

Electricity Retailers' Association of New Zealand

# Template Consumer Care Policy for electricity retailers

6 September 2021

### About this template

This document is a template 'Consumer care policy' available for electricity retailers as they fulfil the recommendation of the Electricity Authority's 'Consumer care guidelines'. The Electricity Retailers' Association of New Zealand ('ERANZ') led the industry development of this document and is making it available for all retailers to use and adapt as they wish.

The development of the first version of this document was assisted by a dedicated working group made up of representatives from various electricity retailers and FinCap. Electricity retailers who participated in the working group were Pulse, Prime, TrustPower, Nova, Meridian, Genesis, Contact, and Mercury.

As well as the working group, a specific consultation round focused on consumer needs. Organisations who participated in the consumer consultation were Anglican Care, the Sustainability Trust, Electra, the Electricity Authority and Ministry of Business, Innovation and Employment, as well as individual consumer advocates. Thank you to everyone who contributed feedback.

This document is a template, and it is the responsibility of all electricity retailers in New Zealand to write and publish their own consumer care policy for the benefit of their customers.

ERANZ wants all families to live in a warm, dry, healthy home with affordable energy costs - we are proud to support the Consumer care guidelines which will contribute to this goal.

### Version Control

Version	Date	Author	Comments
1.0	6 September 2021	ERANZ	Compliant with the Consumer Care Guidelines dated 1 July 2021.

To request an update to this document, please email [info@eranz.org.nz](mailto:info@eranz.org.nz) or [info@ea.govt.nz](mailto:info@ea.govt.nz)

### Document Key

- **[Red text]** – brackets containing red coloured text are used to indicate notes to the retailer, or customisable or optional text.
- **Bold text** – text in bold denotes text that is more or less mandatory under the Electricity Authority's 'Consumer Care Guidelines'. Check with the guidelines before amending.

# Consumer Care Policy

This document is a guide to how we can work together to help you as a consumer. We want you to have a warm and healthy home.

If you are in financial hardship or having trouble paying your bills, let us know how we can support you.

## About this document

**This document is our Consumer Care Policy.**

It contains helpful advice, our contact details, and explains how we will:

- Act to make sure we have a good relationship with you.
- Give you the best chance to afford the electricity you need.
- Help to minimise the harm caused by not having enough electricity or not being able to pay your bill.

It tells you where you can find the extra support you might need and how we can help, including if your health depends on electricity.

This Consumer Care Policy is one of several documents explaining the relationship between you, the consumer, and us, your electricity retailer. The other documents are our contract for electricity supply and our standard terms and conditions.

## We're here for you

We're proud to be your electricity retailer.

We understand that using **electricity in your home is very important for the wellbeing of you and your whānau.**

As your electricity retailer, it is our job to:

- Supply you with the electricity you need to live your life.
- **Make sure you have every opportunity to choose the best pricing plan to meet your needs.**
- **Communicate with you clearly and on time.**
- Treat you with **care and respect.**

## Our promises

As your electricity retailer, we want to make sure that:

- We **understand your situation and are proactive in offering assistance.**
- We **work with you collaboratively and constructively to solve problems.**
- We **work with you to resolve payment difficulties and, with your permission, can link you to one or more support agencies or social agencies to assist you.**
- We **work with you to try to keep your electricity connected if you are having payment difficulties.**

If you use electricity from us, we will communicate with you clearly about your rights and the choices you can make, **even if you have not signed up with us yet.**

We view the disconnection of electricity for non-payment of bills as a last resort. We will work with you to try and keep your electricity connected and avoid building up debt.

We might not always get it right, but we are **committed to learning continually from our experiences to improve the support we offer you.**

## What you can expect from us

We'll help you by making it as easy as possible to pay for the electricity you use.

We offer standard terms and conditions to all our customers. You agree to these when you become a customer and consume electricity from us. All our contracts meet the Electricity Authority's good contracting principles and minimum terms and conditions.

These terms and conditions are updated from time to time. You can read the latest version on our website: [website address for terms and conditions](#)

You also have access to complaint resolution through the Utilities Disputes process and support under the Electricity Authority's 'Consumer Care Guidelines'.

As a responsible electricity retailer, we work within these guidelines, and we are always looking for ways to improve our service to you.

You can find the Consumer Care Guidelines on the Authority's website: [www.ea.govt.nz/consumer-care](http://www.ea.govt.nz/consumer-care)

## What we expect from you

As an electricity consumer, you have a set of rights and responsibilities.

We ask that you pay for the electricity you use.

Reply to messages we send you, so we can know more about your situation and provide additional help if required. We ask you to work with us positively, the more we work together the more we can help you.

If you are in financial hardship or having trouble paying your bills, let us know how we can help you.

Even if you have had problems with your electricity retailer in the past, still contact us so we can help you.

## Commitment to inclusion

We are an inclusive electricity provider, and **we work to make sure that all our customers have access to the support we offer regardless of language, ethnicity, educational achievement, culture, gender, physical and intellectual ability, age, health, income, and wealth.**

**We offer all our customers a variety of support options, including payment plans,** to help make electricity more affordable for you.

## Ways we can help you

### Signing up as a customer

We want to have you as a customer, so we will help you through the sign-up process.

You can sign-up here: [\[Insert primary & secondary channels for acquiring new customers\]](#)

Becoming a customer means agreeing to us supplying you with electricity, agreeing to our terms and conditions, and choosing the right electricity plan for you – see the next subsection for more information.

Before you become a customer, we will ask you questions about yourself and your situation.

If we think there is another electricity retailer or a better option for you, we will tell you about them.

We conduct credit checks and will consider this along with all other information you provide to us. In cases of poor credit history, we will provide advice on actions you may take to get electricity from us or another retailer.

If we do not offer you a contract, we will tell you why. If you are having a hard time finding an electricity retailer we can advise you on what you can do, including referring you to support services.

### Choosing the right electricity plan

We offer a range of electricity plans designed to make it cheaper for you, suit different households, or provide extra services you might like to receive.

These plans include a daily fixed charge and a usage charge based on the amount of electricity you use. [\[amend this sentence if your plans are structured differently\]](#)

We can offer you different billing periods over a week, a fortnight or a month [\[include all payment periods that you offer\]](#). We can also offer you a “smooth pay” option, which averages your electricity bills. This means that you pay regular amounts spread out over a year.

To help you decide which electricity plan might suit you best, **we can talk about how you usually use energy in your household and your past electricity consumption.**

Talk to us about your options and which plan is best for you: [\[insert phone number or website address\]](#)

## Using electricity smartly

We want to help you keep your home healthy and warm.

We can offer you advice on how to use your electricity in a way that saves you money. There may be simple changes you can make to your home and the way you use electricity to keep it warm in winter and cool in summer, and keep your energy costs down.

For more energy-saving tips, visit these websites:

- [www.energymate.nz/tips](http://www.energymate.nz/tips)
- [www.genless.govt.nz/living/lower-energy-homes/](http://www.genless.govt.nz/living/lower-energy-homes/)

We also recommend talking with someone in your community who can provide energy efficiency and healthy homes advice. This advice could be over the phone or an in-home visit. You can find a group near you here: [www.communityenergy.org.nz](http://www.communityenergy.org.nz)

You might find that using cheaper electricity at different times of the day (off-peak) is a good solution for you. You may require a smart meter to access cheaper electricity at these times. We can give you advice on this: to discuss, contact us [[Insert retailer primary contact channel](#)]

If you are limiting the amount of electricity you use in order to pay your bills, contact us for help. For example, if you are not using your heater enough during cold weather.

We will contact you at least once a year to check your situation.

## Communicating clearly

We value our relationship with you. We want to provide you with **understandable, timely, clear, and accessible communications**.

You can choose the best option for how and when **we communicate with you based on your needs**.

This includes how and when you receive your bill, and how you want us to contact you.

You can see all the ways that we can communicate with you on our website: [[insert retailer webpage address on communication options](#)]

## If you need someone to act on your behalf

You can ask us to communicate with you using an **alternative contact person** if you prefer.

An alternative contact could be a family member, friend, support person, or community worker.

Ask this person first. Then, if they agree, you can tell us their name and contact details by [\[insert communication method here\]](#).

Once this is settled, we will work with your alternate contact to make sure that you understand what is happening with your electricity bills and what payments you need to make.

## Speaking your language

If you would like to speak to us in a language other than English, we will try to help.

[\[If you have call centre staff capable of multiple languages, use section A, if you use a third-party interpreter service use section B, if you do not have the capacity to speak to customers in a language other than English use section C\]](#)

### Section A

We have a small number of multilingual staff available in our call centre. To see the languages we offer, see our website: [\[web page of languages available in call centre\]](#).

### Section B

We use an interpreter service that may speak your language. To see the languages we offer, see our website: [\[web page of languages available through interpreter services\]](#).

### Section C

If we do not speak your language, you have other options.

You can use an alternative contact to talk with us instead; see the above section 'Using an alternative contact'.

Another option is to use a different communications method that suits you. For example, you could receive information from us in writing. See the above section 'Communicating clearly'.



Contact our team to set up an arrangement that suits you: [[Retailer contact details for non-English customers](#)]

## Making it easier to pay

### Ways to pay

You can choose how to pay your bills with us.

You can:

[List of all methods customers can use to pay bills]

Tailoring one of these options might work better for you, talk to us about what we can do.

### Viewing your account

Managing your electricity account is important to us.

To see your account, which plan you are on, and how to make payments, go to: [Insert contact channel for customers to engage with their account]

If you are using our smartphone app, a how-to guide is available on our website at: [Insert webpage for app guidance]

You can view your past electricity use on our website and app.

### Making a payment plan

You can pay your bills weekly, fortnightly, monthly or on the due date. [include all payment periods that you offer]

If you are finding it hard to pay your electricity bill, we're here to help.

Contact us to discuss your payment options: [Insert phone number of retailer].

We can also help you set up a payment plan which works best with your budget. This way, you know when and how your electricity bills are getting paid.

Similarly, if you have an outstanding balance on your account, we can help you set up a repayment plan that suits you.

We will not change your payment plan without telling you first.

We will monitor your payments to check your repayment plan is working well. We may contact you if we think there is a better way for you to set it up.

We will not disconnect your electricity if you are on a payment plan and making the agreed payments.

### [Linking you with financial mentoring and support organisations.](#)

We can help you if your family or household needs a bit of extra support.

We have relationships with different people and organisations in your community that offer financial mentoring and money advice. They can help you work out how best to pay your bills as well as supporting you with other issues your family or household might have.

**If you agree, we can connect you with one of these support people who will help you.**

Once contact is made, **we will give you some time to talk to the agency and receive help without disconnecting your electricity supply** if you are having trouble paying your bills.

**We will work with you and your support organisation as a partnership, making sure we all use agreed ways of communicating with each other.**

## Our fees and bonds

We occasionally charge additional fees or bonds.

These are only charged when necessary and when we have provided extra services to you. If you ask us to provide an extra service, we will tell you the fee beforehand.

**Here is a list of the fees and bonds we charge.** All our fee and bond amounts are published on our website: [\[retailer web page of all fees, charges, and bonds\]](#).

Charge	Reason
[Charge 1]	[Reason]
[Charge 2]	[Reason]

If a fee is high, you can ask us about spreading your payments across a period of time to make it easier for you.

## Protecting the health of medically dependent consumers

The health and wellbeing of our consumers is very important to us.

Some people, known as medically dependent consumers or 'MDCs' rely on electricity to prevent serious harm to their health. This could be because a health practitioner has supplied or prescribed medical equipment that requires a constant electricity supply.

Contact your doctor (General Practitioner or 'GP') and talk through your situation with them if you think that electricity is particularly important for the health of you or someone in your household, or if you are unsure about this.

If you think you, or someone in your household, is medically dependent on electricity, let us know as soon as possible by [\[insert contact methods here\]](#).

Your district health board, hospital, GP or health practitioner will give you a "Notice of Potential Medically Dependent Consumer Status (HP notice)". You will need to let us know about this notice, and you can do this by [\[insert contact methods here\]](#).

We may ask you to provide evidence that you or your household member's MDC status is still the same from time to time. For example, we may ask for a letter from a GP that says that the Notice of Potential MDC Status still applies.

We do not disconnect the electricity supply of medically dependent consumers for non-payment. Similarly, we do not offer pre-pay plans for medically dependent customers.

However, despite our best efforts, occasionally the electricity supply is cut because of extreme weather, accidents, or technical problems. In case this happens, you should have an emergency response plan.

An emergency response plan, for example, could be having a fully charged battery available, going to a friend or family member's house with electricity or, in very serious circumstances, calling an ambulance to be taken to hospital.

For more information on preparing an emergency response plan for your household:

[www.eranz.org.nz/medically-dependant](http://www.eranz.org.nz/medically-dependant)

## Your electricity supply

The electricity you use relies on many businesses for generating the electricity and getting it to your home.

Each electricity bill you receive from us goes towards paying these businesses for this generation, transmission, distribution, and metering, as well as what we do as your retailer.

Normally, we will take care of everything for you.

However, from time to time you may receive a notice directly from your electricity network or local lines company about planned electricity outages in your area. This is when they turn off the electricity to your home for a set period of time to do maintenance work or upgrade the wires.

Sometimes things go wrong and there is no power in your home. We can help you work out what the problem is and who is best to fix it - for example, if there is a problem with the electricity supply in your neighbourhood.

If you have lost power to your home, contact us on: [\[Insert retailer phone number here\]](#)

## Disconnections for non-payment & reconnections

We work hard to make electricity as affordable for our customers as possible.

We will strive to keep you connected and view disconnections as a last resort.

For extra help paying your electricity bills, contact us [[Retailer primary contact method](#)]

There are many ways we can help you pay for the electricity you use. This includes checking to make sure your electricity plan is right for you, offering different billing periods, multiple ways to pay, smooth pay, and custom repayment plans.

Even if you have had payment issues with us in the past, contact us so we can make a new repayment plan that works best for you and your current circumstances.

We can refer you to support services and financial mentoring in your community if you are not comfortable talking to us directly. Refer to the section 'Linking you with support organisations to help you with money difficulties'.

If you do not pay a bill on its due date, we will attempt to communicate with you directly and/or through the alternative contact you have chosen. Please engage with us so we can support you.

### What communications you can expect from us

We want you to know what is happening with your account, so we will attempt to communicate with you a number of times about an unpaid bill. Our aim is to let you know about your rights and obligations, and support you to use the electricity you need.

We will attempt to communicate with you using more than one method and using your alternative contact if you have provided us with one. We will also contact you at different times of the day to try to make it easier for you.

If we contact you, please respond so we can make payment arrangements and avoid proceeding to disconnection.

[The following is just a list of examples. Your steps must be tailored to how your communication to customers will work and must include one traceable form of contact, as required in the Guidelines. Be as specific as possible; for example, "all traceable forms of contact will be an app notification with read receipts".]

You can expect the following communications from us regarding an unpaid bill:

1. An invoice that tells you the amount due and the due date.

2. A reminder notice a week later if the due date is missed.
3. Three follow-up attempts over more than a week.
4. A further notice using that will tell you the date on which we will disconnect your electricity.
5. A final notice of disconnection.

Note that if we attempt to contact you by phone, we may not leave a voicemail, and we may ring you multiple times to speak with you. We do not use a blocked number.

[You should note that in item 3 above, once contact with the customer has been made successfully, there will not be any further attempts under item 3.]

### Disconnecting your electricity supply for non-payment

If you do not respond to the communications we send (listed above) and your electricity bills remain unpaid, we may disconnect your electricity supply.

Note that disconnections may not happen in person, so a representative from our company will not necessarily visit your house. You must contact us in response to our reminder notices or disconnection notices to make sure your electricity remains connected.

Important: if you have told us that you or a member of your household is medically dependent on electricity, we will not disconnect your electricity supply for non-payment of bills. Follow the steps listed in the section 'Protecting the health of Medically Dependent Consumers'.

We will not disconnect your electricity at night, immediately before or during a weekend or public holiday, during severe weather events or during a civil emergency.

If your electricity supply is disconnected, you may have it reconnected. This may mean you have to pay a reconnection fee to cover the cost of doing this, it is explained in the section 'Our fees and bonds'. You will not pay a reconnection fee if you are disconnected in error.

To reconnect your electricity supply, contact us [[Retailer primary contact method](#)]



## Pre-pay customers

[Use this section if required]

### Disconnections for non-payment and reconnections

The disconnection and reconnection process for our pre-pay customers is different from the one set out above for post-pay customers. This is explained to you when you sign up for our pre-pay service and can be found in our terms and conditions.

Disconnections and reconnections are automatic, based on the amount of credit you have in your account.

You will receive a low or no credit warning before disconnection. If you receive a warning, top up your account immediately to make sure your electricity stays on.

If your pre-pay electricity is disconnected, simply top up your account to get your electricity supply going again.

If you have concerns about whether pre-pay is right for you, or you wish to receive help or financial mentoring with your money arrangements, contact us on [[Retailer primary contact method](#)].

## Making a complaint

You can contact us at any time to talk about your situation, ask questions about your bill, or make a complaint.

If you have any concerns about the service you have received from us or if we haven't lived up to our commitments in this document, let us know first. We are committed to constantly improving our service and learning from mistakes.

Make a complaint by [\[Insert complaint channels here\]](#)

If you are not satisfied with the outcome, you can contact Utilities Disputes. This service is independent and free of charge.

Utilities Disputes

0800 22 33 40

[info@utilitiesdisputes.co.nz](mailto:info@utilitiesdisputes.co.nz)

[utilitiesdisputes.co.nz](http://utilitiesdisputes.co.nz)

## Monitoring our performance

We uphold high standards of service and performance.

As an electricity retailer, we are regulated and supervised by the Government and independent organisations. This is done through several organisations, including the Electricity Authority, the Commerce Commission, and Utilities Disputes.

To demonstrate our commitment to serving our customers, **we give information to the Electricity Authority as required under the Consumer Care Guidelines.**

We will make sure we work within any guidelines agreed between retailers and support or health agencies within six months of their publication on the Electricity Authority's website.

## Services that can help you

### Powerswitch

Find the cheapest electricity and gas plans.

[www.powerswitch.org.nz](http://www.powerswitch.org.nz)

### Money Talks

MoneyTalks is a free and confidential financial helpline that can connect you with financial mentors and other community services.

[www.moneytalks.co.nz](http://www.moneytalks.co.nz)

0800 345 123

### Citizens Advice Bureau

A nationwide network providing free, confidential, independent information on your rights and how to access the services you need.

[www.cab.org.nz](http://www.cab.org.nz)

0800 367 222

### Work and Income

Work and Income is here to help you financially if you're on a low income or not working.

[www.workandincome.govt.nz](http://www.workandincome.govt.nz)

0800 559 009

### Community Energy Network

Energy efficiency and healthy homes community-based specialists.

[www.communityenergy.org.nz](http://www.communityenergy.org.nz)

### Eco Design Advisor

Improving the comfort, health and performance of New Zealand homes.

[www.ecodesignadvisor.org.nz/resources](http://www.ecodesignadvisor.org.nz/resources)

## EnergyMate

EnergyMate is a free energy coaching service for households at risk of energy hardship that are struggling to pay their power bill or keep their home warm, delivered by the Electricity Retailers' Association.

[www.energymate.nz/contact](http://www.energymate.nz/contact)

## Utilities Disputes

A free, independent, and fair service that resolves complaints about electricity and gas.

[www.utilitiesdisputes.co.nz](http://www.utilitiesdisputes.co.nz)

0800 22 33 40