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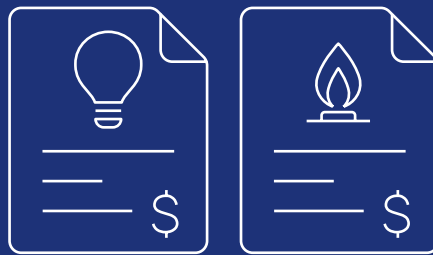
# Energy Accounts Payment Assistance (EAPA) Delivery Guidelines

For EAPA Users – July 2024

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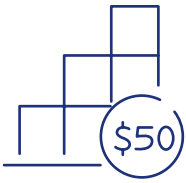
Energy Accounts Payment Assistance (EAPA) helps New South Wales (NSW) households having temporary difficulty paying their electricity and/or natural gas bills



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# Overview



EAPA is applied in increments of \$50



EAPA is a one-off payment



The NSW Government partners with over 200 non-government organisations to deliver EAPA

Energy Accounts Payment Assistance (EAPA) helps New South Wales (NSW) households having temporary difficulty paying their electricity and/or natural gas bills. This could be due to a sudden financial crisis or emergency. If a customer is eligible, a credit will be applied directly to their residential energy account to help them pay their current energy bill.

EAPA is applied in increments of \$50 and provided as a **one-off payment**. The intent of EAPA is help people in crisis to stay connected to essential energy services. It is not designed for ongoing support.

The NSW Government partners with over 200 non-government organisations (NGOs) to ensure that EAPA is maximising its reach across NSW and reaching the people who need it most.

# How does EAPA work?

## Your commitment

As an EAPA User representing an EAPA Provider, you commit to delivering EAPA, on behalf of the NSW Government, in accordance with the EAPA Delivery Guidelines.

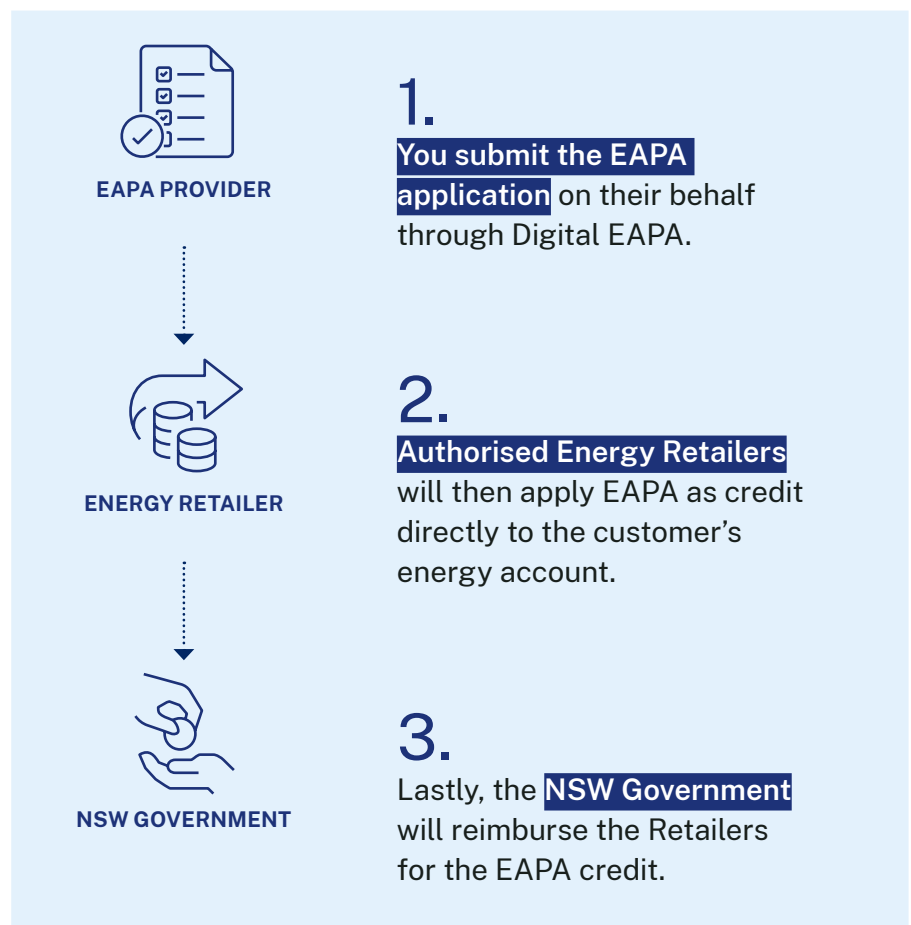
The Roles and Responsibilities of EAPA Providers as an organisation, and their appointed EAPA Administrator/s are set out within the EAPA Provider Deed.

NGO EAPA Providers are approved by the Department of Climate Change, Energy, the Environment and Water (the Department) to help deliver the program.

The NSW Government EAPA Provider is a large team within the Department. If you are part of this team, you will assess applications for EAPA made via the Service NSW website.

Whether you work or volunteer for an NGO EAPA Provider or are part of the NSW Government EAPA Provider, as an EAPA User you will be assessing residential energy customers to see if they are eligible for support.

If you assess that a customer is eligible for EAPA, then:



# About these Guidelines



The aim of this document is to provide you with the information you need to deliver EAPA in line with the required rules and regulations. This will help to ensure that EAPA is delivered fairly and provides genuine assistance to those who need it most.

## Compliance with the EAPA Delivery Guidelines is mandatory

To assess and distribute EAPA to customers, you must comply with these guidelines. EAPA transactions are audited regularly for compliance with these Guidelines.

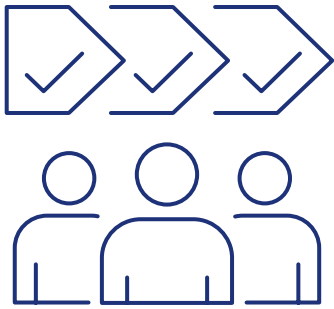
If you breach these Guidelines, action could include:

- suspension of your access to EAPA and/or your ability to assess customers
- suspension or deactivation of your organisation as an EAPA Provider
- referral to the NSW Police and/or Independent Commission Against Corruption (ICAC).

The Department will update the Guidelines from time to time and it is your responsibility to ensure you have the current version. The most up-to-date version is available in Digital EAPA.

**All of us involved in the delivery of EAPA must act ethically, with integrity and ensure all customers are assessed without conflict of interest. If you suspect or are aware of fraudulent or corrupt activity with EAPA you must inform the Department immediately on 02 8275 1956 or at [eapa.info@planning.nsw.gov.au](mailto:eapa.info@planning.nsw.gov.au)**

# Become an EAPA Assessor



Before you can assess customers for EAPA, you must:



Read these Guidelines



Complete the online training



Complete the quiz with  
a score of 90% or higher



## Enrolment to EAPA Online Training

The Department enrolls new EAPA Users into EAPA Online Training via email. We will only enrol new Users when we receive a written request to [eapa.info@planning.nsw.gov.au](mailto:eapa.info@planning.nsw.gov.au) from the appointed EAPA Administrator.

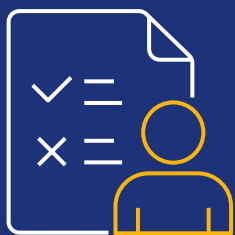
Enrolled users will receive an email invitation to access the EAPA Online Training portal.

EAPA Users must complete the online training every year to ensure they have the most up-to-date information. The Department manages annual enrolment.

# Assessing a customer and applying for EAPA

There are 6 key steps you will follow to issue EAPA and resolve any issues if they occur.

1



**Assess the customer**

2



**Assess the financial crisis**

3



**Talk to the energy retailer**



4



**Decide the amount  
of financial  
assistance**

5



**Complete  
and lodge the  
application**

6



**Monitor  
transactions and  
manage responses**

# 1

## Step 1:

# Assess the customer

### Why this step is important

The goal of EAPA is to keep customers in crisis connected to essential energy services.

By accurately assessing the customer as a person in need, you will ensure that EAPA is helping the people who need it most.

### Who is eligible?

A customer must meet all 5 requirements below to be eligible for EAPA.



The customer is the energy account holder with an **authorised energy retailer** and the account and bill are in the customer's name.



The customer has an open and **active account**.



The energy account is for either **electricity or natural gas** for their NSW home.



The customer is in a **short-term financial crisis** or emergency and finding it hard to pay the bill.



The customer agrees to the **EAPA Privacy Notice**.





## 1 Assess the customer



## 2 Assess the financial crisis



## 3 Talk to the energy retailer



## 4 Decide the amount



## 5 Complete the application



## 6 Monitor transactions

### Note:

When a customer applies through the Service NSW website, their ID is automatically checked during the application process. The **NSW Government EAPA Provider** does not need to separately check the customer's ID.

## What you need to do

### 1. Check the customer's ID

Have a look at the customer's ID to confirm their name and address.

Acceptable ID includes one of the following:



**Driver's licence**



**Proof of age card**



**Passport**



**Government issued statement**  
such as Centrelink Income or  
Australian Tax Office statement.



### 1 Assess the customer



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## No bill – no worries

If the customer does not have their current energy bill or is unable to confirm their billing information, you can contact the energy retailer to confirm details, with the customer's permission.

## 2. Check the bill

View a copy, or verify details, of the customer's most recent quarterly or monthly energy bill (in paper or electronic form).

Examples of acceptable and not acceptable bills include:

### Acceptable

The bill provided is a quarterly or monthly energy bill (paper or electronic form).

The customer's name matches their ID and they are the account holder.

Supply address is for the customer's **primary place of residence**.

Supply address is **within NSW**.

The amount owing for energy usage and supply is more than \$50.

The energy account is open.

The tariff is for a residential or rural account.

The bill is from an authorised energy retailer.

**For electricity** – the account has a National Metering Identifier (NMI).

**For gas** – the account has a Delivery Point Identifier (DPI)/ Meter Installation Reference Number (MIRN).

### Not acceptable

The bill provided is a payment increment notice, reminder notice, final bill or payment plan.

The bill is in a different name, the customer is not the account holder, or they do not have authority to act on someone else's behalf.

Supply address is **NOT** the customer's primary place of residence.

Supply address is **NOT** within NSW.

The amount owing is less than \$50.

The energy account has been closed.

The tariff is for a business or non-residential account.

The bill is for an embedded network account (i.e, not an authorised energy retailer).

No NMI

No DPI or MIRN



**1 Assess the customer**



**2 Assess the financial crisis**



**3 Talk to the energy retailer**



**4 Decide the amount**



**5 Complete the application**



**6 Monitor transactions**

#### Note:

The **NSW Government EAPA Provider** is not required to share the Privacy Notice. The customer will see the Notice when they submit their application.

### 3. Share the EAPA privacy notice

Once you have checked that the customer is eligible, you will need to read or provide the EAPA Privacy Notice to the customer.

*Refer to **Appendix 1: Helpful Information** if you need further information on **Embedded Networks, Estimated Bills, Stopping/Holding a Disconnection Notice, Disconnection Information.***

# 2

## Step 2:

# Assess the financial crisis

### Why this step is important

It is important for you to understand the customer's individual situation so you can determine the impact of the crisis and the supports that are available.

### What is a crisis?

A crisis refers to a situation or event which results in a customer's inability to pay for essential energy services for their home.

### Eligible examples

The following are examples where a customer's crisis would be eligible for EAPA.

#### A decrease in income

The customer may be experiencing decreased income due to:

- ✔ loss of employment or decreased work hours
- ✔ a change in household circumstances such as a relationship breakdown, loss of family member or family member moving out, domestic violence
- ✔ decrease or cessation of family maintenance or child support payments
- ✔ impacts from a natural disaster.

#### An increase in expenditure

The customer may have increased expenditure due to:

- ✔ unexpected but essential household expenses e.g. replacing a water heater, fridge or washing machine
- ✔ substantial medical and associated expenses not covered by Medicare
- ✔ a change in household circumstances e.g. birth of a child/ren, death of a family member including funeral costs
- ✔ moving costs
- ✔ high utility costs arising from faulty appliances
- ✔ unexpected essential medical needs.

#### Domestic family violence

- ✔ the customer has recently or is currently experiencing domestic family violence.



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## Ineligible examples

The following are examples where a crisis would NOT be eligible for EAPA.

A customer cannot apply for assistance if their financial crisis is from:

- ❌ giving money to friends or relatives
- ❌ usual household expenses such as council expenses e.g. council rates, insurance, phone and internet bills, car registration
- ❌ school expenses
- ❌ bankruptcy.

## What you need to do

### 1. Understand the nature of the financial crisis

#### General

- What is the trigger that has impacted the customer's ability to pay their energy account? Refer to examples above.
- Is there evidence of this crisis?
- Is there clear evidence that the household is going without basic needs such as food, medical support or clothing, or facing disconnection?

#### If the crisis is income related

- What is the household income?
- Is there evidence of a decrease in income?

#### If the crisis is expenditure related

- What is the household expenditure?
- Is there evidence of an increase in household expenditure?
- Is the energy bill higher than expected? What could be contributing to this?
- Has the customer had difficulty paying their energy bills previously?



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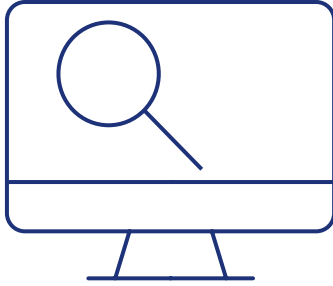
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## Energy Made Easy

Compare energy plans with the free, government website for energy customers.

## 2. Assess the supports in place for your customer

### Energy payment supports

- Does the customer already have a hardship plan in place with the energy retailer?
- If yes, is this an affordable and sustainable payment plan for the customer?
- Is the customer eligible for another energy assistance program?
- Is the customer eligible for any ongoing rebate/s?

For more information about energy assistance programs:

Service NSW's guide to rebates and savings to assist with the cost of living: <https://www.service.nsw.gov.au/campaign/savings-finder>

Services Australia's Essential Medical Equipment Payment [www.servicesaustralia.gov.au/individuals/services/centrelink/essential-medical-equipment-payment](http://www.servicesaustralia.gov.au/individuals/services/centrelink/essential-medical-equipment-payment)

### Other support options

- Is your customer finding it hard to come to an agreement with their retailer? Could EWON offer help?
- Could financial counselling help your customer manage household expenses?
- Could you refer the customer to support for their specific crisis or circumstances?
- If the energy usage is high, can the customer reduce their energy usage without impacting their essential needs?
- What other support might reduce their dependence on EAPA and help them manage their bills independently?

If the customer has no debt on the bill, could they benefit from comparing energy plans using Energy Made Easy [www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au)? This is a free, government website for energy customers.





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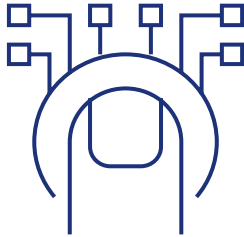
4 Decide the amount



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### 3. Record the relevant details in Digital EAPA

In the assessment section, record the information as completely as possible.

Describe the nature of the crisis and how it has impacted the customer's ability to pay their current energy bill.

NOTE: The information you provide needs to demonstrate your full assessment of the customer and how they meet the mandatory eligibility requirements for EAPA (identified in Step 1).

#### No eligible crisis?

If you determine that your customer is not experiencing a crisis that makes them eligible for support, or that you don't consider EAPA is required at this time, you can simply close the Digital EAPA application by following the 3 steps below.

1. Record your assessment information in Digital EAPA
2. Select an ineligible reason e.g. 'Application Withdrawn'
3. Submit the transaction.

That's it! No further action is required from you.

However, you should offer the customer other supports if they may help.

#### It is important to deliver EAPA equitably

EAPA Providers are responsible for delivering EAPA to those who need it. You are responsible for ensuring there is fair and reliable access to the program and that no customer is discriminated against on factors such as race, sex, ethnicity, religion, sexual orientation or gender identity.

While following the required steps, you should act with compassion and manage customer complaints, if they arise, using good practice principles.

# 3

## Step 3:

# Talk to the energy retailer

### Why this step is important

During an EAPA assessment you **must** contact the energy retailer.

Energy retailers have obligations to their customers to help manage energy costs. We want to ensure customers stay connected to the supports available from their retailer.

### What you need to do

#### 1. Call the retailer

Working with your customer and with their consent, call the retailer on their dedicated EAPA Provider helpline.

During the call, confirm the following information:

1	Any disconnection order is on hold	Pause any imminent disconnection and notify the retailer the customer is applying for EAPA.
2	Outstanding balance	Also request a breakdown of consumption and non-consumption charges (e.g. late fees or disconnection fees).
3	Previous EAPA support	Has the customer received EAPA in the current or previous financial years? If yes, how much and when?
4	Eligible for any rebates	If yes, what and how much?
5	Payment plan in place	If no, find out if you can help negotiate a payment plan. If yes, confirm EAPA will not affect the plan. Also check if a payment plan has previously been broken and if you can help broker a more affordable and sustainable plan.
6	Retailer can offer the customer any assistance	For example, extension to pay, flexible payment options, payment plan, better contract discount.



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### See Appendix 1: Helpful information

For further information on dedicated retailer hardship numbers and EWON.

## 2. Decide if the retailer’s assistance is sufficient

After speaking with the retailer, if you decide the retailer’s assistance is sufficient, and EAPA is not required you can close out the application by following the 3 steps below.

1. Record your assessment information in Digital EAPA
2. Select an ineligible reason e.g. ‘Application Withdrawn’
3. Submit the transaction.

### Can’t get through to the Retailer Hardship Team?

1. Document the reason why you were unable to contact the retailer’s hardship team in Question 3 in Digital EAPA (e.g. unreasonable wait times, call kept dropping out). **This is a mandatory step in Digital EAPA.**
2. Encourage the customer to contact their retailer when they get home.

You can provide them with the following script for guidance (where appropriate).

Issue	Suggested script
Amount owing	<p>I have applied for EAPA and the EAPA Provider has submitted an application for \$XXX.</p> <p>Can I go on a payment plan for the rest of the amount owing?</p> <p>Are you able to give me an extension of time to pay the balance?</p>
Payment plan is too expensive	<p>I am on a payment plan now, but I can’t afford it. Can I lower my payments until my current emergency is over?</p>
Energy rebates	<p>I have a Centrelink Reference Number; can I get any rebates?</p> <p>Can you tell me if I am already getting energy rebates?</p>
Best plan	<p>Am I on the best plan or is there a better one you can offer?</p>

# 4

## Step 4:

# Decide the amount of financial assistance

### Why this step is important



Now it is time to consider how much to apply for, within the program limits. The amount should be enough to get the customer out of crisis and their energy account back on a pathway that will be sustainable.

### How much assistance can you offer customers?

#### Maximum assistance per financial year

These maximums apply for each fuel type separately.

This means a customer with an electricity and gas supply could receive up to \$2,000 in a financial year.

 Electricity	 Natural gas
Maximum number of applications: <b>2</b>	Maximum number of applications: <b>2</b>
Maximum amount per application: <b>\$500*</b> (i.e. 10 x \$50 payments)	Maximum amount per application: <b>\$500*</b> (i.e. 10 x \$50 payments)

\* The NSW Government temporarily increased the Energy Accounts Payment Assistance (EAPA) maximum transaction limit from \$300 to \$500 per transaction from 1 July 2023. The increased limits remain in effect until further notice.



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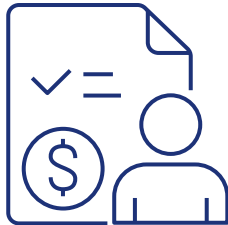
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## What you need to do

### 1. Consider what amount is appropriate

Review what you know about your customer and consider the following questions:

- What is the impact of the crisis on the customer's income or expenditure?
- Has the customer engaged with their energy retailer?
- How much assistance does the customer need to remain connected to their energy supply or afford their essentials?
- Has the customer committed to taking reasonable steps to pay their energy bill, reduce the size of the energy bill and/or manage their future energy bills?

### 2. Consider assistance limitations

EAPA can only:

- ✓ be applied on an amount currently owing
- ✓ pay for energy usage (cents per kilowatt hour or cents per megajoule) and supply charge or service availability charge.

EAPA cannot:

- ✗ be used for non-consumption charges (e.g. new connection/disconnection fees, late payment fees, direct debit or dishonour fees)
- ✗ be used to put an account into credit.

Payment assistance **must**:

- ✓ be in multiples of \$50
- ✓ be for an amount greater than \$50.



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## What are the risks of providing an inappropriate amount of assistance?

It is important that the amount provided is only to help your customer with their current energy bill so they can avoid an ongoing energy crisis. That is the main goal of EAPA and should be your key consideration.

Remember, the financial assistance is not to relieve their overall financial difficulties, manage non-energy related debts, or particularly large energy debts. If an energy debt has accrued, or is likely to continue increasing, you should encourage the customer and the retailer to work together to develop a sustainable management plan.

### Exceptional circumstances

Is your customer experiencing exceptional circumstances, such as an unconventional situation, or multiple crises at once? If the customer is in extreme financial hardship as a result, and they require more assistance than the transaction limits, you can submit a request for exceptional support.

You should only consider requesting exceptional support after confirming with the customer that EAPA is not for debt management or ongoing income support.

If you believe your customer is experiencing exceptional circumstances, you may submit a request to the Department for consideration of exceptional support. You need to provide all relevant information related to your assessment, including a full copy of the customer's current energy bill, in your application form on Digital EAPA. This should include, where appropriate:

#### Account information

- What has contributed to the large amount owing?
- Has the customer's bill increased compared to their previous bills and why?
- Has a debt accrued on the account, over what time and how/why?
- When did the customer make their last payment towards the account?
- Have they broken any payment plans? When and why?

#### Previous EAPA history

- Provide dates and amounts for any previous EAPA applications within the last 12 months.
- Advise why you consider this EAPA application is appropriate.

#### Steps to help the customer manage their energy bills independently

- Has the customer engaged with their retailer?
- Has the customer agreed to a payment plan? Is this affordable?
- Has the customer seen a financial counsellor? What was the outcome?



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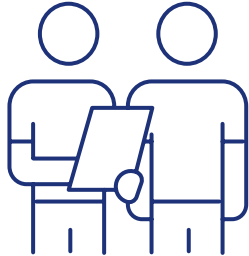
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It is important you manage the customer's expectations

- Has the customer spoken to EWON? What was the outcome?
- Has the customer been provided access to additional supports?
- Is there any additional assistance available, or is the customer taking steps to manage their crisis and/or energy account?

### Explain why you think the customer should receive additional assistance

- Note that the customer has exceeded the EAPA limits and what the exceptional circumstances are that indicate this customer should get more assistance than is available to other customers.

*For example, have multiple crises hit at the same time? Has something contributed to the sudden increase in bill?*

- Provide clear evidence of the crisis and the financial impact on the customer. *This information should be detailed and specifically address the customer's exceptional circumstances. You need to include how the customer will manage their future energy bills after this assistance.*

### The Department will review each application on a case-by-case basis

We will consider each request and provide feedback. We ask that where further information is required, you provide that within 7 days.

Generally, exceptional assistance is only approved when the assessment demonstrates that the customer will be able to or have support in place to manage their energy bills independently upon receiving the one-off assistance. The Department will not approve applications where the customer has had many high value assistances in the recent past or where there are many repeat requests for assistance.

It is important you manage the customer's expectations so they understand you are applying for more than the maximum assistance allowed and that it may not be approved.

If it is approved, the customer should also know they may not be eligible for further EAPA within the financial year.

# 5

## Step 5:

# Complete and lodge the application

Digital EAPA is the online system used to apply for EAPA. A Digital EAPA User Guide is available in Digital EAPA in the documents section.



### Important:

EAPA Providers need to keep a record of the documents for **7 financial years** to comply with audit or additional information requests. The documents must be kept in a secure location in paper or electronic form, such as uploaded into Digital EAPA.

All applications must be submitted using Digital EAPA.

You can access Digital EAPA on a computer, tablet or mobile phone at <http://eapaadmin.energy.nsw.gov.au/>

## What you need to do

Sign in to Digital EAPA using your own login and complete the **4 steps**.



### Transaction Form

The details on the **Transaction form** are sent to the retailer to apply the payment assistance onto the correct customer's energy account.



### Assessment Form

The details on the **Assessment form** are a record of your assessment, the customer's eligibility, and the additional assistance you have provided.



### EAPA Provider Declaration

You must complete the **EAPA Provider Declaration**. This is a box that you must tick to submit the application.

Ticking this box indicates:

- you have completed the EAPA assessment with all relevant details
- the customer has read and agreed to the EAPA Privacy Notice
- you have issued EAPA in compliance with these Guidelines and without conflict of interest.



### Additional Documents

You can attach a record of relevant documents (e.g. customer's ID, energy bill) and case notes to the application within Digital EAPA.





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## Report fraud, misuse or corruption

All of us involved in the delivery of EAPA must act ethically and with integrity. If you suspect or are aware of fraudulent or corrupt activity by customers or EAPA Providers, you must inform the Department immediately on 02 8275 1956 or at [eapa.info@planning.nsw.gov.au](mailto:eapa.info@planning.nsw.gov.au).



## Privacy

EAPA Users and Administrators must respect the privacy of their customers. **This is required under NSW law.**

**Do not** reveal the personal details or circumstances of people you meet as part of your work delivering EAPA with anyone who does not have an official right to know.

## Tell the customer:

- the amount of assistance you have applied for
- the information included in the application
- what happens next for:
  - within guideline applications:**
    - Details will be sent directly to the retailer and the customer should receive a credit within 5 business days.
  - exceptional circumstances applications:**
    - The Department will review the application to decide if assistance is appropriate and you will advise them of the result of the application.

**Ensure you keep a record of the customer’s contact details in case any issues arise with the application.**

## Can’t log into Digital EAPA at the time of assessment?

It is highly recommended you enter the customer’s information into Digital EAPA **during** the assessment process.

If this is not possible, you **must**:

- login and submit the application under your own name in Digital EAPA
- complete the application online within **2 days** of the assessment.

# 6

## Step 6:

# Monitor transactions and manage responses

### Why this step is important

Most applications will go through smoothly, but sometimes there will be issues that require action from you. By regularly monitoring the progress of the application and responding quickly you can ensure your customer is not disadvantaged.

### What you need to do

Monitor your email inbox and regularly log into Digital EAPA to view the transaction status. There are several different status alerts in Digital EAPA. Review the table below to understand what they mean and the action you need to take.

**Table: Understand status alerts in Digital EAPA**

Status	What this means	What you need to do
<b>Not Found</b>	If the retailer cannot locate the customer's energy account, the entire application will be cancelled.  Reasons for Not Found applications can be: <ul style="list-style-type: none"><li>• incorrect information e.g. customer's name, account number or NMI/DPI</li><li>• ineligible account e.g. Business account or embedded network</li><li>• account is not active/open.</li></ul>	Contact the customer and, if necessary, resubmit the application with the correct information.  OR  Inform the customer EAPA cannot be applied as the account is ineligible or an inactive/closed account.
<b>Retailer Ready</b>	Your application is being sent directly to the retailer for processing.	No action
<b>Retailer Processing</b>	Your application is being processed by the retailer.	No action
<b>Partially Applied</b>	The retailer has partially-applied the payment assistance, without putting the account into credit.	Inform the customer of how much assistance was applied to their account.



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2 Assess the financial crisis



3 Talk to the energy retailer



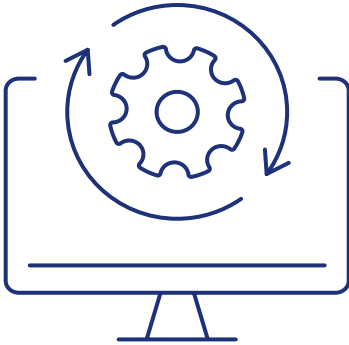
4 Decide the amount



5 Complete the application



6 Monitor transactions



Status	What this means	What you need to do
<b>Over Credit</b>	No payment assistance was applied as it would have placed the energy account into credit.	Inform the customer of this outcome and why. Most likely because the customer has paid their energy bill before EAPA could be applied or they owed less than \$50.
<b>Applied</b>	EAPA has been applied to the customer's energy account by the retailer.	No action
<b>Not Approved</b>	EAPA has not been approved by the Provider. You are most likely to see this within a customer's EAPA history section.	Advise customer of this outcome
<b>Review Dept</b>	Applications are sent to the Department to review for a variety of reasons including: <ul style="list-style-type: none"> <li>the customer has received the maximum allowable assistance within the financial year</li> <li>the application is the third or more within the financial year</li> <li>the application is for an out-of-guidelines amount</li> <li>the EAPA Provider is under a Compliance Review</li> <li>the EAPA Provider is within their probation period.</li> </ul>	Monitor your EAPA transactions and email inbox and respond to any further information requests from the Department within 7 days to ensure the application is not cancelled.
<b>Rejected Dept</b>	Your application has been Rejected by the Department.  You will be sent an email with an explanation of why the application was declined.	Contact the customer and, if necessary, resubmit the application with updated information.  OR  Inform the customer that EAPA has been declined at this time.

# Appendix 1: Helpful information



## Embedded networks

An embedded network is a private electricity or gas network on a property that bills residents who are connected to this network. These networks are typically seen in caravan parks, retirement villages, and in some strata schemes. Customers in an embedded network can be billed by an authorised energy retailer or by an exempt seller.

**EAPA cannot be applied to embedded network customer accounts.** This includes embedded network customers of an authorised energy retailer, of exempt sellers, or customers who receive energy bills from the owner of the property (for example real estate agents, landlords, caravan parks).

More information: <https://www.fairtrading.nsw.gov.au/resource-library/housing-and-property/residential-community-electricity-faqs>

## Estimated bills

A bill is described as “estimated” when the retailer has been unable to read the meter.

Usually, electricity and gas metering companies will read the meter and send the information to the retailer. In some instances, this does not occur. This may be because:

- the meter reader has found it difficult to access the meter, for example, a gate was locked or there was a dog in the yard
- customers provide their own meter reading
- the meter reader did not send data to the retailer in time for the next billing cycle.

If this happens, customers may receive a bill with an ‘Estimated Reading’ or with an ‘E’ next to the usage charge.

The estimated reading can be based on:

- the customer’s past usage, or
- usage of a similar household in the customer’s area.

Retailers are allowed to base energy bills on estimations if they do an actual read once a year.

**EAPA should pay for energy the customer has used.** If a customer receives an estimated bill, they should check the meter at their property to see if the actual read is similar to their bill. This ensures the customer will receive the most appropriate level of assistance. Checking may also identify any ongoing billing or meter access issues.



## Shortened collection cycle

Customers who receive a reminder or disconnection notice across 2 consecutive billing periods may be placed on a shortened collection cycle by their retailer.

A shortened collection cycle means the retailer **does not need to send reminder notices, just a disconnection warning notice.** The retailer must warn the customer before they are placed on a shortened collection cycle.

If a customer informs their retailer they are experiencing hardship, the retailer cannot place them on a shortened collection cycle.

## Pause disconnections

Customers who are being assessed for EAPA cannot be disconnected by their retailer. This is the law in NSW.

If you cannot assess a customer immediately, advise them to call and inform their energy retailer they have an appointment to be assessed for EAPA. This is to stop disconnection or late fees.

## Disconnection information

**Disconnection should be a retailer's last resort.** Retailers must send 2 warning notices and make reasonable attempts to contact the customer before disconnecting their energy supply.

A customer cannot be disconnected if they:

- have an appointment to be assessed for EAPA
- are on a retailer hardship or payment plan and are making the agreed payments
- have a debt of less than \$300 and they have agreed with the retailer to pay this amount
- have registered a life support device in their household with their energy retailer
- have an open complaint with EWON.

Additionally, customers cannot be disconnected:

- before 8am or after 3pm
- on a Friday, weekend, public holiday or day before a public holiday
- between 20 to 31 December each year.

If a customer has been disconnected their account remains active for 10 business days after disconnection. EAPA can be applied to help the customer get reconnected. You and the retailer should also consider what other support may be appropriate to provide.

## Appendix 1: Helpful information (continued)



### Centrepay

Centrepay is a voluntary bill paying service which is free for Centrelink customers. Customers who receive an income support payment through the Federal Government's Services Australia (Centrelink) may be able to use Centrepay to make payments towards specific bills like energy bills. Each time a regular government payment is made, Centrepay deducts an agreed amount from a specific Centrelink payment and pays it off the customer's energy account.

Customers can alter their Centrepay at any time. It is the customer's responsibility to inform their retailer if any changes occur to the scheduled payments on their energy account.

## Dedicated Retailer Hardship numbers

Each retailer has a direct, dedicated number for EAPA providers to call a retailer's hardship team. You do not need to go through a retailer's general helpline and call queues.

**The EAPA Retailer Hardship Contact list is for EAPA Providers only and not for public distribution.** It can be found in Digital EAPA.

## Energy & Water Ombudsman NSW (EWON)

If the customer cannot come to an agreement with their retailer, you can refer the customer to the Energy & Water Ombudsman NSW (EWON).

EWON handles complaints about electricity and gas providers in New South Wales, and some water providers.

You can contact EWON at any time during the process for independent advice, to ask a question or to lodge a complaint.

EWON can assist customers, small businesses, and community workers with:

- high bills
- payment plans
- obstacles to payment plans or hardship program entry
- billing errors, adjustments
- marketing
- solar
- debt/credit issues
- privacy
- disconnections.

If your customer has been disconnected, or is at risk of being disconnected, contact EWON on 1800 246 545 (free call) during business hours.

EWON also provides online information sessions. For more information visit [www.ewon.com.au](http://www.ewon.com.au) or email [community@ewon.com.au](mailto:community@ewon.com.au).

# Appendix 2: Glossary

The following table defines important terms used in these Guidelines.

Term	What it means
We, Us, the Department	The NSW Department of Climate Change, Energy, the Environment and Water.
You	We have used 'you' to mean any EAPA Provider, its Administrators, Users and staff involved in delivering EAPA, whether paid or volunteer employees.
Customer	A customer means a residential energy customer of an authorised energy retailer. This is the person seeking assistance and being assessed for EAPA.
Crisis	<p>A crisis is a <i>temporary event or circumstance</i> that has either reduced the household's income or led to unexpected essential expenses and impacted the customer's ability to pay their bill.</p> <p><i>Temporary</i> means that the event commenced in the last 12 months and could be expected to last no longer than a further 12 months.</p>
Conflict of interest	<p>A conflict of interest means that some aspect of your private life might affect your ability to perform your duties in respect to your EAPA responsibilities.</p> <p>For example, you cannot assess or issue EAPA to anybody that you know such as yourself, family, friends, co-workers or colleagues from any groups/charities/organisations you are involved in.</p> <p>EAPA Users and Administrators <b>must declare</b> any conflict of interest in writing to the Department via email to <a href="mailto:eapa.info@planning.nsw.gov.au">eapa.info@planning.nsw.gov.au</a>.</p>
Corruption	<p>Corruption is obtaining a benefit (including for someone else), usually with delayed effect, by deliberately compromising the proper undertaking of a departmental process.</p> <p>For example, accepting an expensive gift from a customer you issued with EAPA.</p>
Disconnection	Disconnection refers to the actions taken by a retailer to cut off a customer's electricity or natural gas supply due to non-payment.
Digital EAPA	<p>Digital EAPA is the online system used to deliver EAPA. EAPA Users must submit applications and generate transactions by accessing <a href="http://www.eapa.energy.nsw.gov.au">www.eapa.energy.nsw.gov.au</a>. The system captures information and processes approved transactions from you to the energy retailer.</p> <p><i>Please see Digital EAPA User Guide for instructions on how to use the system.</i></p>

## Appendix 2: Glossary (continued)

Term	What it means
<b>EAPA Administrator</b>	An EAPA Administrator is an EAPA User designated by their organisation and registered in Digital EAPA as an EAPA Administrator. EAPA Administrators hold additional responsibilities to include managing the day-to-day delivery of the EAPA program in accordance with the EAPA Provider Deed and these Guidelines.
<b>EAPA Provider</b>	An EAPA Provider is an organisation that the Department approves to assess customers, issue EAPA, and be registered in Digital EAPA. EAPA Providers must meet all obligations to remain accredited as Providers.
<b>EAPA User</b>	An EAPA User is any employee, agent or volunteer who conducts an assessment with a customer for EAPA at an approved EAPA Provider site, via phone or at a home assessment site, and can issue EAPA in Digital EAPA or has access to Digital EAPA. This can include an EAPA Administrator.
<b>Embedded Network</b>	An embedded network is a private electricity or gas network on a property that bills residents who are connected to this network. Typically seen in caravan parks, retirement villages, and some strata schemes. Customers in an embedded network can be billed by an authorised energy retailer or by an exempt seller. Embedded networks are not eligible for EAPA.
<b>Energy</b>	<p>Energy refers to an electricity or natural gas supply connected to a customer's residence with an electricity National Metering Identifier (NMI), gas Delivery Point Identifier (DPI) or Meter Installation Reference Number (MIRN) registered with the Australian Energy Market Operator.</p> <p><b>Note:</b> This does not include bundled services like gas hot water or single point-of-sale supplies such as liquid petroleum gas (LPG) bottles. LPG customers who hold a valid concession card from the Federal Government's Services Australia or Department of Veterans' Affairs may be eligible for the NSW Gas Rebate. Please refer them to <a href="http://www.energy.nsw.gov.au/households/rebates-grants-and-schemes">www.energy.nsw.gov.au/households/rebates-grants-and-schemes</a> or tell them to contact Service NSW on 13 77 88.</p>
<b>EWON</b>	The Energy & Water Ombudsman NSW (EWON) handles complaints about electricity and gas providers in New South Wales, and some water providers. Contact EWON on 1800 246 545 (free call) during business hours, visit <a href="http://www.ewon.com.au">www.ewon.com.au</a> or email <a href="mailto:community@ewon.com.au">community@ewon.com.au</a> .



## Appendix 2: Glossary (continued)


Term	What it means
Exceptional circumstances	Exceptional circumstances assistance refers to an EAPA application that exceeds the maximum allowable assistance limits. This could be more than the maximum value of assistance allowable or more than the maximum number of assistances allowable within a financial year.
Fraud	<p>Fraud is dishonestly obtaining a benefit (including for someone else), usually with immediate effect, through direct and deceptive action.</p> <p>For example, issuing EAPA to your own energy account under the name of another EAPA User.</p>
Hardship	<p>Hardship is the term used to refer to financial hardship and includes anyone having trouble in paying one or two bills, cutting back on essential expenses, and at risk of unduly harsh circumstances due to an unexpected crisis. It means the customer cannot afford to meet basic needs of food, housing, energy supply and health.</p> <p>There is no fixed dollar definition of hardship.</p>
Hardship Program	A Hardship Program refers to a retailer's customer hardship policy. This is how the retailer identifies customers experiencing financial hardship and how it can help them manage bills on an ongoing basis. Energy retailers are legally required to have a hardship program that provides clear information about assistance available to customers. This could include a hardship payment plan, flexible payment options, referral to free financial counselling and energy audits.
NSW Government EAPA Provider	The NSW Government EAPA Provider assesses customers who apply for EAPA on the Service NSW website.
NSW Social Programs for Energy Code (the Code)	The Code sets out the responsibilities of energy retailers for rebates and EAPA. It is binding on retailers. Retailers must make all attempts to assist EAPA Providers by complying with the EAPA Delivery Guidelines, including working cooperatively to resolve issues concerning customers.
Payment plan/hardship payment plan	<p>A <i>payment plan</i> is an agreement between the customer and energy retailer allowing them to make a set number of regular, smaller payments toward their bill over an agreed amount of time.</p> <p>A <i>hardship payment plan</i> is a longer-term payment plan that takes into account the customer's capacity to pay.</p>

## Appendix 2: Glossary (continued)


Term	What it means
Privacy	All steps necessary must be taken to protect customer privacy and confidentiality in accordance with all legal requirements, including maintaining current policies.
Retailer	A retailer is an energy provider that holds a retail authorisation issued by the Australian Energy Regulator (AER) to sell energy in NSW. Some examples are Origin Energy, AGL and Energy Australia. Only authorised retailers can be registered in Digital EAPA.
Service NSW	Service NSW is a NSW Government agency that provides referrals and advice to NSW households on NSW Government programs.



For more information contact EAPA on  
02 8275 1956 or at  
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Service on **131 450** and ask them to call us on  
**1800 953 777**.

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