° to 26°C.

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## 2. Use energy at off-peak times

Energy can cost less (per unit) if you use it outside periods of peak demand.

But this is only possible if you have:

- an off-peak hot water system, or
- time-of-use pricing.

### Time-of-use-pricing

Time-of-use-pricing is where the cost of energy varies depending on what time of day or night you use it. There are usually three cost periods:

- peak (most expensive)
- shoulder
- off-peak (cheapest).

The times for these cost periods may differ slightly between retailers, but roughly they are as shown on the right.

Time-of-use-pricing cannot be recorded by a conventional meter. It can only be recorded by one of the new smart meters. If you're not sure whether or not you have a smart meter or time-of-use pricing, contact your energy retailer.

### Off-peak hot water systems

Off-peak hot water systems heat water during the cheaper, off-peak period. You then use this hot water throughout the day.

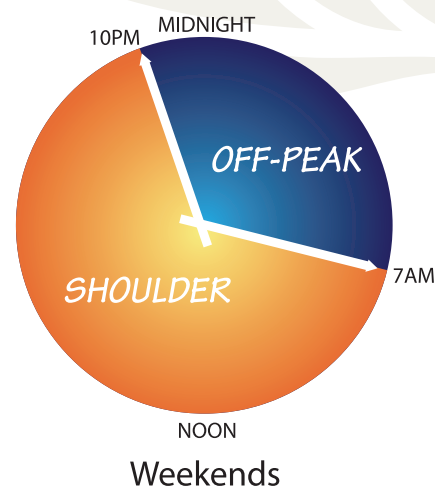
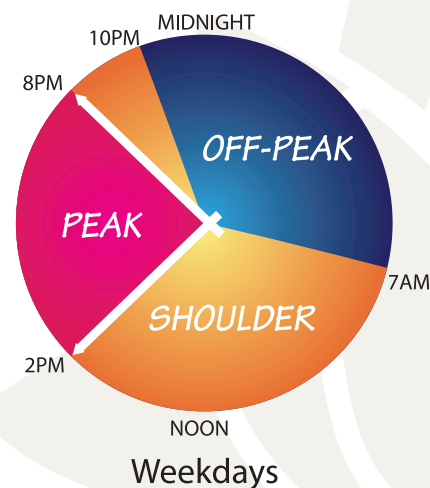
Off-peak hot water is only available with certain hot water systems and with certain retailers. If you're not sure whether or not you have off-peak hot water, or if you want to find out if you can have it installed, contact your energy retailer.

## 3. Use more energy-efficient appliances

At some point you may want to consider upgrading to appliances that run on less energy, such as energy-efficient fridges and washing machines. Upgrading of course costs money, but there are several schemes that offer rebates and loans to help finance such upgrades. See the information in the table below.

	Who is it for?	How will it help?	How to apply?
<b>NSW Home Power Savings program (NSW Government)</b>	Certain Centrelink and Veterans' Affairs cardholders or customers enrolled in energy utility hardship programs or living in social housing.	Free products and home energy assessment that can reduce your household energy use.	<ul style="list-style-type: none"> <li>■ Phone: 1300 662 416</li> <li>■ Visit: <a href="http://www.savepower.nsw.gov.au">www.savepower.nsw.gov.au</a></li> </ul>
<b>Renewable energy schemes (Commonwealth Government)</b>	People who want to adopt energy-saving measures or buy energy-saving equipment.	Various schemes are available to help you reduce your energy use.	<ul style="list-style-type: none"> <li>■ Phone: 1800 808 571</li> <li>■ Visit: <a href="http://www.climatechange.gov.au/government/programs-and-rebates">www.climatechange.gov.au/government/programs-and-rebates</a></li> </ul>
<b>No Interest Loans scheme (NILS®) (community-based)</b>	People in low-income households who need help buying essential household services and goods (e.g. whitegoods, medical gear).	Provides an interest-free loan of about \$800 to \$1,200, usually to be repaid over 12-18 months.	<ul style="list-style-type: none"> <li>■ Phone: 1800 509 994</li> <li>■ Visit: <a href="http://www.nilsnsw.org.au">www.nilsnsw.org.au</a></li> </ul>

\* The NILS® trademark is registered to Good Shepherd Youth and Family Service (No. 766 836).



### More energy-saving ideas?

These are just a few suggestions - there are many other ways you can reduce energy use.

Visit: [www.savepower.nsw.gov.au](http://www.savepower.nsw.gov.au)

### FOR MORE INFORMATION

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# Disconnection and reconnection

Energy is an essential service and disconnection is the last alternative. This fact sheet describes the circumstances in which an energy retailer may disconnect your energy supply. It explains the rules and procedures the retailer must (by law) follow. And it explains – if you *have* been disconnected – how to get reconnected as quickly as possible.

## Disconnection

### Why might your energy supply be disconnected?

There are several reasons why an energy retailer may decide to disconnect your energy supply. The main reasons are:

- you have not paid, or made arrangements to pay, an overdue amount on your bill
- you have not paid, or made arrangements to pay, the security deposit on a new account
- you are on a payment plan but have not made the agreed payments
- it has not been possible for someone to enter your property to read the meter.

### What are the rules for disconnection?

Retailers are not allowed to disconnect your energy supply without meeting certain requirements and without warning. There are strict rules and procedures governing disconnection. Here are some of the main ones.

### Before retailers are allowed to disconnect you, they must...

- make a reasonable attempt to notify you in advance that they are intending to disconnect your energy supply
- give you the option to go on a payment plan
- advise you that government-funded assistance (such as EAPA) is available.

### Retailers are *not* allowed to disconnect you if...

- it is a Friday, Saturday or Sunday
- it is a public holiday, or the day before a public holiday
- it is after 3pm on any day
- you have notified them that someone in your house uses life support equipment requiring electricity
- you have told them you have an appointment with a Community Welfare Organisation (CWO) to discuss EAPA assistance.

- you have lodged a complaint with the Energy & Water Ombudsman NSW (EWON) and EWON has directed the retailer not to disconnect you.

## Reconnection

### If your energy supply has been disconnected...

- contact your energy retailer immediately and discuss how to get reconnected as soon as possible - usually this involves paying some money towards your account or agreeing to a payment plan.

### If you need help making an immediate payment towards your account...

- contact a CWO and ask if you are eligible for EAPA vouchers. A list of participating CWOs is available on our website at [www.energy.nsw.gov.au/customers/help](http://www.energy.nsw.gov.au/customers/help)

### If you want help negotiating a realistic payment plan...

- contact EWON.

## Energy & Water Ombudsman (EWON)

Office hours are 9am–5pm, Monday to Friday

freecall	1800 246 545*
freefax	1800 812 291
freepost	Reply Paid K1343 Haymarket NSW 1239
email	<a href="mailto:omb@ewon.com.au">omb@ewon.com.au</a>
website	<a href="http://www.ewon.com.au">www.ewon.com.au</a>
interpreter services	131 450
national relay service	133 677

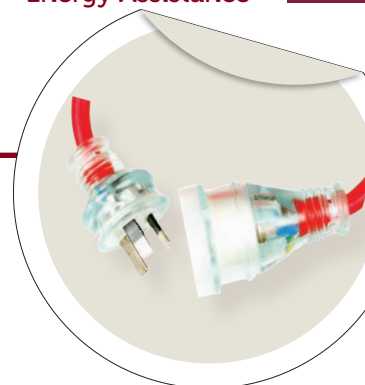
\*Calls from mobile phones may attract a fee, which will vary depending on the service provider. If you are calling from a mobile phone, let EWON know and they will call back.

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# Disputes and complaints

If you have a dispute with your energy retailer, this fact sheet explains the best way to try to resolve it. In general:

- try to resolve matters directly with your retailer first
- if that doesn't work and you have exhausted all options with the retailer, contact the Energy & Water Ombudsman NSW (EWON) for assistance or to make a complaint. EWON's services are free to consumers.

## Resolving a dispute with the retailer

(internal dispute resolution)

### Step 1. Contact your retailer

- explain the problem and the background or history
- ask how they can help and what they intend to do
- write down the name of the person you spoke to, the date and time of the call and what you discussed and agreed on.

If the matter is complicated and not urgent, it might be easier to explain it in a letter. Keep copies of any letters you send.

*If the person you spoke to can't help, go to Step 2.*

### Step 2. Ask to speak to a supervisor, manager, or the Customer Hardship Unit

- discuss what options are available
- write down the name of the person you spoke to, the date and time of the call and what you discussed and agreed on.

*If you are still not satisfied, explain that you will have to take the matter to EWON for external dispute resolution.*

## Resolving a dispute with EWON's assistance

(external dispute resolution)

### Contact EWON by phone, online, or in person

You will need to explain what the problem is and what has been discussed between you and the retailer.

EWON may:

- arrange for a senior person at the retailer to contact you
- investigate the circumstances that led to the dispute
- try to negotiate a settlement between you and your retailer.

## Energy & Water Ombudsman NSW (EWON)

Office hours are 9am-5pm, Monday to Friday

EWON can investigate disputes about such things as:

- disputed accounts
- high bills, debts, arrears
- disconnection or restriction of supply
- reliability of supply
- quality of supply (including claims for compensation)
- connection or transfer issues
- negotiated contracts
- marketing practices
- poor customer service.

freecall	1800 246 545 (if calling from a mobile phone, let EWON know and they will call back)
freefax	1800 812 291
freepost	Reply Paid K1343 Haymarket NSW 1239
email	omb@ewon.com.au
website	www.ewon.com.au (you can make a complaint online)
interpreter services	131 450
national relay service	133 677
by appointment (ring freecall 1800 246 545 to make an appointment)	Level 10, 323 Castlereagh Street Sydney

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