

A quick guide to customer protections for Cowell's Community Prepayment Customers

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Communication: Cowell Electric is the retailer for all Community Prepayment Customers. Its contact number is **1800 485 788**.

A range of customer information is available in Pitjantjatjara on [the Department for Energy and Mining Remote Area Electricity Supply Scheme website](#). This includes recordings in language and a [Written Disclosure Statement](#) summarising key customer protections.

MoneyMob Talkabout also has [educational materials](#) available in Pitjantjatjara for customers, including how to operate and top-up the prepayment meter.

If a customer has an issue with their electricity service, which Cowell Electric has been unable to resolve, they can contact the Energy and Water Ombudsman SA for assistance on **1800 665 565**.

Payment: Customers can top up their prepayment meter:

- at the local community store
- through a web portal
- by setting up a Centrelink Direct Payment (Centrepay)
- using credit/debit card payment over the phone

Contact Cowell on **1800 485 788** to set up a Centrelink Direct Payment or direct debit payment.



Prepayment meter display: The prepayment meter will display the amount of credit remaining, as well as recent energy use. If a customer runs out of credit, emergency credit can be accessed via the meter.

Protected periods: Prepayment meters **will not** disconnect, even where emergency credit is exhausted, on weekends or between 3:01pm and 9:59am on weekdays.



Emergency credit: \$10 of emergency credit is available to customers. Emergency credit exists to prevent customers from being disconnected while they arrange to top-up their account. Any emergency credit used must be repaid in full prior to a customer being reconnected (in the absence of a payment splitting arrangement). Once the emergency credit amount is exhausted the meter will disconnect, unless it is exhausted during a protected period.

Friendly credit: If emergency credit is exhausted during a protected period, the meter will automatically begin using friendly credit until the protected period ends and the meter disconnects. Any friendly credit used must be repaid in full prior to a customer being reconnected (in the absence of a payment splitting arrangement).



Payment splitting arrangements: If a customer cannot pay off their emergency and/or friendly credit debt in full, they can have their meter reconnected by using a payment splitting arrangement. A payment splitting arrangement allows a customer to select **up to** 30% of their top-up amount to go toward paying down the emergency credit/friendly credit debt with the remainder of the top-up going to their account balance. Contact Cowell on **1800 485 788** to organise a payment splitting arrangement.

Flexible payment arrangement for other debts: Payment splitting arrangements are only available for emergency and friendly credit debts. Where a customer has a debt that is not an emergency or friendly credit debt, such as a meter testing charge, Cowell must offer a fee free instalment plan that takes into account the customer's energy usage and capacity to pay. Customers are only liable for fees and charges set out in the [price list](#).



Life support customers: Cowell must be notified where someone residing at the supply address of a customer requires life support equipment (as defined in schedule 2 of [Cowell's licence](#)). Once notified, Cowell must disable the self-disconnection feature of the prepayment meter and must not disconnect the customer's electricity supply. A life support customer has 50 business days to provide medical confirmation of their life support status, and can ask for a further 25 business day extension if required.

The [standard contract](#) for Cowell's Community Prepayment customers sets out the full terms and conditions for supply.

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