MODULE 3

Are you paying too much?

This module aims to provide Energy Educators with the knowledge and confidence to support households to understand their energy bills and what they can potentially do to improve their situation.

To be read with Module 3 slides.

1 OUTLINE

- Metering and units
- What bill?!
- What are we paying for?
- What's in the bill? Understand the different parts of the electricity and gas bill
- Tariffs: What are they? How to choose one?
- Concessions and rebates
- Debt and payment plans
- Complaints
- Can I change retailer
- Retailer selection – Energy Made Easy

2 METERING

2.1 Meters

There are 3 types of meters:

- **Analog (wheel/clock) or digital**. Somebody needs to come and read it
- **Smart meter.** No one needs to physically read your meter. The meter communicates a reading to the distribution network every 30 mins, some every 15 mins.
- **Commercial alternatives added by yourself**. Some were given out by the Queensland Government. They have more functions than those supplied by networks (Ergon Distribution or Energex), such as an in-house screen and instantaneous readings. These cannot, however, be used for billing purposes.

By 2030, all electricity meters must be smart meters.

Smart meters in Queensland:

Original schematic: https://www.energex.com.au/our-services/metering/smart-meters-are-a-smart-move

The meter number should be written on each meter.
At your home, several circuits might be metered and that might mean that you have several meters, or one meter that can meter several connections. This is useful when you have several tariffs. For example, if you have rooftop solar or controlled loads. We will explore this further in the Tariffs section.

It is important to not confuse the meter number with the National Meter Identifier (NMI). The NMI is your home connection to the grid. There is only one unique NMI per property, whereas you may have several meters, each with a different number.

For reticulated natural gas, it's a Meter Installation Registration Number (MIRN). If you don't have a MIRN, this means your gas supply is through bottled LPG rather than being connected to the main gas network.

Further resources on electricity, gas and water meters can be found here:
https://www.energex.com.au/our-services/metering/how-to-read-your-meter
https://www.ewoq.com.au/news-and-publications/articles/understanding-your-meter

2.2 Why read your meter?

If you have an analog or digital meter that is not smart, someone needs to come to your switchboard and actually read the meter. Sometimes, the meter readers decide against reading your meter. There are various reasons for this, but the main one is that they deem it unsafe to do so. If they cannot read your meter, you will get an estimated bill based on previous readings. That is, your retailer guesses how much electricity you used. This can lead to inaccuracies and bill shock. If your meter cannot be read for several billing cycles those inaccuracies can lead to more bill shock.

If the meter could not be read, Ergon or Energex will leave a card in your letter box with the details on how you can read your meter yourself and communicate what you read.
See ‘How to read an analog meter’ section.

It is also possible that the actual meter read was inaccurate. If you have a sudden increase in consumption, it’s a good idea to read your meter and compare it with your power bill. If they are greatly different, you can contest the read.

Retailers are required by law to read your meter at least once per year.

Retailers must read your meter at least once per year under the Australian Energy Market Commission's National Energy Retail Rules (NERR). You can also read you own meter to obtain an accurate bill. Being able to read your meter yourself allows you to monitor your consumption so that bills do not come as a surprise. This comes in handy when doing energy efficiency experiments or troubleshooting if things are working the way they should.

‘How to read a meter’ household resource: coming soon.

2.3 How to read an analog wheel/clock meter (electricity)?

We are charged for the units of gas and electricity we have used according to the meter reading (unless the bill has been estimated), so it is important to be able to get an accurate reading from the meter.

There are two ways to tell this is an electricity meter:

- It is measuring the units used in kilowatt hours
- It is showing a 5-digit reading

Read each dial, in this case from left to right. You should always end up with a five-digit number, which will show how many 10,000 kWh of electricity have been used down to the last kWh.

You therefore always need to make sure you take the readings on the dials for:

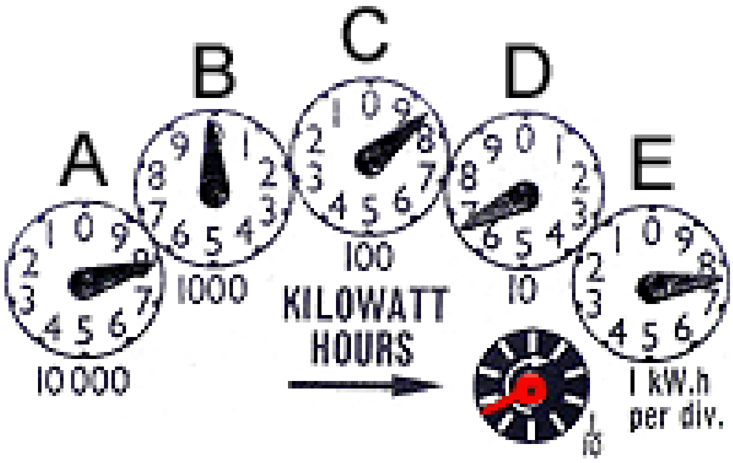
1. 10,000
2. 1,000
3. 100
4. 10
5. 1

(even if they do not run left to right).

Each dial reads the opposite way to the previous one. This is because each pointer is on the front of a cog. All the cogs are interlocking, so when they turn, it means the next one has to turn in the other direction.

To take the reading, look at where the pointer is on each dial. **When the pointer is between two numbers, the reading will be the lower number. For example, if it’s between 9 – 0, it will be 9.**

When the pointer is exactly over a number, you need to look at the next dial in order to be able to tell the reading. If, on the next dial, the pointer is between 0 and 3, then the reading on the previous dial will be the number where the pointer sits. If it is between 7 and 0, the reading on the dial before will be the preceding number.



This meter on the previous page reads 79867.

A guide from Energex on how to read an analog clock meter:
https://www.energex.com.au/our-services/metering/how-to-read-your-meter

2.4 How to read a mechanical meter? (gas and water)

This is a gas meter. They are also read from left to right. As with the clock/wheel meter, if the pointer is ever in-between numbers, look at the next number (to the left) to see if it is 0 or 9, to tell you if a full turn has been made (the last digit on the right is to help you read the one before last, in case it is in between numbers).

2.5 Units

We most commonly buy electricity in kilowatt hours (kWh), with kilowatt (kW) charges being introduced, such as for demand tariffs (see below).

A kilowatt or kW is a measure of ***power***, and often referred to as **Instantaneous Demand**
1 kW = 1000 Watt

A kilowatt hour or kWh is a measure of ***energy*** and often referred to as ***usage*** or consumption
1 kWh = 1000 Watt-hours
Note that kWh is kW times hour, not per hour.

There is no such a thing as kW per hour.

Why the difference between the kW and kWh is important:

- Instantaneous demand (kW) is a rate (***power***) of how quickly you are using energy and relates to the size of the electrical wire (or by analogy, the size of a water pipe, or the width of highway).
- Usage or consumption (kWh) is the amount of ***energy*** being used by the house or appliance over a set amount of time (or by analogy, the size of the water tank or amount of car parked).

For example, an electric oven has an ***instantaneous demand*** of 3000W or 3 kW, but if used at that rate for 1 hour, it would use:

Usage = 3 kW x 1 hr = 3 kWh of energy

Similarly, let's say a kettle has an instantaneous demand of 2400W or 2.4 kW, and was used to boil water for 3 min. There are 60 mins in 1 hour. That means that the kettle is on 3/60 hour or 0.05 hour, and would therefore use:

Usage = 2.4 kW x 3/60 hrs = 0.12 kWh

Gas (methane) charges are much simpler. Methane through reticulated gas (not bottled) is purchased in mega joules (MJ). MJ are an energy unit but really what you are purchasing is a volume of gas in cubic meters (m^3).

You will also be paying for a daily supply charge. Similar to electricity, this will be the same no matter how much gas you use.

By electrifying and getting completely off gas, this charge no longer needs to be paid. At $1.10 or more, this would save households over $400 a year.

Bottled gas is purchased in L.

3 EMBEDDED NETWORK

Metering might already seem rather complex. Unfortunately, there is an extra layer of complexity with regard to strata. Strata properties or multi-unit complexes have a body corporate or site owner and refers to apartments, retirement villages, caravan parks etc…

There are two ways the property could be connected to the grid:

- Individual meters with each home or unit paying their retailer directly, or
- An embedded network with the body corporate or site owner receiving the bill and splitting it between all homes

For additional information visit:
https://www.aer.gov.au/consumers/understanding-energy/embedded-networks-customers

Being in embedded network changes several things. In summary,

- sometimes homes are individually metered, and the bill will reflect their usage
- sometimes homes are not individually metered, with the bill split being decided by the body corporate

According to the energy retail law, households within embedded networks are allowed to choose an alternate retailer or tariff to the one chosen by the body corporate. In reality:

- households often cannot choose their retailer, because other energy retailers may not want to sell to an embedded network customer
- households often cannot choose their tariff

in the end household within embedded networks often:

- receive a bill from body corporate and not a retailer, which means bills can have varying formats
- must contend with a more complex concession and rebate application process

For further explanation of embedded network specificities and household rights: https://www.aer.gov.au/system/files/Exempt%20customer%20fact%20sheet%20-%20residential%20-%20July%202022%20final.pdf

4 WHAT BILL?

It is important to remember that some households may not receive a bill from a retailer, or may never receive a bill at all.
There are 4 possibilities when it comes to billing for electricity:

- You receive an actual bill from a retailer
- You receive something that looks like a bill from a third party (embedded network i.e. apartments, caravan park, social housing...)
- You don't receive a bill because energy is part of your rent
- You never receive a bill and prepay for electricity

This map shows you the areas that Energex, Ergon, Essential Energy and Ergon prepaid service:
https://www.energyq.com.au/__data/assets/image/0008/343385/Ergon-Energex-Network-Map-2.png

5 WHAT ARE WE PAYING FOR?

- generation costs: creating electricity at a power station that is sold on the wholesale electricity market
- transmission costs: building and maintaining our network of high voltage powerline infrastructure
- distribution costs: building and maintaining the network of mid and low-voltage poles and wires that deliver electricity to homes and businesses
- retail costs: metering, billing and servicing customers
- green scheme costs: associated with the Australian Government's Renewable Energy Target.

A typical residential electricity bill is made up of the following costs:

- 46.9% generation
- 34.5% network (transmission and distribution)
- 18.4% retail
- -0.2% green scheme

Additional information on the electricity supply system:
https://www.qld.gov.au/housing/buying-owning-home/energy-water-home/electricity/electricity-prices/understand-electricity-system

6 WHAT'S IN THE BILL?

There are various components that make up your electricity bill from your retailer.
Find the following components and mark them with their numbers:

1. **Account summary**: summary of your electricity charges. It can include the amount you owe, amounts you have recently paid, overdue amounts, adjustments, and discounts and rebates.
2. **Connection information (NMI)**: Your bill contains information about the electricity connection at your address and when your meter is read. You usually receive your bill a few days after your meter is read. A National Meter Identifier (NMI) is a unique 10 or 11 digit number assigned to the electricity connection at your address. In Queensland it starts with QB. Your NMI isn't the same as your electricity meter number(s).
3. **Payment information**: Your retailer will usually have several ways that you can pay your bill. Some payment options will incur an additional fee, so make sure you read the fine print and understand the conditions for each option.
4. **Tariff or plan name**: This is the name of the tariff or plan you are on. Different retailers may use the same term to mean different things, or different terms to mean the same

thing, so be sure to understand what type of tariff it is. This is also where your discount will appear if you receive any.

5. **Retailer's contact details**: Your retailer is the company that bills you for your electricity. If you have a question about your electricity bill or contract, you should contact your retailer
6. **Your retailer may have a better offer**: Your retailer has an obligation to communicate if they have a more affordable plan than the current one you are on. They will often calculate how much you could save by switching to a different plan or tariff.
7. **Changing retailer**: Some retailers will provide the website address for Energy Made Easy. Energy Made Easy is where you can compare all retailers' offers and potentially find a more affordable plan. You can even ask your retailer for a better deal that's not listed to match competitor deals that are listed.
8. **Distributor details**: Some retailers will show your distributor's name and contact details. Other retailers show the distributor's phone number as the 'faults and emergencies' contact number. Your distributor owns the poles and wires that connect you to the electricity network. Contact your distributor for any electricity faults or emergencies. In Queensland, it could be Energex, Ergon or Essential Energy.
9. **Meter Readings**: Your bill will usually show you a breakdown of your usage based on the meter readings. This section will show your meter(s) number(s). Your usage is measured in kilowatt hours (kWh) or kilowatts (kW).
   - A is for 'actual', which means this usage was recorded from a meter read.
   - E or similar means 'estimate', and that means your meter could not be read so the usage has been estimated for this bill. You should contact your retailer to find out why the read was estimated and how you can have this corrected.
   - You can submit your own meter reading to either your retailer or distribution network. The people who attempted to read your meter(s) may leave a card in your letter box with the details on how to do so.
10. **Rates and charges or tariffs**: Electricity usage is usually charged at a rate in cents per kilowatt hour (c/kWh) *or* cents per maximum kilowatts used at any one time during the peak period (c/kW/day). Your bill will show you the individual rates you pay for the electricity you use, and the total dollar amount.
    - Fixed charge: Also known as daily supply charge, this is an amount you pay for each day in your billing period regardless of how much electricity you use. This is the charge for supplying electricity to your property. Fixed charge => c/day
    - Usage: Also called the 'variable amount' or 'consumption'. The usage information you see will depend on the type of electricity meter you have and the type of plan you are on.
      - Flat and Time-of-Use => c/kWh
      - Demand => c/kW/day
    - Controlled load: If you see 'controlled load' on your bill, it means electricity usage for one of your appliances, such as a hot water service or pool pump, is charged at a different rate to your general usage. These rates are usually lower as they only apply to appliances that run overnight or in off-peak times.
      - Usage => c/kWh

    - It may also have a fixed charge => c/day.
  - Solar feed-in tariffs: If you have solar panels connected and are on a solar plan, your bill will detail any amounts you receive from either the government solar feed-in or retailer schemes you are eligible for. These amounts will appear as credits (money paid back to you) on your bill.
    - Fed to the grid => c/kWh (as negative or credit)
    - It may also have a fixed charge => c/day

11. **Cost breakdown**: All the charges and credits are summed up to the total for this bill
12. **Concessions**: If you are receiving a government energy concession, the concession amount will be displayed as a credit (an amount paid back to you) on your bill. Watch for this disappearing in case the concession is dropped without notice.
13. **Hardship**: If you are having difficulty paying your electricity and/or gas bills, various options are provided to support with bill payments. All retailers must follow the AERs **Customer Hardship Policy Guideline** (the Guideline): https://www.aer.gov.au/industry/registers/resources/guidelines/customer-hardship-policy-guideline
14. **Complaints**: If you cannot resolve your issues with your retailer, this is where you will find the number for the Energy and Water Ombudsman Queensland (EWOQ).

Retailers will also show you how information about how your usage has changed over time.

Some retailers provide usage comparison: This a graph or table of your electricity usage compared to other households in your area (not mandated anymore).

To compare offers from all retailers, head to the Energy Made Easy website with your NMI. No other comparing website will be as accurate and will guarantee your data privacy.

This list was inspired by and updated from:
https://energymadeeasy.cdn.prismic.io/energymadeeasy/79f2a5ab-e46d-4ec1-8e3d-a6d3f8a185a3_How+to+read+your+electricity+bill.pdf?id=useful-tools

For gas distribution details visit:
https://www.aer.gov.au/queensland

If you are interested in facilitating a ‘bring your bill’ session see our ‘bring your bill’ session guide.
There is also a stand-alone bill component explainer that you can provide to households.

7 TARIFFS

Further details on fixed and variable costs can be found here:
https://qdn.org.au/wp-content/uploads/2018/06/Bright-Sparks-Handbook.pdf

Fixed charges:
This is the cost of getting power to your home such as the cost of wires, poles and administration costs.
— A service fee is charged every day, regardless of the amount of electricity you use.
— Different electricity offers have different service fees.
— It is normally shown on the bill as cents per day charge (c/day).
— It can also be called a service charge, fixed charge, daily supply charge, or service to property charge. All of these terms mean the same thing so check what your retailer calls it on your bill.
— Another fixed cost (the cost of getting power to your home) is a metering fee, which is the costs of providing and maintaining a meter. Some retailers include this in the service fee; others show this on the bill as a separate item. Check your bill to see how the retailer charges you and consider this cost if comparing electricity offers.

Usage charges:
With usage charges, the amount you pay depends on:
— how much power you use, and
— the rate or tariff you pay for the power used
The different usage charges are called Tariffs and will be shown on your bill in cents per kilowatt hour (c/kWh) or *kilowatt (c/kW/day).*

A tariff explainer from Energex:
https://www.energex.com.au/manage-your-energy/save-money-and-electricity/tariffs/residential-tariffs

Household resource to support tariff understanding: coming soon.

7.1 Different types of tariffs

7.1.1 Flat

The easiest tariff to understand is the flat tariff. Retailers may also call this tariff ‘Anytime’, ‘Peak’, ‘Single’, ‘T11’, or ‘Standard’.

If you have this tariff, no matter when you use electricity, the prices for it is always the same. Some retailers use the word ‘peak’ for this tariff which is very confusing. Here it used to mean electricity used any time of day, while other retailers and offers may use it more appropriately to designate electricity used at actual peak times.

7.1.2 Time-of-use

Time-of-Use tariff is also called TOU. Prices for electricity change throughout the day. Retailers will provide you with a rate for peak (the most expensive), shoulder, and off-peak (the least expensive).

In order to keep your bill low, you need to use as little power as possible during peak tariff time.

Every retailer has different times for peak, shoulder and off-peak periods and different rates.

To make sure you understand your TOU tariff well make sure you ask your electricity retailer exactly how your tariff works

- If you are on a TOU energy tariff, what are the peak, shoulder and off-peak rates?
- When are the peak, shoulder and off-peak rates? For example, is peak during 4 PM and 9 PM everyday? When does off-peak start?
- Can your retailer advise you, based on your previous consumption, if you would benefit being on a TOU tariff compared to a flat tariff (note that if you have recently changed retailers, or moved into a new premises, your retailer may have limited historical energy consumption information and you may need to review your first few bills to understand your electricity consumption).

Energex has a good guide on managing your power bill on a TOU tariff: https://www.energex.com.au/manage-your-energy/managing-electricity-demand/managing-your-power-bill

7.1.3 Demand

Demand tariffs have been recently introduced and are the most difficult to understand. Their billing is unlike anything we have been exposed to before.
One thing to note is that a demand tariff would suit very few households.
Demand tariffs are combined with flat tariffs. This means that you will have a flat rate any time of the day but extra demand charges will be added at certain times of the day.
Every retailer has different times for peak periods and different rates.

To make sure you understand your demand tariff well, ask your electricity retailer exactly how your tariff works

- What time of day do those demand charges apply? Most retailers apply their peak demand charges during the evening - typically 4pm to 9pm - but it's important to confirm how your tariff works as some retailers apply their demand charges on an 'anytime' basis, that is, the single highest half hour demand during the whole billing period.
- Can your retailer advise you, based on your previous consumption, if a flat, TOU or demand tariff suits your household the best (note that if you have recently changed

retailers, or moved into a new premises, your retailer may have limited historical energy consumption information and you may need to review your first few bills to understand your electricity consumption).

Energex's guide on managing your power bill on a demand tariff:
https://www.energex.com.au/manage-your-energy/managing-electricity-demand/managing-your-power-bill

7.1.4 Loads on a timer

7.1.4.1 Controlled or economy tariffs

This is controlled by the distribution network. There are two types in Queensland.

- Controlled load 1 (also called CL1, controlled supply 1, Tariff 31, super economy, night rate or off-peak). On this tariff, your appliance will only be allowed to consume power from the grid between 10pm and 7am.
- Controlled load 2 (also called CL2, controlled supply 2, Tariff 33, economy, night rate or off-peak). On this tariff, your appliance cannot consume power from the grid between 4 and 9pm and is guaranteed at least 8 hours outside of this period.

7.1.4.2 Your own timer

This is the timer you install on your appliances.

7.1.5 Solar sponge tariff

This tariff is offered by Ergon Retail for people without solar.
This is basically a TOU Energy tariff with cheapest (off-peak/day between 9 am and 4pm (54c/kWh), shoulder 9pm to 9am (29c/kWh), peak 4 to 9pm (15c/kWh).

A good thing here is that you don't need solar panels to benefit from this tariff, but you'll need to make sure that most of your electricity usage happens outside of the peak time.

On the downside, households need to be sure they can change their behaviours. This would not work if family members or housemates still want to regularly use high energy appliances in the evening.

7.2 How to choose a tariff

Not everyone can choose any tariff.

If you have a smart meter most tariffs are available with new offers coming on a regular basis.

If you have had a smart meter for a year or more then the website Energy Made Easy will be good resource as it can recommend the cheapest tariff for you.
If you only recently got a smart meter, then it is more complicated.

8 CONCESSIONS AND REBATES

Visit Queensland Savers for up-to-date information on energy concessions and rebates for Queenslanders. Sometimes the Australian Government provides concessions and rebates as well, so information on these can be found at https://www.energy.gov.au/rebates.

The following table is a summary of all concessions and rebates currently available in Queensland, from both the Australian and Queensland Government. Note that they change on a regular basis, hence we provide the links.

All concessions and rebates can be combined if you meet the eligibility criteria.
Embedded networks have a different application process for some concessions and rebates. Households need to contact the person/organisation that sends them their electricity bill, and the embedded network operator will then lodge a claim for the concession or rebate on behalf of the household.
Some medical concessions can be applied for by multiple people in one home and for each piece of eligible equipment.

Energy retailers, or in an embedded network the proprietor/owner of the residence, are the first point of contact for energy concessions. They have an obligation to ensure that their customers receive all the concessions they are entitled to. Unfortunately, they mostly provide information and do not check if customers indeed applied. As such, it is important to gather as much information on your entitlements as possible before getting in contact with them.
Table 1 provides details for all currently (October 2024) available concessions and rebates.

Table 1 - Concession and rebate details

Concessions and Rebates	Funder	Eligibility	How it is paid	How to apply	Amount	Meters type availability
Energy Bill Relief	Federal	All	Shown as a discount or credit on the electricity bill	No need, only available 2024-2025. Embedded network: proprietor/owner is responsible for completing and forwarding the application form (Form 502) to their retailer upon concession card holder request.	$75 for 4 quarters	All, including embedded network, and pre-paid. Pre-paid must use the orange card to receive this concession.
Electricity rebate Cost of living	Qld	All	Shown as a discount or credit on the electricity bill	No need, only available 2024-2025. Embedded network: proprietor/owner is responsible for completing and forwarding the application form (Form 502) to their retailer upon concession card holder request.	$1,000 once	All, including embedded network, and pre-paid. Pre-paid must use the orange card to receive this concession.
Electricity and Gas rebate Extra Cost of living	Qld	Pensioners, seniors and health care card holders, Veterans and related, Asylum seeker	Shown as a discount or credit on the electricity bill	Through your retailers customer service team	Electricity $372.2 Gas $89.7	Pre-paid must use the orange card to receive this concession. Call Ergon retail 1800 850 451.
Electricity and reticulated natural	Qld	Pensioners, seniors and	As a reduction in their electricity/gas	The proprietor/owner is responsible for	Electricity $1.0197/day	Specific to embedded network.

Concessions and Rebates	Funder	Eligibility	How it is paid	How to apply	Amount	Meters type availability
gas rebates for residential home parks and multi-unit residential premises Extra Cost of living		health care card holders, Veterans and related, Asylum seeker	charges with the words 'Queensland Government Electricity or Gas Rebate'.	completing and forwarding the application form (Form 502) to their retailer upon concession card holder request.	Gas $0.2457/day	Not for bottled gas
Medical Cooling and Heating Electricity Concession Scheme	Qld	Pensioners and health care card holders with certain medical conditions who need thermal regulation to reduce symptoms	Paid direct to your bank account	Print, fill out and post form Call 13 QGOV (13 74 68) if the PDF form is not accessible to you	$502.98	Embedded network must show metered usage and bill.
Electricity Life Support Concession	Qld	A concession card holder and have an oxygen concentrator provided through MASS or a kidney dialysis machine provided by Queensland Health	Paid direct to your bank account, at the beginning of each quarter	Fill out form provided when receiving the machine. Qld Government Concession Services on 13 QGOV (13 74 68)	$1024.38 for oxygen concentrator $686.01 for dialysis	Embedded network must show metered usage and bill.
Essential Medical Equipment Payment (EMEP)	Federal	Only for certain medical conditions or equipment that has been prescribed	Paid direct to your bank account	Centrelink online account linked to myGov. If no online access: call Disability, sickness and carers	$191.00 per year for: - heating or cooling used for medical needs and	Embedded network must show metered usage and bill.

Concessions and Rebates	Funder	Eligibility	How it is paid	How to apply	Amount	Meters type availability
		for home use as well as heating and cooling for medical needs		line , 132 717 or visit service centre.	-each piece of eligible essential medical equipment	
Home Energy Emergency Assistance Scheme (HEEAS)	Qld	For low income earners with bill (electricity or gas) or income shock	Paid to the active energy account that is in arrears	Apply through your retailers hardship program	Electricity $720 every 2 years	Embedded network owners must provide procedure to apply. Pre-paid must use the orange card to receive this concession.

‘Are you missing out on concessions?’ household resource: coming soon.

9 HARDSHIP - WHAT ARE THE OPTIONS WHEN IT GETS TOUGH?

Under the **National Energy Retail Law**, retailers must assist customers that are having **payment difficulties**.

The first thing to do when it gets tough is to talk to your retailer and ask for information about different payment options and the availability of government assistance or hardship programs. To access this support, contact your retailer and ask to speak to their hardship team.

Retailers must help you with:

1. **Concessions and rebates**: check that you applied for everything you are entitled to and that you received them. This includes HEEAS.
2. **Bill spreading or smoothing**: This allows you to pay your bill throughout the billing period rather than in one block, where you pay smaller amounts, more often.
3. **Payment plans**: Your retailer must offer you the option of paying your bill with a payment plan. A payment plan is also bill spreading but over a longer period that the billing period. Do not accept a weekly payment that you cannot afford as this exposes you to disconnection.
   If you can’t agree with your retailer on a manageable payment plan, you can contact the Energy Ombudsman in your area for further support.
4. **Centrepa**y: If you receive Centrelink benefits, ask your retailer about Centrepay. It's a payment arrangement that allows you to give Centrelink permission to deduct regular energy bill payments directly from your Centrelink payment before you get it and send it to the businesses you want to pay.
   Note we urge caution with Centrepay. Some retailers have abused the system: https://amp.theguardian.com/australia-news/article/2024/sep/04/centrepay-australian-energy-regulator-agl-origin-ergon
5. **Financial Counselling**: As part of getting back on track with your bills, the retailer might suggest you see a financial counsellor. You can also refer yourself to a financial counsellor if you feel you could benefit from getting help to manage your money.
   Financial Counselling Australia has a network of counsellors all over Australia that provide free, independent and confidential services to help people who need help with their money. Call 1800 007 007 or visit the Financial Counselling Australia website https://www.financialcounsellingaustralia.org.au/contact/
6. **Retailers’ specific hardship policy**: It may include incentive payments (such as removing late payment fees or matching payments the person makes) or financial counselling advice. All retailers approved hardship policies: https://www.aer.gov.au/industry/retail/customer-hardship-policies This list is regularly updated and where you can find hardship policies specific to your retailer.

Another thing to keep in mind:
Contact your retailer if you receive any correspondence addressed to the Occupier/Householder that mentions the disconnection of your gas or electricity.

AER explainer: Understanding your energy bill

QDN explainer: Bright Sparks Handbook

Energy Made Easy Brochure for hardship

10 DO HARDSHIP PROGRAMS WORK?

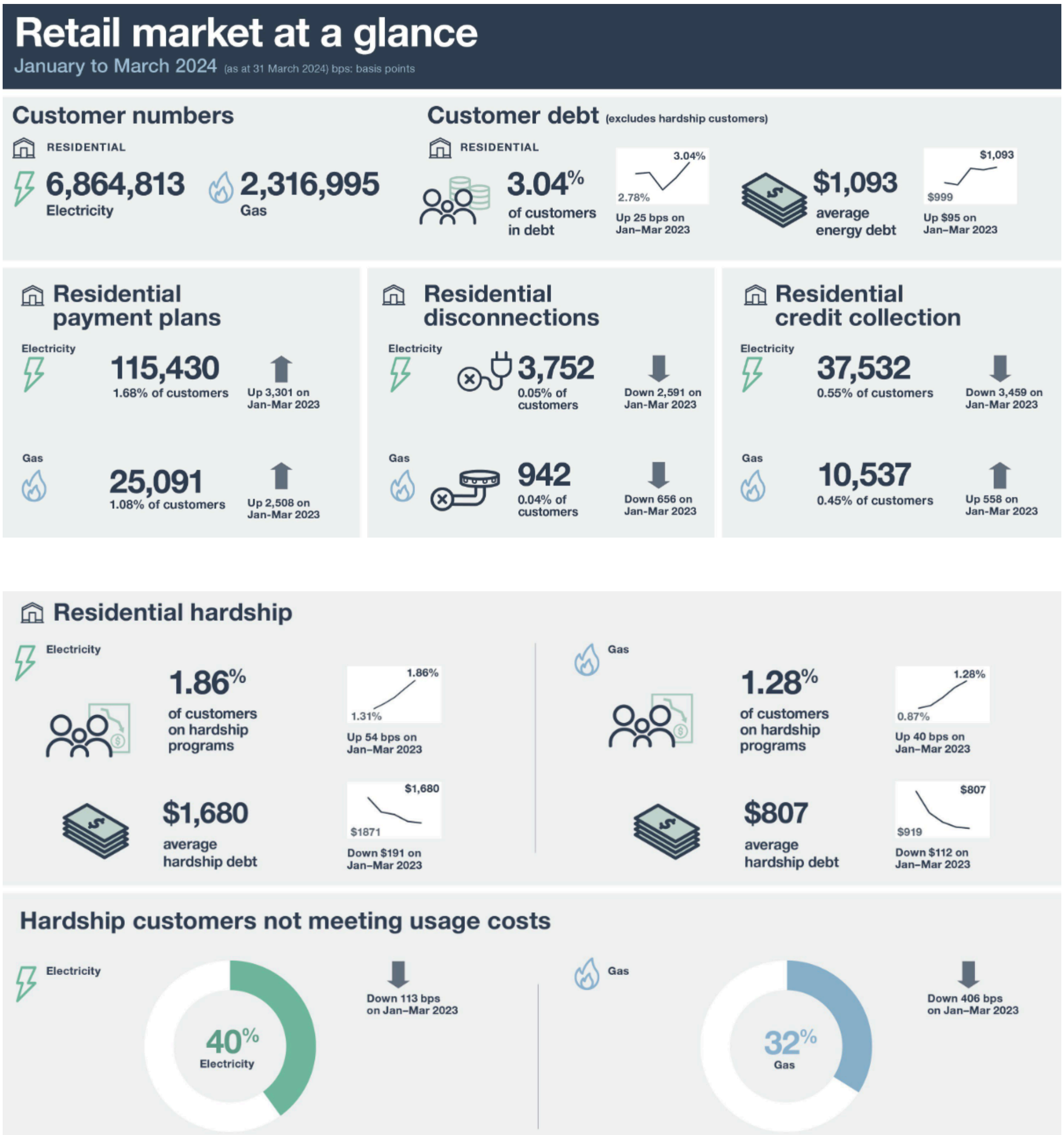
AER evaluation of retailers hardship policy compliance

January 2024
Our review identified varying compliance rates by the Selected Retailers across these focus areas, including the following areas of concern:
• inadequate processes to effectively identify customers experiencing payment difficulties and inform them of the retailer's customer hardship policy,
• trends of retailers using non-hardship payment arrangements as a first response for customers despite hardship indicators being present, and
• inadequate consideration of a customer's capacity to pay when setting the parameters of payment arrangements.

The AER publishes a report on Retail performance evaluation every quarter. They land on this page every quarter: https://www.aer.gov.au/industry/retail/performance-reporting

The Evaluation report for the January to March 2024 period was published in June 2024

Extracts from the June 2024 report



- *The number of customers entering hardship programs with a debt increased by 33.6%. The number of customers entering hardship with a debt greater than $500 increased by 25.2%.*
- *The number of residential electricity customers participating in hardship programs is 43% higher and now covers 1.9% of customers.*
- *There is a 10.2% decrease in average hardship debt.*

All those numbers will likely be worse in Queensland as the Qld Default Market Offer increased unlike everywhere else in the NEM.

11 ENERGY AND WATER OMBUDSMAN QUEENSLAND (EWOQ)

EWOQ will only support you once you can demonstrate that you have tried to solve the issue with your retailer.

If you have an issue with your electricity or gas bill, the first thing to do is contact your retailer as soon as possible so they know about it and can help fix it.
It might be useful to compare bills from previous periods (especially the bill from the same time last year) before contacting them.
Keep notes from your conversation with them, including the advice they provide and what action they'll take by when.

If you've spoken to your provider and you're not happy with the outcome, you can contact EWOQ. Submit a complaint online or call 1800 662 837.

For further information:
https://www.ewoq.com.au/news-and-publications/articles/tips-to-understand-your-power-bill

12 CHOOSING A RETAILER

12.1 Electricity

All retailers should now clearly state on all power bills if they have a better deal on offer. Keep in mind they are only communicating their better offer, not the better offer from other retailers.

There are several ways to get a better deal.

- Contact your current retailer or any other retailer and ask if they can provide a better offer for your circumstances beyond their best deal. Indeed, you may be able to get an even better deal through negotiation, by demonstrating your loyalty, showing much better deals from other retailers or other tactics.
- Energy Made Easy is a comparison website that can be trusted. You will need:
    - your address,
    - a current bill which will have your NMI for the most accurate estimates, and
    - to provide a few details about your home.

Tips to consider when switching energy deals:

1. Don't be dazzled by discounts! Some discounts or credits have strings attached. Check what conditions you need to meet to get them. Pay on time are the most common and they could be very harsh if you cannot pay on time.
2. It's not all about price – look at whether there are other features that suit your needs such as flexible billing arrangements, low fees or different rates that apply to the time of use

3. Hardship and switching retailers: When switching retailer, you lose the retailer's payment plan, hardship programs and the Home Energy Emergency Assistance Scheme (HEEAS). Better to switch once you cleared your debt.

We do not recommend using any other comparison site. All other comparators are commercial, meaning retailers pay to be in there. They are in the business of collecting data. As such, they:

- Are not anonymous so they might share your email, details and data.
- Might be incomplete as all retailers may not pay to be in there.
- Might not be up-to-date.

Household resource coming soon: 'How to get a better deal'

Brochures from Energy Made Easy:
Shopping around and changing your electricity or gas offer
Tips to switch
Understand, compare and control your energy service - Easy English

12.2 Gas

https://qdn.org.au/wp-content/uploads/2018/06/Bright-Sparks-Handbook.pdf

If you live in a house that has both reticulated natural gas and electricity, you can also use the www.energymadeeasy.gov.au website to compare the best offer for you.

If you have reticulated natural gas (gas that isn't stored in bottles at your home), there is only a choice of two retailers in South East Queensland; AGL and Origin.

13 Slide pack

This handout goes along with the module three slides.

14 Reflection

Reflection questions/activities after going through this module:

- Read a meter from a photo (add photo)
- Find the “could you be paying less” section on the bill (add an example bill)
- What can Energy Made Easy be used for?
- What should be considered when selecting a tariff?
- Can households combine several concessions and rebates?
- What is the most important pitfall to avoid for payment plans when households are in hardship?
- What is the organisation to contact to complain about retailer behaviour?

The *Charge Up!* Project has been funded by the Department of Energy and Climate through the Enable Grants Program.