



Electricity consumer care guidelines

Overview for domestic consumers

Contents

Electricity and you

3

Consumer care guidelines for domestic consumers.

What does this mean for you?

An electricity retailer's consumer care policy

4

What you should do.

When you should call.

What to do if your retailer is not following its own consumer care policy.

How your electricity retailer should work with you

5

What a retailer should do.

What a retailer should not do.

Work together to keep things on track.

Your privacy.

Offer communication and payment preferences.

Be clear about costs.

When you need help

7

If you miss a bill or can't afford the electricity you need.

If you need someone to act on your behalf.

Finding an electricity retailer.

If you want to make a complaint.

Advice and support.

Medically dependent consumers (MDC)

9

Does your health depend on electricity?

How to prove you're medically dependent.

How to register with your electricity retailer as medically dependent.

Your retailer's responsibilities.

What can you do if a retailer does not accept your application?

You're medically dependent, and your electricity is out, what do you do?

What to do if you have no electricity

11

Disconnection for non-payment.

Your electricity supply has failed.

Additional information

12

Electricity and you



Electricity is crucial to both wellbeing and the economy. For many of us, it's something we take for granted. For others, being able to use and afford enough electricity to stay well can be difficult.

When people are experiencing challenges in their lives, having reduced access to electricity or trouble paying bills can add to those challenges or cause serious harm.

Consumer care guidelines for domestic consumers



In 2021, the Electricity Authority published voluntary consumer care guidelines focusing electricity retailers on providing a consistent and supportive standard of service.

The purpose of the guidelines is to guide electricity retailers:

- in adopting behaviours and processes that foster positive relationships with domestic consumers; and
- in helping domestic consumers maximise their potential to access and afford a constant electricity supply suitable for their needs; and
- in helping domestic consumers minimise harm caused by insufficient access to electricity or by payment difficulties.

This document refers to **electricity retailer**, **customers** and **consumers**.

An electricity retailer — often called a power company — is an organisation that invoices its customers directly for their home electricity supply.

Customers are the people who have contracts with electricity retailers for their home power supply. Consumers are all the people who use electricity; for example family and friends living with the customer.

What does this mean for you?

Electricity retailers following the guidelines will work with you to help you access and afford a constant supply of electricity to meet your household's needs.

Electricity retailers will also work with you if at any time you have difficulty paying an electricity bill. It is therefore important you respond when the electricity retailer attempts to contact you.

People still need to pay their bills — electricity retailers have a right to be paid. The focus is on working with customers to find solutions and keep their electricity connected.

This booklet provides information to the public on the type of experience you can expect from electricity retailers following the guidelines. The information in this booklet is not legal advice.

An electricity retailer's consumer care policy



Under the consumer care guidelines, electricity retailers should publish a **consumer care policy**. It will be available on their website and can be provided to you on request. It's an important document to read.

A retailer's consumer care policy is a public commitment explaining their approach to consumer care. From this, you see how they promise to behave and support you – especially if you are experiencing challenging circumstances that affect your ability to access and afford electricity.

What you should do

Ask your chosen electricity retailer if they have a consumer care policy and how you can access it, so you know what options and help are available to you.

When you should call

If you're having difficulties for any reason, contact your electricity retailer as soon as possible – they're committed to helping.

What to do if your electricity retailer is not following its own consumer care policy

Talk to your electricity retailer

Each electricity retailer has a complaints process. You can ask your retailer for details or find details on their website.

Taking a complaint to Utilities Disputes

If your retailer doesn't resolve a complaint to your satisfaction, you can take it to **Utilities Disputes**. Utilities Disputes resolves complaints about electricity retailers. The service is free, independent and fair.

You can make a complaint via an online form at udl.co.nz/makeanenergycomplaint or by live chat via the website. You can also email info@utilitiesdisputes.co.nz. or call 0800 223 340.

How your electricity retailer should work with you



What an electricity retailer should do

Electricity retailers following the consumer care guidelines should be supportive and treat you with understanding and respect, whatever your circumstance, ethnicity, age, gender, or culture. They should also:

- work with you to help you access and afford a constant supply of electricity to meet your household's needs
- make information easy to access and provide advice so you can make informed decisions about the best options to meet the needs of your household
- work proactively to support customers facing payment difficulties
- provide you with advice to help you get connected if they cannot accept you as a customer.

What an electricity retailer should not do

- Disconnect your electricity supply for non-payment without following the process set out in the consumer care guidelines, which includes providing you assistance and giving you reasonable time to pay or to agree to a payment plan.
- Disconnect your electricity supply for any debt not related to the supply of electricity.
- Disconnect your electricity supply for non-payment if someone in your household is a verified medically dependent consumer.
- Disconnect your electricity supply for non-payment at a time that would put someone in your household at risk of serious harm, for example at night, during a severe weather event, or at other times when it would be difficult to reconnect.

Disconnection for non-payment should only be a last resort measure.

Work together to keep things on track

When a retailer understands your situation, it helps them to maximise your potential to access and afford a constant electricity supply suitable for your needs.

In the same way, some consumers' health may rely on medical devices or treatments that need electricity to work. Electricity retailers need to know if someone in your household depends on electricity so they can help to keep those people safe.

It's important for you to talk to your electricity retailer before things get out of hand. If you have asked for help in the past you can still request help again.

Whether you are experiencing difficulties now, can see them coming in the future, or if you're having trouble paying your bills, talk to your electricity retailer as soon as possible so they can help.

How your electricity retailer should work with you



Your privacy

To get the best results for you, your electricity retailer may need to record and store personal information about you in their systems. Electricity retailers must comply with relevant privacy laws.

Offer communication and payment preferences

Electricity retailers offer different ways to stay in touch.

When selecting an electricity retailer, you should check that their communication methods are suitable for you. For instance some electricity retailers offer an online service, others may offer landline, cellphone, mail, email or app messaging service. Some retailers may also communicate with you in your chosen language. You may have an option on the times of the day you prefer your electricity retailer to contact you.

To help you manage your budget, electricity retailers may offer options on how and when you wish to pay. Payment options could include weekly, monthly or smoothpay (where you pay the same amount each month), direct debit or direct credit, or cash payments. You may be able to choose which day of the week and how you receive your bill— e.g., mail, email or via an app.

You can talk to your retailer about the choices you have. Your retailer can help you understand what might work best for you. If your retailer does not provide choices that suit you, you should choose another retailer who does.

Be clear about costs

Electricity retailers should include information on all fees and bonds in their consumer care policy, even if these are published elsewhere on their website.

If your electricity retailer charges you a large fee, or if your bill is more than you can afford, you should talk to them about payment options to help you manage the situation as soon as possible.

Fees

A fee is what your electricity retailer charges for a specific product or service over and above your electricity supply. Examples may include administration fees for disconnection or reconnection or break fees for terminating a fixed-term contract early.

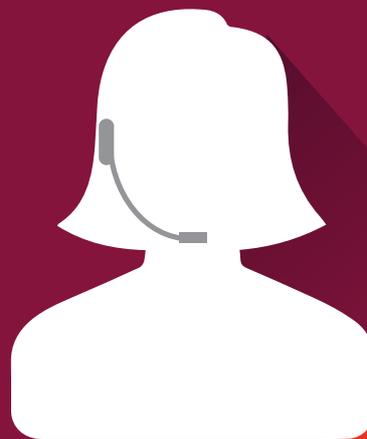
Bonds

A bond is an upfront lump-sum payment your retailer can use to cover potential unpaid debt. If a bond is required, your retailer should set it at a reasonable level. Usually, a bond is refunded once you have paid your bills on time for 12 months in a row.

Your bill

Your bill should clearly set out the total amount owing, the due date for payment, and how and where to pay. Your electricity retailer should use actual meter readings where possible rather than estimates for invoicing.

When you need help



If you miss a bill or can't afford the electricity you need

There are many reasons why you might find yourself struggling to pay your electricity bills. If you communicate openly and quickly with your electricity retailer, they should work with you to find a solution to help you stay connected and avoid a build-up of debt.

Depending on your situation, your electricity retailer could:

- provide practical advice on your energy use and how to lower costs
- move you to a different or more suitable pricing plan or payment arrangement
- link you with a support agency for help.

The overall aim is to help you stay connected and avoid a build-up of debt, while having access to the electricity you need.

Whether you are experiencing difficulties now, can see them coming in the future, or if you're having trouble paying your bills, talk or respond to your electricity retailer as soon as possible so they can help.

If you need someone to act on your behalf

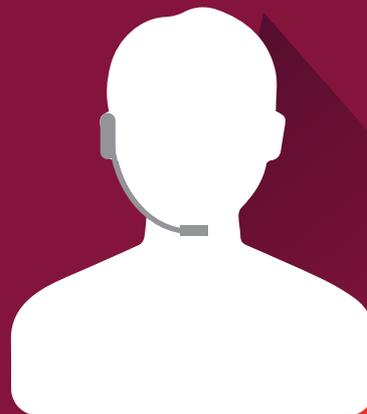
If you need to, you can nominate another person you trust to act on your behalf. This person is known as an **alternate contact person**. An alternate contact person could become the primary contact for your electricity retailer. An alternate contact person can also be used if your retailer is unable to contact you. Sometimes people choose an alternate contact who already supports them in this way with other aspects of their lives.

You can also nominate a **support person** to work alongside you to help with issues relating to your electricity supply. You might choose a friend, family member, or someone from a community organisation or support service like a financial mentor. Alternate contacts and support persons should not work for your electricity retailer.

If you wish to use an alternate contact or support person, you should:

- provide your electricity retailer with your nominee's details and their preferred ways of being contacted
- authorise your electricity retailer to contact your nominee to check they are happy to act on your behalf, that their details are correct and can be stored by your electricity retailer
- let your electricity retailer know if this person changes. Your electricity retailer must also tell you if your nominee has decided not to act on your behalf.

When you need help



Finding an electricity retailer

Sometimes retailers might turn you down and choose not to provide you with electricity. Some reasons might include a poor credit rating, they're not active in your area, or perhaps the electricity meter set up at your premises means they can't offer you any of their pricing plans.

If you have a poor credit history

When looking for an electricity retailer, it can be helpful to provide detailed information about your situation. Electricity retailers who are hesitating to accept a new customer because of a poor credit record, should carefully consider additional relevant information, for example:

- whether you are working with and acting on the advice or assistance received from a support/ social agency in good faith; and
- whether your poor credit record is the result of historical financial pressures which are no longer affecting you.

If an electricity retailer turns you down

If an electricity retailer does turn you down, they should discuss the reason why and what you can do to solve the problem. You might need a payment or pricing plan that offers more flexibility, or you might need a different electricity meter setup.

Your retailer will also have details about where you can go for help if you are experiencing financial hardship, including Government agencies and financial mentoring services. Many of these services can support you to find a retailer.

Pricing plan comparison websites like powerswitch.org.nz can help you discover other electricity retailers and pricing plans in your area that may suit your needs better.

If you want to make a complaint

Talk to your electricity retailer

Each electricity retailer has a complaints process. You will find details on their website, and your electricity bill, along with different options for contacting your electricity retailer to register a complaint.

Taking a complaint to Utilities Disputes

If your retailer doesn't resolve a complaint to your satisfaction, you can take it to **Utilities Disputes**. Utilities Disputes resolves complaints about electricity retailers. The service is free, independent and fair.

You can make a complaint via an online form at udl.co.nz/makeanenergycomplaint or by live chat via the website. You can also email info@utilitiesdisputes.co.nz or call **0800 223 340**.

Advice and support

There are services that can provide additional help and support, more details are on page 12 of this document.

Medically dependent consumers (MDC)



Does your health depend on electricity?

Access to electricity is important for everyone. However, some people, known as medically dependent consumers, rely on electricity to prevent serious harm to their health. This could be because a health practitioner has supplied or prescribed medical equipment which requires a constant supply of electricity.

If you or someone in your household is or could be medically dependent, you must let your electricity retailer know right away. If you are medically dependent ask the account holder for your household to tell the electricity retailer on your behalf. You can also contact the electricity retailer yourself if you prefer.

How to prove you're medically dependent

- Consult a qualified health practitioner to discuss your situation. Qualified health practitioners include DHBs, private hospitals or GPs that have appropriate registration and qualifications.
- If you qualify as a medically dependent consumer, your health practitioner will give you a notice to pass to your electricity retailer as soon as possible. Keep a copy for yourself.
- This notice is called a **Notice of Potential Medically Dependent Consumer Status (an HP Notice)**, confirming your medically dependent status. You can find an HP Notice template at ea.govt.nz/consumer-care.

If you choose to switch to another retailer, you will need to provide the HP Notice to the new electricity retailer too. **Your new retailer will not know you are medically dependent if you don't tell them.**

Power cuts happen from time to time in New Zealand, for many reasons. Even if you are medically dependent, a constant electricity supply cannot be guaranteed. Your health practitioner should agree an **emergency response plan** with you. This provides you with instructions on what to do to stay well if the electricity supply fails for any reason.

How to register with your electricity retailer as a medically dependent consumer

Contact your electricity retailer to apply for MDC status for you or someone in your household.

Unverified MDC

When you start an application, your electricity retailer will register you as an **unverified MDC**. You will go through a stepped process to become a **verified MDC**:

1. You give your electricity retailer consent to record and hold relevant information about your application.
2. Your retailer should confirm whether the person in question is permanently or temporarily living at your address.
3. You need to supply a valid HP Notice within 21 days of your application, and the contact details of the health practitioner who has provided it.
4. If you have not provided the HP Notice within 21 days, your electricity retailer will contact you to let you know that your application has not succeeded.

Medically dependent consumers (MDC)



Verified MDC

As a verified MDC, your electricity retailer should not disconnect your electricity supply for non-payment. However, retailers have a right to be paid and they will pursue any debt using other means.

Unless your HP Notice has no expiry date electricity retailers can request re-confirmation of your medical dependency once a year. If your HP Notice expires or your retailer has reasonable cause to doubt the validity of your medical dependence, they could check your medical status more often.

Being a verified MDC does not mean the power will never go off at your house, power cuts do happen from time to time. It does mean your retailer should not disconnect you for non-payment.

Costs

In most cases, you will have to pay any costs associated with becoming verified as medically dependent.

Your electricity retailer's responsibilities

In their consumer care policy, your electricity retailer should list specific processes they have in place to minimise unexpected outages of electricity to medically dependent households, including:

- notifying any MDC living in your household of any scheduled electrical outage so they can plan how to manage it
- planned outages should not be changed without the electricity retailer trying to let you know
- when emergency outages are required efforts should be made to contact you if time permits.

What can you do if your electricity retailer does not accept your application?

If your electricity retailer does not accept you or someone in your household as medically dependent, you can:

- make a complaint using your retailer's complaints process; and
- make a complaint to Utilities Disputes if your complaint remains unresolved.

For the duration of the dispute, your electricity retailer should treat your home as if a medically dependent consumer resides in it.

You are medically dependent, and your electricity is out; what do you do?

- Follow your emergency response plan if the outage puts you at risk of harm.
- Notify your electricity retailer immediately so they are aware you do not have an electricity supply.
- In a medical emergency, call 111.

What to do if you have no electricity



Despite best intentions, disruptions sometimes happen that can affect your electricity supply.

Disconnection for non-payment

If you have registered as a medically dependent consumer (MDC) with your electricity retailer, they should not disconnect you for non-payment of an electricity bill.

For all other customers, electricity retailers should only disconnect for non-payment as a last resort and only if they can do it safely and at a safe time.

Before this happens, electricity retailers should take all reasonable efforts to help you stay connected. Whether you are experiencing difficulties now, can see them coming in the future, or if you're having trouble paying your bills, talk to your retailer as soon as possible so they can help.

If the disconnection was unintentional, you are an MDC, or you have satisfied the requirements for reconnection, your electricity retailer should reconnect you as soon as possible.

To get reconnected you should contact your electricity retailer as soon as possible.

Your electricity supply has failed

You can experience an electricity outage for many reasons — such as extreme weather, network issues or traffic accidents.

If you lose electricity, be prepared to stay warm, have emergency supplies available, such as water, food, radio, torches, communication devices, and batteries to keep medical and other essential devices running. Many electricity retailers have detailed advice on their website for what to do if your electricity goes out.

1. Identify whether it's only your supply or is it a broader problem?

If other houses in your street are dark, it's likely someone will be working on the problem already. If you have a mobile internet connection, you can check the status of electricity faults in your area. You can also try to contact your electricity retailer to learn more about the outage.

2. Only your house

If it's only your house and you know how to, and it is safe to do so, check your switchboard to see if a circuit breaker or fuse has tripped and re-set it. If you don't know how to do this, or it doesn't solve the problem, report the fault to your electricity retailer as soon as you can.

3. Activate your emergency response plan as soon as possible if you have one

If you are an MDC, you should have an emergency response plan agreed with your health practitioner. Follow the instructions in your emergency response plan.

4. Switch off appliances at the wall

Some appliances like heaters and ovens could be a fire hazard, or sensitive electronic equipment like computers might be damaged when power is restored. Check that the premises is in a safe state to have electricity restored by turning off unnecessary or sensitive equipment.

Leave a couple of lights switched on, so you know when the power is back.

If you have concerns, contact your electricity retailer as soon as possible. If you are an MDC, also contact your health practitioner as soon as possible. In a medical emergency, call 111.

Additional information and where to get advice



The Electricity Authority is an independent Crown entity responsible for promoting competition in, reliable supply by, and the efficient operation of the electricity industry for the long-term benefit of consumers.



You can visit ea.govt.nz/consumer-care to learn more about the consumer care guidelines and to download various templates and resources.

POWERSWITCH by consumer.

Visit powerswitch.org.nz to compare deals and check if you could save money by switching your plan or electricity retailer.



MoneyTalks, moneytalks.co.nz, is a free and confidential helpline that can connect you with financial mentors and other community services. You can call MoneyTalks on **0800 345 123**.



The Electricity Efficiency and Conservation Authority (EECA) promotes energy efficiency to reduce carbon emissions and to help save you money on your energy bills. Energy-saving tips can be found on their genless website genless.govt.nz/living/lower-energy-homes/



If your retailer doesn't resolve a complaint to your satisfaction, you can take it to **Utilities Disputes**. Utilities Disputes resolves complaints about electricity retailers. The service is free, independent and fair.

You can make a complaint via an online form at udl.co.nz/makeanenergycomplaint or by live chat via the website. You can also email info@utilitiesdisputes.co.nz or call **0800 223 340**.