



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.

## Financial hardship programs

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

These programs must:

- protect customers who are having trouble paying from having their power disconnected or water restricted
- provide tailored payment plans based on how much the customer can pay, any arrears owing and the customer's expected consumption
- provide information about how to save energy or water
- provide information about what services and programs may be able to help the customer.

## How your provider can help

If you're experiencing financial hardship and can't pay your bill, tell your provider straight away.

Your provider can:

- offer you a payment plan
- check if you can get any rebates or concessions
- give you information about independent financial counselling services
- check your energy use to see where you can save money
- put you on the best energy plan for you.

## Payment plans

Payment plans allow you to pay a regular agreed amount toward your bill.

Your energy provider must offer you a payment plan unless you have had two plans cancelled in the last 12 months because you did not follow them.

When you agree to a payment plan, make sure you can pay the instalments when you need to.

If you break the payment plan, your provider can take steps to disconnect your energy or restrict your water.

If you and your provider can't agree on how much to pay each time, contact us for help.

## Concessions

The SA and Australian governments have concessions for people who are having difficulty paying their energy and water bills.

Read our fact sheet on concessions to see what is available and how to apply.

## Financial counsellors

Financial counsellors can help you:

- manage a short-term crisis and prevent a future one
- remain independent and stay in control of your finances.

A financial counsellor can:

- help you organise your financial information
- prepare a budget for you
- work out an affordable payment plan
- talk to providers on your behalf
- suggest how you can change and improve your financial situation
- find out if you are eligible for any government assistance
- refer you to other services like:
  - gambling support
  - family support
  - personal counselling
  - community legal aid.

Call the National Debt Helpline on 1800 007 007 to learn more about how financial counsellors can help you.

## Emergency Electricity Payment Scheme

If you are at risk of your electricity being disconnected, you could be eligible for a payment through the Emergency Electricity Payment Scheme.

To get this payment, a financial counsellor must assess your financial situation and lodge an application for you.

You can only receive one EEPS payment every three years.

## Centrepay

Centrepay lets you make payments directly from your Centrelink pension or benefit payment to your energy or water account.

If you make a regular payment, you will owe less on your next bill.

Contact Centrelink to learn how to set up Centrepay.

## More help

Read our fact sheet *Making a complaint* and contact us if you need help.