

# Are you having trouble paying your energy bill?

This fact sheet explains what you should do if you are having trouble paying your energy bill and the supports available to you.

This information applies to customers who live in Queensland, New South Wales, South Australia, Tasmania<sup>1</sup> and the Australian Capital Territory.<sup>2</sup>

## What should I do?

If you are having trouble paying your electricity or gas bill for any reason, you should contact your energy retailer (the company who you purchase your electricity or gas from) as soon as possible.

Your retailer may be able to offer you a payment extension (more time to pay), payment plan or add you to their hardship program. Your retailer may also be able to waive any late payment or other fees.

## What supports are available?

### More time to pay

If you are just having a short term difficulty, a payment extension may be all you need. Ask your retailer about getting more time to pay.

### Bill smoothing and shorter billing cycles

Bill smoothing means that you can pay the same amount each bill. The amount you pay is based on an estimate of your annual usage and any adjustments are made at the end of the year (where your usage is higher or lower than estimated). Bill smoothing helps to avoid changes to your bills and provides certainty on how much you will be required to pay.

You can also ask your retailer about a shorter billing cycle. For example, if you are currently billed every 3 months, you can ask about changing this to monthly. Paying your bill on a more regular basis can make the payments more manageable by avoiding a larger bill for a longer period.

### Payment plans

Ask your retailer about a payment plan. A payment plan lets you pay for your energy in instalments. You will generally pay the instalments regularly (for example, every two weeks).

You and your retailer will talk about:

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<sup>1</sup> For customers in Tasmania, this fact sheet applies to electricity only and not gas.

<sup>2</sup> Customers who live in Victoria should review the Essential Services Commission of Victoria's [website](#).

- how much money you owe,
- how much you can afford to pay in each instalment,
- how often you will pay, and
- how much energy you normally use.

You and your retailer will then agree on how much you can afford to pay. It's important that you don't agree to a payment plan that you cannot afford. If you don't pay:

- your payment plan might be cancelled, and
- your energy might get disconnected (however this will be as a last resort).

Your retailer may not give you a payment plan if you have already had 2 or more payment plans cancelled in the last year. A payment plan may be cancelled where you don't make the agreed payments and don't respond to your retailer when they attempt to contact you.

If you have difficulty meeting your agreed payments, you should contact your retailer as soon as possible to discuss amending your payment plan.

These restrictions may not apply if you are affected by family violence. More information on family violence support is available under the 'Family violence' section [here](#) on the AER website.

## Hardship program

If you are having trouble paying your bill due to hardship, there are additional supports available.

Retailers are required to have a hardship policy which list the supports available to customers who are having difficulty paying their energy bills due to hardship. You should be able to find this on your retailer's website or call your retailer to ask about their hardship program or request a free copy.

If you are on a hardship program, you can start a payment plan and also access other assistance from your retailer.

For example, your retailer should help you:

- find a better energy plan that may be cheaper,
- understand what concessions or rebates are available based on where you live,
- refer you to financial counselling or other support services,
- use less energy to make your bills cheaper, and
- use Centrepay.

Once on the hardship program, your retailer must not charge you late payment fees.

If you join a hardship program and follow your payment plan, your retailer cannot disconnect your energy.

# Concessions, Centrepay and financial counselling

## Concessions

You may be eligible to receive help with your energy bills from your state or territory government, for example, a rebate, a concession or a grant.

You might be able to get help from the government if:

- you are unable to work,
- your household earns a low income,
- you are on a pension, or
- you have a particular medical condition or use particular medical equipment.

You should contact your retailer to assist you in understanding what concessions and rebates are available based on where you live. You may be required to take additional steps yourself to determine your eligibility and apply for the available concessions or rebates.

## Centrepay

If you receive Centrelink payments, ask your retailer about Centrepay. You can use Centrepay to arrange regular deductions from your Centrelink payments to pay your energy bills. This may help with budgeting and is free to use.

## Financial counselling

If you are in financial difficulty and don't know what to do, you can talk to a financial counsellor for free. A financial counsellor can help you understand your options. They are independent and they will keep your information private. They are also able to speak to your retailer on your behalf if you want them to.

Call **1800 007 007** to talk to a financial counsellor.

## The disconnection process

Your retailer might disconnect your electricity or gas if you do not pay your bill or you do not follow your payment plan and your retailer is unable to get in contact with you. Energy retailers cannot suddenly disconnect your energy – there are steps they must follow. If you are a hardship customer, disconnection for not being able to pay your bill is a last resort option.

Your retailer must:

- send you a reminder notice to alert you that you need to pay an outstanding amount,
- send you a disconnection warning notice to advise you the energy supply at the property will or may be disconnected, and
- try to talk to you before they disconnect your energy.

Contact your retailer as soon as possible if you cannot pay your bill or if you receive any correspondence addressed to The Occupier/Householder that mentions the disconnection of your gas or electricity.

## **When can't your retailer disconnect your energy?**

The law says your retailer can't disconnect your energy on:

- a business day before 8am or after 3pm,
- Friday to Sunday (inclusive),
- a public holiday or the day before a public holiday,
- the days between 20 December and 31 December (inclusive).

Your retailer must also not disconnect your energy where you owe less than an amount approved by the AER and you have agreed with the retailer to repay that amount.

Depending on where you live, your retailer may also not be allowed to disconnect your energy during extreme weather conditions.

## **Get your energy reconnected**

If your retailer has disconnected your energy, you should contact your retailer to discuss options for reconnection.

If you did not pay your bill but are able to do so, you should pay the outstanding amount.

If you cannot pay your bill, you should ask your retailer for a payment plan and what any other supports are available.

## **When to contact the Ombudsman**

You should contact your retailer to discuss your situation.

If you are unhappy with the outcome of the discussion with your retailer, you can contact your Ombudsman. For example, you should contact the Ombudsman if:

- you cannot agree on how much money you owe,
- you cannot agree on how much you should pay or how often,
- you cannot afford the payment plan the retailer is asking you to pay,
- the retailer will not let you have a payment plan or join the hardship program, or
- your energy was disconnected and you think it was a mistake or unfair.

A list of Ombudsman contacts and further information about complaints is available [here](#) on the AER website.

## Contact us

Australian Energy Regulator (AER)	
Phone	<b>1300 585 165 or +61 2 6243 1306</b> (International) Monday to Friday, 10am to 3pm AEST/AEDT
Website	<a href="http://www.aer.gov.au">www.aer.gov.au</a>
Email	<a href="mailto:aer inquiry@ aer.gov.au">aer inquiry@ aer.gov.au</a>
Post	GPO Box 3131 Canberra ACT 2601
First Nations Infoline	
Phone	<b>1300 303 143</b> A dedicated phone service for Indigenous Australians seeking information about their consumer rights and consumer protection
Languages other than English	
Phone	<b>13 14 50</b> and ask for the AER on 1300 585 165
Website	<a href="http://www.tisnational.gov.au">www.tisnational.gov.au</a>
Hearing and speech assistance	
National Relay Service – TTY Users	
Phone	<b>13 36 77</b> and ask for the AER on 1300 585 165
National Relay Service – Speak and Listen	
Phone	<b>1300 555 727</b> and ask for the AER on 1300 585 165
National Relay Service – Internet Relay	
Website	Visit <a href="http://nrscat.nrscall.gov.au/nrs/internetrelay">nrscat.nrscall.gov.au/nrs/internetrelay</a> and ask for the AER on 1300 585 165

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