



Need help paying your power bill?

This fact sheet* explains how your power company must help you if you're having trouble paying your bill.

What's the first step?

Contact your power company and tell them about your situation as soon as possible. Do not wait until you miss a payment. The earlier you ask for help, the more options you'll have.

What can you expect from your power company?

Power companies must support you if you're having trouble paying your bill.

First, your power company **must**:

- Listen to your situation and take it seriously
- Work with you on options to keep your power connected.

Your power company **must** also:

- Offer different payment support options (for example, spreading out overdue payments)
- Give you tips on how to use power efficiently
- Tell you about any cheaper pricing plans
- Refer you to budgeting or support services (if appropriate and with your consent)
- Allow you to pause the debt collection process if you're working with a support agency.

What if you miss a payment?

If you miss a payment, your power company **must**:

- Send a reminder notice and try to contact you to resolve payment issues and avoid disconnection
- Discuss payment options that fit your situation.

* This fact sheet is for residential consumers.

What if you're on a payment support plan?

If you're on a payment support plan, your power company **must**:

- Keep you on the same plan, unless you agree to change it
- Check in with you at least every 6 months to make sure the plan still works for you
- Contact you if you fall behind in payments to discuss adjusting the plan
- Let you know if your power use suddenly increases.

What if you're on a prepay plan?

If you're on a prepay plan, your power company **must**:

- Check how often you lose power because you run out of credit
- Contact you if you run out of credit a lot
- Offer help to reduce or avoid loss of power and refer you to support services if appropriate.

What if your power has been disconnected?

If you've been disconnected because of an unpaid bill, your power company **must**:

- Reconnect your power immediately if anyone in your home depends on power for critical medical support
- Reconnect your power as soon as possible after you have paid your bill
- Stay in touch to help you reconnect if needed.

What are the rules of disconnections?

Your power company can only disconnect your power for unpaid bills only as a last resort.

Before disconnecting you, your power company **must**:

- Make sure that no one in your home depends on power for critical medical support

- Try to contact you at least five times
- Make sure the timing of disconnection does not put you at risk or make it hard to seek rapid reconnection (for example, not disconnecting your power during extreme weather, or on a weekend or public holiday).

Power companies may use different methods like phone, email, or text to contact you. They must send two written disconnection notices – one of them at least 24 hours before disconnecting your power.

Your power company cannot cut off your power if:

- Anyone in your home depends on power for critical medical support
- You're working with your power company on a payment support plan
- You've made a complaint about your electricity charges, and it's still being resolved
- You have an unpaid bill that's not related to power (for example, an unpaid bill for internet services from the same company).

Where to find more help?

If you're finding things tough help is available.

- Contact your power company – let them know about your situation and ask about payment support options
- Reach out to support services like Work and Income, financial mentors, or community groups – contact them directly or ask your power company if they can
- Ask your power company for their consumer care policy – they must give them to you if you ask



Consumer Care Obligations – a guide to your rights.

ea.govt.nz/your-power/consumer-care-obligations/

