# Your rights as a power customer

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The Electricity Authority Te Mana Hiko is the publicly funded organisation responsible for governing and regulating New Zealand's power industry.

We have made rules that tell power companies what they must do to support their customers. These rules are called the Consumer Care Obligations.

We did this to make sure all New Zealanders receive fair. consistent, and supportive services from their power company.





# + CONSUMER CARE OBLIGATIONS What's in this booklet for you?

Power is an essential part of daily life. You have rights as a power consumer and this booklet tells you what those rights are. In this booklet we describe the support services available to you, and what to do if your power company does not look after you as they should.

Visit www.yourpower.co.nz for more information.

# Here's what you'll find inside

- What your rights are
- What can you do if your power could be disconnected
- What to do if you need power for health reasons
- How to choose the best power plan
- How to work with your power company
- How to get help if you have a problem with your power company
- Where to find more information or support

# What are your rights?

The Consumer Care Obligations are rules that all power companies must follow to help you stay connected and manage your power bills. Some of the most important rules are to help prevent you from being disconnected.

## Your power company must not cut off your power supply without first trying to contact you

Disconnection should be the last action your power company takes. Before deciding to disconnect your home, they must do their best to contact you and try to find a way to manage your payments so you can stay connected. If your power company decides they need to disconnect your home, they must contact you no more than ten days and at least 24 hours before cutting your power off. If you get a disconnection notice, you should contact your power company as soon as possible.

## Your power company must not cut off your power supply if you are registered as a 'medically dependent consumer'

If you or someone at home needs power to prevent serious harm to their health, let your power company know so they can help you register as a 'medically dependent consumer'. People registered as a medically dependent consumer have special rights to protect their health. Your power company must not cut off your power if a person who is registered as medically dependent lives in your home. They also must not cut off your power if someone in the home is in the process of registering as a medically dependent consumer or disputing a decision by a power company about medically dependent status.

You must still pay your bills, but your power company cannot disconnect you, even if you miss a payment.

# Your power company must publish their consumer care policy

Your power company must publish their consumer care policy on their website in a place that is easy for you to find. Their consumer care policy should explain how they will:

- treat you with respect and communicate in a timely, clear and accessible manner
- help you find the best pricing plan for your situation
- help you as much as possible to manage your bills and stay connected if you are having trouble paying
- ask if you or someone in your home needs power to prevent serious harm to their health.
   If so, they must help you/them to register as a medically dependent consumer
- only charge fees that are reasonable and reflect actual costs
- be clear about discounts and bonds (a bond is an upfront lump sum payment to a retailer)

Take time to read your power company's policy carefully. Knowing your rights helps you get the support you need. If you can't understand your power company's policy, contact them to ask for help.

# How to choose the best power plan

Your power company must help you understand their plans so you can choose one that is best for you.

## Make time to choose your plan

Before you sign up, your power company must tell you about all their products relevant to you, pricing plans, conditions, and fees. If anything is complicated or unclear, it's a good idea to ask them to explain it to you.

# Check if your plan is the best one for you

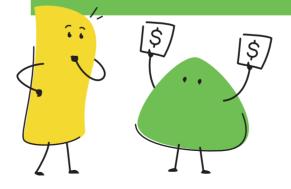
Ask your power company if you are on the best plan for your situation. If you ask them, they must tell you if there are other options that might be suitable for your home. You can also ask for information about your power use to help you decide what plan is best for you.

If your power company knows you are having trouble paying your power bills, they must also tell you about more suitable plans, payment options and further support that may be available to you.

# Understand the two main types of power plan

There are two main types of power plan: **prepay** and **postpay**.

- In prepay plans, you pay for the power before using it.
- In postpay plans, you pay for the power after you've used it. This is usually at the end of the month.



If you choose a prepay plan, your power company must make sure you understand:

- differences in fees and rates between prepay and postpay plans
- that you'll be cut off if the credit runs out
- that you will get a warning when you have less than two days before your power credit runs out
- how to buy extra or emergency credit if you need it

Your power company must not recommend a prepay plan if you or someone in your home relies on power for medical reasons. This is because your power supply can be cut off on a prepay plan if you run out of credit.

## How to choose the best power plan – continued

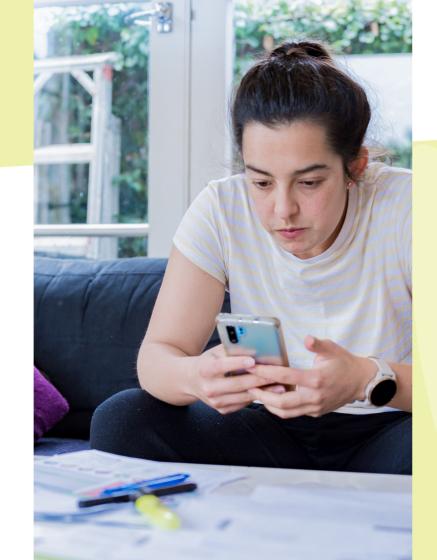
## Get more information if you are declined

Sometimes a power company might decide not to provide you with power. For example, if you don't meet their credit history checks, or they do not operate in your area.

If a power company turns you down, they must give you:

- clear reasons why they declined your application
- information about at least one website where you can compare power companies and power plans
- contact details of support agencies that can help.





# + CONSUMER CARE OBLIGATIONS What if you can't pay your power bills?

It is important to tell your power company if you are having trouble paying your power bills or if you think you might have trouble paying future bills.

If you do let them know, they must:

- help you understand your power use to help lower costs
- offer different plans and payment options that could work better for you
- offer payment support plans to help you manage what you owe and pay future bills.

# If you have not paid your power bill

Your power company must:

- remind you that your bill payment is overdue
- offer a payment support plan
- try to contact you at least five times
- offer to connect you with an agency that can offer you other support.

## What if you can't pay your power bills?- continued

# There are steps your power company must take before disconnecting you

Power companies must work with you before, during and after a disconnection to help you stay safe.



## Your power company must not cut off your power supply if you are registered as a 'medically dependent consumer'

If you or someone at home needs power to prevent serious harm to their health, let you power company know so they can help you register as a 'medically dependent consumer'. This includes if you depend on critical electrical medical equipment, or other electrical equipment to support a medical treatment regime. People registered as a medically dependent consumer have special rights to protect their health.

Your power company cannot disconnect a home if a person who is registered (or applying to be registered) as medically dependent lives there. You must still pay your bills, but your power company cannot disconnect you, even if you miss a payment.

If your power company accidentally cuts off your power, they must reconnect you immediately.

# Power companies can only cut you off as a last resort

In postpay plans, you pay for the power after using it.

If you're a postpay customer, your power company must:

- make every reasonable effort to help you stay connected
- reconnect you as soon as possible if they cut you off by mistake or if you pay them.

# Power companies must do certain things before cutting you off

Before cutting off your power, your power company must:

- make sure that no one in your home needs power to prevent serious harm to their health
- follow processes if you miss payments (for example, sending reminders and offering support)
- try to contact you at least five times (including after you miss a payment)
- offer to discuss a payment support plan
- meet certain conditions if using an estimated bill and not a meter reading.

Before cutting off your power supply, your power company must send you five notices:

- The first notice must be sent at least 28 days after the bill was issued.
- The final notice must be sent at least 44 days after the bill was issued and between 24 hours and 10 days before cutting off your power.

Your power company cannot cut off your power if you're disputing a bill.

Your power company must also be supportive if you ask about reconnection.

# What if you need power for health reasons?

If you or someone at home needs power to prevent serious harm to their health, let you power company know so they can help you register as a 'medically dependent consumer'.

People registered as a medically dependent consumer have special rights to protect their health.

Your power company cannot disconnect you if your household includes a medically dependent consumer. They also must not cut off your power if someone in the home is in the process of registering as a medically dependent consumer or disputing a decision by a power company about medically dependent status.

You must still pay your bills, but your power company cannot disconnect you, even if you miss a payment.



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## Prepare for power cuts

Power cuts happen from time to time for many reasons. Even if you are medically dependent, a constant power supply cannot always be guaranteed.

If you need power for health reasons, you should have a plan in case there is an emergency. Talk to your power company and your doctor about this.

You can also find information on how to make a plan at:

<u>www.yourpower.co.nz</u> – click on 'medically dependent consumers.'

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## What if you need power for medical reasons? - continued

**Register as a medically dependent** 

If you or someone at home needs power to

prevent serious harm to their health, let your

power company know so they can help you

Your power company must not cut off your

register as a 'medically dependent consumer'.

power if a person who is registered as medically

dependent lives at your home. They also must not cut off your power if someone in the home

is in the process of registering as a medically

dependent consumer or disputing a decision

by a power company about medically

dependent status.

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# Follow these steps to apply:

Tell your power company about your need for power to support your health or ask the account holder to tell them for you

Get an emergency response plan template from your power company to ensure you are prepared if the power goes out

Talk to your doctor about backup power for medical equipment Complete and submit the form to your power company

## If a power cut happens and you or someone at home relies on power for medical reasons:

- call 111 if there's a medical emergency
- follow your emergency plan
- contact your power company immediately
- if you cannot reach your power company, contact Utilities Disputes on 0800 22 33 40.

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If your power company requests confirmation of your medical dependency from a health practitioner, ask them to guide you through the process

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Take the <u>'Confirmation</u> of Medically Dependent <u>Consumer Status'</u> form and your emergency response plan to your doctor so they can sign the form and help you make your plan for power cuts



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# How to understand your power bills

Your power company must give you clear information about their fees, discounts, bonds, and bills to help you manage costs and avoid unexpected charges.

# Fees must be reasonable

Power companies must make sure that any fees they charge are reasonable and truly reflect the cost of providing the service the fees are for. Power companies can't use fees to make a profit or use fees to recover other costs. Examples of fees are the charges for:

- disconnecting or reconnecting your power
- ending a fixed-term contract early.
  Fees covered by this protection do not include:
- the price you're charged for your power use
- lines charges

- interest charges, duties, taxes, or levies
- fees charged by unrelated third parties (for example, credit card fees from a bank).

# 'Conditional discounts' must be clearly explained

Conditional discounts are discounts you get for satisfying a payment condition, such as paying by a certain method or receiving your bills in a certain way. Your power company must clearly explain any conditional discounts and how you can get them.

These discounts should fairly reflect the company's costs when payment conditions are not met. For example, an 'early payment discount' should match the cost the company faces if a bill is paid late.

# Bonds must be reasonable and refundable

If your power company needs a bond, the amount must be based on what they expect your bills to be. Your power company must refund the bond no later than 12 months after you've consistently paid all your bills on time.

# Bills must be clear and accurate

Power companies should use actual meter readings for billing whenever possible, rather than estimates. Bills must show:

- · current and overdue amounts separately
- due dates and payment options
- the cost of each service individually (if services are bundled).

# **What if** your power company does not follow the Consumer Care Obligations?

Your power company must comply with the Consumer Care Obligations and their own consumer care policy. If you believe they're not following the Obligations or their own consumer care policy, here are the steps you can take:

## Talk to your power company

Contact your power company to talk about the problem and see if they can fix it.

# Talk to Utilities Disputes (UDL)

If you're not happy with your power company's answer, or you want to talk to someone else, you can contact UDL. UDL resolves complaints between consumers and their power or gas company. Its services are free, independent, and covers all power and gas companies in New Zealand | Aotearoa. You can call them for free on **0800 22 33 40** or make a complaint online at <u>www.udl.co.nz</u>

## Talk to us

If you believe your power company is not meeting its <u>Consumer Care Obligations</u>, you can <u>raise a</u> <u>concern with the Electricity Authority</u>.

We encourage you to first contact your power company or UDL as they may be able to resolve your issue more quickly.

Once you have raised a concern, we will look at it and decide if we need to investigate a potential breach of the Consumer Care Obligations.

# How to work with your power company

It's important to talk to your power company to get the service you need.

# Contact your power company as a first step

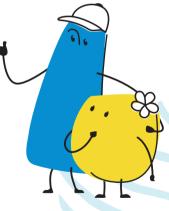
Get in touch with your power company if you:

- need power for health reasons
- are having problems paying your power bills
- want to know if you are on the right plan for your power use
- have a question about or problem with your power or power bill
- · want to make a complaint

You'll find your power company's contact details on their website and on your power bill. If you're unsure who your power company is, you can find out on the **Your meter page** on our website.

## Choose a support person if you need one

You can choose a support person or another contact person if they can reach out to you. Remember to give your power company the person's details and confirm they have your permission to act for you.



# Where to find more information or support

Here are some other places you can go to find out how to get the best deal and keep your power bills as low as possible.

**ConsumerNZ** provides free information about how to make your home more energy efficient and choose the best power plan.

Visit www.consumer.org.nz and click on 'An expert guide to using less power and saving money at home.'



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**EECA Te Tari Tiaki Pūngao** offers funding and support options for households.

This includes the Warmer Kiwi Homes grants that cover 80-90% of the cost of approved insulation and up to 80% of the cost of approved heaters. This applies if you live in your own home, in a home built before 2008 and you either have a community service card or live in a low-income area.

Visit www.eeca.govt.nz and click on 'Individuals.'







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## Find a power company that works for you

It's quick, and easy and free to compare power plans and power companies. It's also easy to change your power company if you find a better option – and you won't get disconnected. Use Powerswitch once a year to check and see how much you could save.

Powerswitch is an independent service that can help you find the most cost-effective power company and pricing plan for your home. On average, people who use Powerswitch find they can save \$400 each year by switching plan and/or power company.

### www.powerswitch.org.nz



**PWERSWITCH** by consumer.



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# Know your rights as a power customer



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