
Case Study Links

The aim of the Case Study Links project is to capitalise on unique and rich data not currently being widely or proactively utilised to achieve improved outcomes for Victorian consumers. This project aims to provide the nexus between financial counsellor casework and independent, proactive, systemic advocacy. The project will establish the systematic capture of grass roots consumer utilities issues that affect low income and financially vulnerable consumers.

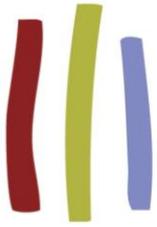
FCRC has applied a purpose build template to over thirty energy related case studies for publication. This collection of case studies provides an in-depth perspective of the kinds of energy customers Victorian financial counsellors deal with on a regular basis, and typical issues low income and vulnerable consumers are experiencing with their energy retailer.

These case studies are useful as a public advocacy and awareness tool, but have also been instrumental in FCRC's meetings with each of the energy retailers to discuss matters affecting their customers experiencing financial hardship. We believe using these case studies as a tool for discussion with each of the retailers will positively affect energy consumers through their improved understanding of hardship customers' lived experience and the work of financial counsellors. It is hoped that energy retailer hardship and customer service responses will change to have a positive impact in both areas.

Financial counsellors have benefited from this project through receiving professional development training on plain English and case study writing. They have also been equipped with a purpose build case study collection template to assist with the ease and frequency of financial counsellors providing case studies to FCRC.

This project has an additional benefit for FCRC and the financial counselling sector in Victoria. It has provided better understanding of financial counsellors' work relating to the energy retail industry thus, enabling FCRC as the peak body to not only better advocate for energy consumers, but also to allow more considered and tailored financial counsellor support and education to better equip the sector with the tools and skills to get the best outcome for their clients.

This project was funded by the Consumer Utilities Advocacy Centre (CUAC): The views expressed in this document do not necessarily reflect the views of CUAC.



[Client]’s experience with [Provider]

Client	In 3 lines describe the client. Include relevant features like age, location, number of dependants or background. But use a different first name, remove the last name and de-identify the story as needed.
Summary	Summarise the story in 3 sentences or less. Capture the client’s initial problem, the response of the provider or EWOV, and any resolution. Save details for later sections.
Date	Give the date that the FCRC learned about the client’s story, as Month YYYY.

“ Pull out a key theme to grab the reader’s attention and sum up the case. Think about excerpts we could use on social media. ”

Issue	Describe the client’s problem clearly and concisely. What did the provider do or not do? Focus on key issues that make the story important as a case study, such as disadvantage or hardship. Explain the effect on the client, including mental or physical wellbeing.
Action by financial counsellor	Outline the steps taken by the client’s financial counsellor as an advocate. You can include their comments, but make it clear whose views they are. If the counsellor was only involved towards the end of the process, swap this section with the next for a logical narrative.
Response from [Provider or EWOV]	Set out the reaction and response of any parties who received the client’s complaint. This will generally be either the provider or EWOV, or both. Include information on: <ul style="list-style-type: none">• how quickly the parties responded• how effectively they negotiated• whether they acknowledged or accepted responsibility for the client’s concerns• what action they took as a result. Use simple, active sentences. Be clear who you are speaking about. Don’t overuse acronyms and spell out each one where it first appears.
Outcome	If the case has been resolved, explain the outcome for the client. You can detail: <ul style="list-style-type: none">• specific agreements, such as one-off or regular payments• time frames for reconnection or reimbursement• debt collection processes• the response of the client or counsellor to the outcome. For ongoing cases, note the current position and the likely action to follow. Keep the client story to one page. Overtyping or deleting the instructional text and not changing any formatting.



FCRC

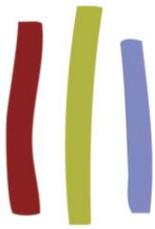
Financial & Consumer Rights Council Inc.

Ash's experience with Origin Energy

Client	Ash receives Newstart and rents out rooms in her seaside home as a way of increasing her income.
Summary	Ash was experiencing anxiety for a 3 month period prior to her disconnection due to a downturn in the low season where she lived. Origin issued Ash with a bill for rewiring and external supply wires. These costs were the liability of Ash's landlord. Ash was disconnected. Supply was restored by close of business resulting from intervention from the Energy and Water Ombudsman (EWOV).
Date	Ash's financial counsellor shared her story with us in March 2014

“ The client was disconnected following a “repair” bill that was a liability of her landlord. ”

Issue	Origin issued Ash with a “repair” bill that was a liability of her landlord as the repairs involved rewiring of external supply wires after a tree had fallen in a storm. Ash was also experiencing difficulty paying her energy bill due to a reduction in income.
Action by financial counsellor	Ash's financial counsellor made contact with Origin several times to clarify that external repair costs were the responsibility of the landlord, not the tenant. Ash had a Centrepay arrangement in place in order to make payments on her energy account. Origin wanted Ash to pay more. Ash advised Origin that she could not afford more at the time, but was currently looking for alternative housing options to reduce her overall cost of living.
Response from Origin	Origin advised they would give Ash a limited time in which they would permit the current payment arrangement. Origin then disconnected Ash from her energy supply.
Outcome	Due to intervention from the Energy and Water Ombudsman Victoria (EWOV) following advocacy by Ash's financial counsellor, energy supply was restored before the close of business the same day as disconnection had occurred.



FCRC

Financial & Consumer Rights Council Inc.

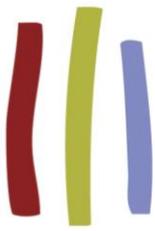
Aster's experience with Australian Power & Gas

Client	Aster lives in rural Victoria.
Summary	Aster was receiving Australian Power & Gas (AP&G) bills belonging to her former husband and was being pursued by debt collectors for the amount owing. AP&G would not accept the financial counsellor's authorisation to act on Aster's behalf.
Date	Aster's financial counsellor shared her story with us February 2014.

“ It is not appropriate or necessary for AP&G to require the date of birth of a financial counsellor in order for them to advocate on their clients behalf. ”



Issue	Aster was receiving AP&G bills belonging to her former husband and was being pursued by debt collectors for the amount owing.
Action by financial counsellor	The financial counsellor provided AP&G with evidence that Aster was not living in the address for which she was being charged for energy usage. The counsellor asked AP&G to review the debt and have it transferred to Aster's former husband who is still living at the billing address and responsible for the energy usage.
Response from AP&G	AP&G claimed the financial counsellor was not an authorised contact on the account and in order to be added as an authorised contact, they required the primary account holder to provide the financial counsellor's full name, date of birth and phone number.
Outcome	<p>The financial counsellor provided AP&G a copy of the authorising consent form. AP&G acknowledged the receipt of the consent form, however persisted with insisting on receiving the financial counsellors date of birth so that their customer service centre could verify the financial counsellor should they call again.</p> <p>The financial counsellor spoke an AP&G's Credit Reconciliation Officer and believes the issue to be resolved.</p>



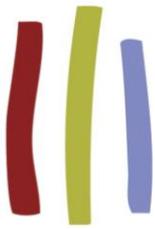
Basil's experience with EnergyAustralia

Client	Basil receives Disability Support Pension. He recently moved house and no longer has gas and electricity accounts in his name.
Summary	Basil owed EnergyAustralia around \$3,000 to settle his final account. He suggested a payment plan of \$100 a fortnight, but the company rejected this as it did not meet a 3-month timeline. The debt has now moved to an outside debt collection agency, even though Basil is 'judgment proof' and the agency is unlikely to receive any money.
Date	Basil's financial counsellor shared his story with us in March 2014.

“ He felt isolated and depressed because he spent most of his meagre resources paying off his bill. ”



Issue	<p>Basil received several high bills from EnergyAustralia and owed around \$4,000. He was on a payment plan for this debt but sometimes missed a payment. He moved to a new address and no longer needed utilities in his name.</p> <p>EnergyAustralia sent Basil his final account, and he put all his resources into paying off the gas portion in a little over a month. During this time, Basil had no money for social activities and felt isolated. After the gas account was paid off, Basil was left with an electricity bill of \$3000.</p>
Response from Energy Australia	Basil tried to negotiate a payment plan of \$100 per fortnight with EnergyAustralia. Given his pension income, this would have been a major part of his fortnightly expenses but he wanted to resolve the matter. EnergyAustralia rejected the plan as it meant that the debt would not be settled within 3 months. The company stated it has a 3-month window to finalise accounts that it enforces with all its clients, whatever their circumstances.
Action by financial counsellor	Basil's financial counsellor contacted EnergyAustralia and spoke to the hardship, collections and accounts departments. He was told that there was no way that the situation could change. The financial counsellor said that the EnergyAustralia has put pressure on Basil to come up with the money consistently for 3 months while continuing to reject his offer of a resolution.
Outcome	<p>The account has moved to an outside collections agency. As the client is 'judgment proof', EnergyAustralia and the collections agency are unlikely to receive payment on the account. Therefore:</p> <ul style="list-style-type: none">• Basil ends up with a bad credit rating, fewer utility choices in the future, and the stress of collections activity.• EnergyAustralia incurs costs in pursuing Basil, while also not being paid for the service it has already provided.



FCRC

Financial & Consumer Rights Council Inc.

Ben's experience with Red Energy

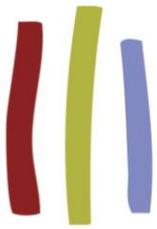
Client	Ben lives in rural Victoria and receives an Aged Pension.
Summary	Ben signed up to Red Energy under the offer of a discounted rate and believed he was misled. Red Energy did an over the phone budget with Ben and refused to accept his existing expenses and disputed his capacity to pay.
Date	Ben's financial counsellor shared his story with us in January 2014.

“ It's concerning when retailers don't accept what financial counsellors or clients are saying about capacity to pay. I had to get a diploma to do budgeting with clients - do energy retailers? ”

Issue	Ben signed up to Red Energy under the offer of a discounted rate and believed he was misled. He could not change energy providers due to early termination fees. Red Energy did an over the phone budget with Ben and refused to accept his existing expenses and disputed his capacity to pay.
-------	---

Response from Red Energy	<p>Following an offer from Red Energy of a 27% discount, Ben switched from his existing energy provider to Red Energy. Ben later realized that this discount was made up of his pension discount (which would apply to any energy account) and a 10% discount for paying his bill on time. This was not Ben's understanding when he signed the contract with Red Energy. He believed he was getting a 27% discount in addition to his concession entitlement.</p> <p>Red Energy did a budget with Ben and refused to accept his costs which are particular to him living in a rural location, such as petrol for his lawn mower and trailer registration. Red Energy also disagreed with the cost of pet food and phone costs.</p> <p>After deciding what living costs they deemed legitimate, Red Energy concluded that Ben had \$200 a fortnight to spare and therefore wouldn't accept that Ben didn't have capacity to pay the instalment payments they requested.</p>
--------------------------	--

Outcome	<p>Ben could not change energy providers due to Red Energy's early termination fees.</p> <p>Ben declined the offer from his financial counsellor to take the matter to the Energy and Water Ombudsman (EWOV).</p>
---------	---



FCRC

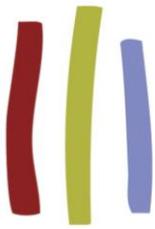
Financial & Consumer Rights Council Inc.

Bryony's experience with Red Energy

Client	Bryony had an unexplained quarterly energy bill increase of \$1300 while on a \$40 per week payment plan.
Summary	A Home Energy Saver Scheme (HESS) audit was unable to identify the cause of the increase in Bryony's quarterly energy bill. Bryony was taken off Red Energy's hardship program while complying with a payment plan, was asked to pay a significantly higher payment plan and repeatedly asked to change energy providers.
Date	Bryony's financial counsellor shared her story with us in March 2014

“ While she was complying with a payment plan, a Red Energy worker accused her of being a person who does not pay her bills and repeatedly told her to go to another energy retailer. ”

Issue	<p>Bryony contacted a financial counsellor following an upsetting call from Red Energy. Bryony felt she had been accused and bullied by a Red Energy worker when enquiring about a price increase in her quarterly bill.</p> <p>A HESS worker conducted an urgent audit and was unable to identify why Bryony's quarterly bill had increased by \$1300. The HESS worker calculated her bill should have been about \$460.</p> <p>Bryony had been making regular payments and had sold personal items to pay her power bill which was down from \$2300 to \$400.</p>
Response from Red Energy	<p>Red Energy claimed Bryony was taken off their hardship program because of a failure to organise a conference call with a financial counsellor. Bryony was unaware of Red Energy's requirement to do so.</p> <p>A Red Energy worker insisted that Bryony pay far more than her standing payment plan and accused her of being a person who does not pay her bills. Bryony was repeatedly asked to change energy providers.</p> <p>Bryony was complying with a \$40 per week payment plan at the time when Red Energy told her she would receive a disconnection letter. She has not yet been given the option of applying for a Utility Relief Grant.</p>
Outcome	Bryony advised the Energy and Water Ombudsman that she wanted an apology, review of the bullying phone call by senior staff and re-instatement of payment plan of \$40 week.



FCRC

Financial & Consumer Rights Council Inc.

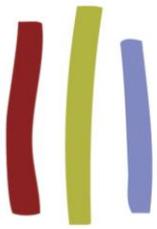
Calum's experience with Lumo Energy

Client	Calum lives in rural Victoria
Summary	Calum wanted to apply for Lumo's financial hardship program and for a Utility Relief Grant (URG) but was unable to contact Lumo because he had no credit on his phone. Lumo would not call Calum because they said they don't have a call out option as part of their service. After a complaint to a manager within the hardship team, a call was made to Calum.
Date	Calum's financial counsellor shared his story with us in March 2014

“ Next week, different client, same thing, same response, same complaint. ”



Issue	Calum and his financial counsellor were conducting telephone consultations due to Calum's rural location. Calum had no credit on his phone to contact Lumo in order to apply for their hardship program and an URG.
Action by financial counsellor	The financial counsellor called Lumo to apply for their hardship program and an URG on Calum's behalf.
Response from Lumo	Lumo staff refused to call their customer because they have no call out option as part of their service.
Outcome	Calum's financial counsellor called the manager of Lumo's hardship services to make a complaint. The manager arranged a phone call to Calum.



FCRC

Financial & Consumer Rights Council Inc.

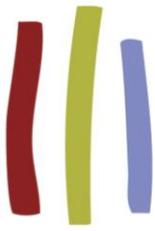
Claire's experience with AGL

Client	Claire is a refugee asylum seeker experiencing domestic violence. She does not speak English.
Summary	Claire was unable to access a Utility Relief Grant (URG) despite meeting the special circumstances requirements outlined by the Department of Human Services (DHS). After Claire's financial counsellor and AGL came to an agreed understanding on Claire's eligibility, the URG forms remained unissued. Resolution was sought through the Energy and Water Ombudsman (EWOV).
Date	Claire's financial counsellor shared her story with us in February 2014

“ The client is eligible for a Utility Relief Grant, but cannot get AGL to send her the paperwork to access it. ”



Issue	<p>Claire is a refugee asylum seeker experiencing domestic violence. Her AGL account was in her ex-partners name and she engaged a financial counsellor because she was having difficulty paying her bill.</p> <p>AGL refused to issue URG forms to Claire because she did not have a health care card.</p>
Action by financial counsellor	The financial counsellor attempted to access an URG form from AGL using a special circumstances clause as stipulated by DHS. When this negotiation failed, the financial counsellor used a personal connection at AGL to “get around the system”.
Response from AGL	A supervisor at AGL provided the financial counsellor with assurances that the URG form would be sent to the client. In the weeks following, it remained unclear whether the forms were ever sent.
Outcome	The financial counsellor lodged a complaint with EWOV who resolved the issue.



Connor's experience with Red Energy

Client	Connor is a 51 year old Romanian male with limited English who stopped working due to mental health issues. He lives alone on a Newstart Allowance of \$464 per fortnight and is applying for a Disability Support Pension (DSP).
Summary	Connor is experiencing difficulty paying his \$300 account with Red Energy. Red Energy would not accept the financial assessment of the financial counsellor and disputed whether Connor was experiencing "genuine" financial hardship.
Date	Connor's financial counsellor shared his story with us in March 2014

“ They would not accept that the client was experiencing “genuine” financial hardship due to a decrease in income as a result of illness. ”



Issue	Connor was experiencing trouble paying his \$300 energy bill. The Red Energy Worker was unwilling to accept that Connor was experiencing "genuine" financial hardship.
Action by financial counsellor	<p>The financial counsellor phoned Red Energy to set up a minimal payment arrangement with plan to apply for a Utility Relief Grant in the next billing cycle.</p> <p>The financial counsellor advised Red Energy that in the next billing cycle the customer would address the outstanding balance and set up a new payment plan taking into consideration his new DSP payments.</p>
Response from Red Energy	<p>The worker at Red Energy kept the financial counsellor and Connor on the phone for over an hour, insisting that a phone audit had to be done before a temporary payment plan could be allowed. The client, who is of Romanian background and has limited English, found it hard to understand the questions that were being asked of him.</p> <p>The Red Energy worker would not consider the financial assessment previously performed by the financial counsellor and did not accept that the client was experiencing financial hardship due to a decrease in income as a result of illness.</p> <p>“The worker at Red Energy went through every appliance that the client used and insisted that he cut down his power usage by not using his air conditioning. I had to explain to the worker that where we live, summer most days are over 40 degrees and that you could not go without air conditioning.”</p>
Outcome	A temporary two-month payment arrangement of was reached.

Daliya's experience with AGL

Client	Daliya is an asylum seeker from Libya who supports 4 children. She speaks almost no English and is very shy and quite socially isolated. She also suffers from mental health issues and has survived past family violence.
Summary	AGL disconnected Daliya's gas because she had not paid around \$550. A financial counsellor helped to reconnect the supply, refer the case to the Energy and Water Ombudsman (EWOV) and negotiate part-payments with AGL. EWOV found that AGL had acted wrongfully, so AGL applied a wrongful disconnection payment that brought her account into credit.
Date	Daliya's financial counsellor shared her story with us in April 2014.

“ Saying ‘we have interpreters’ is not enough for clients from non-English speaking backgrounds. ”

Issue	<p>Daliya's gas was disconnected by AGL in November 2013. This left her without a stove, heating or hot water for her young family. While she had received several bills, her limited English meant she had not understood what was about to happen.</p> <p>Daliya also had no phone credit so she could not tell her case worker about the disconnection. She had to wait for one of the case worker's regular visits.</p>
Action by financial counsellor	Two days following disconnection, Daliya was referred to a financial counsellor, who contacted EWOV and had the gas reconnected that night. Daliya agreed to pay AGL \$20 a fortnight towards her outstanding account balance of around \$550, while EWOV looked at her case.
Response from EWOV	<p>EWOV reviewed the case and found that AGL had wrongfully disconnected the service.</p> <p>Daliya's financial counsellor observed, “while the penalties for wrongful disconnection are quite strong, most clients would not be aware of them and many barriers stopped Daliya understanding her rights. There is also a prevalent problem of energy retailers having inappropriate responses to customers from non-English speaking backgrounds.”</p>
Outcome	AGL acknowledged that the disconnection of Daliya's gas supply did not comply with the Energy Retail Code, and confirmed that they would apply a wrongful disconnection payment of \$570 to her outstanding account balance.



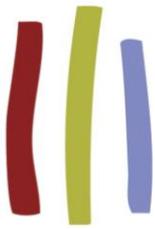
Heath's experience with AGL

Client	Heath is being treated for addiction, anxiety and depression. He receives a Disability Support Pension (DSP) and lives in public housing.
Summary	Heath had not used energy for six months because he was overwhelmed at being unable to resolve disputed bills or get his DSP concession applied to his account with AGL. The financial counsellor referred the case to the Energy and Water Ombudsman (EWOV). It took AGL two weeks to restore Heath's electricity connection
Date	Heath's financial counsellor shared his story with us in April 2014

“ He was so overwhelmed that he had given up trying to be reconnected ”



Issue	Heath had no gas or electricity for six months. He was using a torch when he was at home at night, was unable to cook and had showers at other people's homes. He was overwhelmed and felt ill equipped to resolve his matter with AGL, who he “had not been able to get anywhere with” so had given up trying to get reconnected. Although Heath kept advising AGL that he was on a DSP they were not applying concessions to his account.
Action by financial counsellor	The caseworker that initially lodged Heath's complaint with EWOV didn't have the “expertise” to advocate for Heath to EWOV, so referred him to a financial counsellor.
Response from AGL and EWOV	EWOV advised what instalments would be required to cover ongoing usage and undertook to investigate wrongful disconnection. AGL offered a \$100 credit. It took AGL over 2 weeks to restore Heath's electricity connection.
Outcome	“When energy was eventually reconnected, Heath was thrilled that he could now cook and shower.”



FCRC

Financial & Consumer Rights Council Inc.

Holly's experience with Powerdirect

Client	Holly is a Concession Card holder who recently moved to a new residence.
Summary	Holly received a bill addressed to 'the householder'. Holly did not have capacity to pay this bill and did not receive another bill for 12 months. By this stage her bill was \$1500. After the matter was resolved with the assistance of the Energy and Water Ombudsman (EWOV), Holly did not receive her next bill for a further 9 months. A second EWOV complaint was made.
Date	Holly's financial counsellor shared her story with us in June 2014.

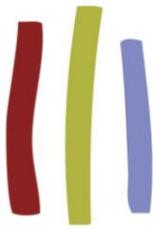
“ There is no requirement for the energy retailer to apply previous EWOV decisions when resolving an issue, so we have to make the same complaint over and over. ”

Issue Holly received a bill addressed to 'the householder'. Holly was unable to pay this bill. Her next bill for \$1500 came 12 months later.

Action by financial counsellor Holly sought the assistance of a financial counsellor who took the matter to EWOV.

Response from EWOV EWOV ruled that because the bill had not been produced within the required nine month window, the account should be waived.

Outcome Holly did not receive her next bill for nine months. The bill was for \$950 to which her concessions had not been applied. Holly doesn't have the capacity to pay this bill within the timeframe stipulated on the bill. Another EWOV complaint was instigated. According to Holly's financial counsellor, "the EWOV complaint will likely result in a partial waiver and Powerdirect will be required to give her equal time – in this case 9 months - to pay the bill...Powerdirect's billing system clearly failed in this instance. What is frustrating is that there is no requirement for energy companies to apply the Ombudsman's previous rules when trying to resolve an issue. Why wasn't Holly offered equal time to pay off the account when it was apparent that Powerdirect had made a second mistake? Why do we have to do this dance with every complaint?"



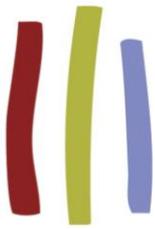
Iris's experience with AGL

Client	Iris suffers from Post Traumatic Stress Disorder (PTSD) and has a son with significant health issues.
Summary	Due to her PTSD and caring for her son, Iris was not opening her mail, resulting in significant debt. Transitioning in and out of AGL's hardship program, Iris accumulated a \$10,000 utility debt. The financial counsellor's request to AGL to have Iris' debt waived was unsuccessful.
Date	Iris's financial counsellor shared her story with us in March 2014

“ Without addressing core issues of affordability and usage the client's debt was able to reach an astronomical amount. ”



Issue	<p>Due to Iris' PTSD and the significant health issues experienced by her son, Iris was not opening her mail. This resulted in a significant debt to AGL. Iris was then engaged in AGL's hardship program. A number of payment plans that were significantly less than her energy usage were broken.</p> <p>After a number of years she engaged a financial counsellor with a debt of \$10,000.</p>
Action by financial counsellor	<p>The financial counsellor requested AGL waive Iris' debt based on her circumstances and the ongoing nature of the debt. This request was declined.</p> <p>The financial counsellor then contacted a community legal centre lawyer who was able to use a contact within AGL to negotiate on the client's behalf.</p>
Response from AGL	<p>AGL agreed to a partial waiver of the debt based on a payment plan calculated at the client's high usage.</p>
Outcome	<p>The client “fell off” the payment plan and ended up changing energy retailers.</p> <p>Iris' financial counsellor stated, “I think that AGL genuinely had the best intentions in initially offering this client hardship arrangements and subsequent payment plans. However, in doing so, without addressing the core issues of affordability and usage they have allowed the client to reach an astronomical amount of debt. As a result of which the client made the decision to disengage with AGL and start afresh elsewhere. This account was the source of a huge amount of ongoing stress to the client and has resulted in a bad credit rating.”</p>



FCRC

Financial & Consumer Rights Council Inc.

Ivy's experience with Origin Energy

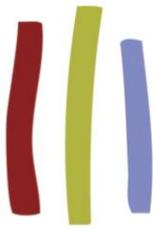
Client	Ivy suffers from a range of mental illnesses, including anxiety, depression and bipolar. She has had previous difficulty with her energy bills and has been receiving financial counselling for 9 months. She has low energy usage.
Summary	Ivy received a disconnection notice on her gas for an amount outstanding of approximately \$50. Ivy was on a payment plan at the time the disconnection notice was issued.
Date	Ivy's financial counsellor shared her story with us in April 2014.

“ Given that a payment plan was in place and that the debt was less than the agreed threshold for a disconnection, I have no idea how a disconnection notice was issued. ”

Issue	<p>Ivy suffers from a range of mental illnesses, including anxiety, depression and bipolar. She has had previous difficulty paying her energy bills and has been receiving ongoing financial counselling for 9 months.</p> <p>A few weeks after arranging regular \$30 per fortnight payments for each of her electricity and gas accounts, Ivy received a disconnection notice on her gas for an amount outstanding of approximately \$50.</p>
-------	---

Action by financial counsellor	<p>Ivy's financial counsellor contacted Origin Energy to investigate how a disconnection notice was able to be issued while the customer was on a payment plan, had low energy usage, and a small outstanding bill.</p> <p>“My understanding is that the debt has to be greater than \$120 for disconnection to occur if the client is paying their bills. Which, through the \$30 per fortnight contribution she is effectively doing. I am not sure if this is just a case of the collections department overstepping the mark, or something else”.</p>
--------------------------------	---

Outcome	The payment plan meant that the arrears were soon made up so no further action was taken.
---------	---



FCRC

Financial & Consumer Rights Council Inc.

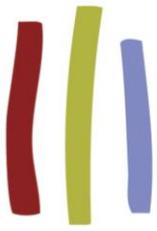
James's experience with AGL & Neighbourhood Energy

Client	James is receipt of a Newstart allowance. After rent and transport costs, James has a residual \$237 per fortnight for other living expenses.
Summary	James had outstanding bills for electricity with Neighbourhood Energy and gas with AGL. James was put on payment plans that were unsustainable that resulted in him filing for bankruptcy.
Date	James's financial counsellor shared his story with us in March 2014.

“In trying to stay connected with his energy suppliers, James signed up to unsustainable payment plans resulting in bankruptcy.”



Issue	James received a disconnection notice for an outstanding Neighbourhood Energy electricity account of \$2,357. Neighbourhood Energy requested James pay \$100 per fortnight which he could not afford. James also has an outstanding gas account of \$1,494 with AGL.
Response by AGL & Neighbourhood Energy	<p>AGL's first proposal was to pay out the arrears in three months at \$126 per week. "Bill smoothing" would require payments of \$100 per fortnight. Under pressure from AGL, James agreed to Centrepay payments of \$80 per fortnight. His current usage is \$22 per fortnight.</p> <p>Neighbourhood Energy agreed to payments of \$75 per fortnight for a three month period with a review after that time and an expectation that his payments will increase.</p>
Action by financial counsellor	The financial counsellor and the client negotiated with AGL to settle on a \$40 per fortnight payment arrangement through Centrepay.
Outcome	<p>James decided that he was unable to make the minimum payments required to maintain his gas and electricity and that his only option was to bankrupt on these accounts.</p> <p>James is confident he will be able to keep up with his current consumption which is averaging around \$20 per fortnight for gas and \$40 per fortnight for electricity.</p>



FCRC

Financial & Consumer Rights Council Inc.

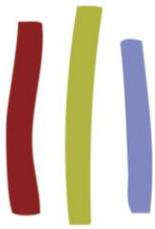
Ken's experience with Neighbourhood Energy

Client	Ken is 79 year old Aged pensioner who moved from public housing to a permanent aged care facility following the deterioration of his health.
Summary	85% of Ken's pension goes to his aged care facility, leaving \$142 per fortnight to meet his other living costs. Ken had a final bill of \$723 with Neighbourhood Energy. Neighbourhood Energy said they would pursue the debt regardless of his circumstances and inability to pay. The matter was resolved with the Energy and Water Ombudsman Victoria (EWOV).
Date	Ken's financial counsellor shared his story with us in March 2014.

“I draw the line at people being chased by debt collectors in nursing homes.”



Issue	Despite being informed of Ken's medical, residential and financial circumstances, Neighbourhood Energy advised that they would not consider a debt waiver and would pursue Ken through a debt collection agency.
Action by financial counsellor	The financial counsellor made a complaint to EWOV.
Response from Neighbourhood Energy & EWOV	<p>In response to EWOV contact, Neighbourhood Energy agreed to a payment plan of \$10 per fortnight and wanted evidence of Ken's expenditure from his \$142 per fortnight income.</p> <p>Nursing home staff helped to identify Ken's expenses which included medical costs, transport to medical appointments, phone bill and other personal care costs.</p> <p>EWOV elevated the case to one of their independent financial assessors who reviewed the budget and advised that repayments of \$10 per month would be appropriate. The shortfall of \$81 was addressed as part of this assessment.</p>
Outcome	EWOV later advised that Neighbourhood Energy had agreed to waive the debt rather than enter into a protracted collection cycle.



FCRC

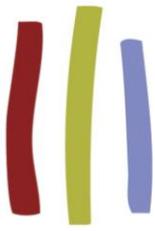
Financial & Consumer Rights Council Inc.

Laurel's experience with EnergyAustralia

Client	Laurel is receives a Disability Support Pension (DSP) and requires the assistance of an interpreter when interacting with service providers.
Summary	Laurel was experiencing difficulty communicating with EnergyAustralia about accessing a Utility Relief Grant (URG). EnergyAustralia would not accept the authority of the interpreter or the financial counsellor who attempted to advocate on Laurel's behalf. EnergyAustralia challenged Laurel's grounds for accessing a URG.
Date	Laurel's financial counsellor shared their story with us in August 2014

“ By refusing to accept the accredited interpreter and the authority of the financial counsellor, EnergyAustralia is alienating its customers. ”

Issue	Laurel was experiencing trouble communicating with EnergyAustralia about accessing a Utility Relief Grant due to a language barrier and not being able to convince EnergyAustralia of her eligibility to receive a URG.
Action by financial counsellor	The financial counsellor waited half an hour to speak to someone at EnergyAustralia initially, and then had to explain the client's issue to three different EnergyAustralia staff.
Response from Energy Australia	An EnergyAustralia hardship team member refused to accept the accredited interpreter provided, and said that they should not be speaking with the financial counsellor because “they could be anybody.” The worker was disputing Laurel's explanation of why she was eligible to receive a URG.
Outcome	The financial counsellor complained to the worker's manager.



FCRC

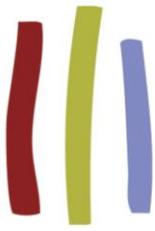
Financial & Consumer Rights Council Inc.

Lily's experience with Australian Power & Gas

Client	Lily lives with her family in Melbourne. She has 4 children under the age of 6 and her husband has had 2 strokes.
Summary	AP&G disconnected the family's gas because of an unpaid bill of \$1,500, so Lily contacted her financial counsellor and the Energy and Water Ombudsman (EWOV). Despite their advocacy and concerns for health and safety, AP&G refused to reconnect the gas until the bill was paid. The issue was only resolved after a week of negotiation when the counsellor obtained emergency relief funds and paid \$190.
Date	Lily's financial counsellor shared her story with us in March 2014.

“ She had no way of paying the debt, but AP&G insisted on a lump sum payment before they would reconnect the gas. ”

Issue	<p>Lily phoned her financial counsellor on a Wednesday to say that her gas had been disconnected the previous afternoon. AP&G was demanding she pay a \$1,500 bill.</p> <p>Lily thought her husband had been paying the gas account regularly, but he was struggling because he could not support his family after his strokes and was unaware that the bill was so high.</p> <p>Lily said that she had tried to get gas through another company but the account had been 'listed'. She had no way of paying the debt.</p>
Action by financial counsellor	The counsellor gave Lily EWOV's number and told her to mention his involvement. He then made an appointment for Friday morning, assuming that EWOV could ensure immediate reconnection because of his involvement and concerns over health and safety.
Response from EWOV and AP&G	<p>EWOV received the complaint on Wednesday morning and responded quickly. EWOV accepted that Lily had authority to act for her husband in dealing with his account, as did AP&G. EWOV also acknowledged the health and safety issues. But by Friday the gas had still not been reconnected. AP&G insisted on a lump sum payment and the counsellor believed that AP&G was not negotiating in good faith.</p> <p>EWOV continued to negotiate with AP&G and felt that the customer needed to make a payment to AP&G. The financial counsellor said this was not possible. EWOV assured the financial counsellor that gas would be on before the weekend.</p> <p>Communication between the 3 parties was strained. By Monday the gas was still not reconnected.</p>
Outcome	Lily's financial counsellor obtained emergency relief funds and ensured that \$190 was paid. Despite this and extensive prior negotiations taking place, the gas was not restored for ten days. EWOV later pursued the matter with AP&G.



FCRC

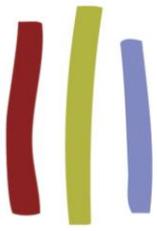
Financial & Consumer Rights Council Inc.

Linden's experience with Origin Energy

Client	Linden is a 54-year-old single father of 2 children in high school. He works part time and is a recovering addict with mental health issues.
Summary	Origin failed to send accounts to Abby for over two years after she moved address, despite Abby making regular making payments. Origin then sent Abby with a bill for \$8,000. After a prolonged dispute with the Energy and Water Ombudsman Victoria (EWOV) the matter was resolved.
Date	Linden's financial counsellor shared his story with us in April 2014.

“ There is no way that he, and others like him, could have reached an appropriate resolution without the help of an advocate. ”

Issue	<p>Linden went to see a financial counsellor with a “mountain of paperwork” from Origin Energy. He had moved two and a half years earlier and had not received an account for his new property until a few months before.</p> <p>Linden found Origins paperwork indecipherable and was unable to get assistance from Origin to resolve his accounts. Origin continued to send more paperwork which made the situation increasingly stressful for Linden.</p>
Action by financial counsellor	<p>The financial counsellor discovered that Origin had been sending Linden's accounts first to his old property and then to another unrelated property on his street. By the time Linden approached the financial counsellor the account was over \$8000.</p> <p>The financial counsellor raised Linden's complaint with EWOV.</p>
Response from EWOV and Origin	<p>EWOV forwarded the complaint to Origin, but Origin's response did not address Linden's concerns. The financial counsellor did not believe EWOV's response reflected an understanding of the issues. The counsellor then escalated the complaint prompting EWOV to investigate further.</p>
Outcome	<p>Origin agreed to match payments dollar for dollar and put Linden on the 'Power On' hardship program. An audit was also arranged to address Linden's high energy use.</p>



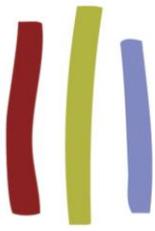
Mary's experience with Origin Energy

Client	Mary is a 21 year old single mother with a mild intellectual disability living in public housing in regional Victoria. She receives a Disability Support Pension which had been reduced due to her children being cared for by her former partner.
Summary	Mary's gas supply was disconnected twice in 10 months and was being threatened with disconnection a third time. Origin's response and payment expectations were unrealistic. The Energy and Water Ombudsman (EWOV) facilitated reconnection following the 2 nd disconnection but the current dispute remains unresolved.
Date	The financial counsellor shared Mary's story with us in October 2014.

“ The process of trying to negotiate to keep her energy supply was very stressful. ”



Issue	<p>Mary is a young woman with an intellectual disability living independently on a low income. The process of trying to negotiate with Origin and maintain her energy supply had been stressful for Mary.</p> <p>Mary was compliant with an agreed payment plan yet Origin continued to contact her and did not comply with the provisions of the client authority form which had been provided to them. Origin told Mary she needed to come up with 60% of the outstanding debt before they would reconnect her gas.</p>
Action by financial counsellor	<p>The financial counsellor saw Mary three days after the first gas disconnection in September 2013. The financial counsellor had significant difficulties getting through to the Origin hardship department to ensure they accepted the client's authority to act form.</p> <p>The counsellor negotiated a reconnection by payment of 10% of the account balance using agency brokerage funds. The counsellor assisted Mary with a Utility Relief Grant (URG) and referral to the Home Energy Saver Scheme (HESS).</p> <p>After the 2nd disconnection 10 months later, the financial counsellor assisted Mary make a complaint to EWOV to begin the reconnection process.</p>
Response from Origin Energy and EWOV	<p>In October 2014 the financial counsellor was still experiencing difficulties in making contact with Origin's hardship team, most commonly receiving a recorded message advising to call back another time. Mary was still being repeatedly contacted by Origin despite the authority form clearly advising them to contact the financial counsellor rather than Mary. EWOV was helpful in arranging reconnection on the 2nd occasion.</p>
Outcome	<p>The counsellor assisted setting up the client to a \$60 per fortnight Centrepay arrangement and plans to contact Origin and EWOV to lodge a further complaint.</p>

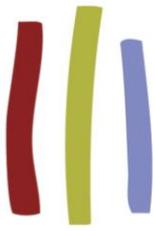


Matthew's experience with EnergyAustralia

Client	Matthew is an aged pensioner whose partner passed away 4 years ago. Matthew is very isolated with his only living relative living in Western Australia.
Summary	Matthew had not been issued a disconnection notice despite a debt of \$8,000 on his energy account. An EnergyAustralia staff member stated that Matthew was provided hardship assistance by not disconnecting him from supply.
Date	Matthew's financial counsellor shared his story with us in March 2014.

“ Keeping someone connected to their energy supply cannot be considered hardship assistance if crippling amounts of debt are accumulated as a result. ”

Issue	Matthew had been sent home after a lengthy stay in hospital. Having no family nearby and no local services visiting his property, Matthew is very isolated. He was referred to financial counselling by a social worker when it was discovered he had an \$8,000 energy bill with Energy Australia.
Action by financial counsellor	The financial counsellor contacted EnergyAustralia in an attempt to uncover how Matthew had accumulated such a high amount of debt without being disconnected.
Response from Energy Australia	After speaking with the financial counsellor, the EnergyAustralia staff member said that they gave the client hardship assistance by not disconnecting him from supply.
Outcome	After a long advocacy process, EnergyAustralia waived the balance and Matthew was set up to pay his future accounts through Centrepay.

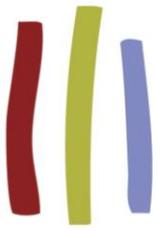


Merri's experience with AGL and Lumo

Client	Merri is an Aboriginal woman who worked as a teacher until her partner committed suicide in 2011. Her finances then became unmanageable and she declared bankruptcy in 2013. She now lives in public housing in Melbourne.
Summary	Confusion over Merri's address meant she ended up with bills from AGL and Lumo Energy. After complaining to the Energy and Water Ombudsman (EWOV), she received some help from both energy retailers. Despite this, she is still being pursued for outstanding debts, which she cannot afford to pay.
Date	Merri's financial counsellor shared her story with us in May 2014.

“ She couldn't find anyone at either company willing to help her. ”

Issue	<p>She was only receiving mail from Lumo addressed to 'the Occupier'. Merri ignored the mail from Lumo's as they were not her energy provider.</p> <p>When Merri moved into her house she signed with AGL for her electricity but received no bills for 6 months. Concerned, Merri contacted AGL and found out that they had listed her account under another address in the same building for which she received a bill of \$200. She also contacted Lumo after opening a letter that said her actual address would be disconnected for failing to pay a bill for \$350.</p>
Response from AGL and Lumo	<p>Merri complained to both companies but they were not responsive, she then raised a complaint with EWOV.</p> <p>Based on the EWOV complaint, AGL agreed to waive her debt. Lumo applied a \$50 credit to the money she owed and pursued her for rest after closing the account. Merri accepted this resolution.</p>
Action by financial counsellor	<p>A financial counsellor arranged extensions on both accounts, but could do little to take either matter further because Merri agreed to the EWOV resolution. Her first bill from AGL for the correct address was for \$150.</p> <p>The counsellor noted that Merri might have achieved a better result had she had financial counselling assistance earlier. Her mental health issues meant she could not negotiate a fair outcome without support. The financial counsellor said this is the same for many disadvantaged clients, so providers and EWOV should look closely at disadvantage when assessing complaints.</p>
Outcome	Merri had no income while she waits for a Centrelink assessment and a WorkCover claim to be processed. In the opinion of the financial counsellor, the Lumo bill will likely end up with debt collectors.

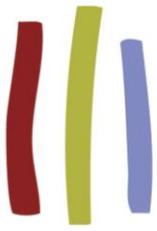


Olive's experience with Neighbourhood Energy

Client	Olive is a single parent of young children living in rural Victoria.
Summary	Olive was sent a disconnection notice while on a payment plan stipulating that: Neighbourhood Energy required the outstanding amount to be paid immediately to avoid disconnection; the outstanding amount of \$1,760 plus a \$500 fee would be required to reconnect her electricity; and a transfer to another retailer would be refused. Disconnection was avoided through an adjusted payment plan.
Date	Olive's financial counsellor shared her story with us in May 2014.

“ Threatening disconnection on the basis of immediate payment, prohibiting a transfer to another energy provider and applying a \$500 reconnection fee doesn't indicate an understanding of financial hardship. ”

Issue	<p>While on a payment plan of \$50 per fortnight through Centrepay, Olive was sent a disconnection notice that stated the following:</p> <ul style="list-style-type: none">• The full payment of the \$1,760 outstanding amount would be required to reconnect the energy supply• An additional \$500 re-connection fee would also apply• Neighbourhood Energy would object to any transfer request they receive from another electricity retailer
Response from Neighbourhood Energy	Olive contacted Neighbourhood Energy who wanted Olive to go on a higher payment plan she could not afford. They referred her to financial counselling.
Action by financial counsellor	<p>The financial counsellor stated they had never seen a letter from an energy retailer like this before.</p> <p>The financial counsellor did an assessment and budget with the client and began negotiations with Neighbourhood Energy.</p>
Outcome	The client and Neighbourhood Energy agreed to an increased payment plan of \$75 per fortnight with a review to occur after three months.



FCRC

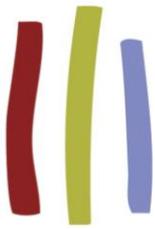
Financial & Consumer Rights Council Inc.

Oliver's experience with EnergyAustralia

Client	Oliver is a sole parent who lives in public housing and receives a Disability Support Pension.
Summary	Oliver had multiple accounts with EnergyAustralia. Despite Oliver making regular payments via Centrepay, EnergyAustralia were unable to locate these payments due to their separate databases in New South Wales and Victoria. It was discovered that Oliver was paying instalments to an old account while a new account had accumulated \$620 debt.
Date	Oliver's financial counsellor shared his story with us in July 2013

“ EnergyAustralia could not explain why a final bill had not been issued or why they had not contacted the client to inform him that he was paying on a closed account. ”

Issue	Oliver made regular fortnightly payments of \$45 via Centrepay to EnergyAustralia. Oliver received a bill for \$620 from EnergyAustralia under a different account. Oliver was confused as to why he had two separate accounts with EnergyAustralia and could not get answers from their customer service staff.
Action by financial counsellor	<p>The financial counsellor spoke to EnergyAustralia in both New South Wales and Victoria. Customer service was initially unable to locate Oliver's Centrepay payments due to their separate databases in New South Wales and Victoria. The financial counsellor discovered the Centrepay payments were being paid into an old account while his new account was accumulating debt.</p> <p>The financial counsellor cancelled the existing Centrepay arrangement, organised a final bill on the old account and advocated for the credit on the old account to be transferred to the new account.</p>
Response from Energy Australia	<p>EnergyAustralia could not explain why a final bill on the old account had not been issued or why they had not contacted the client to inform him that he was paying on a closed account.</p> <p>EnergyAustralia initially agreed to refund any credit balance outstanding after the final bill was issued. However EnergyAustralia could not transfer the balance to the new account as the accounts were in two separate billing systems.</p>
Outcome	The financial counsellor believed the case to be part of a systemic issue faced by EnergyAustralia customers and therefore filed a complaint with the Essential Services Commission.

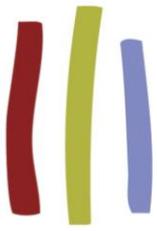


Poppy's experience with EnergyAustralia

Client	Poppy is a 44 year old single mother with four dependent children who recently separated from her partner. Poppy is financially insolvent.
Summary	Poppy recently separated from her partner resulting in a significant drop in household income which impacted her ability to pay her utilities. She made significant attempts to reduce her energy usage, but is unable to maintain a payment arrangement that addresses her energy bills and accumulated arrears. Poppy filed for bankruptcy.
Date	Poppy's financial counsellor shared her story with us in March 2014

“ How did her debt get to this level in the first place? ”

Issue	<p>Poppy had a significant drop in income due to separating from her partner. As a result she is unable to afford to pay her gas and electricity bill of over \$5,000.</p> <p>Poppy has attempted to reduce her energy usage but maintains she cannot afford or keep to a payment arrangement that will address her arrears and ongoing usage.</p>
Action by financial counsellor	<p>Poppy's financial counsellor believed that a Utility Relief Grant would not give her a significant reduction in the balance of her energy account to have a significant positive effect on her situation.</p> <p>Bankruptcy was presented as one of her options and Poppy elected to go this way as it provided a fresh start with her energy provider.</p>
Outcome	<p>The financial counsellor was not confident that Poppy would be able to maintain any future payment arrangement for her gas and electricity supply, even though Poppy assured the financial counsellor she would enter into a Centrepay arrangement as soon as her bankruptcy removed her current debt.</p> <p>“This is a bit of a double whammy in the end – a bankruptcy that will cost in the vicinity of \$5,000 in administration, as well as utility bills of in excess of \$5,000 which will remain unpaid. The question remains: How did her debt get to this level in the first place?”</p>



FCRC

Financial & Consumer Rights Council Inc.

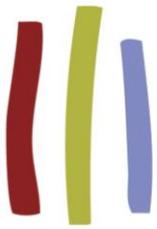
Rose's experience with Australian Power & Gas

Client	Rose is a single mother with bipolar disorder receiving a Disability Support Pension.
Summary	Rose was threatened with disconnection following high energy usage and failure to make adequate payments. After AP&G agreed to transfer her account to another energy provider, the transfer was repeatedly blocked despite financial counsellor assistance, EWOV intervention and ongoing agreement from all parties.
Date	Rose's financial counsellor shared her story with us in March 2014.

“ I cannot explain how deeply frustrating it has been through this cycle of negotiation, agreement and subsequent errors. ”



Issue	Rose was threatened with disconnection following high energy usage and failure to make adequate payments. After AP&G agreed to transfer her account to another energy provider, the transfer was repeatedly blocked despite EWOV intervention.
Action by financial counsellor	<p>The financial counsellor negotiated a payment plan with the view to reduce her energy usage. Her usage didn't reduce and her debt increased.</p> <p>“It was really clear that the cycle of disconnection notices, payment plans, and increased debt wasn't working so I negotiated with AP&G to allow her to transfer her account to another provider where she could start afresh”.</p> <p>AP&G agreed to transfer Rose's account to another provider, However when she tried to switch, AP&G knocked back the request. The financial counsellor raised a complaint with the Energy and Water Ombudsman Victoria (EWOV).</p>
Response from AP&G	Following the EWOV complaint, AP& G agreed to the account transfer to another energy provider for the second time. It got knocked back again. AP&G and the new energy provider said the matter was resolved. The transfer was refused a third time.
Outcome	The AP&G customer advocacy team still did not have the appropriate authority form in their records when last contacted by the financial counsellor. The financial counsellor plans to raise a second complaint with EWOV.



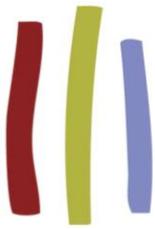
Rusty's experience with Lumo

Client	Rusty is a man in his 50s who has experienced periods of homelessness and is attending a non-residential rehabilitation program. He suffers from anxiety and depression, and has a number of debts which he is unable to pay.
Summary	Rusty believed his energy account was up to date because he was paying fortnightly through Centrepay. Lumo was allocating his Centrepay to an old account on which they had stopped collection activity two years ago. This created arrears on the new account. After an initial resolution, Rusty's Centrepay reverted to paying the old account resulting in the accumulation of further arrears and the issuing of a disconnection warning.
Date	Rusty's financial counsellor shared his story with us in April 2014

“ Lumo was allocating his Centrepay to an old account creating arrears on the new account. After correcting this error, Lumo issued a disconnection warning. ”



Issue	Lumo was allocating Rusty's Centrepay to an old account on which they had stopped collection activity over 2 years ago. This created arrears on the new account.
Response from Lumo and EWOV	<p>The financial counsellor initially “got the run around” from Lumo and made a complaint to the Energy and Water Ombudsman Victoria (EWOV).</p> <p>Over Christmas the Centrepay payments reverted back to the old account and the account fell back into arrears. Rusty received a disconnection warning letter.</p>
Outcome	<p>Rusty's financial counsellor strongly advocated on his behalf and the matter was resolved.</p> <p>The payments to the old account were allocated to the new account, and the old account was bankrupted. The small outstanding balance on the current account was waived.</p> <p>The process resulted in significant stress for Rusty.</p>

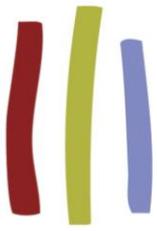


Sue's experience with Simply Energy

Client	Sue is on Disability Support Payment and is renting.
Summary	A Simply Energy door-to-door salesman approached Sue to inform her of the benefits of changing over to their energy service which included a \$50 voucher. After a failure of Simply Energy to resolve a billing error, Sue transferred to another energy retailer and made a complaint to the Energy and Water Ombudsman (EWOV). Sue was left with a debt and could not use the \$50 voucher.
Date	Sue's financial counsellor shared her story with us in April 2014

“ BEWARE THE DOOR KNOCKER. ”

Issue	<p>Sue signed with Simply Energy following a voucher offer from a door-to-door salesman. Sue set up a payment arrangement with Simply Energy after receiving her first bill. When she received her second bill the amount did not match the previous balance. Sue called Simply Energy to resolve the issue.</p> <p>Sue was unable to get a resolution in relation to the billing error and discovered that the voucher that was offered to her on signing up with Simply Energy was for an electrical service that she was unable to use in a rental property.</p>
Action by financial counsellor	<p>Sue engaged with a financial counsellor once she had transferred from Simply Energy to a new energy provider after being frustrated at her failed attempts at resolving billing errors. The financial counsellor contacted Simply Energy and had her debt reduced.</p> <p>“Had this been done in the first place, Sue would have still been with Simply Energy and would not have this old debt she can't afford on top of her new energy company bills.”</p>
Response from EWOV	EWOV conducted a timely investigation. In Sue's opinion, the billing issues remained unresolved.
Outcome	Sue has a debt with Simply Energy. She set up a payment plan with her new energy retailer and is happy that she understands her bills with the assistance of her financial counsellor.



FCRC

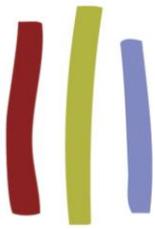
Financial & Consumer Rights Council Inc.

Violet's experience with EnergyAustralia

Client	Violet is an elderly women who lives in an aged care residence in regional Victoria.
Summary	Violet has been receiving someone else's bills, living interstate (Queensland), for 10 months. After addressing this issue with the assistance of the Energy and Water Ombudsman (EWOV), Violet received an incorrect bill for \$260 for a single day's electricity use.
Date	Violet's financial counsellor shared her story with us in March 2013

“ This is what causes people to not have direct debit as incorrect amounts of money would have been taken and who knows if a refund would have occurred. ”

Issue	For 10 months EnergyAustralia sent Violet bills for a person living in a different state. Violet was able to get the account directed to the correct recipient through the assistance of the Energy and Water Ombudsman Victoria (EWOV).
Response from Energy Australia	EnergyAustralia issued a new bill with the correct account holder however the bill for a single day of electricity use was \$260.
Action by financial counsellor	Violet took her incorrect bill to a financial counsellor who then contacted EnergyAustralia about the continuous billing errors.
Outcome	The client remarked to her financial counsellor it is very hard for people to receive these bills and then have to spend time on the phone trying to get a resolution. “This is what causes people to not have direct debit as the money would have been taken and who knows if a refund would have occurred.”

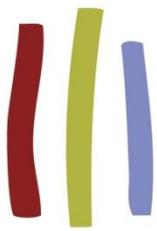


Walter's experience with Australian Power & Gas

Client	Walter recently moved house in an effort to repair his relationship with his estranged partner and child. Walter was recovering from a workplace accident and his sole income was a Newstart payment.
Summary	Walter moved to new premises and received his first electricity bill of over \$600. Walter attempted to dispute the amount and was disconnected as a result. The Energy and Water Ombudsman Victoria (EWOV) took action to reconnect Walter's electricity and a payment arrangement was agreed to. Walter had maintained regular contact with AP&G throughout. Communication became increasingly hostile when Walter indicated there were issues in relation to billing, and that the cost of consumption appeared excessive for the duration of the tenancy.
Date	Walter's financial counsellor shared his story with us in March 2014

“ AP&G interpreted their customer disputing a bill amount as refusing to pay. The customer was subsequently disconnected within 6 weeks of the bill being issued. ”

Issue	After moving to new premises, Walter received his first electricity bill of over \$600. When he disputed the bill, AP&G interpreted this action as refusing to pay and subsequently disconnected him from his electricity supply.
Action by financial counsellor	The financial counsellor advised Walter about capacity to pay issues and making payment arrangements that are affordable while the dispute with AP&G was still active. The counsellor also put Walter in touch with the Energy and Water Ombudsman of Victoria (EWOV).
Outcome	EWOV assisted in the reconnection of Walter's electricity. Walter agreed to a payment arrangement of \$90 per fortnight which covered the account and assumed consumption based on the first bill. EWOV undertook to investigate issues involving AP&G's billing issues.

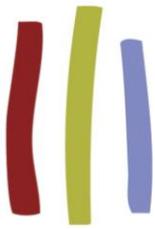


Will's experience with AP&G and AGL

Client	Will's wife passed away suddenly in February 2014. Will is in his mid 40s with children at home. Will has low-level reading and writing skills.
Summary	Will requested that an account be put into his name after the account holder, his wife, passed away. The account was transferred into his name. However, the credit of \$280 gas and \$150 electricity were not transferred despite two contacts with the Energy and Water Ombudsman Victoria (EWOV) and numerous calls to AGL.
Date	Will's financial counsellor shared his story with us in September 2014.

“ Will has been incredibly frustrated and upset by the degree of difficulty he has encountered ... as if his wife's sudden death wasn't enough to bear. ”

Issue	Will made contact with AP&G to let them know that his wife (the account holder) had passed away. Will had continued payments via Centrepay putting the accounts in credit. When the transfer of account took place Will expected the credit amounts to be transferred. When this didn't take place he made numerous contacts with AGL who had taken over AP&G.
Action by financial counsellor	<p>The financial counsellor contacted AGL and spoke to an empathic staff member who made assurances that the issue would be resolved within 48 hours. AGL were satisfied that Will had supplied the necessary documentation but the problem was a failure of the accounting systems to correctly migrate the information.</p> <p>After 48 hours and no contact from AGL, the financial counsellor made contact and was told the credit had been passed to the 'unclaimed monies register' and AGL would have to apply for the return of the funds. A further promise was made that the funds would be returned within a week by cheque made out to the estate of Will's wife. No cheque was received.</p>
Response from EWOV	Will made two complaints to EWOV. Will did not continue persisting with EWOV due to frustration and lack of understanding of the complaints process. The two times he made contact with EWOV, the case was stymied in part due to Will's frustration and literacy issues. Will felt he could not easily meet EWOV requests and said the letters he received from EWOV were too long and hard for him to understand.
Outcome	Will's financial counsellor lodged a new complaint with EWOV on Will's behalf. The old account remains in credit. Will has been unable to recover the other funds owed by AGL.



FCRC

Financial & Consumer Rights Council Inc.

Willow's experience with EnergyAustralia

Client	Willow had to leave her home as a result of family violence. As a result she ended up with utilities debt with EnergyAustralia in New South Wales and Victoria.
Summary	EnergyAustralia moved Willow's debt to a debt collection agency. Following advocacy by Willow's financial counsellor, the debt collection agency agreed to have the debt transferred back to EnergyAustralia so that a debt waiver request could be considered. EnergyAustralia NSW accepted the debt waiver request while EnergyAustralia Victoria refused.
Date	Willow's financial counsellor shared her story with us in April 2014

“ One arm of EnergyAustralia can address debt waiver requests while the other arm refuses to even consider it. ”

Issue	Willow had to leave her home as a result of family violence. Given her circumstances, she acquired a utilities debt. EnergyAustralia moved Willow's debt to a collection agency prompting her to seek the assistance of a financial counsellor.
Action by financial counsellor	<p>The financial counsellor submitted a waiver request for the debt to the debt collection agency. The debt collection agency was unable to process the request but agreed to send the debt back to Energy Australia for their consideration.</p> <p>EnergyAustralia's resolution team sent an email a week later stating that they were prepared to waive the full debt. When Willow's financial counsellor contacted them to confirm that by 'full debt' they meant both accounts, EnergyAustralia said there was only one account for electricity with a debt for around \$1,000.</p> <p>It was discovered that the electricity debt was through EnergyAustralia NSW and the gas through EnergyAustralia Victoria. The financial counsellor rang EnergyAustralia Victoria to find out if they had received the client's gas account debt back from the collection agency. They hadn't.</p>
Response from Energy Australia	EnergyAustralia Victoria said they couldn't recall the debt as EnergyAustralia NSW had done. The Financial Counsellor filed a complaint with the Energy and Water Ombudsman (EWOV).
Outcome	<p>The payment plan initially offered by EnergyAustralia Victoria was beyond Willow's capacity to pay.</p> <p>Following the EWOV investigation and internal discussions between the financial counsellor and an EnergyAustralia Victoria supervisor, EnergyAustralia Victoria reviewed the debt waiver request and granted a full waiver on the account.</p>