



We are independent. Our complaint resolution service is free, fair and easy to use. If we can't help you, we will tell you about someone who can.

Representing your client

To represent a client to us, you must have the client's authority. Your client can give their authority by phone or by filling out an *Authority to Act* form on our website.

To represent a client to a provider, you must complete the provider's *Authority to Act* form.

For more information, see our fact sheet: *Asking someone to represent you*.

Disconnections and restrictions

Providers must follow the rules when they plan to disconnect your client's energy or restrict their water.

We explain these rules in our fact sheets on energy disconnections and water restrictions.

If your client is at risk of this happening, or if they are having trouble getting reconnected:

- contact the provider to ask about its financial hardship program and discuss a payment plan
- check whether your client is eligible for any concessions and if they are getting them
- help your client to be assessed for a payment through the Emergency Electricity Payment Scheme (EEPS)
- refer your client to a financial counsellor to help work out an affordable payment plan.

How EWOSA can help

If you are unable to negotiate an affordable payment plan for your client, contact us. We can:

- check the provider has followed the rules
- help negotiate an affordable payment plan
- request a hold on any action while we try and negotiate a plan.

Financial hardship programs

All energy and water providers must have policies and programs to help customers experiencing financial hardship. These programs must:

- protect customers from having their power disconnected or their water restricted
- provide tailored payment plans based on the customer's capacity to pay
- provide energy or water saving information to help customers.

Payment plans

Payment plans allow customers to pay a regular agreed amount toward their bill.

Providers must offer a payment plan unless the client has already reneged on one.

Disclosure

Clients do not have to tell their provider why they are experiencing financial hardship.

If you are representing your client to a provider, you must only disclose this – or any other sensitive information – with your client's consent.

Financial counsellors

Financial counsellors can help customers with long term difficulties work out an affordable payment plan. To decide if this would help your client:

- consider whether the client's affordability issues are short or long term
- calculate their average energy bills per quarter
- check the arrears they owe and ask them what they think they can afford to pay.

Missed payment plan payments

Your clients must tell their provider immediately if they can't make a payment. If they don't, the provider can cancel their payment plan.

Your client will then be at risk of having their energy disconnected or their water restricted. They may also face debt collection action.

Emergency Electricity Payment Scheme

If your client is at risk of their electricity being disconnected, they could be eligible for an Emergency Electricity Payment Scheme (EEPS) payment.

To get this payment, a financial counsellor must assess your client's financial situation and lodge an application for them.

A customer can only receive one EEPS payment every three years.

Concessions

Your client may be eligible for a government concession. Read our fact sheet on concessions to see what is available.

Closing accounts

When your client vacates a property, they must contact their provider to:

- close their account
- provide a forwarding address.

If your client does not close their account, they will continue to be billed until a new customer opens an account.

Share houses

This is very important for clients in share houses. If their name is on the account, they could be liable for the full amount owing.

When they move out, they must contact their provider to close their account. Another occupant will then need to open an account for the house.

Debt recovery

If your client leaves an unpaid debt with a provider, they may:

- be followed up by a debt collector
- get a default listing on their credit report.

If your client wants to dispute a credit default listing, contact us immediately.

For more information, read our fact sheet about debt collection and credit default listings.

Estimated bills and backbilling

Your client may receive an estimated bill if the meter reader was unable to read their meter.

An estimated bill is based on the amount of energy or water they used in the past. This could be more or less than what your client used.

The provider will then adjust the bill for any usage above or below the estimate the next time it bills your client.

If the estimated bill was less than their real usage, your client will be backbilled. If it was more, they will get a refund.

For more information see our fact sheets on estimated bills, backbills and refunds.

Changing providers

If your client changes providers when they are on a payment plan:

- the plan will be cancelled immediately
- any amount owing must be paid immediately.

Encourage your client to make sure they will genuinely benefit by switching before they do so.

For more information, read our fact sheets on contracts and choosing an energy provider.

For SA Government information, see: www.energymining.sa.gov.au/consumers.

For help with payment plans, see the Australian Energy Regulator's Sustainable Payment Plan Framework at aer.gov.au/retail-markets/guidelines-reviews/sustainable-payment-plans-framework.