





Bright Sparks Handbook Contents



Choice and Control

From 1 July 2016, the electricity market in South East Queensland was deregulated. This means the government no longer tells retailers how much they must charge for power. It also means there is greater choice and control to about how much we pay for the power we use. We all know electricity is expensive, but there is a best deal for everyone. There are also ways to reduce the power we use. This will be different for each person. It is up to each person to find the best deal for them.

So how do we do this? How do we switch on our lightbulbs and get the best deal on our electricity?



Here are ideas to help us get the best deal.

Get informed! Learn to read and understand your

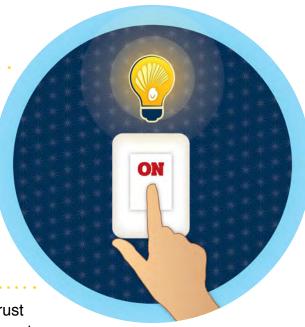
- Electricity bill
- Electricity contract and what is involved in breaking it
- How to reduce the electricity you use
- The offers available from all the retailers in your area

Talk to others – having a chat with people you trust such as your neighbours, friends or family or an advocate to help you understand the energy market. This will help you learn more and maybe help others to learn more too!

Keep up to date – Better offers can become available especially in a deregulated market.

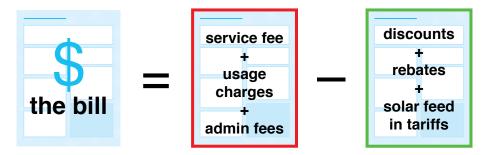
Find out what help is available – such as rebates, discounts, concessions and what to do if you're not happy.

Don't be afraid – to change if you feel your retailer is not providing you with the support you need.



Reading your Electricity Bill

Each residential electricity bill is made up of different charges and discounts.



1. Service fee

- This is the cost of getting power to your home such as the cost of wires, poles and administration costs.
- A service fee is charged every day, regardless of the amount of electricity you use.
- Different electricity offers do have different service fees.
- It is normally shown on the bill as cents per day charge (c/day).
- It can also be called a service charge, fixed charge, daily supply charge, or service to property charge. All of these terms mean the same thing so check what your retailer calls it on your bill.
- Another fixed cost (the cost of getting power to your home) is a metering fee, which is
 the costs of providing and maintaining a meter. Some retailers include this in the service
 fee; others show this on the bill as a separate item. Check your bill to see how the retailer
 charges you and consider this cost if comparing electricity offers.

2. Usage charges

With usage charges, the amount you pay depends on:

- how much power you use, and
- the rate or tariff you pay for the power used

The different usage charges are called **Tariffs** and will be shown on your bill in cents per kilowatt hour (c/kWh). In South East Queensland, usage charges depend on what type of electricity meter(s) you have at your home. There are 3 main tariffs in South East Queensland:

Tariff 11 is also called peak, standard, flat rate or anytime tariffs. It is:

- Always available at any time of the night or day
- Most expensive tariff available
- Every home has Tariff 11 supplied

Tariff 33 is also called off-peak, economy or controlled load or shoulder on your bill. It is:

- A cheaper tariff that provides a maximum of 18 hours a day of power, only switching off during peak periods.
- Often connected to appliances you don't need to run all the time such as smaller water heater tanks and pool heaters.

Tariff 31 is also called off-peak, economy or controlled load. It is:

- The cheapest tariff because it only provides power for a maximum of 8 hours a day, normally between 10pm-7am when there is low demand for power.
- Often used to heat hot water storage cylinders or run pool pumps that don't need a constant supply of power.

HINT: Check your bill to see what your retailer calls the different tariffs. If you want to get an appliance connected to tariff 31 or 33, you need to talk to your electricity retailer and understand the costs involved in having a new meter and connecting the appliance and the new meter.

For more information about Tariffs, go to https://www.dews.qld.gov.au/electricity/prices/tariffs

3. Administration fees:

Each offer will have different fees and charges. Examples include late payment fees, direct debit dishonour fee, paper bill fees and cancellation fees.

HINT: Check your bill to see if you are being charged fees, maybe you can avoid some of them by changing how and when you pay

4. Discounts:

Each offer will offer certain discounts. Examples include pay on time discounts or special one off discounts to encourage you to sign up to a new offer.

HINT: If you are being offered a sign up discount, make sure the offer is still the best offer for you, and the discount is a bonus!

5. Rebates:

Depending on circumstances, some people are eligible to apply for certain government support to help cover the cost of energy. Information on these is available in Section 4: Extra Assistance.

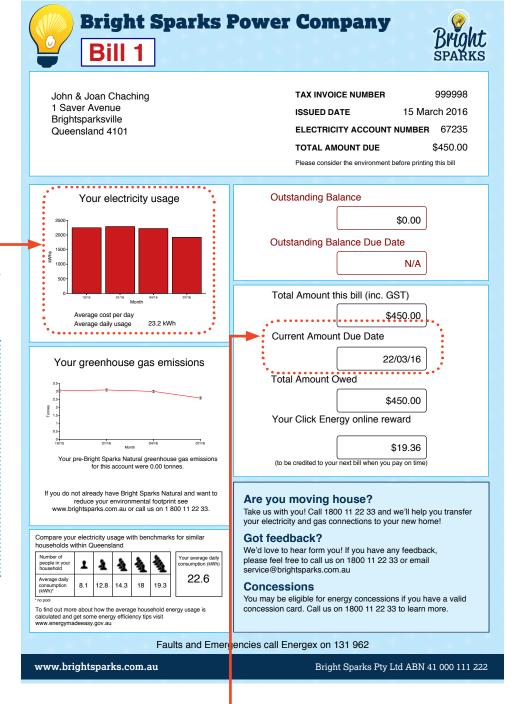
6. Solar feed in tariff:

if your home has solar panels, the retailer will pay you for the solar power that is returned to the network generated at your house that your household doesn't use.

Words used on your electricity bill

Usage history – this is normally provided on your bill as a graph.

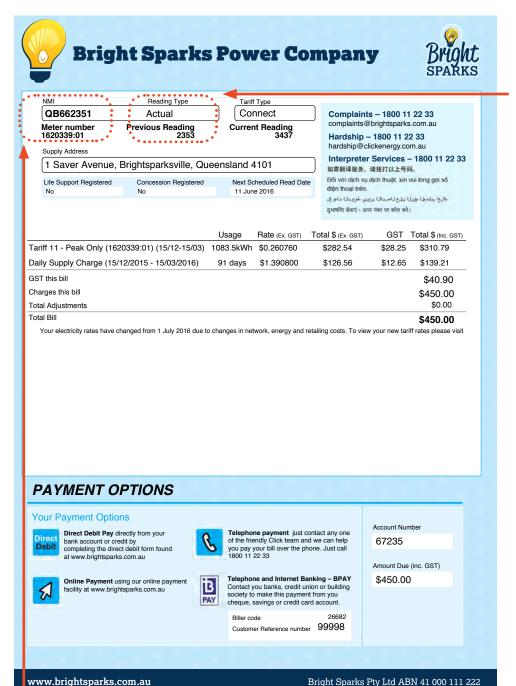
HINT: If there has been a sudden increase in usage, think about what changed to make the bill go up and trying to limit the use of certain appliances-the old heater you pull out every winter might be really inefficient!





Date Due – paying by the due date ensures you get any bonuses or rewards from your retailer for doing so.

HINT: If you can't make the payment by the due date, make contact with your retailer and let them know, they may extend the on time payment discount or provide other types of support.



Reading Type – estimate (E) or actual (A) will be written on the bill. Energex will attempt to read your meter every 3 months, although are only required to read your meter at least 1 time per year.

In between, you may receive estimate bills. If the estimate bill is higher or lower than your actual usage, when the next actual bill arrives, you may have a high or low bill depending on how accurate the estimate was.

HINT: If you receive an estimate bill, it is a good idea to read your meter and check if the estimate is close to your actual use so you budget for the next actual bill.

NMI is a National Meter Number, and each household in Australia has a unique number.

Check your bill has the right NMI on it, so you are being billed for the correct usage, especially if you live in a block of units, where lots of meters might be close to each other.

Meter Number – if you have more than 1 meter, your bill will show the different meters



Developing good energy habits – Reduce your Juice!!

Electricity

We can always try to find ways to reduce the power we use. In Queensland, all retailers must show on your bill how much energy your house uses and how much other houses in your area use. If your bill is more than other similar households in your area, think about ways to reduce your household usage.

Some people with disability have specialist electrical equipment that results in higher power use than the average household. If you have specialist equipment, rebates are available in certain circumstances (see section 4).

Here are some very simple steps you can take to save energy around the house:

Ways to keep cool in summer on a budget:

- Close windows, doors, curtains and blinds to reduce the summer heat getting in.
- Use fans instead of air conditioners; placing a bowl of ice in front of a fan can really cool down the local air temperature as much as an air conditioner.
- If you use the air conditioner:
 - set the thermostat to 26°C or as close to that as comfortable
 - make sure the filters are kept clean so it runs at its best and
 - close doors to rooms that don't get used often, such as bathrooms, to reduce the size of the room(s) being cooled

Ways to keep warm in winter on a budget:

- Reduce draughts by closing windows, doors and curtains and block drafts under doors with draft stoppers or old towels.
- Rug up! It's cheaper and cosier in winter to put on extra layers of clothing or blankets rather than using a heater or electric blanket.

Ways to reduce the cost of lighting:

- Turn lights off when not needed
- Energy efficient bulbs or LED bulbs use much less power than normal bulbs
- A single lamp is often also cheaper to use than overhead lighting

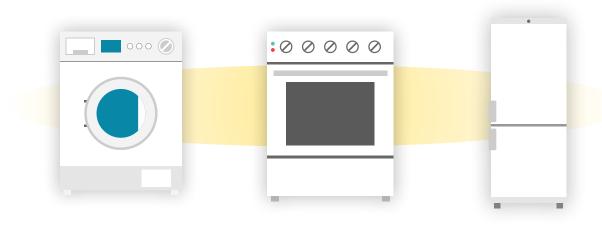


Ways to save power in the bathroom and laundry

- Use cold water for washing
- Use a clothes line instead of the tumble dryer whenever possible. Tumble dryers are big consumers of power
- Set your hot water tank to 50°C if it has a thermostat.
 It doesn't need to be set higher than this
- Don't do part loads of washing, wait until the washing machine is full of dirty clothes, then put it on
- Put in low-flow showerheads—this can reduce the water flow from 22L to 9L per minute, saving on average \$70 on hot water costs every year
- Have shorter showers—no more than 4 minutes

Ways to save power in the kitchen

- Thaw food in the fridge first to reduce cooking time
- The oven: check the oven seals as they get hot all the time they
 can wear out regularly. Turn off the oven before the food is ready
 the oven will stay at cooking temperature for a short time even
 after it is off
- Keep lids on pots when cooking on the stove top to reduce the amount of time and energy used. Dinner will be cooked faster too.
- Use an electric kettle rather than the stove to boil water. The stove isn't very efficient. Fill the kettle up only to the level of boiled water needed
- If you have a dishwasher, only run it when full and use the economy cycle. This helps save water too
- Keep fridges and freezers in a cool, well-ventilated spot away from the oven and the sun to save electricity. Keep a five-centimetre gap around your fridge so air can circulate freely
- Repair or replace faulty door seals and avoid leaving the door open, especially in summer.





Ways to save in the rest of your house

Switch off appliances at the wall—many appliances keep using energy if you don't such as
the TV and DVD player, games consoles, air conditioner, microwaves, computers, printers
and modems. For hard to reach plugs such as behind the TV area, there are many Ecoswitches that cost as little as \$20, that can cut the power to everything on a power board
with a remote switch. They are available from most hardware shops.

HINT: Standby power is estimated to be \$100 per household per year, so some people may think buying an Eco-switch is a good idea

- New appliances generally are more efficient than older appliances. If your appliances are
 old and inefficient, the NILS (no interest loan scheme) can be a cheap and affordable way
 of accessing money to buy new appliances if needed. To find out more information http://
 nils.com.au/
- Desktop computers use more power than laptops, which also use more power than tablets.
 Think about this if purchasing a new appliance.
- If you are going to be away from home for a bit of time such as a holiday, turn everything
 off, including the power to hot water system. That way you have more money to spend on
 your holiday!



4 Extra Assistance

This section is about knowing what extra help is available for energy consumers. Some of the options available include:

- Bill spreading options such as Centrepay or fortnightly/monthly direct debits
- Support from the retailer: Payment plans, financial counselling and hardship options
- Government rebates and concessions
- Energy and Water Ombudsman Queensland (EWOQ)

Bill spreading

Some of the retailers have bill spreading offers, although they normally come with higher usage and supply charges. A simpler and cheaper way for most people, is to set up your own way of paying more regularly, such as through Centrepay (for people on income support) or by direct debit. If you want to use Centrepay or direct debits, talk to your retailer. Some people find smaller and more regular payments easier to manage.

Support from the Retailers

If you are having difficulties paying your energy bills, **talk to your retailer!** They have people whose job it is to support you to make the right decisions to get back on top of your bills. Many people get behind on bills, so they are used to helping people in this situation.

HINT: Stay clear of the pay day lenders offering small loans or the budget schemes we see advertised on TV. These are schemes that are trying to make money. They often charge high interest rates, administration and set up fees. These products will only add to the stress of being a bit behind with bills. The best thing you can do is talk to your retailer!!



Payment Plans

If you are having problems paying bills for the first time, consider asking for a payment extension or payment plan. A payment plan is an arrangement between a retailer and you to help pay the electricity and/or gas bills.

It is important when agreeing to a payment plan that you can stick to the agreed payments or contact your retailer if you need to renegotiate.

Financial Counselling

As part of getting back on track with your bills, the retailer might suggest you see a financial counsellor. You can also refer yourself to a financial counsellor if you feel you could benefit from getting help to manage your money.

Financial Counselling Australia has a network of counsellors all over Australia that provide free, independent and confidential services to help people who need help with their money. Call 1800 007 007 or visit the Financial Counselling Australia website https://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor to find a Financial Counsellor in your area.

Hardship Options

A hardship program is designed to help people with low incomes who are having difficulty paying their electricity and/or gas bills, if there has been:

- A recent reduction in income or
- Recent expenses that have made bill paying difficult.

What support each person gets will be different, depending on the circumstances. It may include incentive payments (such as removing late payment fees or matching payments the person makes) or financial counselling advice. To access this support, contact your retailer and ask to speak to their hardship team.

Government Rebates

There are many government rebates available to help people with low incomes in certain circumstances. Below are the details of each of the options available. The options and the rates are current as at 1 December 2016, and are reviewed regularly by the government.

HINT: Knowing which option(s) are available to you can sometimes be difficult to understand. Talk to your retailer, a trusted family member or friend, an advocate, your housing officer or neighbourhood centre to help you get the right support.

What	How much	Eligibility	How paid	How to apply
Electricity Rebate	\$329.96 per year	Pensioners, seniors and health care card holders	Shows as a discount off the electricity bill	Through your retailers customer service team
Reticulated Natural Gas Rebate (not bottled gas)	\$69.73 per year	Pensioners, seniors and health care card holders	Shows as a discount off the gas bill	Through your retailers customer service team
Medical Cooling and Heating Electricity Concession Scheme	\$329.96 per year	Pensioners and health care card holders with certain medical conditions who need thermal regulation to reduce symptoms	Paid direct to your bank account	Qld Government Concession Services on (07) 3247 5907
Electricity Life Support Concession	\$672 per year for each oxygen concentrator & \$450.03 per year for each kidney dialysis machine	A concession card holder and have an oxygen concentrator provided through MASS or a kidney dialysis machine provided by Queensland Health	Paid direct to your bank account	Qld Government Concession Services on (07) 3247 5907
Essential Medical Equipment Payment	\$152 per year per piece of essential equipment or medical condition	Only for certain medical conditions or equipment that has been prescribed for home use	Paid direct to your bank account	Apply through Centrelink (Tel: 132 468, My Gov website or in person)
Home Energy Emergency Assistance Scheme	Up to \$720 in a one off payment	For low income earners with bill (electricity or gas) or income shock	Paid to the active energy account that is in arrears	Apply through your retailers hardship program

Energy and Water Ombudsman Queensland

If you don't feel like your energy retailer or wholesaler has supported you properly, or haven't provided the assistance you need, the Energy and Water Ombudsman Queensland (EWOQ) is run by the government and helps people to resolve complaints. You can contact EWOQ on 1800 662 or visit the Energy and Water Ombudsman Queensland website at http://www.ewoq.com.au/

5 How to Switch Electricity Offers

Before Switching

Before deciding to switch offers or retailers, there are a few simple things to think about to know if it will be better for your household. People choose different products for different reasons such as it is cheapest, it is from a trusted brand, it comes with a rewards programs, it is convenient or they like how/where it is produced. This is much the same as electricity. But the key is to get informed to work out what is best for you.

When it comes to electricity though, most people want the cheapest price. Contact your current retailer and ask if they can provide a better offer for your circumstances. Sometimes they can offer a better deal.

HINT: Make sure you are up to date with payments with your current retailer. If you are behind on your bill and switch away from the current provider, you will lose access to the retailer's payment plans, hardship programs and the Home Energy Emergency Assistance Scheme. It is often best to switch only when the electricity bills are up to date.

Comparing Offers

Once you've understood the best deal you can get with your current retailer, grab your recent bills and jump on https://www.energymadeeasy.gov.au/ to see what offers are available from the retailers who provide power in your area. If you don't have web access, ask someone to help you.



HINT: If possible, it is best to compare 1 full years' worth of electricity use (4 bills). Many people use different amounts of power in summer and winter depending on where they live and the appliances they use.

When comparing offers, it is worth thinking about the following things in the offers you are comparing:

- 1. The price of electricity, both the supply and usage charges (see section 2 reading your electricity bill)
- 2. Fees, terms and conditions, such as exit fees and the length of the contract
- 3. Incentives or bonuses offered, such as pay on time discounts or dual fuel offers (if you also have gas)
- 4. Customer service or reputation of the company
- 5. Solar feed-in tariffs (if you have solar)

The Energy Made Easy site makes it easy to compare these things.

The Energy Made Easy site also has a few advantages over other price comparison websites that are often advertised on TV, such as:

- It is **completely anonymous** you only have to put in your postcode to complete a search, so you won't end up getting those follow up sales calls and emails from sales people.
- It is the only website that compares <u>all</u> the electricity offers for your postcode. The
 other comparison websites often get certain commissions or third party payments for
 recommending you to their products and so they may only show the ones that suit them
 best
- The offers are always the most current offers, for the other sites this may not always be the case

The Energy Made Easy Website allows you to easily compare up to 3 offers at any one time. Once you've got some offers that you are comparing, before making a final decision of who to go with, some of the following questions should be thought about:



If there are discounts, which tariffs does the discount apply to?



Does the discount apply to the whole tariff price or just part of it?



Is the discount applied before or after concessions are deducted?



Does the discount or quoted price refer to prices before or after GST?



Are there special conditions and can you meet them?





Do you have to pay your bills on time to get the discount?



Are there any late fees or other charges?



Can you pay by your preferred payment method and is there a transaction cost?



Will you be locked into a fixed term contract and if so, how much is the exit fee?



Do you have any debt you need to pay off with your current retailer first?



What kind of customer service are you looking for?



What is offered under the retailer's financial hardship policy?

Not all of these questions will be important to every person; the questions are just a guide to help you think about what is best for you.

Deciding to Switch

Once you find an offer you are happy with, simply contact the retailer to make the switch.

Each retailer will have a different sign-up process, some will ask you to do everything over the internet/email, and others will talk you through the sign-up process.

You will be required to provide photographic ID and your recent bill (as proof of who you are and your responsibility to be the bill payer) and to sign some documents.

HINT: Make sure you read the documents before you sign, or get a friend or family member or advocate to help if required.

The switch to your new retailer will normally occur on the date of your next meter read, so the old retailer can accurately charge you for the last of the usage with them, and the new retailer has a start read to start your new account with. You can ask for a special meter read to occur sooner if you prefer, although you would be expected to pay the fee for that service.

List of Retailers

Electricity Retailers





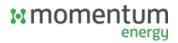














AGL

www.agl.com.au 1300 551 455

Click Energy

www.clickenergy.com.au 1800 775 929

Diamond Energy

www.diamondenergy.com.au 1300 838 009

Dodo Power & Gas

www.dodo.com.au 13 36 36

EnergyAustralia

www.energyaustralia.com.au 133 466

Lumo Energy

www.lumoenergy.com.au 1300 115 866

Mojo Power

www.mojopower.com.au 1300 785 433

Momentum Energy

www.momentumenergy.com.au 1300 662 778

Next Business Energy

www.nextbusinessenergy.com.au 1300 466 398













Origin Energy

www.originenergy.com.au 13 24 61

Powerdirect

www.powerdirect.com.au 1300 307 966

Qenergy

www.qenergy.com.au 1300 44 85 35

Sanctuary Energy

www.sanctuaryenergy.com.au 1800 109 099

Simply Energy

www.simplyenergy.com.au 13 88 08

URTH Energy

www.urthenergy.com.au 1300 698 784

Other Utility Services

Gas Retailers

If you have reticulated natural gas (gas that isn't stored in bottles at your home), there is only a choice of two retailers in South East Queensland; AGL and Origin. If you live in a house that has both reticulated natural gas and electricity, you can also use the www.energymadeeasy.gov.au website to compare the best offer for you. Gas supply is also governed by the Energy & Water Ombudsman Old.

Water Retailers

Water is supplied to every home in South East Queensland by a single retailer, which is dependent on where you live. Because of this, there is no choice over who provides the water to your home. Each house in South East Queensland receives a water bill for that property for the water used. Water supply is also governed by the Energy & Water Ombudsman Qld.

Glossary of Electricity Terms

Cooling off period: By law, you have a 10 business day cooling off period, which means if you sign up to a new energy contract and decide to cancel it, you don't pay any exit fees.

Electricity Grid: is the network of infrastructure that gets power to the home. It consists of power stations, distribution centres, wires and poles.

Energy and Water Ombudsman Queensland (EWOQ) is run by the government and helps customers to resolve problems with an energy retailer or distributor. Their number is 1800 662 837.

Energy retailer: is the company you pay for the gas and/or electricity you use. Some customers have the same retailer for both electricity and gas.

Energy wholesaler: An electricity or gas wholesaler owns the power lines, poles and gas pipes that supply electricity and gas to your home. In South East Queensland the electricity wholesaler is Energex

Hardship program: A program to help customers who are having difficulty paying their electricity and/or gas bills. All energy retailers must have a customer hardship policy.

Kilowatt hour (kWh): A measure of electricity equal to 1000 watt hours. An electricity bill will show the power used in kilowatt hours.

Liquefied Natural Gas (LNG): Liquefied natural gas is bottled gas. It is often used in homes for heating hot water and cooking.

Offer: or energy plan is the contract between the energy retailer and you. The retailer must tell you all the costs involved in the offer so you can work out if it is the best one for you.

Off-peak tariffs: A cheaper price for electricity. Off-peak times are when the demand for electricity is at its lowest.

Payment plan: An arrangement between a retailer and a customer to help the customer pay their electricity and/or gas bills.

Renewable energy: Energy from natural sources, such as the sun, water or wind. It normally costs a little more to have an offer that uses renewable energy, although some people prefer to do this to help the environment

Reticulated Natural Gas: is gas that is supplied by pipes to a house. It isn't stored in bottles. It is sometimes also called mains gas, and is often used to heat hot water and for cooking.

Switching: When a customer signs up to a new offer for their electricity and/or gas supply, usually with a different energy retailer.

Solar Feed-in tariff: The price that customers get for the solar energy their solar panels put into the electricity grid.



The purpose of Bright Sparks is to enhance the capacity of people with disability to be informed consumers in the electricity market. To continue learning about ways to save on electricity bills and to compare offers, please find information at

www.energymadeeasy.gov.au

For more information or questions in relation to Bright Sparks or information about QDN, please contact



PHONE **1300 363 783**



email qdn@qdn.org.au



WEB www.qdn.org.au



