

Key Review Questions

These questions were considered by a team of 5 Anglicare Vic financial counsellors

How are the entitlements under the framework communicated to customers (from a single retailer, and across the sector)? From your experience, are the ways they are communicated clear and consistent?

- We find they are not consistently communicated to clients by retailers and not communicated very well.
- We know that many clients don't open and look at their bills.
- As financial counsellors we also have found it difficult to understand some clients' usage as described on the bill eg "your home uses consumption of 6 people".

How much do you think customers are aware of, or understand, their entitlements?

- We find clients generally understand their concession entitlements; know pension supplements; clients aren't aware of the \$250 PSB and some don't know about URGs (more random)
- Aged Pensioners have better understanding of entitlements.

How helpful and practical has the payment difficulty assistance provided to customers been?

- Generally good; but payment plans are often too high;
- Inconsistent sector and phone operators can often demand higher amounts than what clients can afford...if not referring to FC they should do a simple budget with the client so payment plans are meaningful.

How confident are you when advocating on behalf of someone to access support under the framework?

- Very confident

Have you observed a change in customer satisfaction of their engagement with retailers about their entitlements? If so, to what extent and why?

- Not really; clients are dealing with mental health comorbidity and other issues/debts

Have you observed a change in customer engagement from diverse and hard-to-reach customers about their entitlements?

- Perhaps minimal improvement.

What aspects of the framework have been working well?

- Smaller payments more often, longer term view of repaying debt, more options and more flexibility to discuss problems;

Have you, as a consumer representative, energy retailer, or other stakeholder, encountered any barriers or difficulties during the implementation of the framework?

- We have had barriers in getting incorrect debt referred back to retailer from debt collector; inconsistency with payment plan information provide to clients.

Are there areas of the framework that you found confusing or unclear?

Are there other strategies or approaches retailers have considered (within or outside the framework) that can better help customers and achieve the framework's objectives? If so, what are these strategies or approaches?

- Payment matching and URG payment matching seem to get good results from our perspective.

Are there other problems faced by energy customers that may not be covered by the payment difficulty framework?

- It's more difficult to deal with old utility debts.
- No clear solutions regarding FV where perp was meant to pay but kept money and victim ended up with debt...
- If a retailer offers relief then follow through eg if they say "IF you do this then we will do this in 5 months" but it is not clear if client should contact or retailer will follow up.
 - Why wait 3 months? Let's help clients now so they don't have stress hanging over them.
 - Another example – a waiver will be considered if payments are made for 6 months. Not sure who is contacting who. Onus is on client or FC. Over complicated and convoluted.
- We had an Energy Australia issue – won't send a technician to deal with suspected supply issue but told client she has to have a home energy audit through Kildonan.