



## Protections for Cowell Electric's Community Prepayment Customers

### Some of Cowell Electric's customers must use a prepayment metering system

Cowell Electric Supply Pty Ltd (**Cowell**) provides around 480 residential customers in the APY Lands, Oak Valley, Yalata, and associated homelands with electricity through the Remote Area Energy Supply (**RAES**) scheme administered by the Department for Energy and Mining (**DEM**).

Prior to 1 July 2022, these customers were not charged for their electricity usage. The [Electricity \(General\) Regulations 2012 \(Regulations\)](#) now require Cowell to provide 'prescribed customers' with electricity via a prepayment arrangement—customers cannot choose a post-paid arrangement.

Cowell refers to 'prescribed customers' as 'Community Prepayment Customers'. A range of information is available for Community Prepayment Customers in both English and Pitjantjatjara on [DEM's RAES website](#). This includes [Cowell's standard contract for Community Prepayment Customers](#).

### Why doesn't the Prepayment Meter System Code apply to these customers?

The Commission regulates the use of prepayment meters through its licensing regime and the operation of the [Prepayment Meter System Code](#).

The Prepayment Meter System Code cannot practically apply for Community Prepayment Customers as Regulation 17A requires that prescribed customers are **only sold electricity via prepayment metering**. This means they do not have the option to change to a post-paid arrangement and so do not have access to the same protections from disconnection.

### Where can I find the customer protections for Community Prepayment Customers?

The Commission's customer protections for Community Prepayment Customers are contained in Schedule 2 of [Cowell's licence](#).

A summary of key customer protections, with clause references, is provided below.

A one-page quick guide is available at the end of this fact sheet.

### Accessibility of communications

Cowell must provide customers with information on their rights under the standard contract in a language and manner that meets their needs.

This includes:

- ▶ multi-lingual services for languages common to the customer base to reasonably meet their needs, and
- ▶ services for customers with specific needs (for example, low literacy levels or disability) (clause 1.4).

Cowell must summarise key contract information in a [Written Disclosure Statement \(English\)](#) and [Written Disclosure Statement \(Pitjantjatjara\)](#) (clause 1.5).

Additional customer protection information is also available in written and spoken Pitjantjatjara on the [Community Prepayment Customer website](#).

### Payment splitting arrangements for emergency and friendly credit debt

Customers cannot be disconnected if their credit runs out over the weekend, even where their emergency credit is exhausted. When emergency credit runs out, customers will automatically start using friendly credit to remain connected.

While this helps customers stay connected in the short term, it can result in a build-up of emergency credit and friendly credit debt, particularly on a Monday morning.

Generally, this debt must be completely paid off before a customer can be reconnected.

However, 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.

Cowell must offer customers who are experiencing difficulty paying off an emergency or friendly credit debt a payment splitting arrangement, so they can reconnect as soon as possible after recharging (clause 1.8).

Payment splitting arrangements allow a customer to choose a proportion of their top-up amount (up to a maximum of 30%) to pay down emergency or friendly credit debt. The rest of the top-up will be credited to their account as a positive balance. This enables a customer to reconnect their electricity while paying down their emergency or friendly credit debt over a number of top-ups.

Payment splitting arrangements can only be used for emergency and friendly credit debt.

### Flexible payment arrangements for other debt types

Customers are only liable to pay the fees and charges that are specified in the price contained in the [Written Disclosure Statement](#).

Where a customer accrues a debt that is not a friendly or emergency credit debt, such as a meter testing charge, Cowell must offer that customer a fee free instalment plan that can be paid using the prepayment meter system.

Cowell must take into account a customer's historical energy usage and capacity to pay when establishing an instalment plan to pay debt that is not friendly or emergency credit debt (clause 1.8.4).

### Life support customers

The Regulations require that all customers be sold electricity using a prepayment meter arrangement. This means the Commission cannot prohibit the use of prepayment meter arrangements for customers who are life support customers (as it does in the Prepayment Meter System Code).

However, where a life support customer is identified, Cowell must:

- ▶ disable the self-disconnection feature of the prepayment meter immediately
- ▶ register the supply address as a life support supply address, and
- ▶ not disconnect that supply address while it remains a life support supply address (clause 1.10).

This obligation ensures life support customers cannot be disconnected from their energy supply.

Customers who notify Cowell that their address is a life support supply address have 50 business days to provide medical confirmation of their life support status (with a further 25 business day extension available if required).

### Identifying customers experiencing payment difficulties

Cowell must monitor customer disconnection rates and durations to identify customers who may be experiencing payment difficulties. It must contact a customer who has self-disconnected three or more times in any three-month period for longer than 240 minutes on each occasion (clause 2.8).

When Cowell contacts the customer, it must:

- ▶ make reasonable enquiries to identify the reason(s) for the self-disconnections
- ▶ provide information about the options available to the customer
- ▶ provide information about and referral to State Government assistance programs
- ▶ provide current information on independent financial and other relevant counselling services, and
- ▶ provide general electricity efficiency advice and/or referral to an efficiency advice service.

The Commission will be monitoring Cowell's reporting on this obligation closely.

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

August 2022



**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.

**OFFICIAL**