

19 December 2025

# Rule change request

## Improving payment assistance information

### Proponent

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### Summary

The Australian Energy Regulator (AER) is proposing amendments to the National Energy Retail Rules (Retail Rules) to improve payment assistance information for energy customers.

A lack of clear and actionable information about payment assistance is a barrier to customers accessing support when they need it. Our [Review of payment difficulty protections in the National Energy Customer Framework \(NECF\)](#) found that proactive and effective engagement is critical to ensuring customers experiencing payment difficulty receive early and appropriate assistance to reduce the risk of debt and disconnection. However, customers experience significant inconsistency in the assistance information available from their retailer, such as on their retailer's website and in reminder and disconnection warning notices. Stakeholders highlighted that some customers are particularly impacted by poor quality engagement and communication, including First Nations customers and culturally and linguistically diverse customers. Our analysis of retailer websites found that retailers rarely provide assistance information tailored to these customers' needs, and some don't provide any assistance information outside their hardship policy.

We identified opportunities to make it easier for customers to know what payment assistance is available by changing the Retail Rules to:

1. require retailers to provide information about assistance that is easy for all customers to access, understand and act on, rather than relying only on hardship policies
2. require retailers to provide information about assistance on reminder and disconnection warning notices, so that customers have access to information about assistance when they need it most.

The proposed changes would improve the quality, consistency and timeliness of retailer engagement and assistance information, which would improve customer awareness of assistance and make it easier for them to access. It will also make it easier for retailers to identify customers experiencing payment difficulty, by encouraging customers to reach out for help.

We have consulted extensively and publicly on the nature of these problems and the proposals forming the basis of this rule change request through our payment difficulty review. The consultation process and outcomes are recorded in the published [findings report](#) and [consultation report](#), with stakeholder submissions and other outputs published on [our website](#).

Stakeholders (including retailers) agreed on the importance of ensuring customers have access to appropriate information and support, that hardship policies are often not the most consumer-friendly way to provide this information, and that payment assistance information should be informative, accessible, inclusive and consumer-centric.<sup>1</sup> We also received feedback on the need to improve engagement in the disconnection process through public consultation on our [Review of the minimum disconnection amount](#).

We did not receive any feedback, either through formal submissions or otherwise, suggesting that customers should not be provided with assistance information that is accessible outside of hardship policies, easy to understand and act on, and provided at key touchpoints in the payment difficulty journey (including on reminder and disconnection warning notices). We did not receive feedback indicating that the proposed changes would entail material implementation costs for retailers.

On this basis, we recommend the AEMC consider whether this rule change could be fast-tracked under section 253 of the National Energy Retail Law.

## Description of the proposed rule change

We are proposing amendments to rules 56(1), 109(2) and 110(2) in the Retail Rules to require retailers to provide information about payment difficulty assistance on their websites and in reminder and disconnection warning notices. To ensure that this information is easy for customers to access, understand and act on, we also propose to add rule 56(5). See Tables 1 and 2 for specific proposed amendments to the Retail Rules.

**Table 1. Proposed amendments to the Retail Rules to require retailers to provide information about assistance that is easy for all customers to access, understand and act on**

Rule	Current text	Proposed amended text
<b>56(1) of the Retail Rules</b>	'A retailer must publish on its website a summary of the rights, entitlements and obligations of small customers, including: (a) the retailer's standard complaints and dispute resolution procedure; (b) the contact details for the relevant energy ombudsman; and (c) in the case of electricity, details of applicable energisation and re-energisation timeframes.'	'A retailer must publish on its website a summary of the rights, entitlements and obligations of small customers, including: (a) the retailer's standard complaints and dispute resolution procedure; (b) the contact details for the relevant energy ombudsman; (c) <i>information about available payment difficulty assistance and how to access it, including a summary of the retailer's hardship policy and information about concessions;</i> and (d) in the case of electricity, details of applicable energisation and re-energisation timeframes.' [added text in italics]
<b>Proposed new rule 56(5)</b>	Not applicable.	' <i>The information referred to in subrule (1) must be easy for all customers to access, understand and act on.</i> ' [added text in italics]

We recommend adding this requirement to rule 56 (Provision of information to customers). This is a logical location for this obligation and would also ensure the new assistance information is captured by other requirements of this rule, including the obligation to provide customers with a copy of the information on request at no charge. We note that although rule 56(4) allows customers to be charged a reasonable fee if information is requested more than once in any 12 month period, we would not expect this to apply in the case of payment assistance information due to the new rule 52A (Restrictions on fees).<sup>2</sup> The new rule 52A prohibits retail fees for customers experiencing

<sup>1</sup> AER, [Review of payment difficulty protections in the NECF – Stakeholder forum slides](#), 30 July 2024, p 21.

<sup>2</sup> AEMC, [National Energy Retail Amendment \(Improving consumer confidence in retail energy plans\) Rule 2025 No 3](#), June 2025.

payment difficulty (as well as hardship customers and customers affected by family violence), which may include customers who have requested information about payment difficulty assistance.

The proposed drafting explicitly addresses key issues identified in our review, including by:

- ensuring payment assistance information is published as a summary on the retailer's website, without requiring the customer to download a separate file (which can be a behavioural barrier for customers, for example due to the additional friction involved or cybersecurity concerns)
- ensuring the information is easy for all customers to access and understand, including customers with language barriers or specific communication needs (such as customers with low vision and blindness, who may require information to be accessible via screen reading technology)
- ensuring the information is easy for all customers to act on, such as by:
  - providing customers with clear and simple instructions and calls to action, to help them identify the next step they should take to access assistance
  - providing relevant and up-to-date contact information to direct customers to the right support channels, with working links where appropriate
  - presenting information in a way that is behaviourally informed, such as using empathetic language that reduces stigma and empowers customers to seek assistance by affirming their entitlements.<sup>3</sup>

We recognise that the effect of the proposed drafting for new rule 56(5) would extend to other minimum information requirements in rule 56(1), including information about complaints and dispute resolution procedures, energy ombudsman contact details, and energisation and re-energisation timeframes. We consider the principles-based obligation in proposed new rule 56(5) would also be both effective and appropriate for this information.

However, alternative drafting options could support similar outcomes. For example:

- As part of our current [Retail guidelines review](#), we are consulting on adapting the Better Bills Guideline design principles to other communications regulated by our retail guidelines.<sup>4</sup> This would support clearer and more consistent communications for customers while simplifying the regulatory framework for retailers. New assistance information requirements could instead refer to these 'universal design principles' to ensure that the information is easy for customers to access, understand and act on. Currently, these design principles require retailers to use simple language, make information easy to understand, make the most important information most prominent, order information to make it easy to understand, and apply practices proven to enhance customer comprehension. We propose to make only minor amendments in adapting and extending the principles to other communications regulated by our guidelines, subject to the outcomes of our consultation process.
- The obligation could replicate broad information requirements set out elsewhere in the Retail Rules. For example, rule 147A requires information about small generator connections to be expressed in clear, simple and concise language and in a format that makes it easy for a small

<sup>3</sup> BETA, Customer experience stigma framework, in [Stigma in government services: Literature review](#), October 2025, p 40.

<sup>4</sup> AER, [Retail guidelines review: Consultation paper](#), November 2025, p 8.

customer to understand, and includes an explicit obligation for the distributor to use its best endeavours to provide the information in a language other than English requested by the customer. In addition, rule 76J requires a retailer to publish on its website and keep up to date a list of external family violence support services.

**Table 2. Proposed amendments to the Retail Rules to require retailers to provide information about assistance on reminder and disconnection warning notices**

Rule	Current text	Proposed amended text
<b>109(2) of the Retail Rules</b>	'A reminder notice must: (a) state the date of its issue; and (b) state the date on which the reminder notice period ends; and (c) state that payment of the bill must be made during the reminder notice period; and (d) include details of the retailer's telephone number for complaints and disputes.'	'A reminder notice must: (a) state the date of its issue; and (b) state the date on which the reminder notice period ends; and (c) state that payment of the bill must be made during the reminder notice period; <del>and</del> (d) include details of the retailer's telephone number for complaints and disputes; <i>and (e) include information about available payment difficulty assistance and how to access it, including a link where the customer can access the retailer's hardship policy and information about government rebates and concessions.</i> ' [added text in italics, removed text in strikethrough]
<b>110(2) of the Retail Rules</b>	'A disconnection warning notice must: (a) state the date of its issue; and (b) state the matter giving rise to the potential de-energisation of the customer's premises; and (c) where the notice has been issued for not paying a bill: (i) state the date on which the disconnection warning period ends; and (ii) state that payment of the bill must be made during the disconnection warning period; and (d) for matters other than not paying a bill—allow a period of not fewer than 5 business days after the date of issue for the customer to rectify the matter before de-energisation will or may occur; and (e) inform the customer of applicable re-energisation procedures and (if applicable) that a charge will be imposed for re-energisation; and (f) include details of the existence and operation of the energy ombudsman, including contact details; (g) include details of the telephone number of the retailer and the distributor (as applicable).'	'A disconnection warning notice must: (a) state the date of its issue; and (b) state the matter giving rise to the potential de-energisation of the customer's premises; and (c) where the notice has been issued for not paying a bill: (i) state the date on which the disconnection warning period ends; and (ii) state that payment of the bill must be made during the disconnection warning period; and (d) for matters other than not paying a bill—allow a period of not fewer than 5 business days after the date of issue for the customer to rectify the matter before de-energisation will or may occur; and (e) inform the customer of applicable re-energisation procedures and (if applicable) that a charge will be imposed for re-energisation; and (f) include details of the existence and operation of the energy ombudsman, including contact details; (g) include details of the telephone number of the retailer and the distributor (as applicable); <i>and (h) include information about available payment difficulty assistance and how to access it, including a link where the customer can access the retailer's hardship policy and information about government rebates and concessions.</i> ' [added text in italics]

We propose introducing requirements for retailers to provide information about assistance in rules 109(2) and 110(2), which set out the particulars to be included in reminder notices and disconnection warning notices. Again, the AEMC could consider a principles-based obligation to ensure the information in these notices is easy for customers to understand and supports them to act on the information, or a requirement for reminder and disconnection warning notices to comply with communication design principles specified by the AER.

## Statement of nature and scope of the issue

A lack of clear and actionable information about payment assistance is a barrier to customers accessing support when they need it. Our [Review payment difficulty protections in the NECF](#) has found that there is a persistent assistance gap for customers experiencing payment difficulty, with an estimated 1.1% of customers (or over 75,000 households) in energy debt but not receiving assistance from their retailer in 2023–24. In 2024–25, 1 out of every 3 customers in energy debt

were not receiving retailer assistance in the form of a payment plan or hardship program.<sup>5</sup> Making it easier for customers to know that assistance is available and how to access it would help close this gap, alongside other reforms proposed by our review (including simplifying the eligibility framework).

Currently, hardship policies are the main entitlement that customers have to information about assistance. However, our review found that hardship policies are often not an accessible or consumer-friendly way to provide this information. We also found that the quality of engagement and information about assistance outside hardship policies varies significantly across retailers, due to a lack of minimum standards.

In November 2024, we analysed 53 retailer websites to assess the quality of information provided about assistance. Specifically, we looked for information about assistance that was available without needing to download or view a separate file (such as the retailer's hardship policy). We considered a range of factors, from general accessibility and navigation to the complexity of language used to whether information was tailored to customers with specific needs (including culturally and linguistically diverse customers, First Nations customers and customers with disability). Our analysis found that the information available was particularly poor in meeting the needs of diverse customers, although it performed better on complexity of language and general accessibility and navigation. We also found that 18 retailer websites did not have a page providing information about payment difficulty assistance. This can make it much more difficult for customers to know what assistance may be available when they are experiencing payment difficulty, simply because of who their retailer is.

Our consumer research indicates that about one third of customers who have never been on a hardship program (including customers under financial stress) are not aware of retailer assistance programs.<sup>6</sup> Currently, if these customers seek information about whether assistance is available, they may struggle to find this information on their retailer's website. They also may not receive information about assistance on reminder or disconnection warning notices, depending on who their retailer is. However, research from the Justice and Equity Centre found that the two most important things that helped customers avoid disconnection were negotiating a payment plan with their provider (20% of respondents) and being notified by their retailer (14% of respondents).<sup>7</sup> This highlights the importance of making information about assistance (such as hardship programs) as accessible as possible, including by providing this information in reminder and warning notices. In our review, consistency of regulated correspondence was highlighted as a benefit of the Victorian framework,<sup>8</sup> which has more specific requirements for what must be included in these notices. Consumer stakeholders suggested that reminder and disconnection warning notices should include information about assistance, such as payment plans and government rebates and concessions.<sup>9</sup>

More broadly, stakeholders (including retailers) agreed on the importance of ensuring customers have access to appropriate information and support, and that payment assistance information

<sup>5</sup> AER, [Annual retail markets report 2024–25](#), December 2025, p 103.

<sup>6</sup> Finto, [AER methods of payment research](#), AER, June 2025.

<sup>7</sup> JEC, [Powerless: Debt and disconnection](#), p 71.

<sup>8</sup> Energy Australia, [Submission to Review of payment difficulty protections in the NECF](#), June 2024, p 2.

<sup>9</sup> AER, [Review of payment difficulty protections in the NECF: Consultation summary – Workshop 2 \(Consumer organisations\)](#), June 2024; AER, [Review of payment difficulty protections in the NECF: Consultation summary – Voices for Power](#), July 2024; AGL, [Submission to Review of payment difficulty protections in the NECF](#), June 2024, p 14; EWON, EWOQ and EWOSA, [Submission to Review of payment difficulty protections in the NECF](#), June 2024, p 19.



should be informative, accessible, inclusive and consumer-centric.<sup>10</sup> The importance of retailers using flexible and multi-channel approaches when engaging with customers experiencing payment difficulty was strongly emphasised by both consumer and industry stakeholders throughout our review. In our workshops on improving engagement with customers experiencing payment difficulty to reduce the risk of debt and disconnection, industry participants highlighted that communication with customers should provide them with information that supports agency and action.<sup>11</sup> Consumer stakeholder participants highlighted the need to improve awareness of assistance and to provide information about assistance proactively and in a way that supports customers to take action (for example, using language that is simple and strengths-based).<sup>12</sup>

This rule change request addresses these issues by proposing that:

- assistance information must be made accessible outside of hardship policies
- assistance information must be provided when customers most need it, on reminder and disconnection warning notices
- assistance information must be easy for all customers to understand and act on, by complying with principles-based obligations to this effect in either the Retail Rules or AER guidelines.

## **Alignment with energy objective and consumer protections test**

The proposed rule change will contribute to achieving the National Energy Retail Objective by improving the price of energy services in the long-term interests of consumers of energy.

The change will improve access to information about payment assistance, which will better ensure that customers experiencing payment difficulty are identified and supported appropriately with assistance that is tailored to their individual circumstances. This can help reduce long-term customer debt more effectively than disconnection. Forthcoming research conducted for Energy Consumers Australia (soon to be made public) estimates that disconnections cost energy retailers over \$10 million each year, which may be passed on to energy customers in the form of increased prices. Earlier modelling conducted by EY PJP for the AER estimated that disconnection of customers experiencing vulnerability specifically costs retailers \$6 million each year.<sup>13</sup> Ensuring customers who are at risk of disconnection receive information about payment assistance on warning notices will help prevent avoidable disconnections and associated costs.

The proposed rule change also supports the development and application of consumer protections for small customers, including (but not limited to) protections relating to hardship customers. It will improve access to quality information about hardship protections, including both early in the payment difficulty journey and during the disconnection process. This will better ensure that customers benefit from the full suite of existing payment difficulty and hardship protections.

<sup>10</sup> AER, [Review of payment difficulty protections in the NECF – Stakeholder forum slides](#), 30 July 2024, p 21.

<sup>11</sup> AER, [Review of payment difficulty protections in the NECF: Consultation summary – Workshop 1 \(Energy businesses\)](#), June 2024, p 4.

<sup>12</sup> AER, [Consultation summary – Workshop 2 \(Consumer organisations\)](#), June 2024.

<sup>13</sup> AER and EY Port Jackson Partners (EY PJP), [Consumer vulnerability: A case for change, Australian Energy Regulator](#), 24 March 2022, p 59.

## Potential impacts of proposed change

This rule change will have benefits for consumers, retailers and market bodies.

It will ensure that retailers provide customers with information about assistance that is easy to access, understand and act on, including when they need it most. This will make it easier for customers to know what assistance is available, which will help reduce the assistance gap.

It will also support greater trust in the energy market by making information provision more consistent across retailers and better ensuring that information is tailored to the needs of diverse customers. This will make it easier for retailers to identify customers experiencing payment difficulty by encouraging customers to reach out for help. We know that every retailer communication can have an impact on whether a customer feels comfortable disclosing vulnerabilities (such as payment difficulty) to their retailer.<sup>14</sup> Providing clear and accessible information about assistance across touchpoints and channels (such as on retailer websites and in reminder and disconnection warning notices) can help create a better disclosure environment, in which customers are more likely to share information about vulnerabilities.<sup>15</sup>

This would make it easier for retailers to identify customers experiencing vulnerability and comply with their obligations to identify and assist hardship customers and customers experiencing payment difficulty, further reducing the assistance gap. Reducing the assistance gap will help reduce customer debt, prevent avoidable disconnections and reduce the risk of customers managing energy costs in ways that can be detrimental to their wellbeing, including by underconsuming energy or other essentials such as food and medical care.

During the public consultation on our payment difficulty review, we did not receive any feedback from retailers indicating that this change would entail material implementation costs. Many retailers may incur no cost, if they are already providing appropriate assistance information to customers.

We do not expect this rule change to require updates to AER guidelines. This change may require some updates to regulatory guidance. However, we do not expect this to have material resourcing implications for the AER, provided there is sufficient flexibility to enable us to manage the development of this guidance within our existing resources. It may be possible to provide this guidance in or alongside implementation guidance following our current [Retail guidelines review](#).

## Summary of consultation

Through the [Review of payment difficulty protections in the NECTF](#), we consulted extensively with stakeholders on the nature of the problems and proposals forming the basis of this rule change request. Consultation included early engagement meetings with over 40 stakeholders, discussions with the AER's Customer Consultative Group, lived experience research, stakeholder workshops, listening sessions and site visits to retailer call centres. It also included a public formal submissions process, supported by a published [issues paper](#) which consulted specifically on this issue and the proposals forming the basis of this rule change request (see pages 32–34 and 42–45), as well as 2 public stakeholder forums. See the [consultation report](#) for further detail on consultation undertaken through the review and feedback received from stakeholders.

<sup>14</sup> AER, [Customer engagement toolkit: Better practices for identifying and supporting consumers experiencing vulnerability](#), February 2025.

<sup>15</sup> C Fitch, D Holloway and C D'Arcy, [Disclosure environments: Encouraging consumers to disclose a mental health problem](#), Money and Mental Health Policy Institute and Money Advice Trust, 2022.