

I can't pay my power or gas bill

by Jonathan Brown - Tuesday, February 16, 2016

<http://help.consumeraction.org.au/electricity-and-gas-debt/>

Use this information sheet if:

you are having trouble paying your electricity or gas bill; or
you want information about payment arrangements and your rights.

You do have rights under the *Energy Retail Code* or other consumer protections. If you want to apply to pay by instalments, you can see our sample letter available [here](#).

Case Study

William is a low income earner supporting his young family of four. A few months into Winter he received a gas bill of \$1000. He could not afford to pay this amount by the due date because of increased costs of living and family expenses. His energy company, BUZZ electricity, is demanding he pay all of it otherwise it will disconnect him.

What should William do if he can't pay his bill on time?

Step 1. Tell your energy company and ask for information

You **should** tell the company that you are having payment difficulties.
If you tell the company that you are having payment difficulties, it **must** provide you with information about rebates and concessions, including the Utility Relief Grant Scheme.

Step 2. Ask for a payment plan that you can afford

You can apply over the phone or put your request in writing using our template letter.
If you tell the company you are having payment difficulties, it **must** offer you a payment plan (such as to pay the bill in instalments) *unless* you have already been on two or more instalment plans in the last year and you did not stick to them.
You also have the right to a plan that takes into account your capacity to pay (what you can afford to pay each week or fortnight), not just what the company wants you to pay.
If the company won't offer you an affordable plan, you can ask to see their calculations about what they think you can afford. You should check that these calculations are correct.

Step 3. Ask about the company's financial hardship policy

You may be entitled to assistance under the company's financial hardship policy. All companies are required to have a financial hardship policy that is available on their website. Financial hardship policies must include flexible options for payment of bills, provisions for auditing of customer's usage, flexible options for the purchase of replacement energy appliances, and processes for early response to payment difficulties. If you are complying with a financial hardship policy, you cannot be disconnected.

Step 4. Get some advice and/or financial assistance

You can get free, confidential and independent financial counselling by contacting the National Debt Helpline on 1800 007 007.

You may be entitled to a **concession** on your bills if you hold a Pensioner or Health Care Card. Ask the company how to apply for a concession.

You may want to apply for a once-off Utility Relief Grant (URG) to help you pay your current bill.

Ask the company how to apply for an URG.

The company must not disconnect you if you have applied for an URG and are waiting for a decision.

Step 5. What if the Company does not provide me with a payment arrangement?

You can make a complaint to the Energy and Water Ombudsman (Victoria) (EWOV).

EWOV is a free and independent dispute resolution body. You can use the template letter below as the basis for your complaint along with a completed [complaint form](#).

Warning: This fact sheet is intended as a guide to the law and should not be used as a substitute for legal advice. This information applies only in Victoria and reflects the law as at 6 June 2017.

Need more help?

National Debt Helpline

Telephone: 1800 007 007

www.ndh.org.au

Tenant's Union of Victoria For tenants, caravan park and rooming house residents to obtain information on your rights under the *Residential Tenancies Act*

Ph: (03) 9416 2577

www.tuv.org.au

Department of Human Services

For information on concessions and Utility Relief Grants (URG)

Call the Concessions Unit on 1800 658 521 (toll free).

Social welfare and emergency relief groups

Call the Victorian Council of Social Service (VCOSS) on (03) 9654 5050 or 1800 133 340 (toll free)

Energy and Water Ombudsman Victoria (EWOV)

To make a complaint about a company.

Call 1800 500 509 (freecall) or write to Reply Paid 469 Melbourne, VIC 8060.

www.ewov.com.au

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