



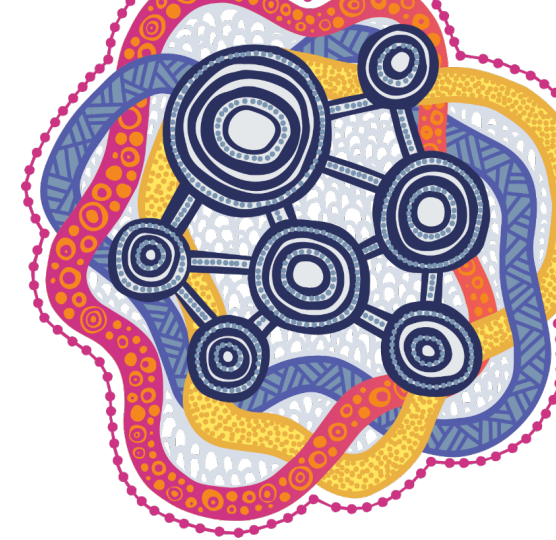
Energy literacy for financial counsellors

Let's talk.

August 2021



**Energy & Water
Ombudsman**
Queensland



Acknowledgement of country

Housekeeping



Your camera and microphone have been turned off to ensure a stable connection throughout the webinar.



Please turn on the Q&A function at the top right corner of your screen to ask questions and see important information and links.



This webinar is being recorded. An edited version of the video will be made available on the EWOQ website.



If you experience technical problems, please email ewoq_it@ewoq.com.au

In this webinar:

- Developing relationships with energy companies
 - Energy and Water Ombudsman Jane Pires in conversation with Jon O'Mally, Executive Officer, FCAQ
- Home Energy Emergency Assistance Scheme (HEEAS) process
 - Presented by Lauren Zanchetta, Service Support Officer, Smart Service Queensland
- Interacting with EWOQ
 - our processes and how we can help
 - Presented by Lucy Core, A/Team Leader, EWOQ
- Understanding energy bills
 - Presented by Lucy Core, A/Team Leader, EWOQ

Hot topics in energy



- credit reporting on utility bills
- Statement of Expectations – post June 2021
- disconnection during COVID
- HEEAS process
- how to work with EWOQ for a resolution

Home Energy Emergency Assistance Scheme (HEEAS)



Is for Queensland households experiencing problems paying their electricity or reticulated natural gas bills, as a result of an unforeseen emergency or a short-term financial crisis which has occurred in the past 12 months

HEEAS Overview

- Assistance of up to \$720 per household
- Financial crisis must have occurred within the past 12 months
- Once off emergency assistance available every two years

This is not a hardship grant and eligibility criteria applies

The Applicant – Energy Account

- Must be listed on the energy account (either as an account holder, an authorised person or listed as financially responsible).
- Must reside in the household for which the energy account is attached to (extenuating circumstances apply for applicants who have recently vacated the premises).
- A nominated representative may be listed on the application, if the applicant would prefer someone else to speak to us on their behalf.

The Applicant – Eligibility

- Holds a Commonwealth concession card
- Registered with their energy provider's hardship program
- Registered with their energy provider's payment plan
- Has an annual base income of less than \$49,000 (single) or less than \$75,000 (partnered)

The applicant is only required to meet one of these criteria

The Applicant – Eligibility

- The household income has decreased substantially in the last 12 months
- The household has incurred unexpected expenses on essential items in the last 12 months

The applicant is only required to meet one of these criteria

The Energy Provider – Application Process

The applicant must contact their energy provider to identify they are unable to pay their bill.

The energy provider will:

- provide an overview of HEEAS and upload initial information to our system.
- will send the applicant an application form (post, email or link to the online form).

The form is submitted directly to Concession Services.

Concession Services – Our Role

- Assist applicants with their application form
- Seek further information from applicants
- Request updated billing from energy providers
- Conduct assessment of applications and appeals
- Inform energy providers and applicants of assessment outcomes
- Provide payment of successful grants

Concession Services – Assessment

The household income has decreased substantially in the last 12 months

- Decrease in Centrelink benefits or child maintenance payments
- Loss of employment or decrease in hours of work
- Marriage/defacto separation
- Housemate moving out or passing away
- Illness, injury or disability

The COVID supplement being removed is unable to be considered

Concession Services – Assessment (cont.)

The household has incurred unexpected expenses on essential items in the last 12 months

- Refrigerator or washing machine purchase/repair
- Car repairs
- Hot water system purchase/repair
- Direct funeral expenses
- Removalist expenses
- Medical expenses

Concession Services – Assessment (cont.)

Key information needed:

- for income decreases, the amount and date of the change
- for purchases, the amount and date paid
- receipts and documentation are not required at the time of submission, however may be requested
- the declaration section must be completed.

General cost of living expenses are unable to be considered

Concession Services – Assessment (cont.)

- The \$720 grant is the maximum amount available.
- To receive the \$720 grant, the outstanding balance at the time of assessment must be \$720 or higher (if it's lower than \$720 they will receive that specific amount).
- The balance of electricity and gas accounts can be combined, however the total combined grant amount will not exceed \$720.

Concession Services – Additional Information

Contact Concession Services:

- for additional time to complete the application
- to appeal a declined application (within 28 days)
- to submit an application for a closed energy account.

HEEAS – Summary



A once off grant available up to a maximum of \$720 (depending on the outstanding balance)



Applicants can apply once every two years (eligibility criteria applies)



The grant can cover both electricity and gas (submit together or within two months of each other if different energy providers apply)



Ensure all sections are filled in (amount paid, date paid, household income and the applicant's declaration)



The reason/s provided on the application must have occurred within the last 12 months



Get in touch with us if you have any questions

For more information about HEEAS

You can contact the HEEAS team here:

(07) 3022 0801

heeas@smartservice.qld.gov.au



Working with EWOQ with Lucy Core

August 2021



**Energy & Water
Ombudsman**
Queensland

Interacting with EWOQ

- how EWOQ can help
- issues we can help with
- issues we can't help with
- understanding your bill
- common myths explored
- tips for helping someone with their complaint

**Problem
with your
energy or water
company?**

LET'S TALK.



Ombudsman

n. An independent official who helps consumers resolve problems, like a referee in a football match.

We can help with things like:

- high bills and disputed accounts
- payment arrangements
- disconnections
- rebates and concessions
- default listings
- poor customer service
- misleading marketing practices

Things we can't help with

- energy or water pricing
- bottled gas, LPG or reticulated LPG
- bulk hot water supply
- solar rebates
- embedded networks - billing of energy and water to residents of caravan parks, retirement villages and apartment buildings (although this may change soon)



Commonwealth Ombudsman

The Commonwealth Ombudsman helps to ensure the actions and decisions of Australian Government agencies are fair and reasonable. We take complaints, conduct investigations, perform audits and inspections, make recommendations and encourage good administration. Our role is very broad.

We take complaints about:

- almost all Commonwealth functions – such as income support, immigration, the National Disability Insurance Agency and many others
- private health insurance
- Australia Post and some other postal operators
- the Defence Force, including issues about abuse between Defence members
- Vocational Education and Training student loans
- private education providers for overseas students.

We also oversee the Commonwealth Public Interest Disclosure Act and inspect law enforcement and integrity agencies' use of certain covert, intrusive and coercive powers. However, we don't handle complaints about the Intelligence community or the tax office.

 www.ombudsman.gov.au
 1300 362 072

COMMONWEALTH
OMBUDSMAN 



Taxation Ombudsman

We investigate your complaints about the Australian Taxation Office (ATO) or Tax Practitioners Board (TPB) and help you:

- Understand ATO/TPB decisions and actions
- Confirm whether appropriate information has been considered by the ATO/TPB in your matter
- Provide assurance as to whether appropriate policies and procedures were followed
- Follow up on delays

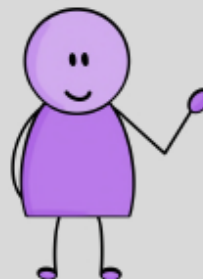
 www.igt.gov.au
 1300 448 829

 Australian Government
Inspector-General of Taxation
Taxation Ombudsman

Free, fair and independent dispute resolution in Queensland




Who to ask
when you don't know
where to start?



Australian Financial Complaints Authority

We can help individuals and small businesses to resolve complaints about a range of financial problems, including:

- Errors in banking transactions and credit listings
- Difficulty repaying loans, credit cards and short-term finance
- Denials of insurance claims (such as car, home and contents, pets, travel, income protection and trauma)
- Inappropriate investment advice
- A trustee's decision about the distribution of a superannuation benefit

 www.afca.org.au
 1800 931 678

 **afca**
Australian Financial
Complaints Authority





Energy and Water Ombudsman Queensland

The Energy and Water Ombudsman Queensland, helps resolve disputes between Queensland customers and their energy and water companies. We also provide advice and information to customers, and we can refer you to other support services.

Some of the disputes we can assist with are:

- Unexpected high bills or billing mistakes
- Difficulty with paying your bill
- Debt collection and credit default listing
- Disconnection and restriction of services

 www.ewoq.com.au
 complaints@ewoq.com.au
 1800 662 837

 **Energy & Water
Ombudsman
Queensland**



Telecommunications Industry Ombudsman

We provide a service for residential consumers and small businesses who have an unresolved complaint about their phone or internet service. Some of the phone and internet problems we can help with include:


- Contracts and getting what was agreed to
- Incorrect bills or trouble paying
- Disconnections
- Faults and service difficulties
- Service connection issues

 www.tio.com.au
 tio@tio.com.au
 1800 062 058

 **Telecommunications
Industry
Ombudsman**



Is your complaint about something else? Check:

 www.complaintline.com.au



Our complaints process



How we help with complaints

Our assessment, investigation and resolution team is trained to help consumers achieve a fair and reasonable outcome. We explain the options and guide them through the steps of our dispute resolution process.

We can

- provide independent advice before or after the energy provider is contacted
- refer customers elsewhere if the issue is outside our jurisdiction
- arrange for a senior representative of the energy provider to contact the customer directly about their complaint
- undertake an independent investigation of a complaint
- negotiate a resolution between the customer and their energy provider.

Our complaints process

GENERAL ENQUIRY

We provide information about EWOQ services

REFERRAL

If the enquiry is outside our jurisdiction, we may refer it to another organisation or ombudsman service.

REFER BACK

If not already contacted, we will refer customers back to their provider to allow them the opportunity to fix the problem.

REFER TO A HIGHER LEVEL

INVESTIGATION

In 2020-21:

6064 CASES CLOSED

83% ELECTRICITY

08% WATER

06% GAS

Refer to a higher level

1

We contact your provider at a higher level to explain your complaint and the result you are seeking.

2

Your provider must contact you within 5 business days to discuss the complaint.

3

If your issue isn't fixed through this process, you can contact us again for more help.

4

We contact you within 15 business days to confirm your issue has been resolved to your satisfaction.

5

Fast and timely process to resolve routine issues.

Investigation

1

We send your provider a 'notice of investigation' to explain your complaint and the result sought.

2

We ask them to tell us what they can do to fix it.

3

We review the response and ask for more information, if needed.

4

We contact you to discuss the resolution offered.

5

Approximate timeframe for resolutions is 20 business days (depending on complexity).



Understanding a power bill

A guide to your household residential bill

We've set out your billing information in clearly labelled sections, which all come together in an account summary on the front.

This guide explains each of these sections and more – bill account details, the amount to pay and when to pay by, your usage information and graphs to help you compare your usage with previous bills and other households.

Unfold this guide to better understand your electricity bill

- 1 Contact us**
You'll find all our important contact numbers here, so you can get in touch when you need to.

If you experience a power outage or unexpected loss of supply contact your Distributor, **Ergon Energy Network**, who is responsible for the poles, wires and reliability of supply in your area.
- 2 Account Details**
Your Account Number is a unique identifier which helps us access your information, so please have this handy when you call us.

The number of days covered by this bill as well as the approximate next scheduled meter read date are shown here. Please ensure safe access is available to your meter around this date.
- 3 Account Summary**
This is a clear snapshot of all of the information in your bill -
 - Previous amount invoiced on your last bill;
 - Payments received since your last bill was issued;
 - Opening balance of this account should you have any amounts outstanding from your last bill;
 - Electricity charges for this bill;
 - Queensland Solar Scheme credits (if applicable);
 - Other charges and credits for this bill*;
 - Total amount due for this account including GST*.

* Please see Account Breakdown (9) overleaf for more detail
- 4 Total Due and Pay By Date**
Here you can see at a glance what you owe including GST and the day on which payment is due. We understand that sometimes it's hard to pay for everyday essentials like electricity. But we also know you can't live without it, so we'd like to help if we can. Please call us on 13 10 46 before the pay by date about payment options.
- 5 Important**
This is a dedicated space we'll use to give you important messages such as meter reads, pricing, industry or regulatory updates.

- 6 Compare Your Usage**
Total Usage and Average daily cost
See how your current electricity usage compares to previous bills. We've simplified the information with one bar for each bill. You can see how much your energy costs daily as well as compare your daily usage in kilowatt hours (kWh) with the same time last year.

Compare your electricity usage with other households in your area
This graph gives you an easy way to see how your electricity use compares to other households. Your usage is shown in the left bar and the other bars compare how your household usage stacks up against households based on the number of occupants.

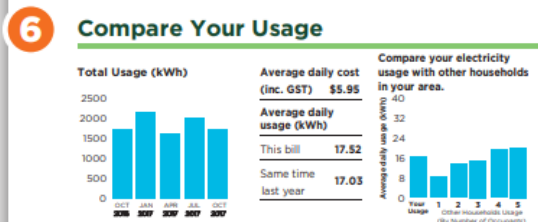
The average electricity usage of other households and ways to save electricity can be found at energymadeeasy.gov.au
- 7 Message**
This is where to look for information that may assist in managing your electricity bill, as well as help you take control of your energy usage and save money.
- 8 Supply Details**
Information specific to your address where electricity is supplied is found here.
 - 8a** The National Metering Identifier (NMI) is a unique number for your premises.
 - 8b** Your address where your electricity meter/s is located.
 - 8c** Your network tariff class is determined by Ergon Energy Network. This determines your eligibility for Retail tariff/s options.

Electricity Account

MRS A SAMPLE
PO BOX 1234
SAMPLETOWN QLD 1234

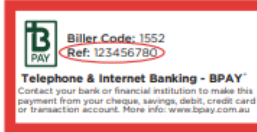
- 3 Account Summary**

Previous Account	\$291.53
Payments Received	\$291.53 CR
Opening Balance of this Account	\$0.00
Electricity Charges	\$541.18
Queensland Solar Scheme	\$227.48 CR
Other Charges & Credits	\$15.64
Total New Charges	\$329.34
Total Amount Due	\$329.34



- 7 When paying with BPAY**

Using the right BPAY reference number ensures we credit your account on time. Please turn over the page to update yours.



Telephone & Internet Banking - BPAY*
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

- 1** Account enquiries and complaints 13 10 46 (7am-6:30pm Mon-Fri)
- !** Faults Ergon Energy 13 22 96 (24 hrs, 7 days)
- +** Life-threatening emergencies (24 hrs, 7 days) Triple Zero (000) or Ergon Energy 13 16 70 customerservice@ergon.com.au ergon.com.au

- 2 Account Details**

Account Number	12345678
Issue Date	08/10/17
Billing Period (91 days)	08/07/17-07/10/17
Security Deposit Held	NIL
Next Meter Read (Approx)	06/01/18

- 4 Total Due** **\$329.34**
- Pay By** **28 Oct 17**

- 5**
- 8 Supply Details**
 - 8a** National Metering Identifier (NMI) 12345678901
 - 8b** Premises Address 123 SAMPLE ST SAMPLETOWN QLD 1234
 - 8c** Tariff Class Description Standard Asset Customer - Small (< 100 MWh p.a.) - East

9 Account Breakdown

METER NUMBER	PREVIOUS READING	CURRENT READING	TARIFF COMPONENT	DAYS	CENTS PER DAY	KWH	CENTS PER KWH (EXC GST)	PER KW (EXC GST)	GST	TOTAL (INC GST)
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9a Electricity Charges

Tariff 11 - Residential Flat Rate (General Domestic) (01/07/17 - 07/10/17)											
123456	90886	92480	All Consumption			1594	25.89			\$41.27	\$453.96
			Service Fee	91	87.133					\$7.95	\$87.22
TOTAL										\$49.20	\$541.18

9b Queensland Solar Scheme

Tariff - SS (08/07/17 - 07/10/17)											
567890	2115	2632				517	-44.000				\$-227.48
TOTAL										\$227.48 CR	

9c Other Charges & Credits

Meter Services Charge										\$1.42	\$5.64
TOTAL										\$1.42	\$5.64

9d Payments Received

12/08/17	Payment Received										\$291.53 CR
TOTAL										\$291.53 CR	

10 Other Information

Concessions and Rebates 13 10 46

A QLD Government Electricity Rebate is available to eligible holders of a QLD Government Seniors Card, Pensioner Concession Card or Repatriation Health Card for All Conditions (Gold Card) in receipt of either of the following benefits - War Widow or Special Rate 1% For information about the Government relief schemes, please contact us.

Moving Premises 13 10 46

Call to arrange a final reading and/or a new application before you move. You are responsible for this account and electricity used until a final meter reading is obtained.

Privacy 13 10 46

Please let us know if you would prefer not to receive any direct marketing material from Ergon Energy. For further information about Ergon Energy's Privacy Policy, please refer to the Privacy & Security Statement at ergon.com.au.

Meter Reading 13 10 46

Safe and convenient access is required. If we have trouble accessing your meter, e.g. a locked gate or dog present, we can only forward an estimated account. If this happens call us to make arrangements for future meter readings.

Interpreter Service 13 14 50

Servizi di interpretariato e traduzione Dolmetscher- und Übersetzungsdienst Mga serbisyu sa pagasaal-in-wika Toki-en vertaai dienstaen 通訳・翻訳サービス

Ερμηνευτές και Μεταφραστές Υπερπλοκή 傳譯與翻譯服務

National Relay Service

TTY/voice calls 13 36 77 and Speak & Listen 1300 555 727.

11 Payment Options

Online (Visa or Mastercard)
ergon.com.au/bpoint Ref: 12345678

Direct Debit
Call 13 10 46 to organise.

Phone Pay (Visa or Mastercard)
Call 1300 363 214 Ref: 12345678

By Mail Post this slip with cheque/Australia Post money order Payable to 'Ergon Energy' (do not staple) to **Locked Bag 3403, Brisbane QLD 4001**.

EFT **Electronics Funds Transfer**
Call 13 10 46 to organise.

In Person
At any Post Office, or authorised agency.

B PAY
Biller Code: 1552
Ref: 12345678 6

Telephone & Internet Banking - BPAY[®]
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Australia Post 468 12345678 3

POST
bpay
Biller Code: 0468
Ref: 12345678 3

Account Number 12345678
Due \$329.34
Pay By 28 Oct 17

If you are having difficulty paying this account, talk to us before the pay by date about payment options on 13 10 46.



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A guide to your household residential bill

9 Account Breakdown

Here's where your charges are broken down into sections so you can better understand how we've worked out your bill.

9a Electricity Charges

This section sets out your tariff/s electricity charges:

- meter number/s - a unique number for the meter on your property. The meter measures the amount of energy you use over any given period;
- previous and current meter readings;
- how much electricity you've used in kilowatt hours (kWh) between your last reading and current bill;
- Cents per kWh as well as the total dollar cost of the electricity;
- your daily supply service fee/s shown in cents per day as well as a total;
- number of days billed.

If you are on economy Tariffs 31 or 33, you will see them listed here also.

9b Queensland Solar Scheme

If you have a solar PV system, this lists the previous and current readings of your solar meter and the amount paid to you for the solar electricity generated as part of the scheme. In this example, the customer is on the 44c solar feed in tariff.

9c Other Charges & Credits

Here you'll find details including your Clean Energy subscription, Royal Flying Doctor Service donation or Queensland Government Electricity Rebate.

Your Metering Services Charge is set out here also. These charges may be different to your neighbours' depending on the type of tariff/s you have at your house.

For more information on these charges go to ergon.com.au/metercharges.

9d Payments Received

These are the payments you've made against your account since your last bill.

10 Other Information

Details on things like concessions, moving premises, providing safe and convenient meter access, and interpreter and national relay services.

11 Payment Options

Everything you need to know about the various ways you can pay your bill and your reference number required for each payment option.

11a BPAY information

You'll find your up-to-date BPAY reference number here. It has one extra number to your Account Number so please check your bill before your next BPAY.

12 Payment details

Here you can see at a glance your Account Number, what you owe (including GST) and the day on which payment is due. Your Account Number is your reference number for most payment options - BPOINT, Phone Pay and Bill Pay.

If you have any questions about your account, feel free to contact us.

Customer service

13 10 46

7am - 6.30pm, Mon to Fri
customerservice@ergon.com.au
PO Box 308 Rockhampton QLD 4700

ergon.com.au

ABN 11 121 177 802
Ergon Energy Queensland Pty Ltd



RETAIL

CUSTOMER CARE

All energy and water providers have dedicated teams to assist customers in financial difficulty to access:

- payment plans based on a customer's usage, current debt and capacity to pay
- energy saving information and audits
- information about financial assistance, rebates and concessions, including the Home Energy Emergency Assistance Scheme (HEEAS).

Early intervention is the best action to keep the lights on and stop debt growing.



Common myths

- payment plans
- moving house
- default listing
- extra bills
- estimated bills



**DID YOU
KNOW?**

A customer's supply cannot be disconnected or restricted once they commence an investigations that directly relates to the reason for the proposed disconnection,

TIPS TO FIX PROBLEMS



- **Act quickly.** Contact your electricity, gas or water company as soon as you know there is a problem and give them a chance to fix it.
- **Explain** the issue and what you would like done to fix it.
- **Keep notes** from phone conversations and copies of documents and emails you have sent and received.
- **Contact us for help** if you're not happy with the outcome, or the problem isn't fixed.





Energy and Water Ombudsman Queensland

Helping Queenslanders fix problems with their electricity and gas providers (and water too in SEQ)

How to submit a complaint:

 **ewoq.com.au** Chat to us live online

 **complaints@ewoq.com.au**

 **1800 662 837**

 PO Box 3640, South Brisbane BC, Qld 4101



National
Relay
Service

 **133 677**


Interpreter

 **131 450**



www.fcaq.com.au

(07) 4051 1224

Questions

- Post your comments and questions in the Q&A panel.
- The moderator will refer them to the panel for response.



Thank you

Please tell us how we went and what other information you would like us to share. A link to the survey is in the Q&A.

Our next webinar will be on 27 October.

