Australian Government

AUSTRALIAN ENERGY REGULATOR

Annual retail markets report

2024–25

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Executive summary

The AER's Annual retail markets report provides comprehensive and in-depth analysis of the performance of the retail energy markets and energy retailers. The report includes an assessment of the outcomes for consumers and reflects the AER's ongoing commitment to ensure energy consumers are better off, now and in the future.

Technology is gradually changing the retail energy market, with more consumers taking up consumer energy resources, new energy services and new business models emerging.

During 2024–25 we observed that government rebates had a positive influence on both affordability and debt outcomes for many customers. There has also been an overall improvement in customer service levels, despite issues persisting across a small number of retailers.

However, gaps remain in the support retailers provide customers experiencing payment difficulty. Our efforts to enhance the consumer protection framework are ongoing and new rules, which will take effect over 2026, require retailers to:

- ensure hardship customers are not paying more than if they were on their retailer's best generally available offer
- provide specific information on concessions and rebates and prompt customers to consider their eligibility for that support.

These rule changes were proposed by the Australian Government Minister for Climate Change and Energy, as Chair of the Energy and Climate Change Ministerial Council. The changes originated from recommendations in the AER's *Game changer* report, which aimed to better balance cost and risk within the sector so that consumers experiencing vulnerability are identified early and get the support they need.

We hope to see further changes that improve customer assistance in future and we strongly support government efforts to enhance the energy consumer protections framework to better reflect the energy market of today and tomorrow.

Summary of results

Market structure and activity

We have seen limited movement in the indicators that reflect the level of competition in retail markets.

- Tier 2 retailers appear be benefiting from the population growth that is slowly expanding the residential energy market and have increased their market share by 4.7% since 2020–21.
- However, Tier 1 retailers continue to hold around 60% overall market share.
- The majority of customers continue to be on market contracts but there has been a slight increase in the number of customers served by Tier 2 retailers who are defaulting back onto standard contracts, from 2.8% in 2020–21 to 4.7% in 2024–25.

- Electricity switching rates remained similar to previous years with 3.3% to 5% of customers switching retailers as at 30 June 2025.
- Investment in new forms of consumer energy resources, such as home batteries and electric vehicles, has increased significantly. Consequently, energy customers are evolving from passive energy users into active market participants, allowing them to generate, store and manage their own energy.

Pricing and affordability

While energy prices increased in 2024–25 across most jurisdictions, government rebates generally improved affordability for average-income households. However, the outcomes for low-income households differed as governments adjusted rebate eligibility and levels of assistance.

- Across 2024–25 the gap between median market offers and standing offers narrowed in many regions. Customers on default or standard contracts continue to have an opportunity to save by switching to a market offer. Some customers on market offers could also achieve savings by moving to their retailer's best offer or by shopping around for a more competitive offer with another energy retailer.
- In 2024–25, the Australian Government provided a $300 rebate for most households. Tasmania and Queensland provided additional rebates to further reduce energy bills. These rebates improved affordability for average-income households compared with the previous year. However, electricity affordability for low-income households declined in jurisdictions where a higher rebate in 2023–24 targeted at low-income households was replaced by the $300 rebate available to all households.
- Gas became generally more affordable in South Australia and Victoria but less affordable in all other jurisdictions. However, due to higher consumption, Victorian households spent the highest proportion of their annual income on gas. Conversely, Queensland households spent the least on gas due to lower consumption.

There are tools and initiatives to assist consumers to find better offers and make it easier for customers to switch to their retailer's best offer, which will help consumers spend less on energy and improve affordability.

Consumers can use Energy Made Easy and Victorian Energy Compare to check if they are on the best available energy deal for their needs and circumstances.

Since September 2023, the AER's Better Bills Guideline has required retailers to include information on bills to help customers compare their plan, including a message letting them know if they could be on a better plan and a link to our comparison website Energy Made Easy. Since the guideline was implemented, triple the amount of people have visited Energy Made Easy because of the information on their bill and more than half of these people had never switched retailers before. In November 2025, we published a consultation paper seeking feedback on further opportunities to simplify and improve retailer communications and make it easier for consumers to access a better offer, alongside other changes.

Payment difficulties and hardship

The influence of government rebates is evident across several metrics through the 2024–25 reporting period, and particularly in the July to September 2024 period when rebates were first allocated to customer accounts. Rebates collectively and immediately discharged or reduced smaller energy debts, reducing the number of customers on payment plans and in hardship programs. However, while smaller debts were discharged, larger debts over a reduced number of customers persisted, leading to an increase in overall average energy debt. Metrics related to energy debt, payment plans and hardship also trended back to pre-rebate levels towards the end of the 2024–25 financial year.

- At 30 June 2025, 3.1% of residential customers had an energy debt older than 90 days, up from 2.9% at 30 June 2024. Average energy debt increased from $1,148 to $1,367 over the same period.
- The proportion of residential electricity customers on payment plans was lower at 1.5% at 30 June 2025, compared with 1.8% on the same date in 2024.
- Similarly, the proportion of customers on a hardship program fell to 1.7% at 30 June 2025, compared with 1.9% at 30 June 2024. However, average hardship program debt was higher at $2,102, compared with $1,687 over the same period. These results reflect the influence of rebates on smaller energy debts.
- The customer assistance gap represents the proportion of customers with energy debt who are not on a payment plan or in a hardship program. In 2024–25, 1.6% of residential customers were in this cohort.
- While the proportion of customers successfully exiting hardship programs was higher in 2024–25 compared with the previous year, over half of customers who exited programs were excluded primarily due to payments not being made.

Results indicate that retailers need to tailor assistance more broadly, considering that customers on payment plans and hardship programs consume up to twice the average energy usage in some regions.

Our *Game changer* report recommended automating concessions and introducing a shared funding pool to increase access to debt relief, energy performance improvements and financial counselling for consumers experiencing vulnerability. Our *Review of payment difficulty protections in the National Energy Customer Framework* recommended governments consider alternatives to disconnection to manage risk in the energy market and identified other opportunities to strengthen customer protections to ensure customers experiencing payment difficulty are proactively identified, engaged early and receive effective, tailored assistance. We are acting on these opportunities where we can. In August 2025, we made a decision to increase the minimum disconnection amount to $500, effective from 1 July 2026. We are also progressing rule change proposals to strengthen and clarify disconnection protections and to make it easier for customers to access information and assistance. Other opportunities require further action from governments. We are advocating for this through existing reform processes, including Energy Ministers' Better Energy Customer Experiences work program.

Customer service

The increasing use of digital channels for customer service is evident in the decline in calls energy retailers received over the past 12 months. With fewer calls to answer, most retailers improved in the rate at which they answered calls within 30 seconds, average wait times and the number of calls that were abandoned before being answered.

The number of complaints energy retailers received was higher in 2024–25 than in the previous year. However, complaints to ombudsman schemes reduced.

- Retailers received just over 20% less calls in 2024–25, compared with 2023–24. Average wait times across all retailers decreased over the same reporting period.
- In 2024–25, energy retailers received a total of 154,102 complaints, representing a 14.3% increase from the previous 12 months.
- Independent energy ombudsman schemes received fewer complaints, decreasing from 37,112 in 2023–24 to 36,146 in 2024–25.
- Billing-related complaints were the most common for both retailers and ombudsman schemes.
- Consistent since 2021–22, calls and complaints to retailers and complaints to ombudsman schemes were higher in the July to September period each year, coinciding with price changes.

Overall, while there were some positive developments in 2024–25, important reforms are still required to strengthen the consumer protection framework into the future.

Implementing these reforms would ensure consumers are protected by a flexible framework that is equitable, promotes confidence in the energy transition and supports competition and innovation. It would ensure obligations are fit for purpose, protect customers from risks associated with new energy services, provide customers in payment difficulty with effective supports and better share the cost and risk of energy consumer vulnerability.

Background

Under the National Energy Retail Law and National Energy Retail Rules, the AER is responsible for reporting on the performance of the retail energy markets and energy businesses.

In accordance with Part 10 of the National Energy Retail Rules, our *Annual retail markets report 2024–25* provides comprehensive analysis and insights for a range of key performance metrics. This includes the number and market share of active retailers (including the proportion of customers on market and standing contracts), switching, energy affordability, customer service, customer complaints, handling of customers experiencing payment difficulties and disconnections.

Objectives

Our report helps guide our understanding of consumer outcomes and experiences, and the issues that impact consumers the most. It provides critical insights to inform the public, policy makers and the wider industry on how the market is delivering for consumers. Importantly, it reflects the AER's ongoing commitment to ensure energy customers' interests are at the forefront of a dynamically evolving energy market.

Our report also delivers against our strategic objectives and initiatives – including the *Towards energy equity strategy*, which aims to improve support for consumers experiencing vulnerability, improve the way the market operates and prioritise and target actions to address or prevent consumer harm.

Updated Retail performance reporting procedures and guidelines

From 1 July 2025 energy retailers were required to report a broader range of data to enable the AER to more effectively monitor the retail market and consumer outcomes.

The final Retail performance reporting procedures and guidelines expand reporting on indicators related to debt, tariff and meter types, prepayment meters, call centre and complaint metrics, and extend to other priority areas of interest including embedded networks, life support customers and customers affected by family violence.

We will publish quarterly reports throughout the year drawing on the updated metrics and will cover them in full in our 2025–26 Annual retail markets report.

Methodology

Our analysis in this report is based on a number of quantitative and qualitative data sources outlined below and focuses on the jurisdictions that have adopted the National Energy Customer Framework (NECF) – New South Wales (NSW), Queensland, South Australia, Tasmania and the Australian Capital Territory (ACT). Victorian data on pricing and affordability is included in Chapter 2.

Data in this report was submitted by authorised retailers in accordance with the *AER (Retail Law) Performance Reporting Procedures and Guidelines* and collected from jurisdictional ombudsmen and our own consumer and stakeholder engagement programs. We also draw

on data from the Energy Made Easy and Victorian Energy Compare websites and annual usage data reported by distribution network businesses.

Aggregation of retailers into groups

We classify retailers into 3 groups for the purposes of analysis and comparison:

1. Tier 1 – includes Origin Energy, AGL and EnergyAustralia, which collectively service the majority of retail customers in NSW, South Australia and South East Queensland.
2. Tier 2 retailers – all other retailers, ranging from small retailers to larger retailers such as Red Energy, Ampol, Amber Electric, Powershop and Alinta Energy.
3. Primary regional retailers – each largely operate within only one distribution area and are subject to differing forms of price regulation. Includes Ergon Energy in regional Queensland, ActewAGL in the ACT and Aurora Energy in Tasmania.

Retail performance data

Retailer performance data (indicators) presented in this report were submitted by authorised retailers in the manner and form required by the AER retail guidelines and include retail contract information, complaints, customers experiencing payment difficulties and hardship indicators.

We clean and analyse the data submitted to produce schedules containing data from all retailers across the jurisdictions that have adopted the NECF. These data schedules are published quarterly on our website.

Other data sources

Jurisdictional ombudsman schemes

Complaints data is collected from all relevant jurisdictional ombudsman schemes. This data identifies the number of complaints (and type of complaints) that a retailer did not adequately resolve, leading to a customer engaging with an ombudsman for further assistance.

Ombudsman schemes offer an alternative complaint resolution option for customers who are unable to bring their complaint to a satisfactory conclusion with their energy retailers. Energy ombudsman schemes are generally funded by the energy industry.

AER consumer research and stakeholder engagement

Across 2024–25 we engaged with stakeholders from a range of consumer advocacy organisations. Feedback from this engagement has been included throughout this report to provide a consumer perspective.

In 2024 we commissioned a survey with a nationally representative sample of consumers and analysed payment transaction data to understand how consumers pay their energy bills and the associated levels of financial stress.[1] The research was intended to explore the methods consumers use to pay energy bills, the actions they take to meet their payment obligations and the extent to which they engage with energy retailers. The research also explores the level of financial stress energy consumers experienced.

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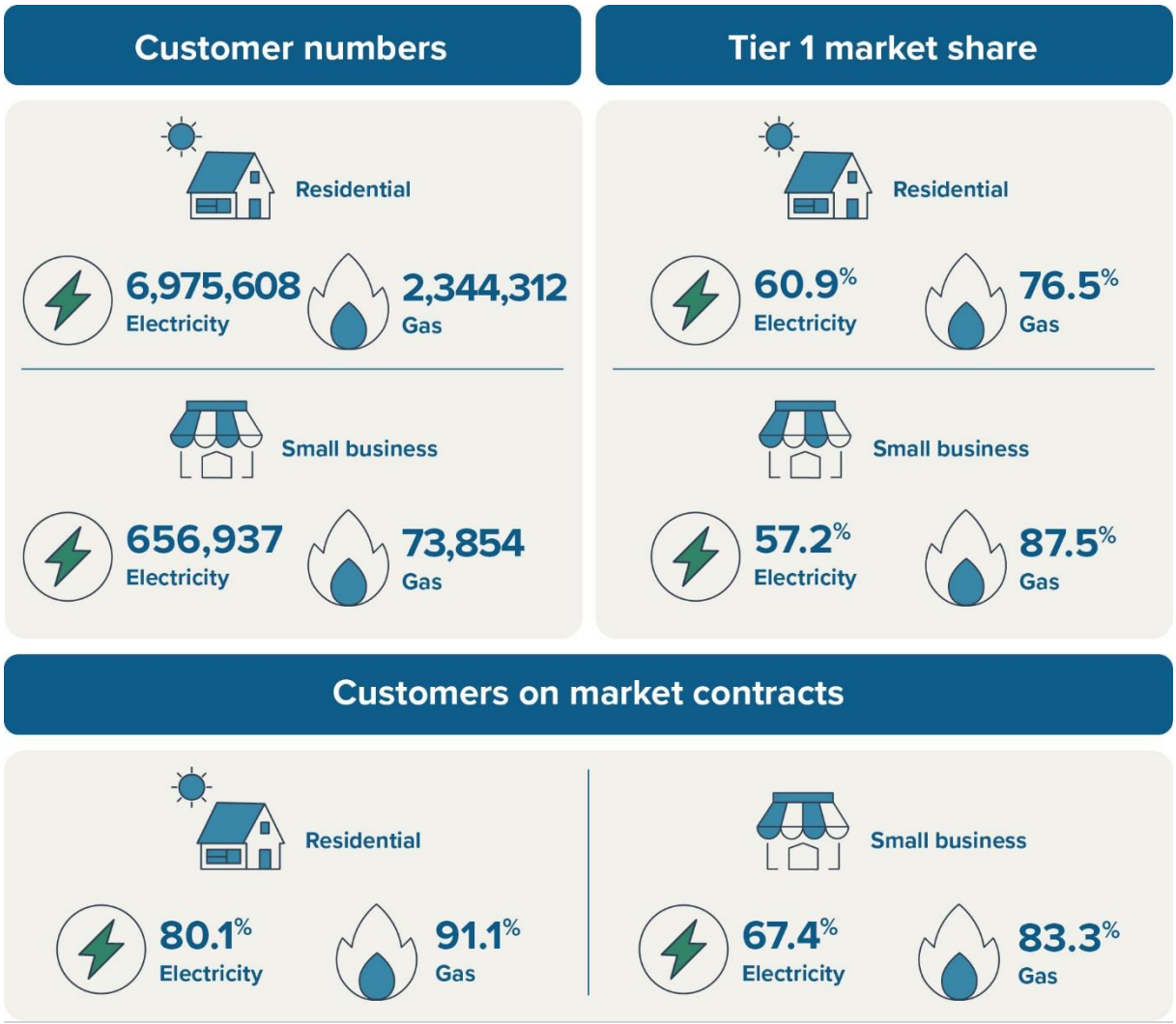
[1] AER, Methods of Payment Research, Australian Energy Regulator, November 2024, accessed 13 November 2025.

1 Market overview

The Australian retail energy markets are deregulated in most states, allowing competition between retailers to sell electricity and gas to customers. This chapter provides analyses of how the electricity and gas retail energy markets are structured, the level of competition within the respective markets, and the increasing impact of consumer energy resources (CER) – such as solar photovoltaic (PV) systems and batteries.

Analysis throughout this chapter focuses on the jurisdictions that have adopted the National Energy Customer Framework (NECF) – NSW, Queensland, South Australia, Tasmania and the ACT – which are required to submit information and data to the AER.

Summary of key results



Key findings

- Since 2020–21 the residential electricity market has grown by more than 300,000 customers and the residential gas market has grown by more than 100,000 customers.

- Overall, competition in the retail energy market since 2020–21 has improved gradually. Tier 1 providers have largely maintained their customer numbers over the period, while Tier 2 retailers have grown and increased their share of the market.
- Since 2020–21 Tier 2 retailers Amber Electric, Ampol Energy, Energy Locals, Powershop and Red Energy have recorded the highest increases in customer numbers. At 30 June 2025, Red Energy was the fourth largest retailer, with over 700,000 electricity and gas customers.
- The proportion of Tier 2 retailers' customers on market contracts has decreased, albeit slightly, from 97.2% in 2020–21 to 95.3% in 2024–25. This decline may reflect some maturity of Tier 2 retailers' customer base, with an increasing proportion of customers defaulting to standard contracts or choosing the safety net contract terms and prices afforded by the DMO.
- The proportion of Tier 1 retailers' customers on market contracts has increased since 2020–21 from 87.7% to 90.8%.
- Switching rates remained relatively stable in all jurisdictions, with higher switching rates continuing to be recorded in the July to September period after annual price increases came into effect.
- In 2024–25 there were 2 new retailer authorisations, one Retailer of Last Resort event and 3 surrendered retailer authorisations. At 30 June 2025, there were 60 authorised electricity retailers and 20 authorised gas retailers.
- Consumer energy resources (CER) are increasingly driving change in the retail energy markets and government incentives announced in 2025 have significantly increased installation of residential batteries. As installations of CER continue to increase and new energy services evolve, effective consumer protections must also be developed to support uptake and further drive innovation.

1.1 Number of retailers actively selling energy to customers

Retail energy markets are the final link in the energy supply chain.

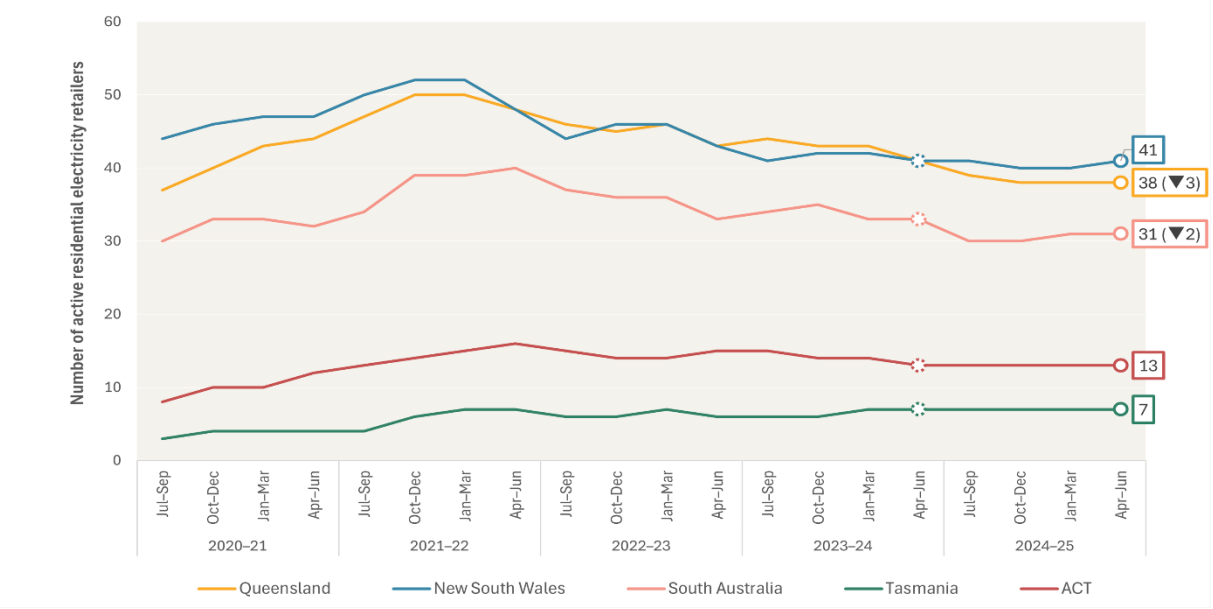
Energy retailers buy electricity and gas in wholesale markets, package it with transportation services and sell it to customers. Under the National Energy Retail Law, a person or business that engages in the retail sale of energy requires a retailer authorisation issued by the AER.

Three entry criteria must be satisfied to obtain a retailer authorisation:

- organisational and technical capacity of the applicant to meet the obligations of a retailer
- financial resources that ensure financial viability and financial capacity to meet the obligations of a retailer
- suitability of the applicant to be an energy retailer.

The number of active electricity retailers varies significantly across each jurisdiction. Queensland, NSW and South Australia have substantially more active retailers, which infers more competitive markets than Tasmania and the ACT (Figure 1.1).

Figure 1.1 Number of active residential electricity retailers, by jurisdiction



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Electricity market

At 30 June 2025:[2]

- 60 retailers were authorised to sell electricity to residential customers – 52 of which were active
- 56 retailers were authorised to sell electricity to small business customers – 49 of which were active
- 57 retailers were authorised to sell electricity to large customers – 51 of which were active.

Gas market

At 30 June 2025:

- 20 retailers were authorised to sell gas to residential customers – 18 of which were active
- 18 retailers were authorised to sell gas to small business customers – 17 of which were active
- 12 retailers were authorised to sell gas to large customers – 11 of which were active.

1.1.1 New retailer authorisations approved in 2024–25

In 2024–25, we approved 2 new retailer authorisations:

- Euroka Energy Pty Ltd
- Flipped Energy Australia Pty Ltd.

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2 Authorised electricity or gas retailers that had no customers at 30 June 2025 were not deemed to be active. Some active retailers in the NECF, who operate across differing states, may be counted on multiple occasions when reported by jurisdiction.

These 2 retailers are now authorised to retail electricity as and when the National Energy Retail Law is adopted in each participating jurisdiction.

1.1.2 Residential electricity and gas markets remained concentrated

The Herfindahl-Hirschman Index (HHI) is an internationally used metric to measure market concentration and is relevant for our analysis in comparing market concentration with competitiveness over time. HHI measures the size of firms in relation to the industry they are in and is calculated as the sum of the squares of the market share of all retailers that compete in a market.

When assessing a HHI score, the higher the score, the more concentrated the market. In general, a HHI score under 2,000 indicates a competitive market, while a score above 2,000 denotes a concentrated market.

As presented in Figure 1.2, HHI analysis indicates that in 2024–25 the residential electricity markets in South Australia and South East Queensland remain concentrated but are both trending towards competitive. The NSW market can be considered less concentrated than other jurisdictions; although competition is gradually improving, it remains dominated by AGL, EnergyAustralia and Origin Energy.

The residential gas markets in 2024–25 in South East Queensland, NSW and South Australia also remain highly concentrated.

The ACT, regional Queensland and Tasmania are not shown on Figure 1.2 because these markets are dominated by single retailers (ActewAGL in the ACT, Ergon Energy in regional Queensland and Aurora Energy in Tasmania).[3]

[3] Across the NECF, some regions are subject to regulated prices and typically do not offer market contracts – such as parts of regional Queensland and Tasmania. To provide a more accurate picture of competition across the energy market, the AER has removed the aforementioned regions from a number of our calculations.

Figure 1.2 HHI for residential electricity and residential gas markets

Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

1.2 Market structure

The AER categorises retailers as Tier 1 retailers, Tier 2 retailers or primary regional retailers.

- Tier 1 – includes Origin Energy, AGL and EnergyAustralia, which collectively service the majority of retail customers in NSW, South Australia and South East Queensland.
- Tier 2 retailers – all other retailers, ranging from small retailers to larger retailers such as Red Energy, Alinta Energy, Powershop, Ampol and Amber Electric.
- Primary regional retailers – each largely operate within only one distribution area and are subject to differing forms of price regulation. Includes Ergon Energy in regional Queensland, ActewAGL in the ACT and Aurora Energy in Tasmania.

Beyond the above categories, a number of other organisations, who are not energy retailers, are encroaching into the consumer energy resource segment of the market.

1.2.1 Residential customer numbers and market share

Under the National Energy Retail Law, a residential energy customer means a customer who purchases energy principally for personal, household or domestic use at premises.

In 2024–25, Tier 2 retailers continued to increase their customer numbers and share of the residential energy markets.

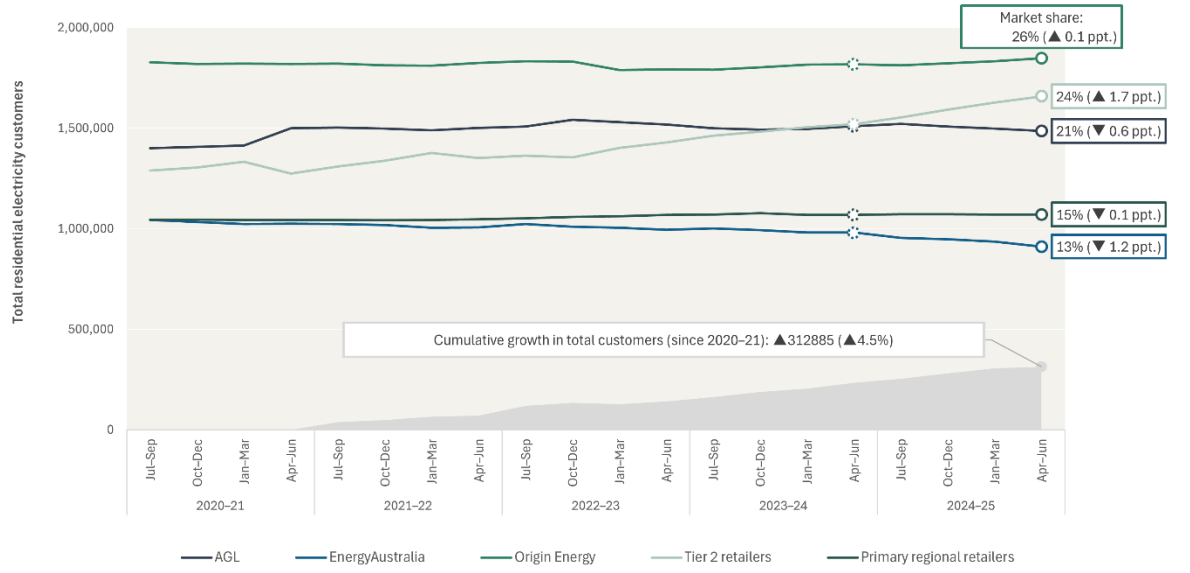
Residential electricity market

At 30 June 2025:

- There were 6,975,608 residential electricity customers, representing an increase of 312,885 (4.5%) customers since 2020–21 and 78,959 (1.1%) more than at 30 June 2024 (Figure 1.3).

- Tier 1 retailers served 4,246,718 residential electricity customers, 60.9% of the total market and 62,187 (1.4%) less than at 30 June 2024 – the decline in market share of Tier 1 retailers since 2020–21 has been gradual, with AGL's and Origin Energy's total customer numbers remaining steady and EnergyAustralia recording a decline of around 113,000 customers.
- Tier 2 retailers served 1,658,375 residential electricity customers, 23.8% of the total market and 138,878 (9.1%) more than at 30 June 2024. Red Energy,[4] Amber Electric[5] and Energy Locals[6] have increased their customer numbers since 2020–21.
- Primary regional retailers served 1,070,515 residential electricity customers, 15.3% of the total market and 2,268 (0.2%) more than at 30 June 2024.

Figure 1.3 Number of residential electricity customers and market share proportion by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

The rate of customer growth over the 12 months to 30 June 2025 was largely consistent across all 5 jurisdictions, ranging from an increase of 0.9% in NSW to an increase of 1.5% in the ACT.

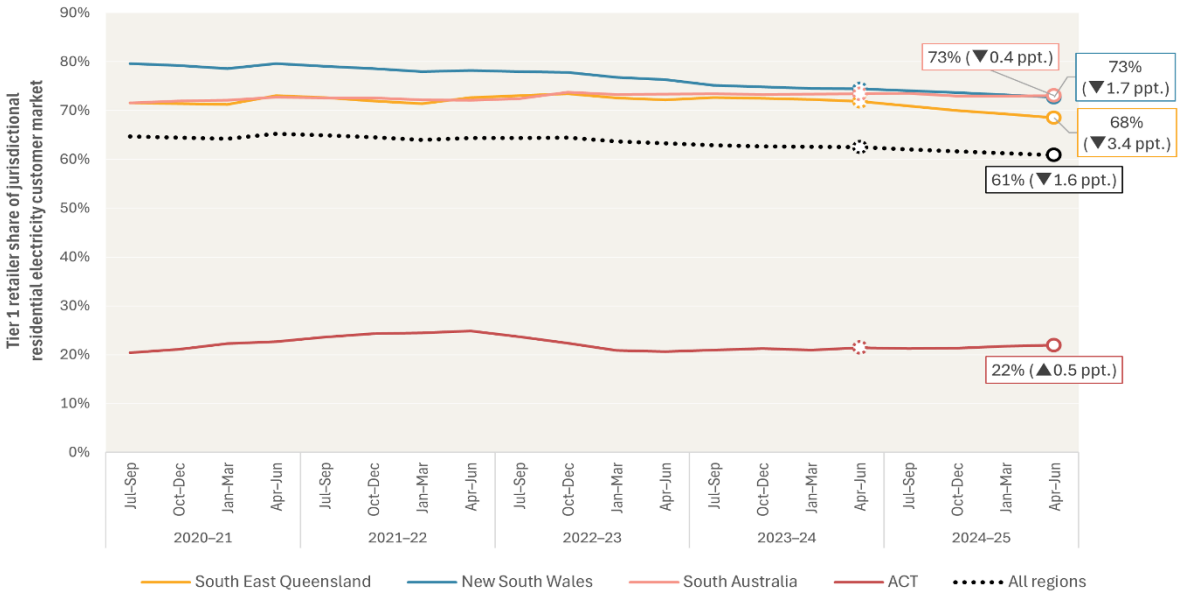
Figures 1.4 to 1.6 demonstrates the change in residential electricity customer market share for Tier 1 retailers, Tier 2 retailers and Primary regional retailers, across jurisdictions.

4 Since 2020–21, Red Energy has increased its residential customer base by around 75% to over 700,000.

5 Since 2022–23, Amber Electric has quadrupled its residential electricity customers numbers to over 28,000.

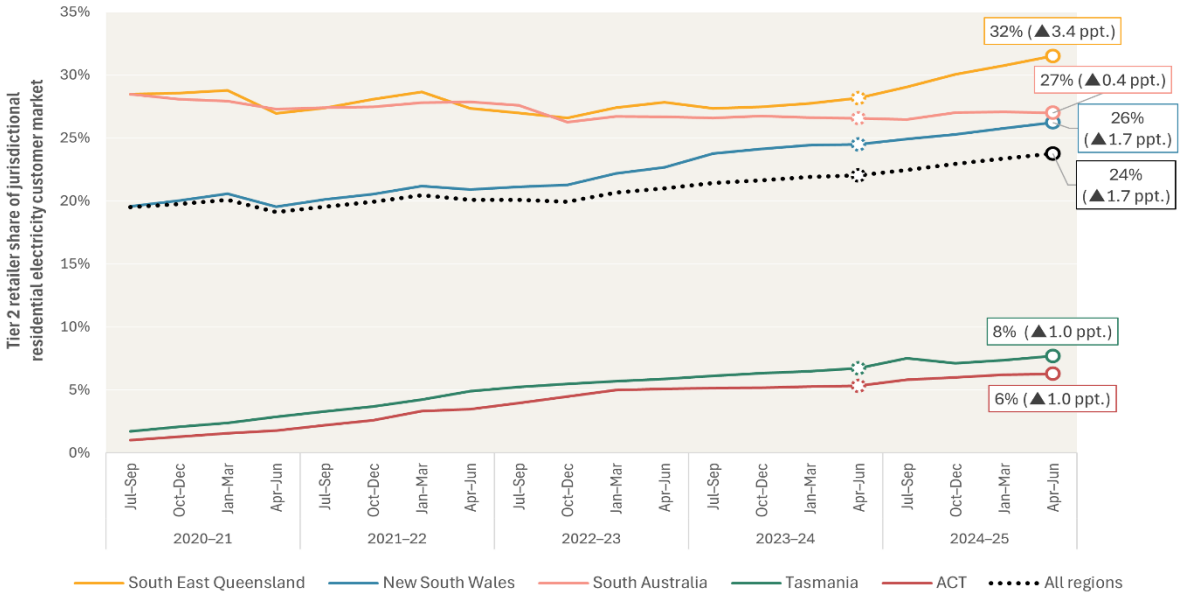
6 Since 2020–21, Energy Locals has doubled its residential electricity customer base to over 70,000.

Figure 1.4 Tier 1 residential electricity customer market share, by jurisdiction



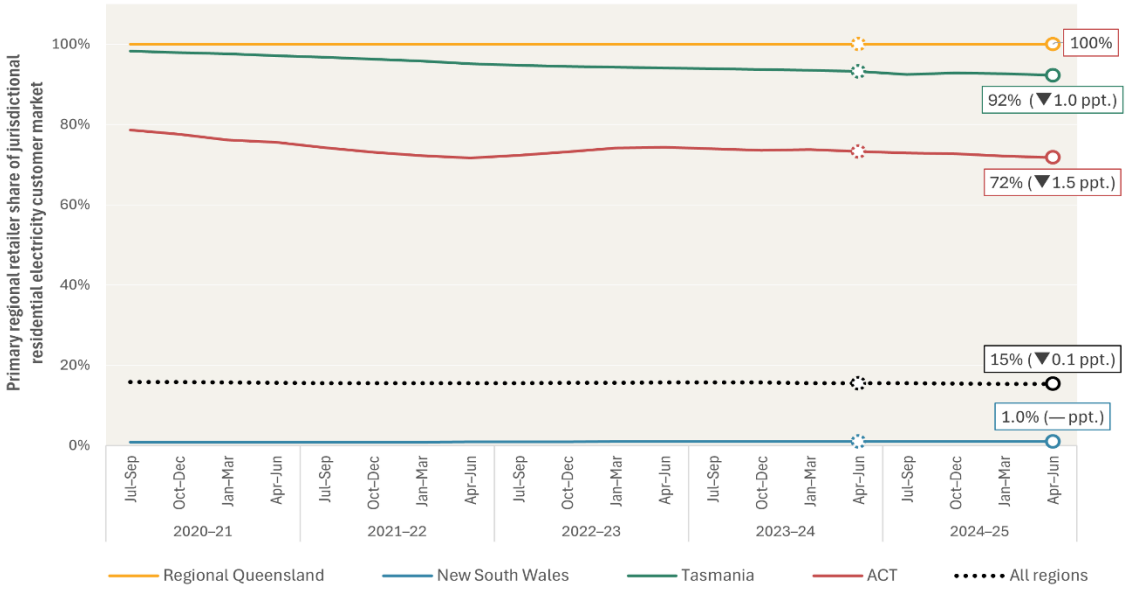
Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Figure 1.5 Tier 2 residential electricity customer market share, by jurisdiction



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Figure 1.6 Primary regional retailer residential electricity customer market share, by jurisdiction



Note: The AER observes that Ergon Energy continues to be the dominant retailer in regional Queensland despite other retailers operating in this market. Due to current reporting protocols, the AER cannot distinguish between energy retailers operating across both regional and South East Queensland.
Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Table 1.1 displays the share of Tier 1, Tier 2 and primary regional retailers of the residential electricity market for each jurisdiction at 30 June 2025.

Table 1.1 Residential electricity market – customer numbers and market share

Jurisdiction	Number of customers	AGL	Energy Australia	Origin Energy	Tier 1 retailers (net)	Tier 2 retailers	Primary regional retailers
ACT	201,800	–	3%	19%	22%	6%	72%
NSW	3,497,383	23%	22%	28%	73%	26%	1%
South East Queensland	1,537,887	25%	6%	38%	68%	32%	–
Regional Queensland	649,629	–	–	–	–	–	100%
South Australia	829,502	37%	6%	30%	73%	27%	–
Tasmania	259,407	–	–	–	–	8%	92%

Note: All data as at 30 June 2025. The AER observes that Ergon Energy continues to be the dominant retailer in regional Queensland despite other retailers operating in this market. Due to current reporting protocols, the AER cannot distinguish between energy retailers operating across both regional and South East Queensland.
Source: AER retail performance data.

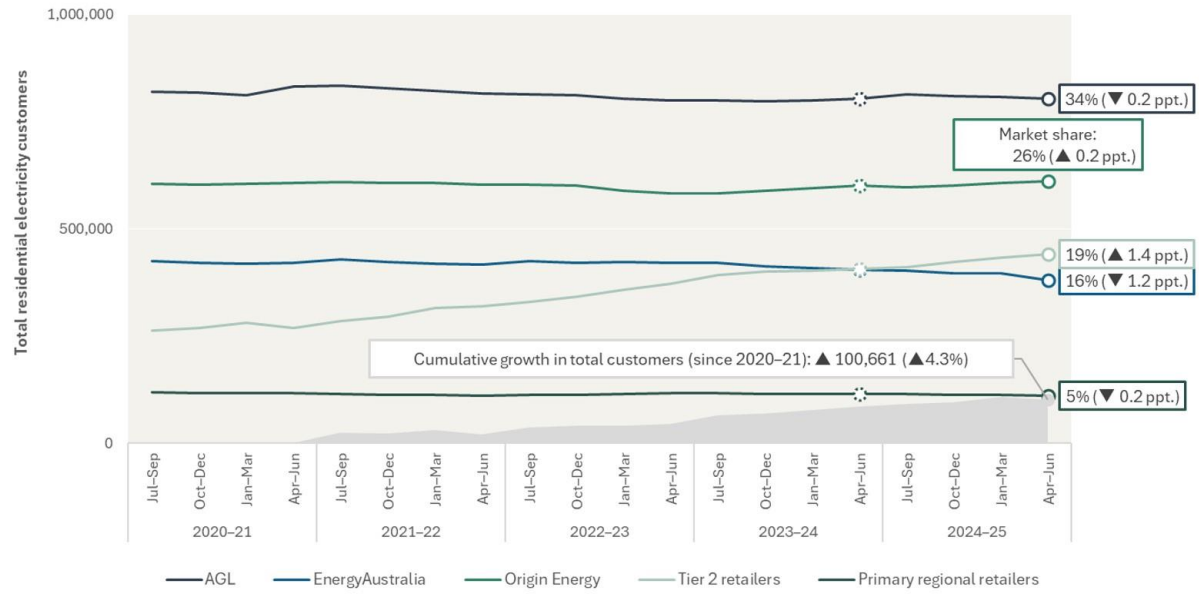
Residential gas market

At 30 June 2025:

- There were 2,344,312 residential gas customers, representing an increase of 100,661 (4.3%) customers since 2020–21 and 15,147 (0.7%) more than at 30 June2024 (Figure 1.7).
- Tier 1 retailers served 1,792,996 residential gas customers, 76.5% of the total market and 15,228 (0.8%) less than at 30 June 2024.
- Tier 2 retailers served 440,263 residential gas customers, 18.8% of the total market and 34,316 (8.5%) more than at 30 June 2024.
- Primary regional retailers served 111,053 residential gas customers, 4.7% of the total market and 3,941 (3.4%) less than at 30 June 2024.

The rate of customer growth over the 12 months to 30 June 2025 varied across all 4 jurisdictions, ranging from a decrease of 1.3% in the ACT to an increase of 0.9% in South Australia.

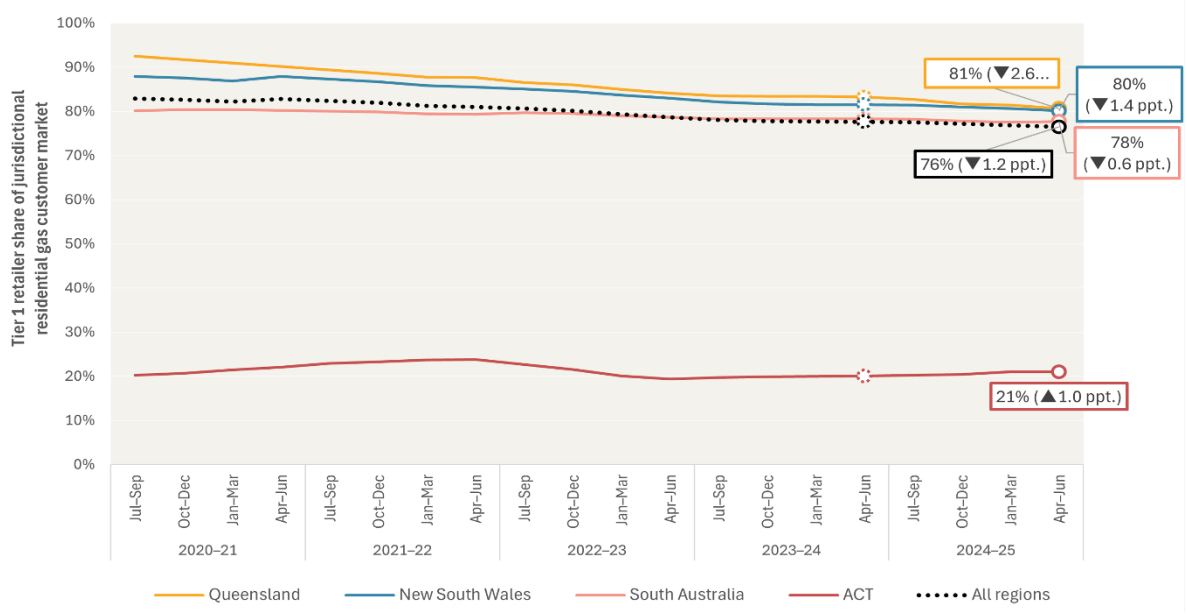
Figure 1.7 Number of residential gas customers, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

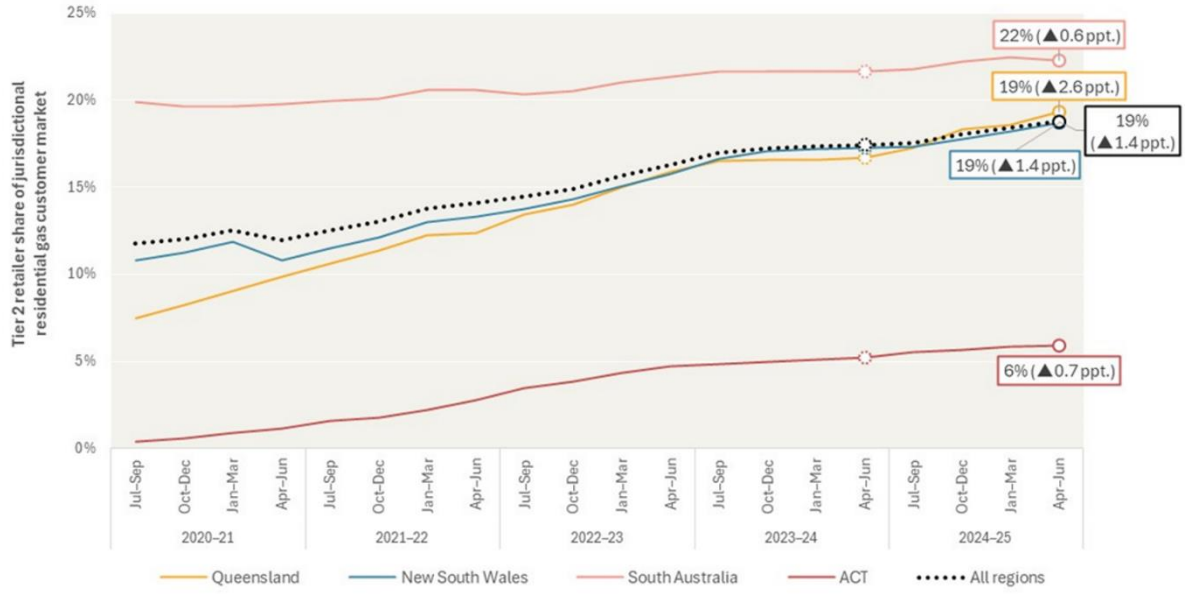
Figures 1.8 to 1.10 demonstrates the change in residential gas customer market share for Tier 1 retailers, Tier 2 retailers and Primary regional retailers, across jurisdictions.

Figure 1.8 Tier 1 residential gas customer market share, by jurisdiction



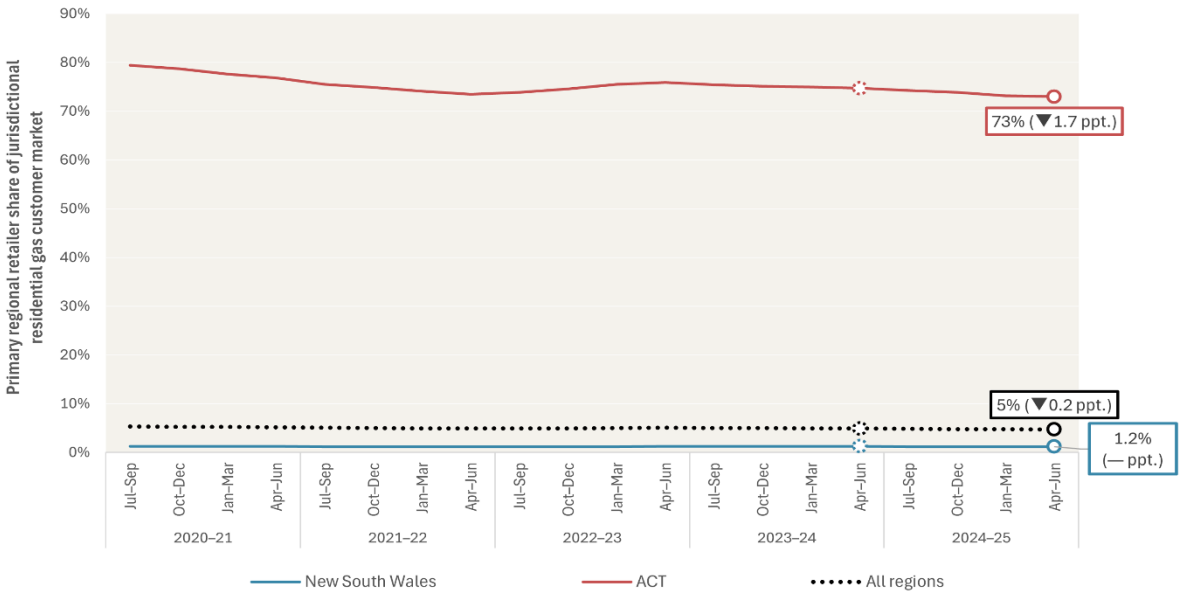
Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Figure 1.9 Tier 2 residential gas customer market share, by jurisdiction



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Figure 1.10 Primary regional retailer residential gas customer market share, by jurisdiction



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Table 1.1 displays the share of Tier 1, Tier 2 and primary regional retailers of the residential gas market for each jurisdiction at 30 June 2025.

In 2024–25, Tier 1 retailers held 78% share of the residential gas market in South Australia, 80% in NSW and 81% in Queensland. Tier 2 retailers held 22% in South Australia and 19% in both NSW and Queensland. In the ACT, the primary regional retailer ActewAGL serviced 73% of customers.

Table 1.2 Residential gas market – customer numbers and market share

Jurisdiction	Number of customers	AGL	Energy Australia	Origin Energy	Tier 1 retailers (net)	Tier 2 retailers	Primary regional retailers
ACT	127,109	–	4%	17%	21%	6%	73%
NSW	1,536,621	38%	22%	20%	80%	19%	1%
Queensland	213,936	37%	–	44%	81%	19%	–
South Australia	466,646	30%	8%	40%	78%	22%	–

Note: All data as at 30 June 2025. Data includes customers in Queensland, NSW, South Australia and the ACT. Primary regional retailers only includes ActewAGL (ACT).
Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

1.2.2 Small business customer numbers and market share

Small business electricity

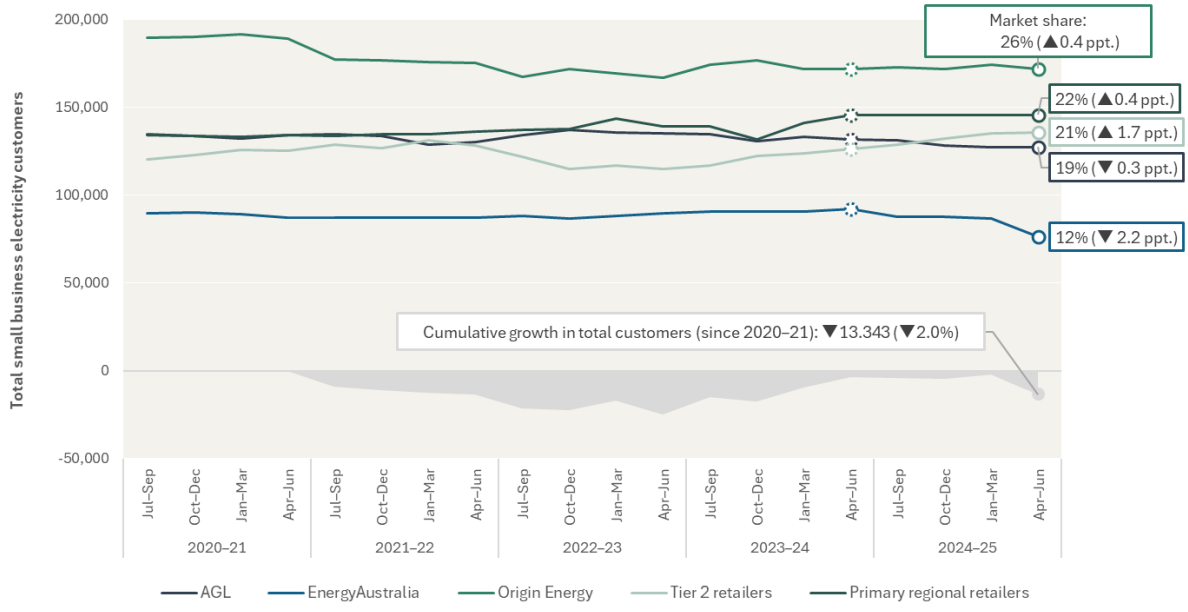
Under the National Energy Retail Law, a small business energy customer means a customer who consumes energy at business premises below the upper consumption threshold.

At 30 June 2025:

- There were 656,937 small business electricity customers, 9,926 (1.5%) less than at 30 June 2024 (Figure 1.11).
- Tier 1 retailers served 375,453 small business electricity customers, 57.2% of the total market and 19,687 (5.0%) less than at 30 June 2024.
- Tier 2 retailers served 135,853 small business electricity customers, 20.7% of the total market and 9,562 (7.6%) more than at 30 June 2024.
- Primary regional retailers served 145,631 small business electricity customers, 22.2% of the total market and 199 (0.1%) more than at 30 June 2024.

The overall decrease in customer growth over the 12 months to 30 June 2025 was not reflected in the outcomes for all 5 jurisdictions, which ranged from a 3.3% decrease in NSW to a 9.2% increase in the ACT.

Figure 1.11 Number of small business electricity customers, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Small business gas

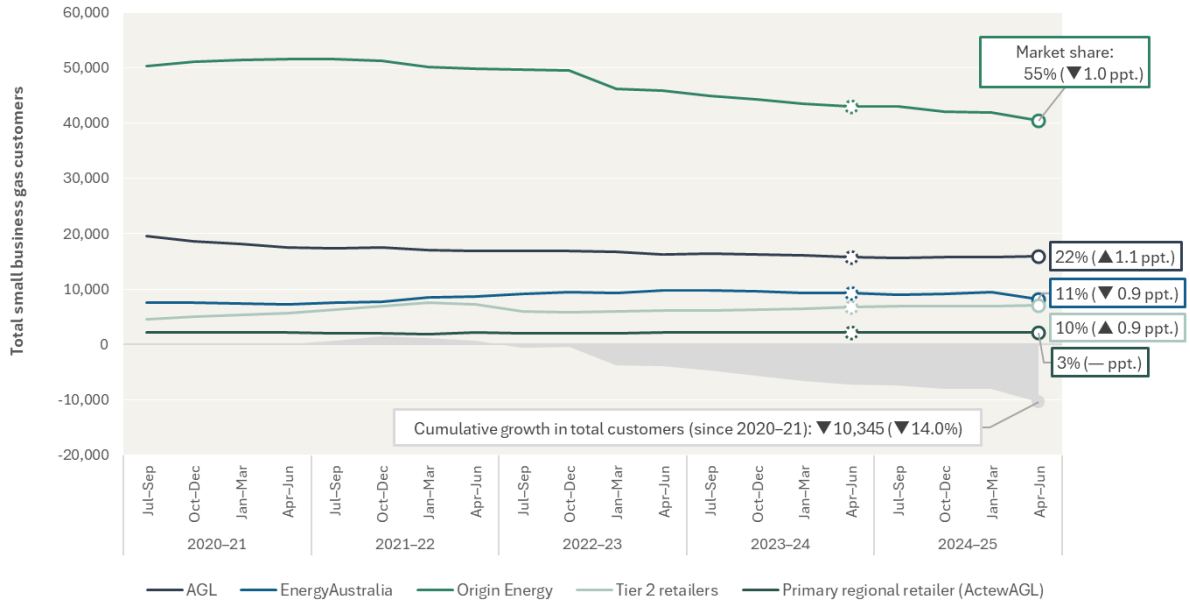
At 30 June 2025:

- There were 73,854 small business gas customers, 3,173 (4.1%) less than at 30 June 2024. (Figure 1.12)
- Tier 1 retailers served 64,617 small business gas customers, 87.5% of the total market and 3,457 (5.1%) less than at 30 June 2024.

- Tier 2 retailers served 7,080 small business gas customers, 9.6% of the total market and 357 (5.3%) more than at 30 June 2024.
- Primary regional retailers served 2,157 small business gas customers, 2.9% of the total market and 73 (3.3%) less than at 30 June 2024.

The decrease in customer growth over the 12 months to 30 June 2025 occurred across all 4 jurisdictions, ranging from a 0.6% decrease in South Australia to a 5.5% decrease in South East Queensland.

Figure 1.12 Number of small business gas customers, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

1.2.3 Large customer numbers and market share

Large customer electricity

Under the National Energy Retail Law, a large customer is a business customer who consumes energy at business premises at or above the upper consumption threshold.[7]

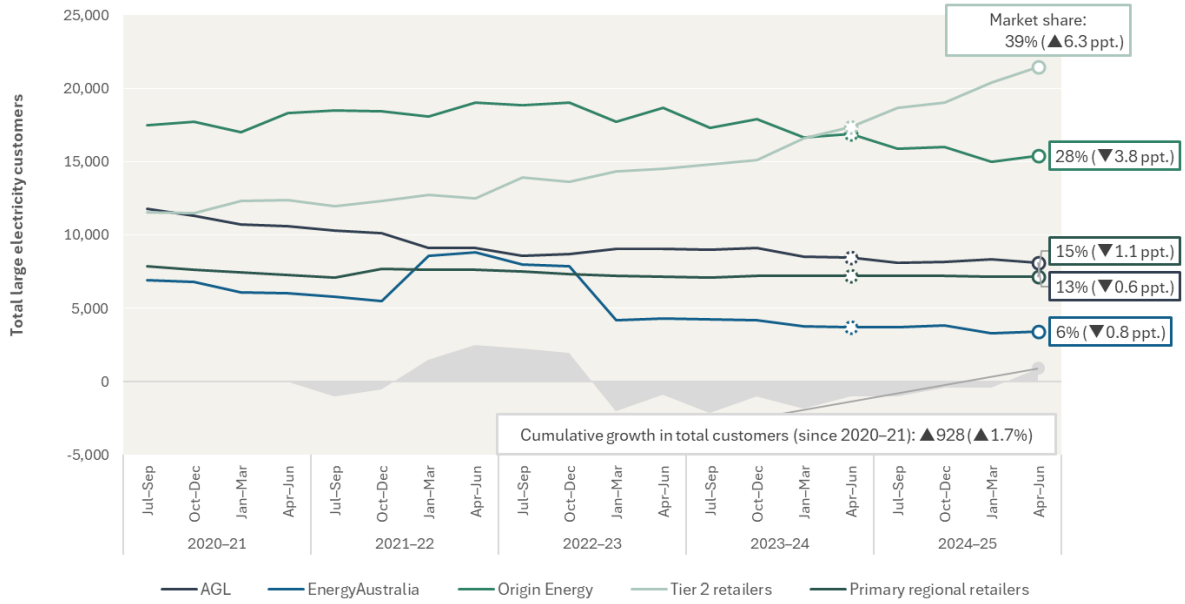
At 30 June 2025:

- There were 55,556 large electricity customers, 1,899 (3.5%) more than at 30 June 2024 (Figure 1.13).
- Tier 1 retailers served 26,944 large electricity customers, 48.5% of the total market and 2,159 (7.4%) less than at 30 June 2024.
- Tier 2 retailers served 21,464 large electricity customers, 38.6% of the total market and 4,117 (23.7%) more than at 30 June 2024.
- Primary regional retailers served 7,148 large electricity customers, 12.9% of the total market and 59 (0.8%) less than at 30 June 2024.

[7] 100 megawatt hours per annum for electricity or 1 terajoule per annum for gas, as per the National Energy Retail Regulations – unless otherwise specified in the regulations in force in the relevant jurisdiction.

The overall increase in customer numbers over the 12 months to 30 June 2025 was not reflected in the outcomes for all 5 jurisdictions, which ranged from a 7.2% decrease in South Australia to 5.7% increases in both Queensland and Tasmania.

Figure 1.13 Number of large electricity customers, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

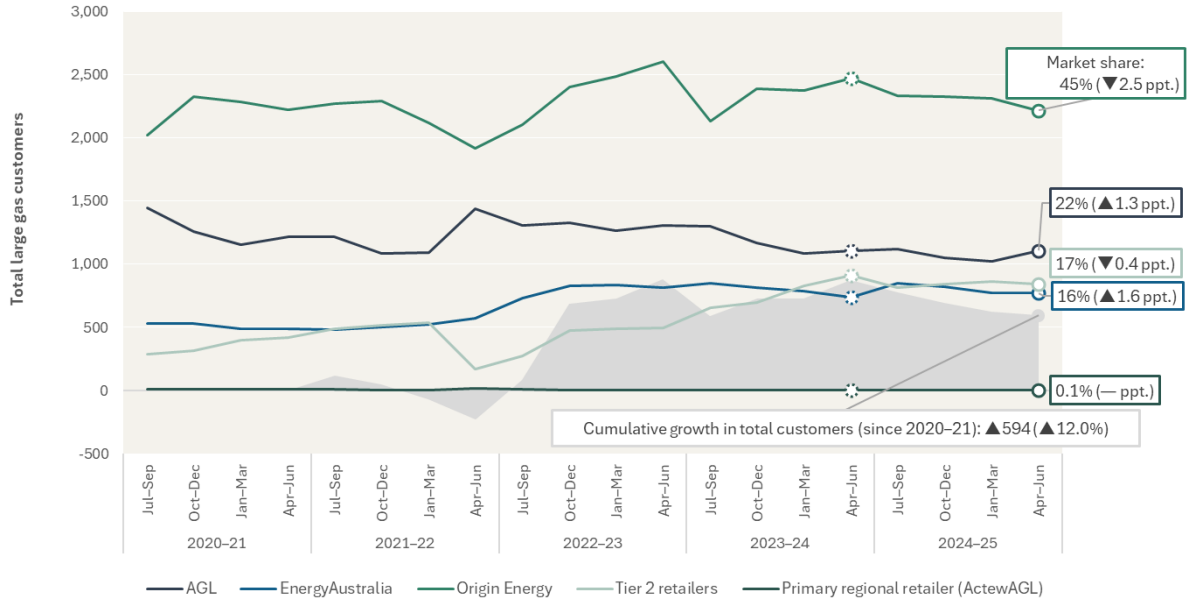
Large customer gas

At 30 June 2025:

- There were 4,945 large gas customers, 282 (5.4%) less than at 30 June 2024 (Figure 1.14).
- Tier 1 retailers served 4,099 large gas customers, 82.9% of the total market and 215 (5.0%) less than at 30 June 2024.
- Tier 2 retailers served 841 large gas customers, 17.0% of the total market and 68 (7.5%) less than at 30 June 2024.
- Primary regional retailers served 5 large gas customers, 0.1% of the total market and 1 (25.0%) less than at 30 June 2024.

The overall decrease in customer numbers over the 12 months to 30 June 2025 was shared among all 4 jurisdictions, ranging from a 0.7% decrease in the ACT to a 12.1% decrease in Queensland.

Figure 1.14 Number of large gas customers



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

1.2.4 Proportion of residential customers on market contracts remained steady

The retail framework provides for 2 types of contracts – standard and market.

A standard retail contract starts without the customer having to sign a document agreeing to terms and conditions. Conversely, the terms and conditions of a market retail contract are as agreed between the retailer and the customer, except as provided by the National Energy Retail Rules.

Every retailer must have a standing offer. Customers have the right to ask for one and their current retailer must place them on it if requested. Standing offers are usually more expensive than a market offer. In contrast, retailers set terms and conditions for market contracts. Prices can change throughout the year,[8] depending on contract terms, discounts and other incentives may apply, and market offers are typically more competitive. Market offers are priced in comparison to a reference price in default market offer (DMO)[9] regions and it is not uncommon for a retailer to offer significant discounts off this regulated reference price to attract customers onto market contracts.

A common National Energy Customer Framework (NECF) applies across all of NSW, Queensland, South Australia, Tasmania and the ACT. However, each jurisdiction has different types of price regulation. Regulated price caps apply to standard retail contracts for ActewAGL in the ACT and Aurora Energy in Tasmania. In regional Queensland, Ergon

8 From 1 July 2026 retail energy price changes will be limited to once a year, typically in July, to provide more predictability for customers.

9 The DMO is an electricity price 'safety net' protecting consumers from unjustifiably high prices, while also allowing retailers to recover reasonable costs. It is the maximum price an electricity retailer can charge standing offer customers.

Energy offers an annual regulated electricity price for residential and small business customers, which is then subsidised by the Queensland Government so that regional customers do not pay more than their counterparts in South East Queensland. Ergon Energy also receives a government subsidy to reflect that its regulated prices are set to be similar to those in the South East Queensland competitive market under the Queensland Government's uniform tariff policy.

Since its introduction on 1 July 2019, the AER has determined a DMO price annually to be applied in NSW, South East Queensland and South Australia.

The DMO framework has recently been reviewed by the Australian Government Department of Climate Change, Energy, the Environment and Water (DCCEEW). This review focused on potential reforms to the DMO regulatory framework to ensure it is fit-for-purpose to address the current and emerging challenges in the retail electricity space. DCCEEW proposes to introduce a single objective into the Regulations to 'protect households and small businesses on standing offers and in embedded networks by providing a fair, trusted and reasonably priced electricity option that reflects the costs of supplying customers with an essential service'.

The DMO is the maximum price an electricity retailer can charge standing offer customers. The DMO price for each region also acts as a reference price for comparing residential and small business electricity offers. When advertising or communicating an offer, retailers must show the price of the offer in comparison to the DMO.

Residential electricity customers on market contracts

The proportion of customers on market contracts is an indicator of market competition. A high proportion indicates more customers are engaging in the market and are motivated by potentially cheaper/better deals, retailer product innovation or conditions that better suit their needs. An increase in customers on market contracts should result in lower prices for customers across retailers and jurisdictions. However, there will also be some customers on expired market contracts that may not be on the best offer, including some that are priced near or above the DMO reference price.[10]

This demonstrates how important it is for customers to regularly shop around for the best deals from retailers' market offers and use comparison sites such as Energy Made Easy and Victorian Energy Compare. Regulated prices change annually and retailers reprice their standing and market offers to reflect their costs and competitive strategies. These pricing strategies and outcomes are another indicator of competition and are explored further in Chapter 2.

At 30 June 2025:

- 5,588,782 residential electricity customers were on market contracts (80.1% of the total market), 0.4 percentage points more than at 30 June 2024.

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[10] ACCC, Inquiry in the National Electricity Market Report, Australian Competition and Consumer Commission, 15 December 2023, p. 40, accessed 3 November 2025.

- 1,350,498 residential electricity customers were on standard contracts (19.4% of the total market), 0.4 percentage points less than at 30 June 2024.
- The proportion of Tier 2 residential electricity customers on market contracts (95.3%) was 4.5 percentage points higher than for Tier 1 customers (90.8%). This may be due to Tier 1 retailers' incumbent positions at the time retail contestability was introduced and represents a greater proportion of customers who have never taken up a market contract.

Differences in the proportion of residential electricity customers on market contracts across jurisdictions reflect differences in market competition. NSW, South Australia and South East Queensland had higher numbers of customer on market contracts.

Between 2020–21 and 2024–25, Tier 1 retailers reported increases in the number of customers on market contracts. As at 30 June 2025, there was a very small 0.1% difference between the 3 retailers:

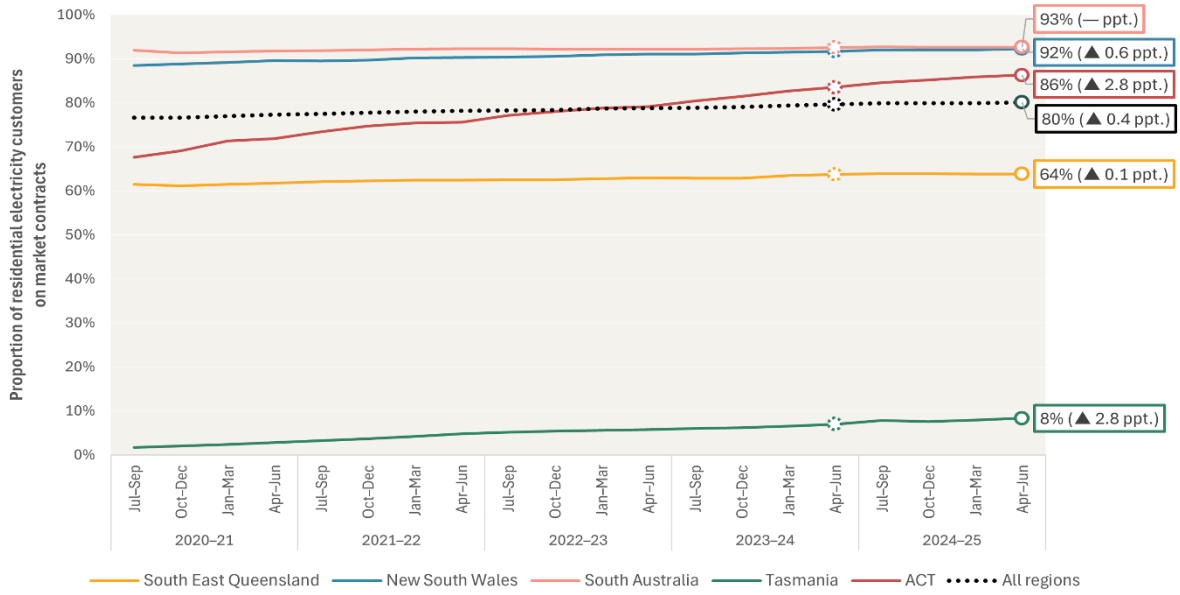
- Origin Energy increased the proportion of customers on market contracts from 85.9% to 90.8%.[11]
- AGL reported a change from 89.2% to 90.7%
- EnergyAustralia experienced an increase from 88.1% to 90.7%.

The proportion of Tier 2 retailers' customers on market contracts has decreased, albeit slightly, from 97.2% in 2020–21 to 95.3% in 2024–25. This decline may reflect some maturity of the Tier 2 retailers' customer base, with an increasing proportion of customers defaulting to standard contracts or choosing the safety net contract terms and prices afforded by the DMO.

As primary regional retailers operate in areas with limited retail competition and price regulation, most of their customers are on standard offers. Ergon Energy only offer regulated contracts across the area they serve. As such, they have no customers on market contracts and are not included in Figure 1.15 and 1.16.

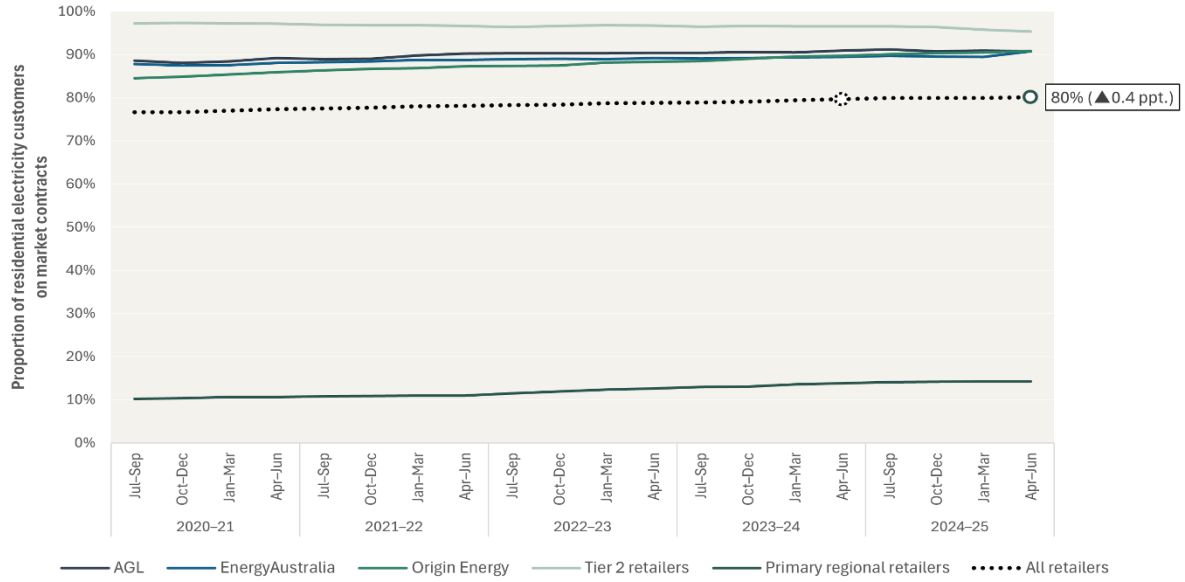
[11] Origin Energy attributes this increase to more customers engaging with market contract offers after identifying opportunities for savings through discounts, product bundling and partner offers.

Figure 1.15 Proportion of residential electricity customers on market contracts, by jurisdiction



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Figure 1.16 Proportion of residential electricity customers on market contracts, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Residential gas customers on market contracts

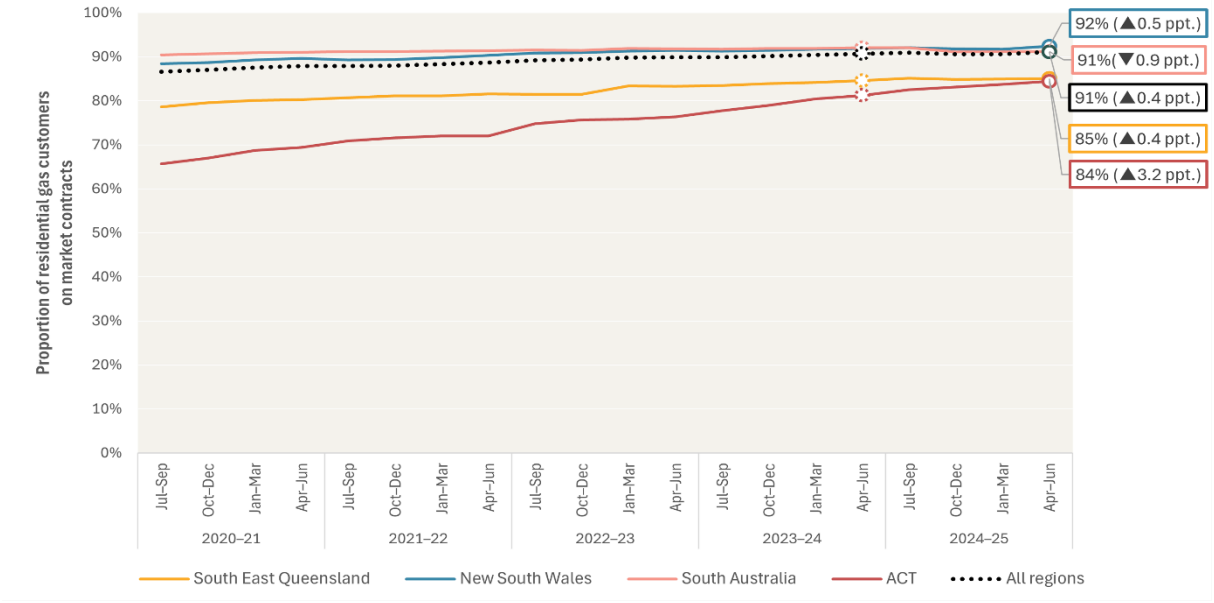
At 30 June 2025:

- 2,134,881 residential gas customers were on market contracts (91.1% of the total market), 0.4 percentage points more than at 30 June 2024 (Figure 1.17).
- 194,760 residential gas customers were on standard contracts (8.3% of the total market), 0.4 percentage points less than at 30 June 2024.

- Tier 1 retailers saw an increase in the number of gas customers on a market contract, while Tier 2 retailers reported a decrease.
- ActewAGL experienced an increase in customers on market contracts, from 59.3% in 2020–21 to 78.6% in 2024–25.[12]
- The proportion of Tier 2 residential gas customers on market contracts (93.0%) was 1.7 percentage points higher than for Tier 1 customers (91.4%). As with electricity, this may be due to Tier 1 retailers' incumbent positions at the time retail contestability was introduced and represents a greater proportion of customers who have never taken up a market contract (Figure 1.18).

Gas market contracts may also be reaching a saturation point across all retailers.

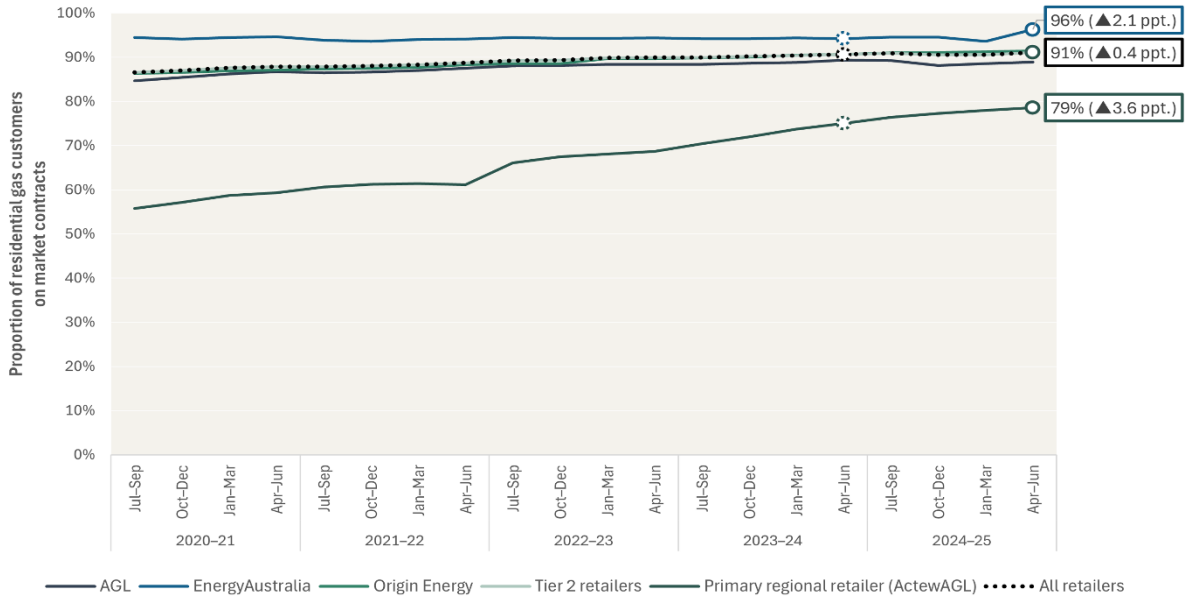
Figure 1.17 Proportion of residential gas customers on market contracts, by jurisdiction



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

12 ActewAGL has attributed the increase of residential gas customers on market contracts to a combination of factors including more customers having contacted ActewAGL, who previously had not engaged with them and the impact of the Better Bills Guideline, indicating how much customers could save if they chose an alternative energy plan. Additionally, ActewAGL has made it easier for customers to shift to market contracts via the retailer's online platform.

Figure 1.18 Proportion of residential gas customers on market contracts, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

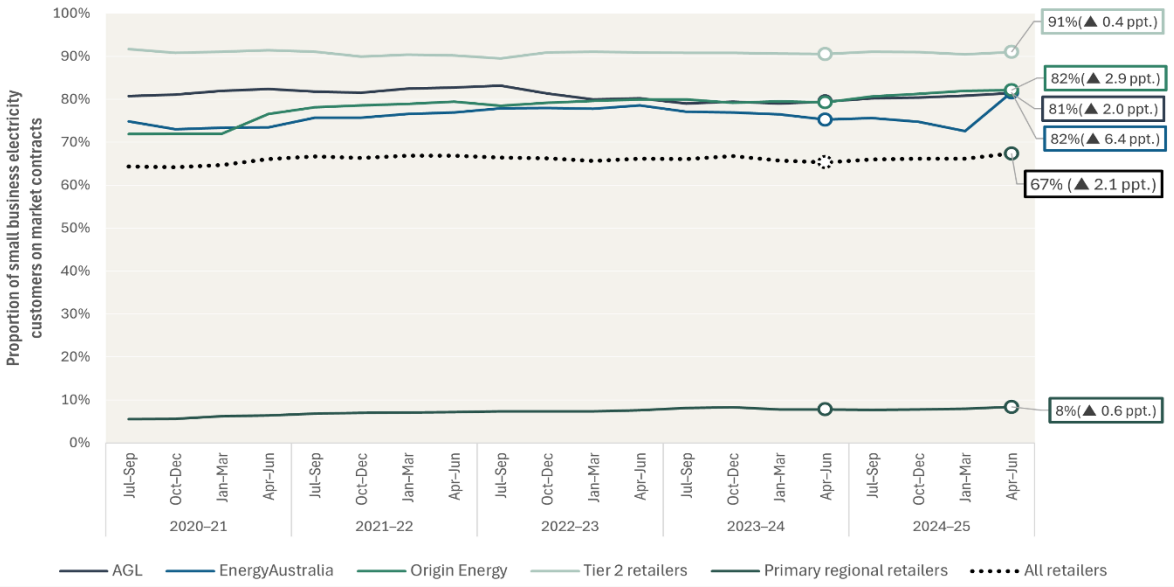
1.2.5 Proportion of small business customers on market contracts increased

Small business electricity customers on market contracts

At 30 June 2025:

- 442,835 small business electricity customers were on market contracts (67.4% of the total market), 2.1 percentage points more than at 30 June 2024 (Figure 1.19).
- 199,844 small business electricity customers were on standard contracts (30.4% of the total market), 2.0 percentage points less than at 30 June 2024.
- The proportion of Tier 2 small business electricity customers on market contracts (91.0%) remained higher than for Tier 1 customers (81.8%). This may be due to Tier 1 retailers' incumbent positions at the time retail contestability was introduced and represents a greater proportion of customers who have never taken up a market contract.

Figure 1.19 Proportion of small business electricity customers on market contracts, by retailer



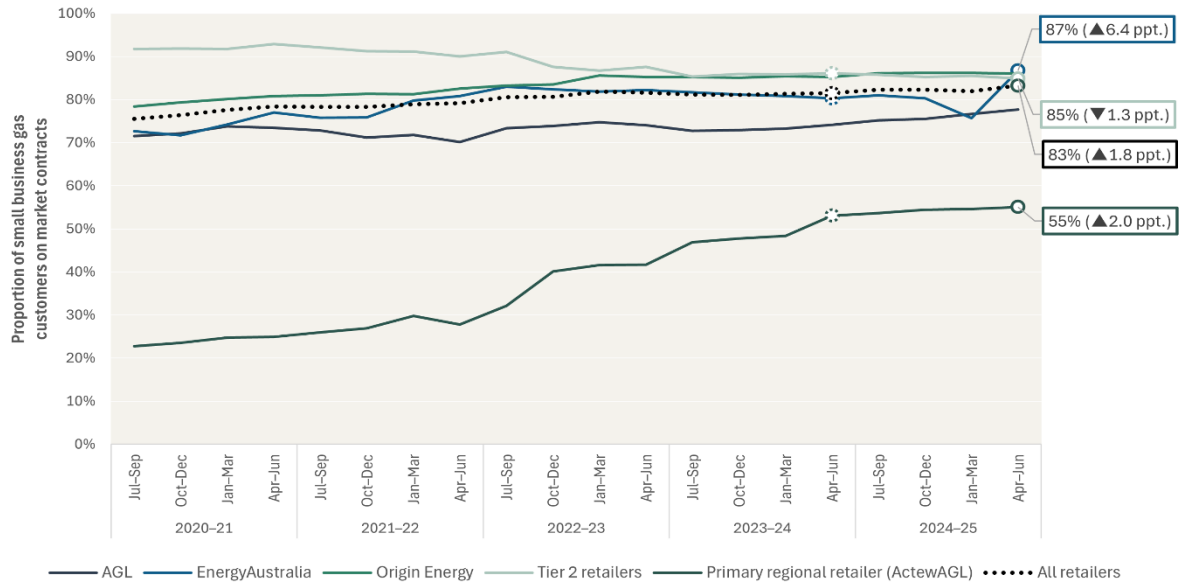
Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

Small business gas customers on market contracts

At 30 June 2025:

- 61,510 small business gas customers were on market contracts (83.3% of the total market), 1.8 percentage points more than at 30 June 2024 (Figure 1.20).
- 10,604 small business gas customers were on standard contracts (14.4% of the total market), 1.6 percentage points less than at 30 June 2024.
- The average proportion of small business gas customers on market contracts across Tier 2 retailers remained higher than for Tier 1 retailers. There have been marginal increases in market contracts for each of the Tier 1 retailers and primary regional retailers.

Figure 1.20 Proportion of small business gas customers on market contracts, by retailer



Source: AER, Schedule 2 – Q4 2024–25 retail performance data.

1.2.6 Electricity customer switching rates continued to increase, while gas customer switching rates remained stable

The rate at which customers switch between energy retailers is an indicator of how actively customers engage with the retail market. However, it does do not provide a complete picture of engagement within the energy market. For example, switching may be low in a competitive market if retailers deliver good-quality, low-priced services that give customers no reason to change. Customers might engage with the market and decide to stay with their current plan or might change energy plans with the same retailer. The propensity of customers to switch may also bring some competitive pressure to the market. Switching rates also do not capture movement from one offer to another while with the same retailer.

There may be other factors that influence the rate of switching across regions, such as:

- new retailers entering the market offering differentiated products
- customer switching based on media coverage of high energy prices
- inclusion of ‘better offer’ messaging on customer bills
- initiatives and campaigns to entice customers to compare their current energy bills with other offers in the market (typically via Energy Made Easy, Victorian Energy Compare or a commercial comparator website).

On 11 September 2025, the Australian Energy Market Commission (AEMC) made a more preferable final retail rule (final rule) in response to a rule change request from the Energy

and Climate Change Ministerial Council (ECMC) to improve customers' abilities to switch to a better offer.[13]

The AEMC's final determination seeks to increase the number of customers who switch by:

- increasing visibility of the potential savings customers can access through switching to a new offer with their retailer, and thus
- engaging customers who are on more expensive plans to switch to cheaper deals.

A combination of market research and stakeholder engagement identified that the primary opportunity for improving switching by customers to better priced plans in the retail market is to increase visibility of the 'better offer message', which alerts consumers to opportunities to save.

The 'better offer message' is an effective mechanism for highlighting to customers that they could be on a lower priced offer or can visit Energy Made Easy[14] to compare offers from other retailers. The AEMC's final rule will result in retailers presenting the 'better offer message' in communications, particularly cover emails and bill summaries, that accompany a bill. This is to encourage customers who do not open their bill to engage in the retail market.

In 2024–25:

- Electricity switching rates remained similar to previous years with 3.3% to 5% of customers switching retailers as at 30 June 2025. (Figure 1.21).
- For the third consecutive year, small market customer switching between electricity retailers peaked in the July to September 2024 period.
- The spike in small customer[15] switching between electricity retailers may have been driven by annual price increases on 1 July 2024.
- Customer switching between small market gas customers peaked at 5.2% in the October to December 2024 period, followed by 4.9% in the January to March 2025 period (Figure 1.22). These switching rates marked the 2 highest outcomes for small market gas customers since as far back as 2017 (our earliest available data).

The marginally lower switching rate for small market gas customers compared with small market electricity customers likely stems from gas often being viewed as a secondary energy source. As customers often choose to bundle their gas and electricity services with the same provider, a switch in gas retailer is frequently contingent on a corresponding switch in electricity retailer.

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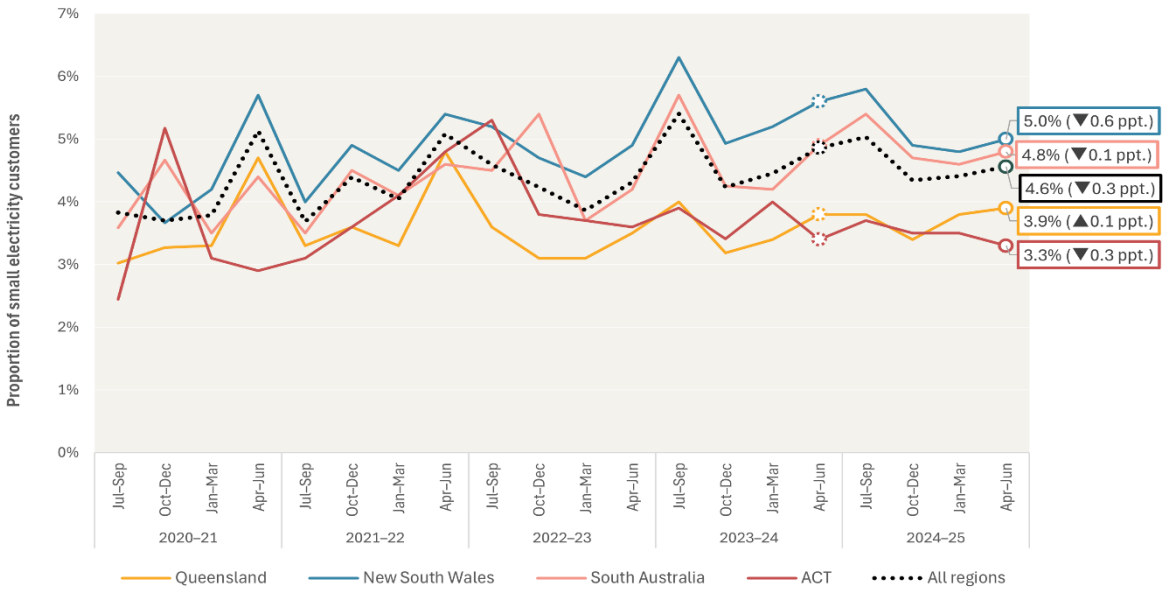
13 AEMC, Improving the ability to switch to a better offer, Australian Energy Market Commission, 11 September 2025, accessed 9 November 2025.

14 Energy Made Easy (www.energymadeeasy.gov.au) is a free, independent government service customers can use to compare different energy retailers and choose the energy plan that best meets their needs.

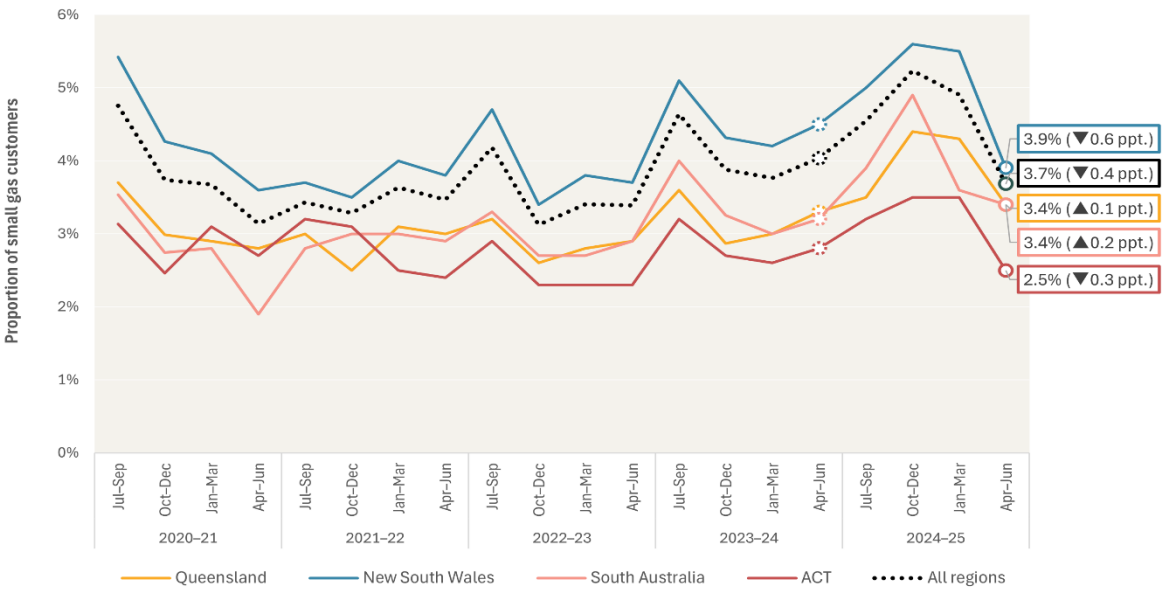
15 Small customers are a combined total of both residential and small business customers.

Figure 1.21 Proportion of small customer switching rates between electricity retailers, by jurisdiction



Note: Data reflects 'small customers', which is a combination of both retail and small business customers.
Source: Publicly available data from AEMO combined with AER data.

Figure 1.22 Proportion of small customer switching rates between gas retailers, by jurisdiction



Note: Data reflects 'small customers' which is a combination of both retail and small business customers.
Source: Publicly available data from AEMO combined with AER data.

Energy Made Easy and Consumer Data Right

We operate Energy Made Easy (EME), a free, trusted and independent tool that makes it easier for consumers to compare energy plans and choose the best plan for them. In 2024–25, the EME website was accessed by almost 2.4 million people and over 1.25 million energy

plan comparison searches were completed. Searches peaked in June 2025 at 162,240 completed searches.

Of the 1.25 million energy plan comparison searches, 78.7% of these were completed for electricity and 21.3% were for gas. People using their National Metering Identifier (NMI) accounted for 740,328 or 59% of all plan searches.

Since 30 September 2023, all retailers are required to include a message on the front page of their bills that tells consumers if they could save money on another plan. This includes promotion of the EME website for comparing plans. This mandatory wording was introduced as part of the AER's Better Bills Guideline.

Uplifts were made to improve site performance, navigation, search and filtering capabilities and visibility of plan data. They have resulted in EME's visitor engagement rate improving by almost 16% throughout the year.

There has also been an uptick in visitors choosing to search plans using the solar feed-in option, with over 230,000 visitors doing so during the year.

While EME covers NSW, Queensland, South Australia, Tasmania and the ACT, there are resources in other states and territories:

- Victorian consumers can use Victorian Energy Compare.
- Northern Territory consumers can refer to the Power and Water website for retail electricity information.
- Western Australians can refer to the Economic Regulation Authority website for retail electricity and gas information.

The Consumer Data Right (CDR) framework is an opt-in service that enables consumers to access and share data with accredited third parties to access better deals on everyday products and services. The AER shares energy plan information via the CDR framework.

This information allows businesses, including bill comparison websites, to offer new energy products and services to the market and ensures consumers have access to transparent and accurate plan information with which to make informed decisions.

During 2024–25 we implemented solution updates to enhance our energy data and improve the overall user experience. Our CDR solution also achieved compliance with the Consumer Data Standards. Improvements in this service have seen a large increase in its usage in 2024–25, with over 108 million product data requests made, an increase of 62 million product data requests compared with 2023–24.

1.3 Market activity

1.3.1 Retailer of Last Resort

Electricity and gas retailers operate in competitive markets. In this environment, it is possible that some gas and electricity retailers will fail. The AER works with other participants to ensure customers of a failed retailer are protected.

Under the National Energy Retail Law, AER's Retailer of Last Resort (RoLR) scheme establishes arrangements to transfer the customers of a failed retailer to another retailer, so that continuity of supply is maintained. The AER is responsible for administering several

aspects of the national RoLR scheme, including developing, making and maintaining RoLR plans.[16]

The RoLR plan sets out the procedures to be followed by market participants in a RoLR event, including communication with the customers of the failed retailer. The plan also establishes the scope and frequency of RoLR scheme test exercises. These exercises are designed to test the systems and processes of RoLR plan participants for managing a RoLR event.

The AER assumed responsibility for Retailer of Last Resort arrangements in Victoria on 30 July 2024 under the National Energy Retail Law (Victoria) Act 2024.[17]

In 2024–25, there was one RoLR event:

- Maximum Energy Retail Pty Ltd (trading as Circular Energy) – 2 August 2024, impacting around 800 customers across Victoria and South Australia. Under the RoLR process, each customer was transferred to either AGL, EnergyAustralia or Origin Energy.[18]

In 2024–25, 2 retailers surrendered their retailer authorisations:

- On 16 August 2024, Iberdrola Australia Holdings Pty Ltd surrendered its electricity retailer license. This surrender was approved by the AER on the 22 August 2024. Iberdrola Australia Holdings Pty Ltd had no customers at the time of surrender.[19]
- On 27 September 2024, ReAmped Energy Pty Ltd surrendered its electricity and gas retailer authorisations.[20] ReAmped Energy Pty Ltd's customers were transferred to OVO Energy Pty Ltd and Origin Energy entities in NECF jurisdictions.

1.3.2 Market differentiation

Since 2020–21, Tier 2 retailers have increased both the number of customers they serve and their market share. Possible explanations for this growth are:

- the innovative ways in which Tier 2 retailers have differentiated their brands and product offerings
- focusing on making renewable technologies more accessible and promoting cost savings via technologies that enable customers with consumer energy resources to buy and store electricity when prices are lower and export to the grid when prices and demand is higher.

Some examples of Tier 2 retailers' differentiation include:

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16 AER, Retailer of Last Resort plan, Australian Energy Regulator, 31 July 2015, accessed 7 November 2025.

17 Victorian Government, Draft Orders submitted to the Governor in Council by the Honourable the Minister for Energy and Resources, 30 July 2024, accessed 7 November 2025.

18 AER, Maximum Energy Retail Pty Ltd (trading as Circular Energy) - authorised electricity retailer - Revoked, Australian Energy Regulator, 2 August 2024, accessed 7 November 2025.

19 AER, AER approves Iberdrola Australia Holdings Pty Ltd's application to surrender its electricity retailer authorisation, Australian Energy Regulator, 19 August 2024, accessed 7 November 2025.

20 AER, ReAmped Energy Pty Ltd - Surrender of electricity retailer authorisation, Australian Energy Regulator, 28 March 2024, accessed 7 November 2025.

- passing on the wholesale cost of electricity directly to their customers supplemented by a monthly subscription fee for other charges
- using an 'Australian owned' customer proposition
- targeting both residential and business customers to smart battery storage solutions, helping them maximise the value of their energy assets through their electricity contracts.

1.3.3 Consumer energy resources

Historically, consumer energy resources (CER) took the form of household items such as storage hot water systems or pool pumps.

More recently, investment in newer forms of CER, such as solar PV, batteries and electric vehicles, has increased significantly. Consequently, energy customers are evolving from passive energy users into active market participants, allowing them to generate, store and manage their own energy.

While solar installations across Australia are slowing,[21] the uptake of home batteries is rapidly accelerating. From January to June 2025, 85,000 home batteries were sold across Australia. Cumulatively, more than 271,000 home batteries have been sold.[22]

Sales of home batteries are likely to continue to grow due to the incentives provided through the Australian Government's Cheaper Home Batteries Program[23] and the WA Residential Battery Scheme,[24] which both launched on 1 July 2025.

The number of customers with an electric vehicle tariff has increased from 1,260 in June 2023 to 33,931 in January 2025.[25]

The uptake of virtual power plant energy plans is relatively low in comparative customer numbers, at just over 38,000, but the uptake of these energy plans is growing at a rate of over 20% every 6 months.[26]

Energy retailers, now faced with the challenge of adapting to this market, are developing new energy services that harness consumer energy resources. These services harness CER to provide a range of services and benefits. While supporting decarbonisation at a lower overall cost through reduced emissions, when effectively integrated into the broader system, CER can reduce the need for large-scale grid investments, enhance network efficiency and lower overall system costs. However, to realise these benefits requires greater alignment of incentives among customers, retailers and networks. Market mechanisms that encourage

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21 CEC, Rooftop Solar and Storage Report, Clean Energy Council, July 2025, p. 6, accessed 10 October 2025.

22 CEC, Rooftop Solar and Storage Report, Clean Energy Council, July 2025, p. 8, accessed 10 October 2025.

23 DCCEEW, Cheaper Home Batteries Program, Department of Climate Change, Energy, the Environment and Water, October 2025, accessed 16 October 2025.

24 WA Government, WA Residential Battery Scheme, Government of Western Australia, November 2025, accessed 21 November 2025.

25 ACCC, Inquiry into the National Electricity Market Report, Australian Competition and Consumer Commission, July 2025, p. 54, accessed 16 October 2025.

26 ACCC, Inquiry into the National Electricity Market Report, Australian Competition and Consumer Commission, July 2025, p. 62, accessed 16 October 2025.

participation in new energy services will be critical to ensuring that the advantages of innovation are shared equitably across all consumers.

To secure a share of the CER market, energy retailers have developed product offerings that include:

- the leasing of solar PV and battery storage systems for those customers that cannot afford the upfront costs of CER – for example, EnergyAustralia's Solar Home Bundle[27]
- combined solar PV and home battery packages, which negate the need to pay any electricity bills for a determined period – for example, Origin Energy's solar and battery premium package[28]
- electric vehicle tariffs, which encourage customers to charge their electric vehicles at certain times of the day – for example, AGL's Nightsaver EV Plan[29]
- virtual power plant plans, where the energy retailer uses customer-owned batteries to arbitrage energy prices (charging the batteries when electricity is cheap and discharging when its expensive) – for example, Origin Energy's Loop[30] and GloBird Energy's Zerohero[31] – this use of customer-owned batteries could stabilise local electricity networks, with revenue generated from discharging being split between retailers and customers
- peer-to-peer community trading options, where customers with excess solar generation and/or battery storage can trade with other members of their community – for example, Localvolts' Marketplace.[32]

Other companies, that are not energy retailers, are also offering CER products. For example, Reposit[33] manages a customer's entire relationship with the electricity system, including the payment of bills post the installation of a solar PV and battery system.

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27 Energy Australia, Solar Home Bundle, accessed 23 October 2025.

28 Origin Energy, Solar Packages and Products, accessed 18 November 2025.

29 AGL, Night Saver EV Plan, accessed 23 October 2025.

30 Origin Energy, Origin Loop - The smarter way to make the most of your energy, accessed 23 October 2025.

31 GloBird energy, ZEROHERO, accessed 3 November 2025.

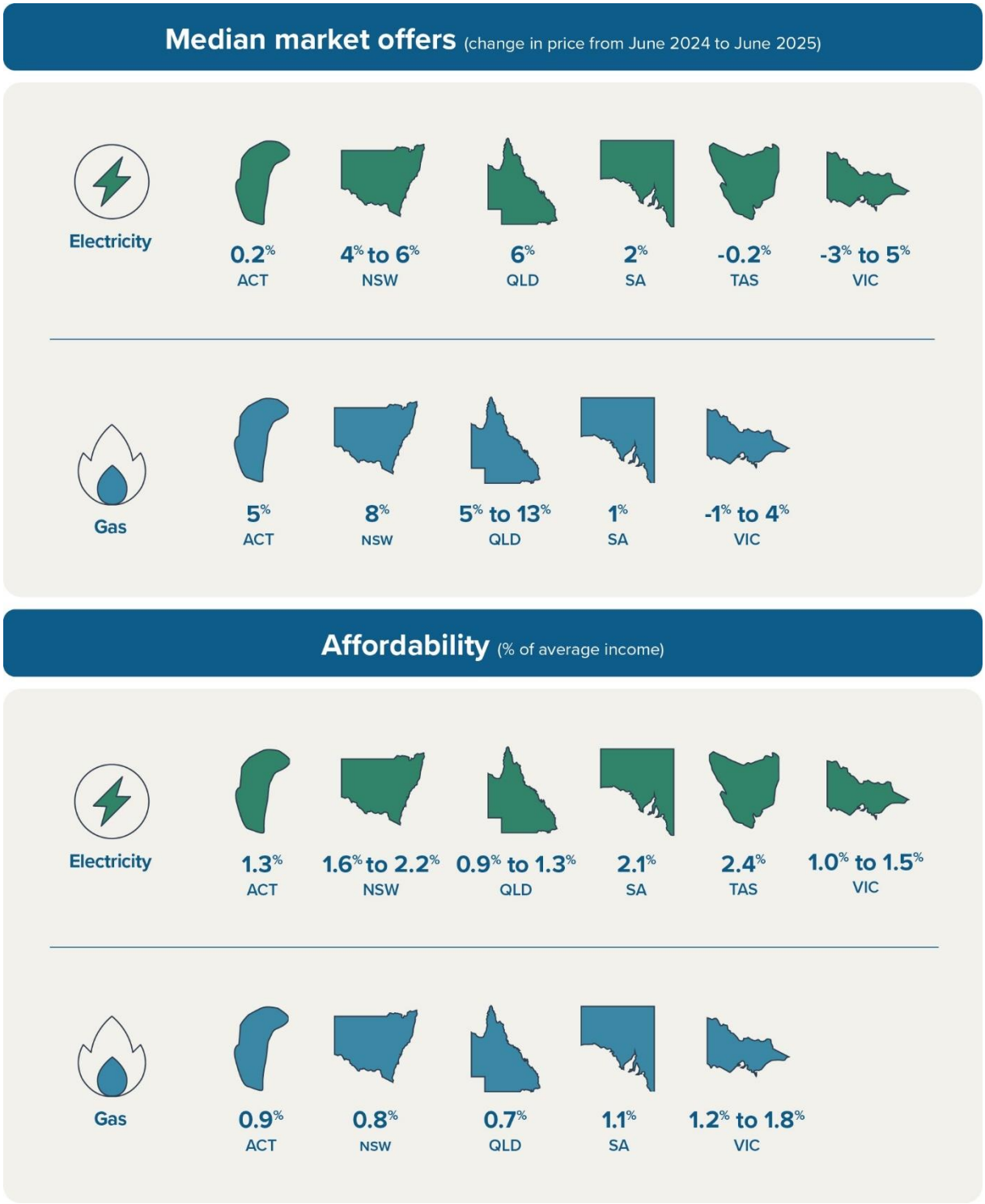
32 Localvolts, How the Localvolts Marketplace Works, accessed 23 October 2025.

33 Reposit Power, Reposit Power No Bill, accessed 23 October 2025.

2 Pricing

This chapter presents trends in electricity and gas pricing and affordability. Analysis undertaken is based on generally available market and standing offers across different time periods and household usage data supplied by distribution networks.

Summary of key results



Key findings

- Residential electricity and gas prices increased across most jurisdictions in 2024–25.
- In 2024–25 the gap between median market offers and standing offers narrowed in many electricity and gas distribution networks.
- Customers on default or standard contracts continue to have an opportunity to save by switching to a market offer. Some customers on market offers could also achieve savings by moving to their retailer's best offer or by shopping around for a more competitive offer with another energy retailer.
- Australian Government rebates in 2023–24 ranged from $175 to $500 and targeted low-income households. These were replaced in 2024–25 with a $300 rebate for all households. The Tasmanian and Queensland governments provided additional rebates for households on top of the Australian Government rebate to further reduce energy bills.
- For average-income households, electricity affordability improved in most jurisdictions in 2024–25 compared with the previous year, driven primarily by government rebates. However, electricity affordability for low-income households worsened in jurisdictions where the 2023–24 higher rebates targeting low-income households were replaced with a lower rebate available to all households.
- Gas was generally more affordable in South Australia and Victoria but became less affordable in all other jurisdictions in 2024–25. In line with their higher usage, Victorian households spent the highest proportion of their annual income on gas, while Queensland households spent the least.
- Energy bills must now contain a 'better offer' message to advise customers if they are on their retailer's best plan. Customers are also encouraged to regularly use Energy Made Easy or Victorian Energy Compare to check if they are on the best available energy deal for their needs and circumstances.

Residential and small business electricity customers are on either a standing offer contract or a market offer contract.

Standing offers are intended to provide a level of protection to customers who have not engaged, or cannot engage, in the retail electricity market – that is, customers who do not choose a specific market offer. Retailers are obligated to provide a standing offer. These are designed to be a default offer and are subject to regulated price caps such as the default market offer (DMO) or Victorian Default Offer (VDO). Standing offers are usually more expensive than a market offer. Customers may be on standing offers because they have never switched, have moved house without setting up an energy plan or because they wish to take advantage of the safety net contract terms.

Market offer prices are set by retailers, who may apply discounts and other incentives to make them more competitive. Market offers are advertised in comparison to a reference price in DMO and VDO regions. Some retailers may offer large discounts off the regulated reference price to attract customers onto market contracts. The degree of offer discounting by retailers is one indicator of market competitiveness. Customers who do not shop around regularly for a better offer are likely to be paying more than necessary.

Our analysis looks at outcomes across electricity and gas distribution networks to identify those differences and better understand variations in customers' experience in the energy market.

In assessing energy costs and affordability in this chapter, we consider:

- **Energy charges** – our analysis uses data on market and standing offers for electricity and gas as displayed on the Energy Made Easy (EME) and Victorian Energy Compare (VCE) websites.
- **Energy use** – estimations of energy use are based on actual average household electricity used in each major distribution area. This information is provided by distribution network businesses in response to Regulatory Information Notices (RINs) issued by the AER. Estimated use is based on the total electricity use for all residential users (including through controlled loads) divided by total residential customer numbers in that distribution region. This differs from the approach we use to calculate the default market offer (DMO), which uses a 'broadly representative' annual supply amount for each customer type because it enables us to have a consistent approach across all jurisdictions. Households consume different amounts of energy depending on how many people live in their home, the local climate, the energy efficiency of their home and appliances (and how they use them), access to rooftop solar and battery storage, and whether they use gas as well as electricity.
- **Income** – data on incomes comes from Australian Bureau of Statistics (ABS) data on household annual income for average and low-income households. This is the income available to households to pay for goods and services after income taxes, levies and surcharges.
- **Concessions and rebates** – concessions and rebates are applied to energy bills to help reduce cost-of-living pressures. Concessions and rebates used in our analysis include any government assistance that is generally available to low-income earners, or all electricity customers, and is specifically targeted at energy bills. Other assistance not included in our analysis includes medical concessions, emergency assistance schemes and other concessions that have specific conditions.

Appendix 2 provides a detailed description of the methodology used to calculate prices and Appendix 8 details the relevant government concessions and rebates.

Energy bill cost stack components

As presented in the infographic below, energy prices are made up of network costs, wholesale costs, environmental costs and retailer costs and margins.

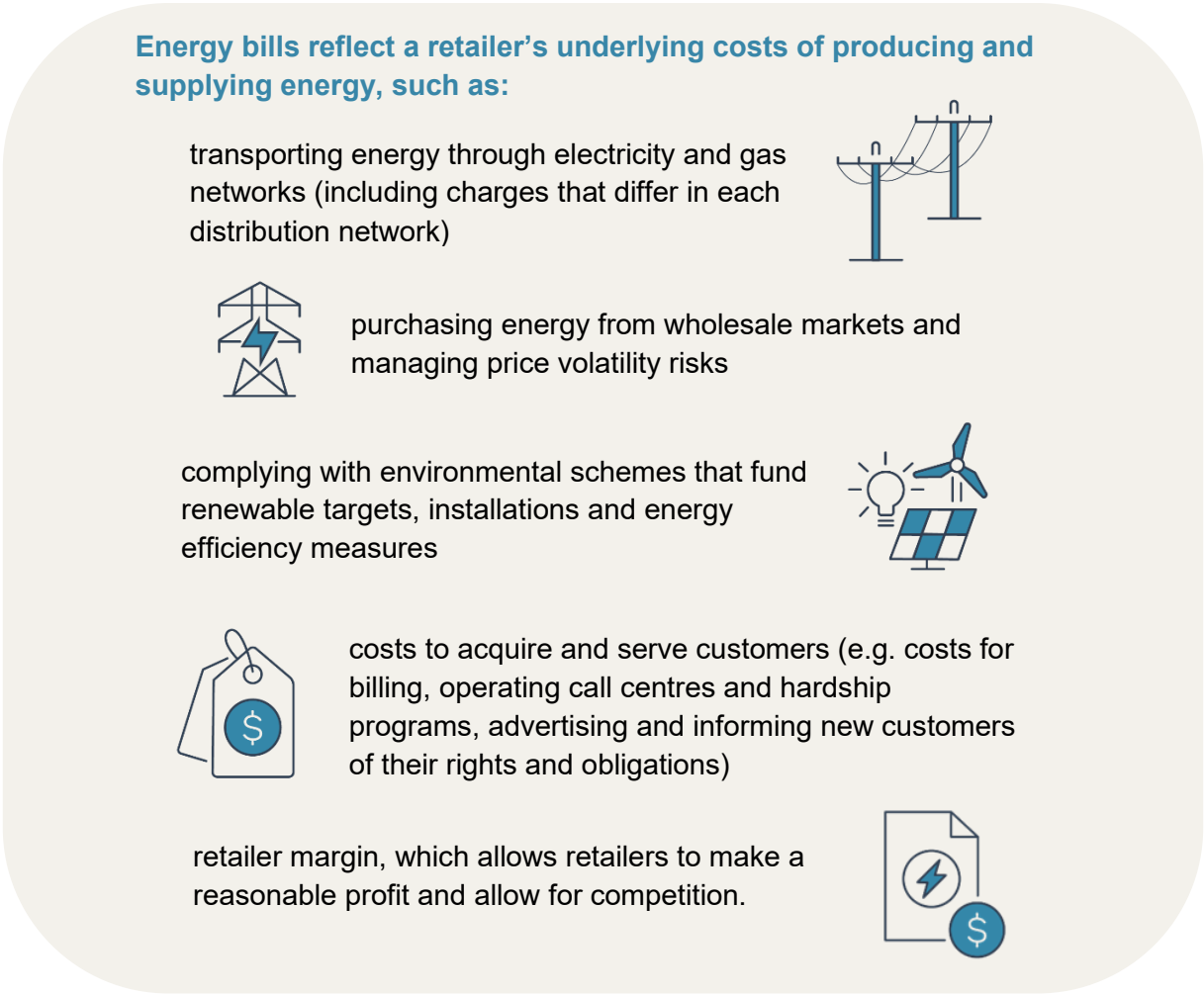
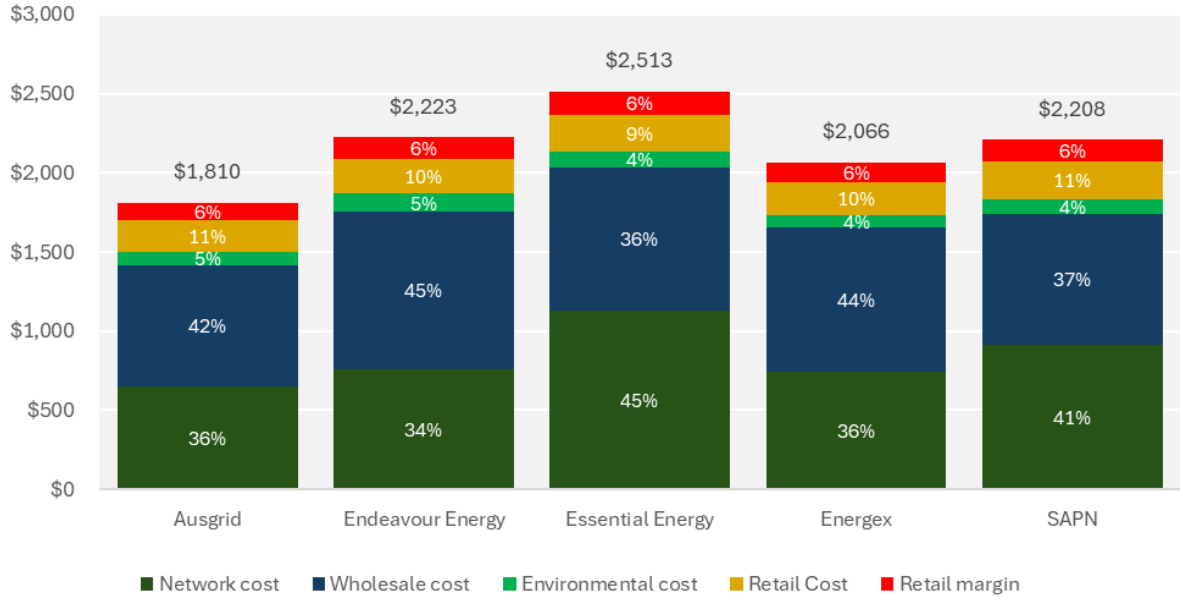


Figure 2.1 shows an example of the cost stack using the 2024–25 DMO, including the relative contribution of each component and how this can vary across regions.

Wholesale and network costs are the largest component of electricity bills. However, network costs represent higher proportions of a customer bill in SA Power Networks' (South Australia) and Essential Energy's (NSW) distribution regions. In Ausgrid's and Endeavour Energy's distribution regions in NSW, and the Energex region in South East Queensland, wholesale costs are the highest component.

From DMO 5 (2023–24) to DMO 6 (2024–25), prices decreased across all regions except for Queensland as increases in network costs were offset by decreases in wholesale costs. Network costs rose in all regions – from 9% in SA Power Networks to 16% in Ausgrid. Wholesale costs decreased in all regions – from 11% in Ausgrid to 19% is SA Power Networks – except South East Queensland, where wholesale costs were unchanged.

Figure 2.1 DMO cost assessment model, 2024–25



Note: Average data across jurisdictions. Data may not add to 100% due to rounding.
Source: Electricity – AER, *Default market offer price 2024–25 – Final Determination* – Cost Assessment Model, which applies the average consumption (obtained from network business) in each electricity distribution network for 2024–25.

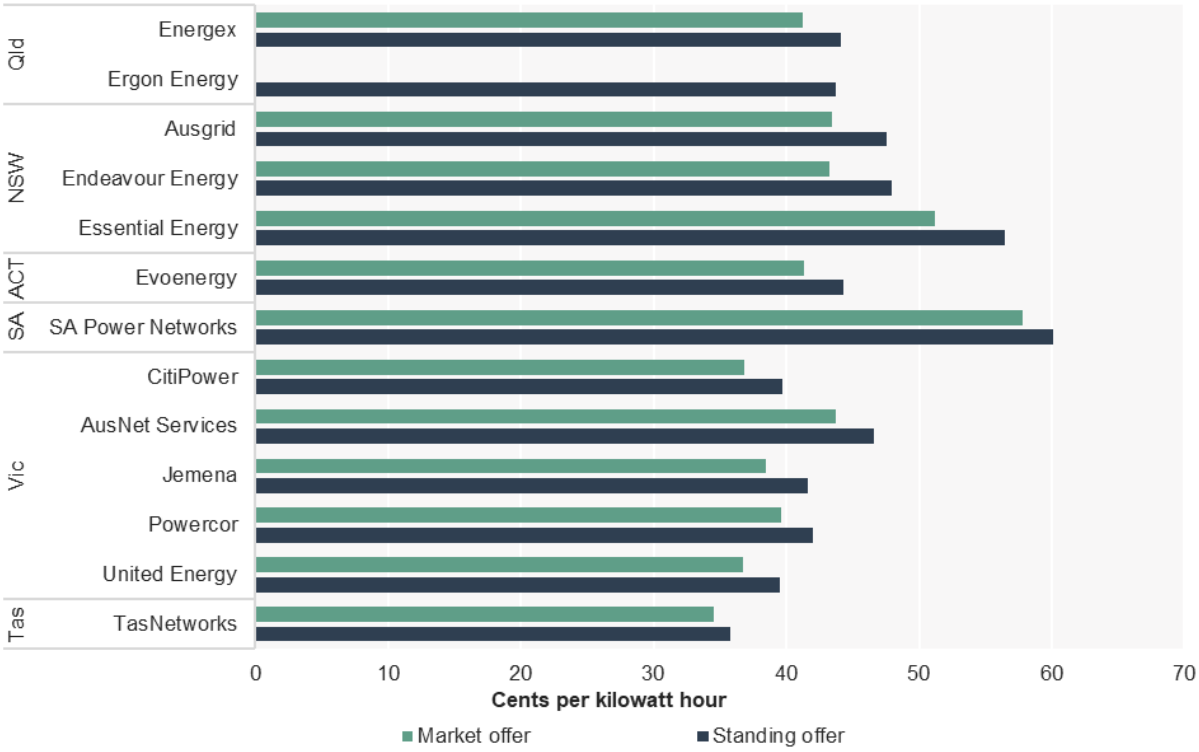
2.1 Residential electricity prices

A comparison of median electricity prices in each major electricity distribution network[34] on a cents per kilowatt hour (kWh) basis shows standing offer prices at 30 June 2025 were higher than those for market offers in normal market conditions (Figure 2.2).[35] The exception was Ergon Energy, which had a single regulated price.

[34] There are 5 electricity distribution networks in Victoria, 3 in NSW and 2 in Queensland. The ACT, the Northern Territory, South Australia and Tasmania each have one electricity distribution network.

[35] Ergon Energy is the regional Queensland distribution network. Outcomes in the Ergon Energy distribution network reflect a subsidy paid to Ergon Energy to reduce costs for standing offer customers through the Queensland Government's Uniform Tariff Policy (which other retailers cannot access).

Figure 2.2 Residential electricity median market and standing offer prices



Note: Offer data as at 30 June 2025. Based on single rate offers for residential customers and average consumption in each electricity distribution network for 2024–25. Due to Ergon Energy not having any applicable market offers, the regulated price has been used as a proxy for its market offer.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

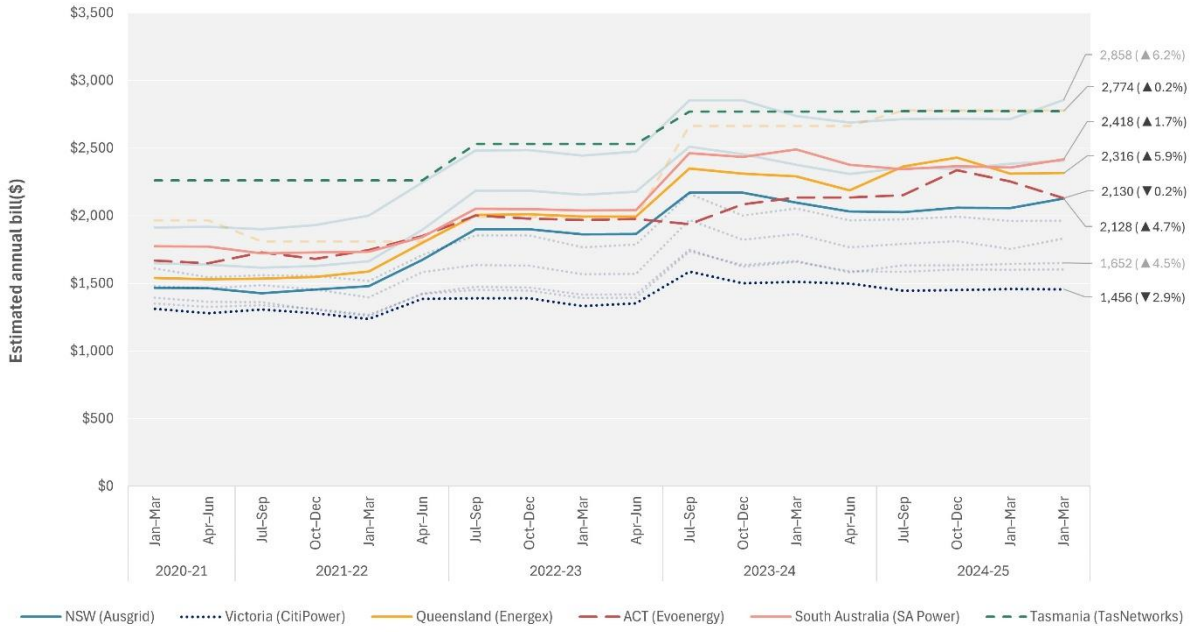
2.1.1 In most regions residential electricity market offers were higher compared with the previous year

We analysed the distribution of electricity market offers from 2021–22 to 2024–25 in each distribution zone. Figure 2.3 shows the results in one representative distribution zone for each state.

Over 2024-25, median market offer prices increased between 1.7% and 6.2% in DMO regions. In Victoria the price change ranged from a 2.9% decrease to a 4.5% increase across distribution regions.

Electricity prices did not significantly change for ACT and Tasmania (0.2% and -0.2%).

Figure 2.3 Median market offers – electricity

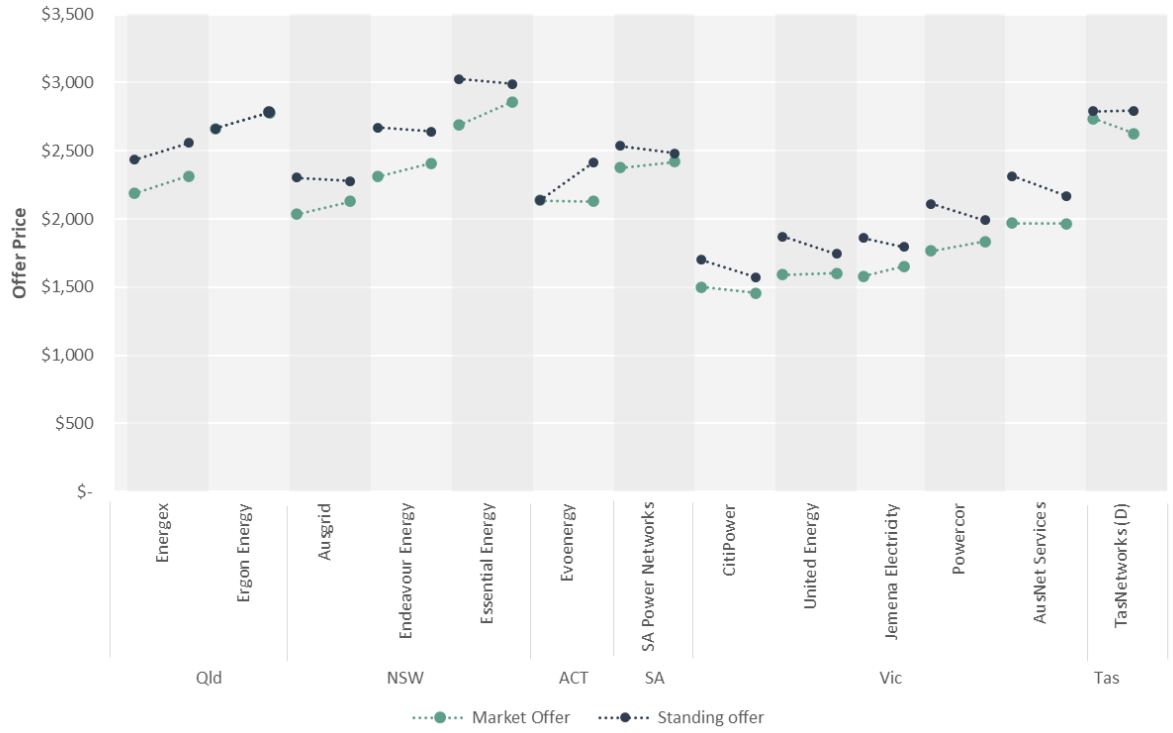


Note: Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on EB RIN responses.

Figure 2.4 shows how the relationship between standing offers and market offers changed in the past year. In DMO and Victorian distribution networks, median market offers increased more than median standing offers, narrowing the gap between these offer types between 30 June 2024 and 30 June 2025. The exceptions to this were South East Queensland, where the relationship remained constant, and the ACT and Tasmania, where the gap between median market offers and standing offers widened.

As at 30 June 2025, a customer could have saved between 2.5% and 9.5% ($60 to $240) by moving from a standing offer to the median market offer in DMO regions and between 7.4% and 9.4% ($115 to $200) across Victorian distribution networks.

Figure 2.4 Change in market and standing electricity offers – 30 June 2024 to 30 June 2025



Note: Offer data as at 30 June 2025. Based on single rate offers for residential customers and average consumption in each electricity distribution network for 2024–25. Due to Ergon Energy not having any applicable market offers, the regulated price has been used as a proxy for its market offer.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

Figures 2.5 to 2.10 display the range of offers between the 10th and 90th percentiles in individual distribution zones. This illustrates how the spread of offers has changed over time.

Pricing trends are presented by analysing the daily movement of:

- the median market offer, which shows the typical mid-priced offer available and provides a reasonable proxy of the price paid by customers at a given time
- the standing offer, which shows the prices paid by customers that are typically not engaged in seeking better priced market offers
- the best market offer, which takes the median price for each distribution network if only considering each retailer's 'best offer'.

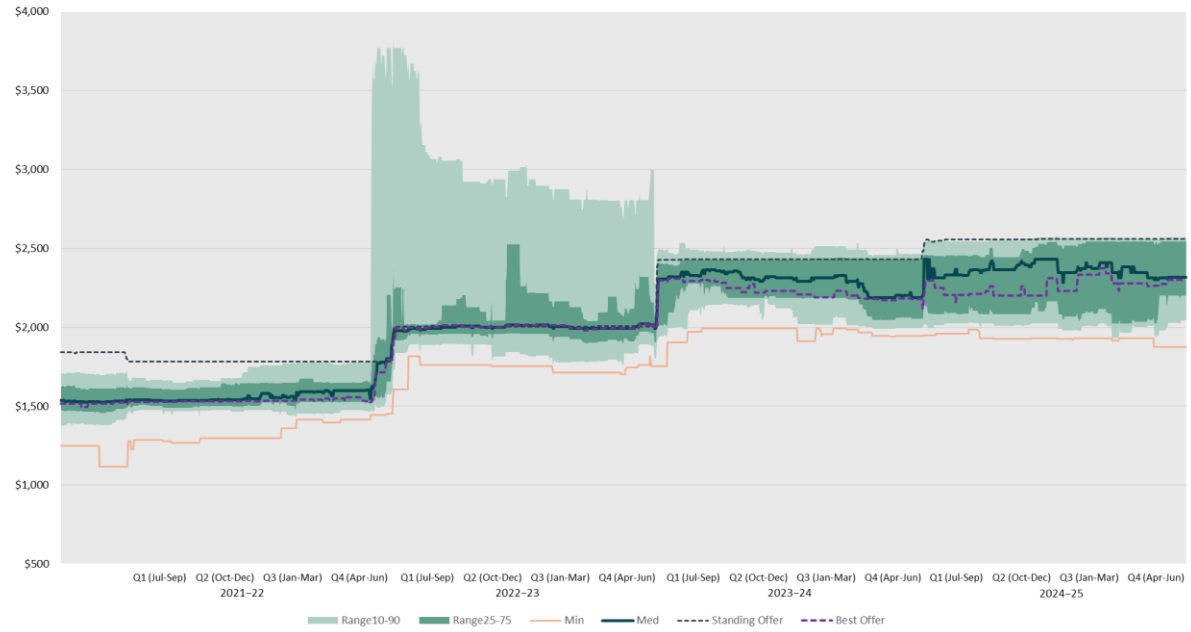
These charts illustrate that median offers generally follow trends in standing offers, but at lower price points. The exception to this pattern was 2022–23, as a result of significant shocks in the wholesale market.

Over 2024–25 the range of market offers progressively narrowed in NSW and Victorian distribution networks, reflecting a greater concentration of market offers published at similar price points. For example, in the Ausgrid distribution region, the difference between market offers in the highest range (90th percentile) and lowest range (10th percentile) was around $480 in July 2024 but by June 2025 this difference had narrowed to $450 (Figure 2.6). This

in contrast to the trend observed in 2023–24, when the range of highest to lowest offers widened. This trend was not observed in Queensland or South Australia.

However, the overall range of prices in many regions remains higher that it was in 2021–22. This reinforces that customers can make savings by shopping around, saving up to 5.7% moving to their retailers' best offer (Essential Energy) and with potentially larger savings available if they move to a different retailer. However, in most regions there has been a decline in the number of unique generally available electricity offers.[36] For example, in Ausgrid's distribution area there was on average 40 offers available in June 2025, but this declined to 33 offers available in June 2025. More retailers now only publish one offer in each region.

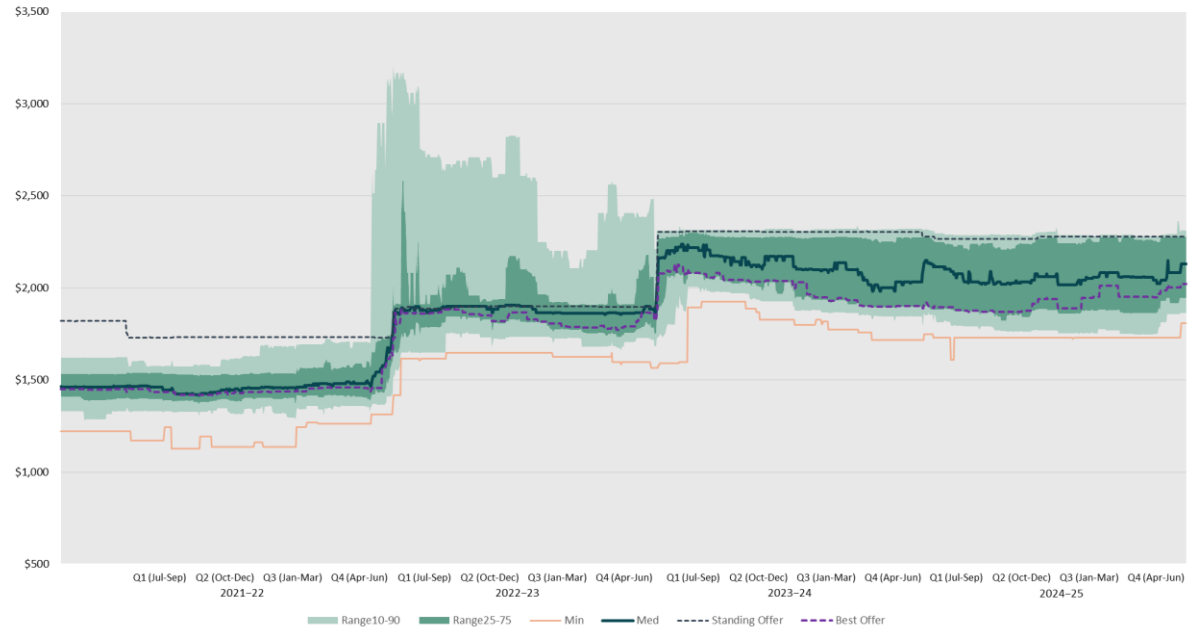
Figure 2.5 Market offers – Energex (Queensland) – electricity



Note: Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

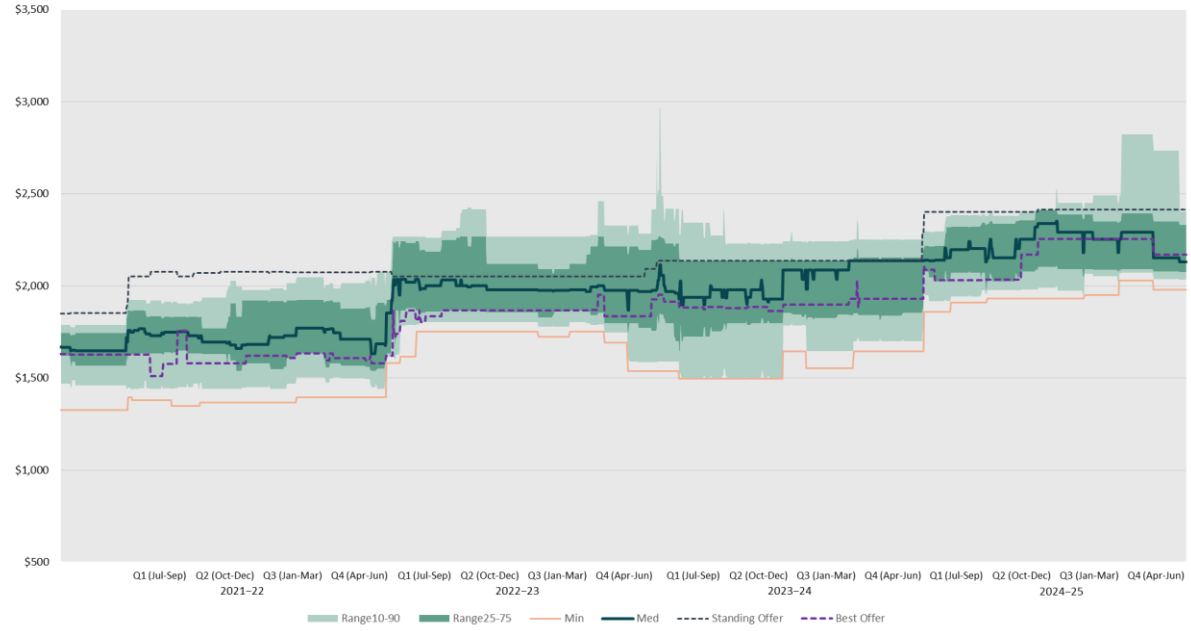
36 As defined in Appendix 2: Pricing and affordability methodology.

Figure 2.6 Market offers – Ausgrid (NSW) – electricity



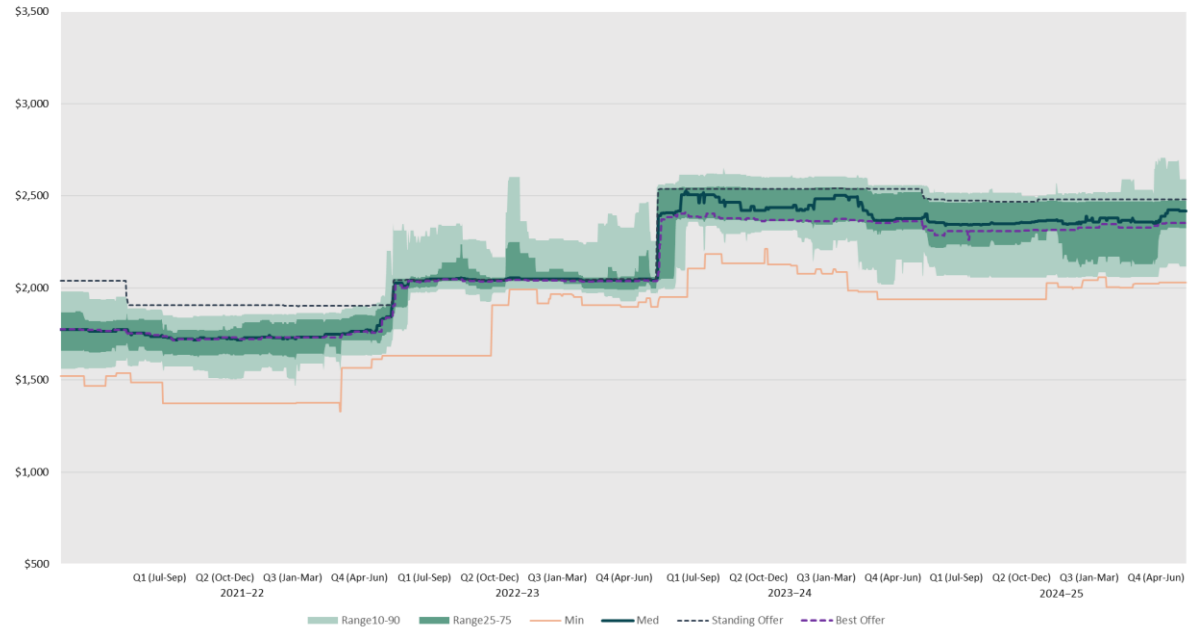
Note: Ausgrid has been chosen as representative of NSW. Charts for other distribution zones in NSW are included in Appendix 8. All distribution zones in NSW followed a similar pattern, but distributors covering regional areas have a higher base cost. Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

Figure 2.7 Market offers – Evoenergy (ACT) – electricity



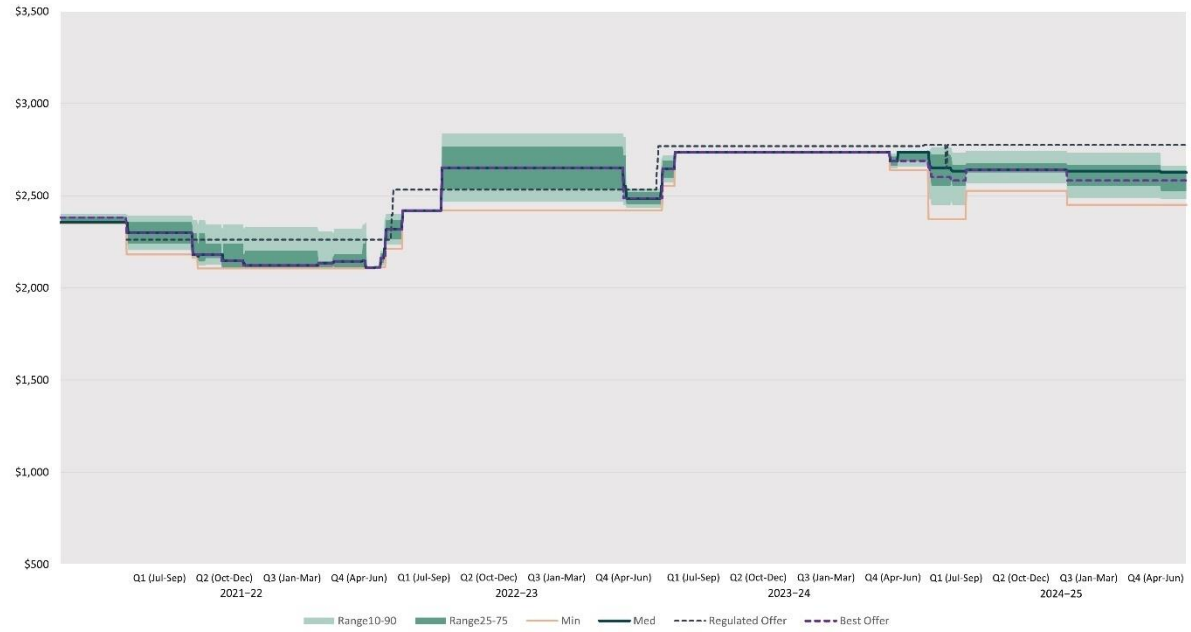
Note: Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

Figure 2.8 Market offers – SA Power Networks (SA) – electricity



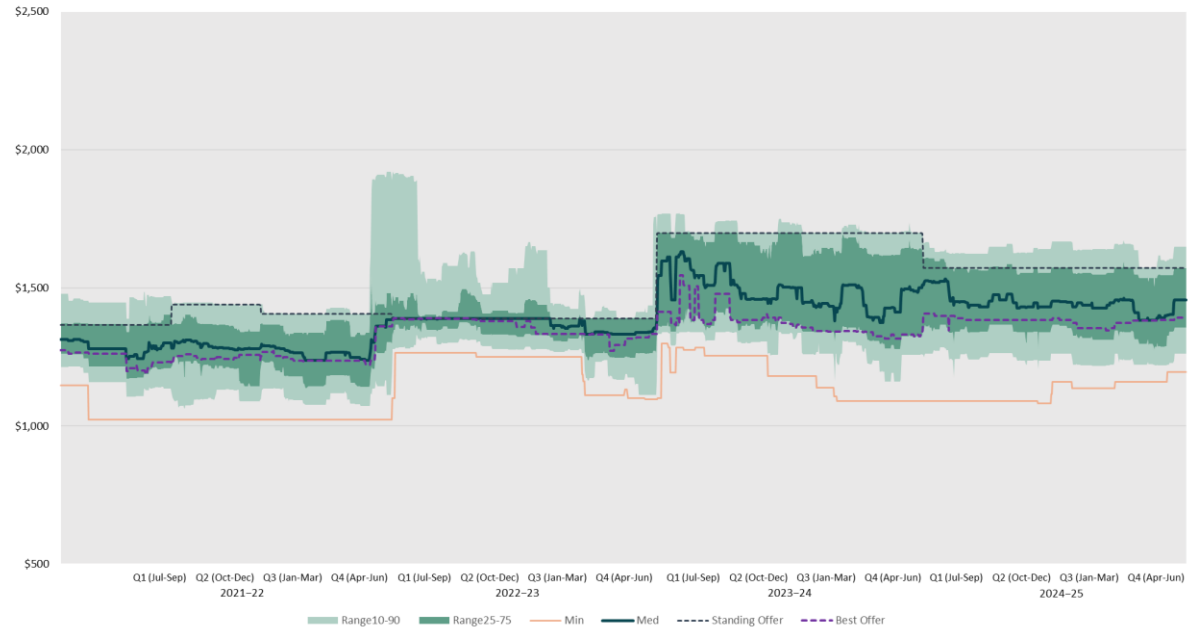
Note: Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

Figure 2.9 Market offers – TasNetworks (Tas) – electricity



Note: Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Regulated price has been displayed instead of the standing offer. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

Figure 2.10 Market offers – CitiPower (Vic) – electricity



Note: CitiPower has been chosen as representative of Victoria. Charts for other distribution zones in Victoria are included in Appendix 7. All distribution zones in Victoria followed a similar pattern, but distributors covering regional areas have a higher base cost. Based on single rate offers for residential customers and average consumption in each electricity distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in an electricity distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on Economic Benchmarking (EB) RIN responses.

2.2 Residential gas prices

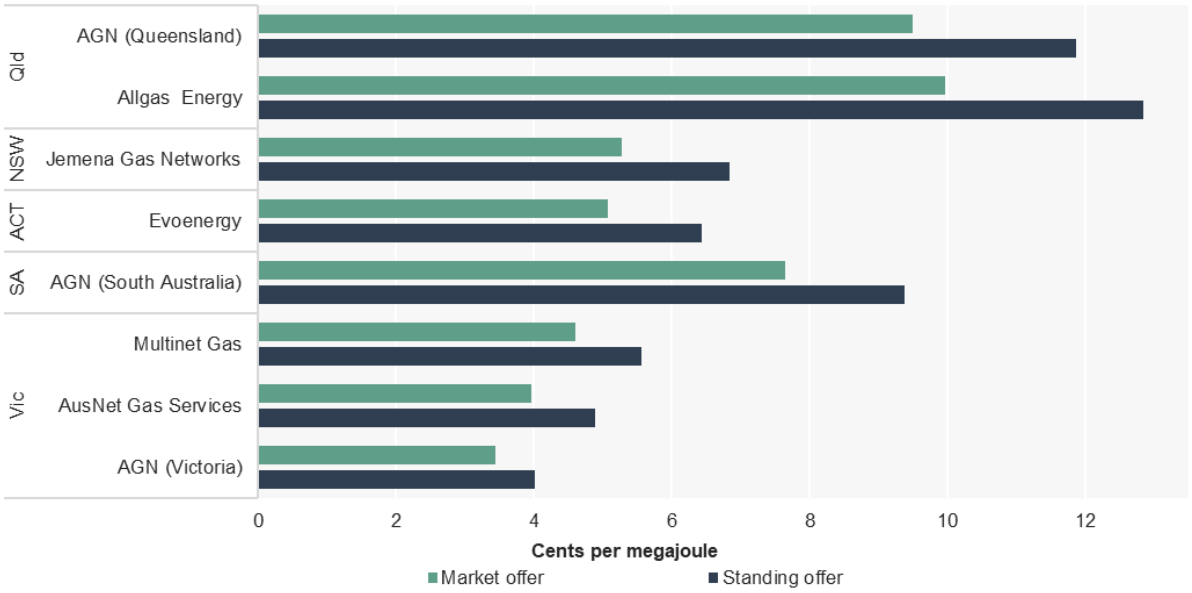
We analysed and compared median gas prices in each major gas distribution network on a cents per megajoule (MJ) basis.[37]

At 30 June 2025, gas prices were lowest per unit in Victoria, partly due to the relatively high number of residential gas customers in Victoria. This creates savings due to economies of scale in pipeline network costs because fixed supply charges are spread over a larger customer base when assessing costs on a per unit of usage basis (Figure 2.11). However, this higher gas usage means that the total annual household gas costs are higher in Victoria than other jurisdictions, despite the lower cost per unit.

Costs per unit of consumption were highest in Queensland at 30 June 2025. This reflects both low gas penetration and low average household gas use due to lower use of gas appliances for heating.

37 Tasmania is not included in the gas analysis. Reporting on the Tasmanian gas network is carried out by the Office of the Tasmanian Economic Regulator.

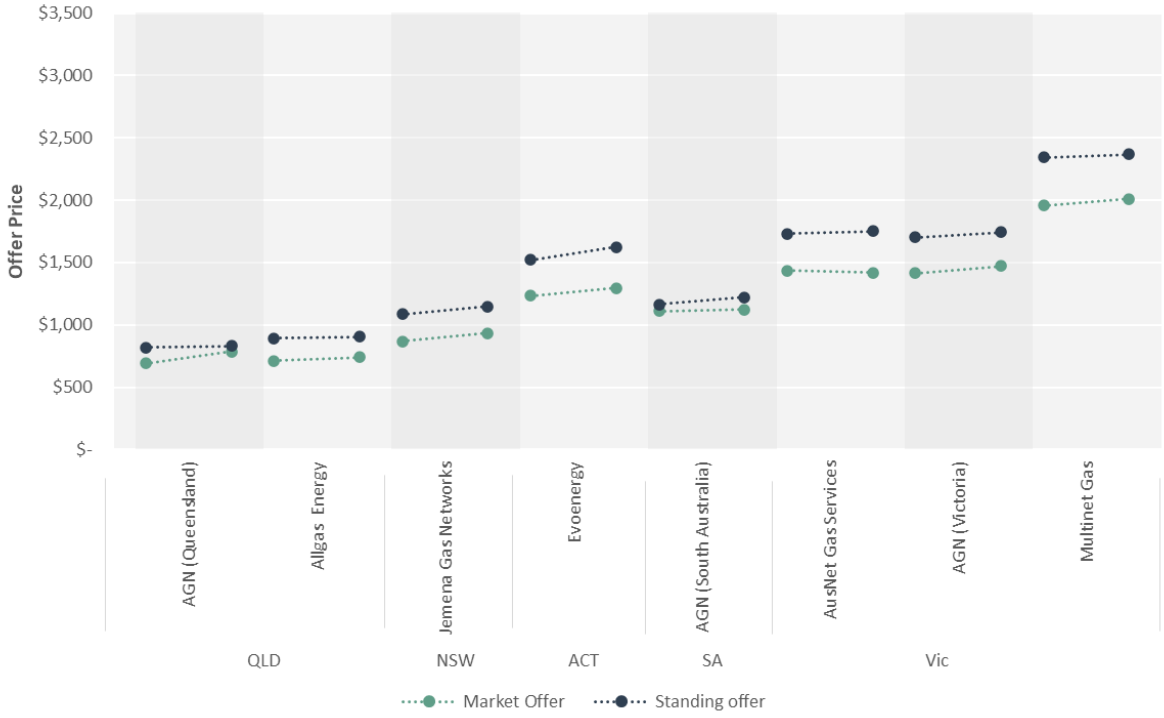
Figure 2.11 Residential gas median market and standing offer prices



Note: Offer data as at 30 June 2025. Based on offers for residential customers and estimated consumption in each jurisdiction.
Source: AER analysis using offer data from EME and VEC. Consumption is based on Frontier Economics, Residential energy consumption benchmarks.

Median market offers are below median standing offers. Customers on default or standing contracts will achieve savings by switching to a more competitive market offer (Figure 2.12).

Figure 2.12 Change in market and standing gas offers – 30 June 2024 to 30 June 2025



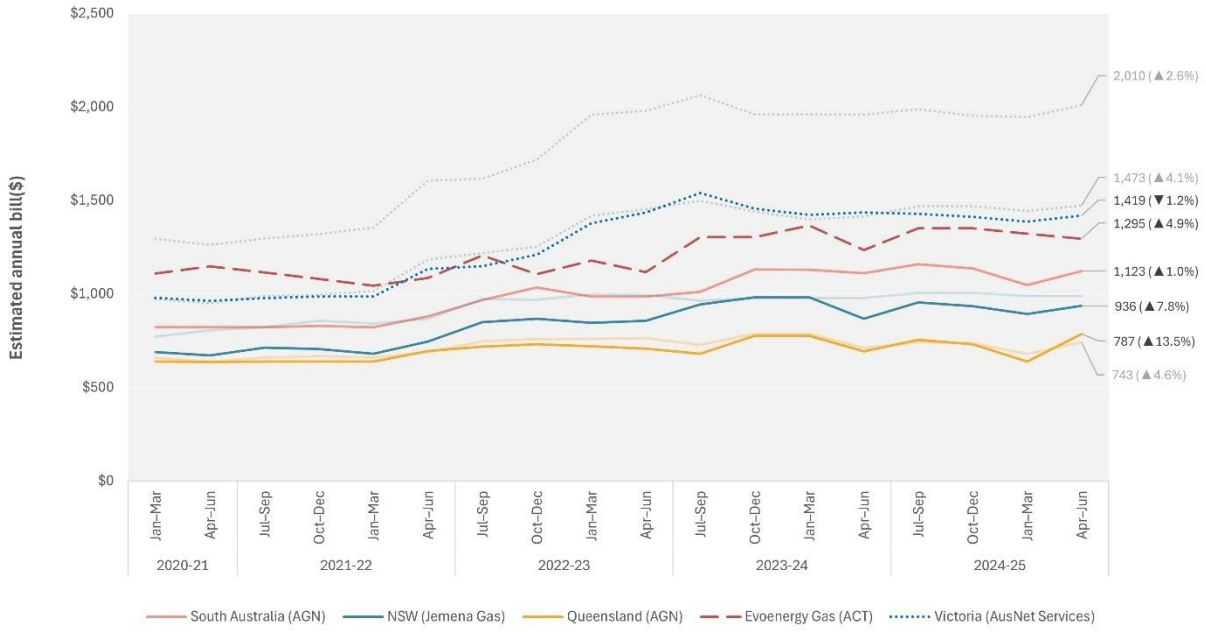
Note: Offer data as at 30 June 2025. Based on offers for residential customers and estimated consumption in each jurisdiction.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses except in Queensland where consumption is based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks.

2.2.1 Residential gas prices increased in 2024–25

We analysed the spread of gas market offers from 2021–22 to 2024–25 in each distribution zone. The median offers for each distribution zone are compared in Figure 2.13. Residential gas prices increased across jurisdictions in 2024–25:

- 7.8% in NSW
- between 4.6% and 13.5% in Queensland
- 4.9% in the ACT
- 1.0% in South Australia
- between -1.2% and 4.1% in Victoria.

Figure 2.13 Median market offers – Gas



Note: Based on single rate offers for residential customers and average consumption in each gas distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in a gas distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses except in Queensland where consumption is based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks.

Figures 2.14 to 2.18 show the daily distribution of gas market offers from 2021–22 to 2024–25 for each jurisdiction. If there are multiple distribution zones within a jurisdiction, a representative distribution zone has been chosen and the chart for that distribution zone is included within this chapter. Charts for market offers for each gas distribution zone are provided in Appendix 7.

Consistent with our analysis of electricity prices, the charts display the range of offers between the 10th and 90th percentiles.

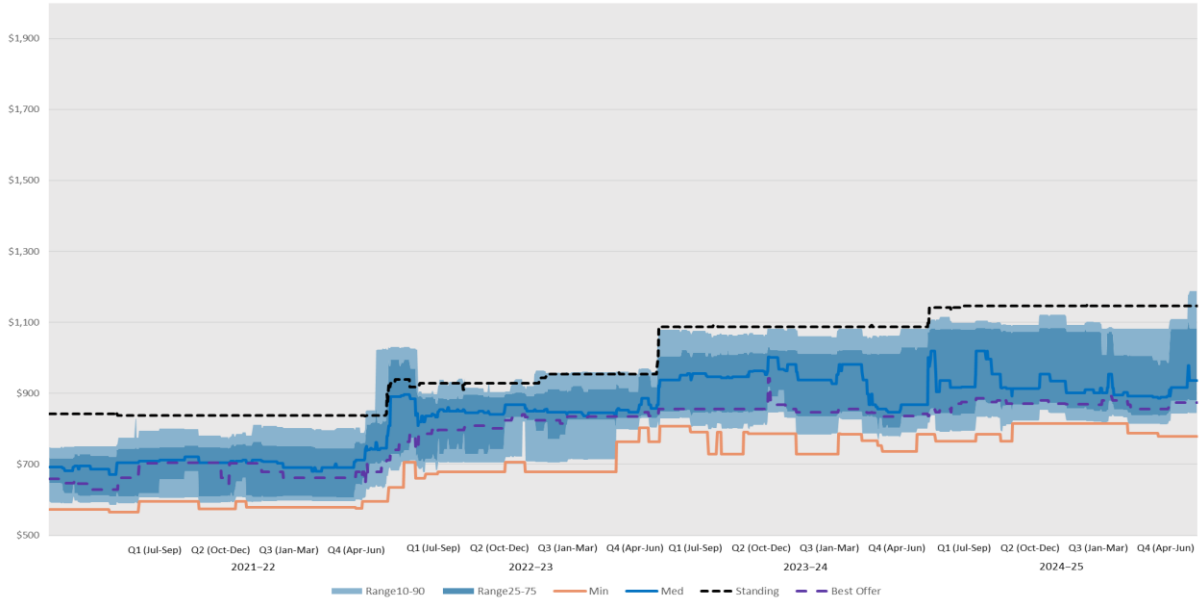
Gas pricing trends are presented by analysing the daily movement of:

- the median market offer, which shows the typical mid-priced offer available and provides a reasonable proxy of the price paid by customers at a given time
- the standing offer, which shows the prices paid by customers who are typically not engaged in seeking better priced market offers
- the best market offer, which takes the median price for each distribution network if only considering each retailer's 'best offer' – this demonstrates the prices paid by customers who move to a better offer with their existing retailer.

The range of market offers increased in most distribution networks but decreased in the ACT and in Multinet in Victoria.

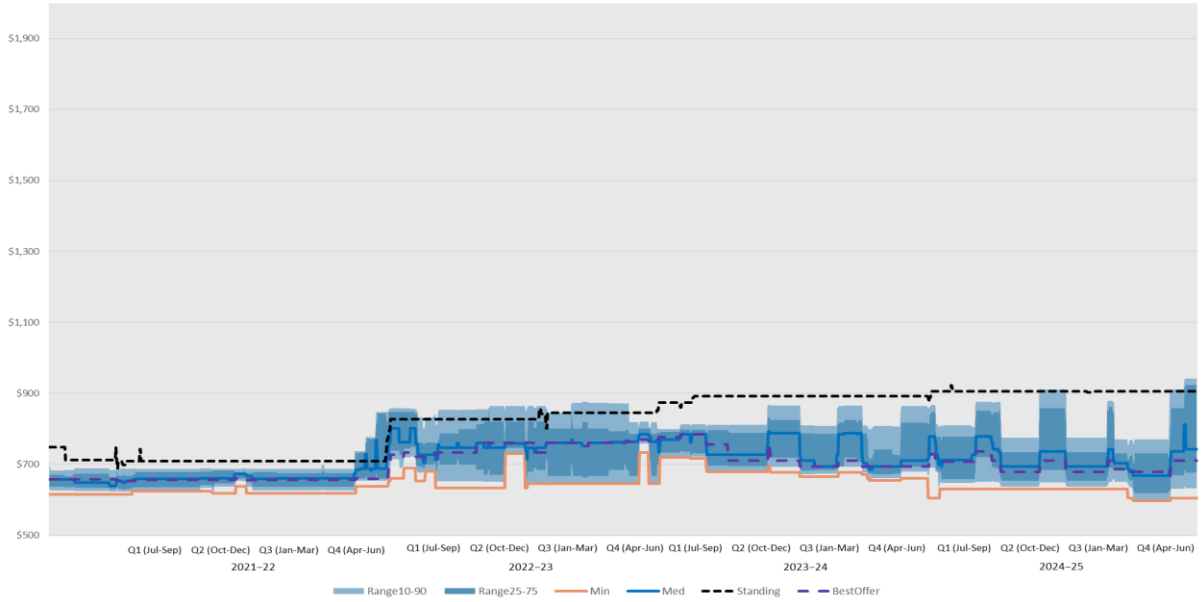
Savings are available for customers who move from a standing to a market offer. A typical customer moving from a standing offer to the median market offer as at 30 June 2025 could have reduced their annual gas costs by 18% ($210) in NSW, from 5% to 17% ($40 to $160) in Queensland and by 8% ($100) in South Australia. Potential savings were greater in the ACT, where a shift from the standard to the median market offer could reduce gas costs by 20% ($330), and in Victoria, where a shift to the median market offer could save between 15% and 19% ($270 to $370) depending on the distribution zone. Customers can achieve even greater savings by moving to their retailer's best offer or by shopping around.

Figure 2.14 Market offers – Jemena Gas Network (NSW) – gas



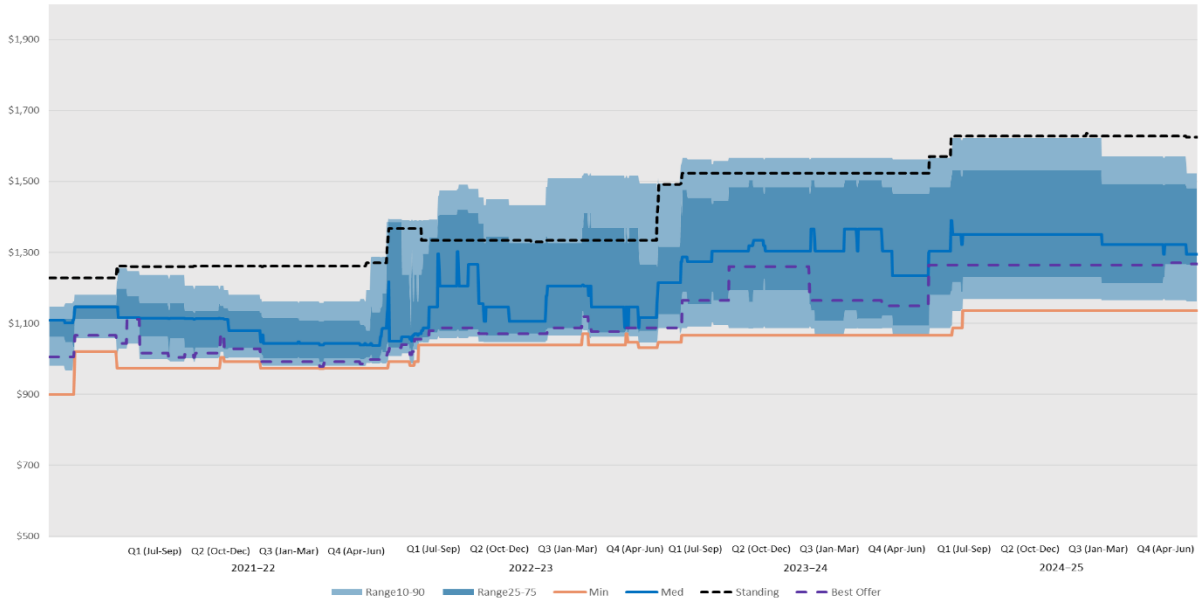
Note: Based on single rate offers for residential customers and average consumption in each gas distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in a gas distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses.

Figure 2.15 Market offers – Allgas Energy (Queensland) – gas



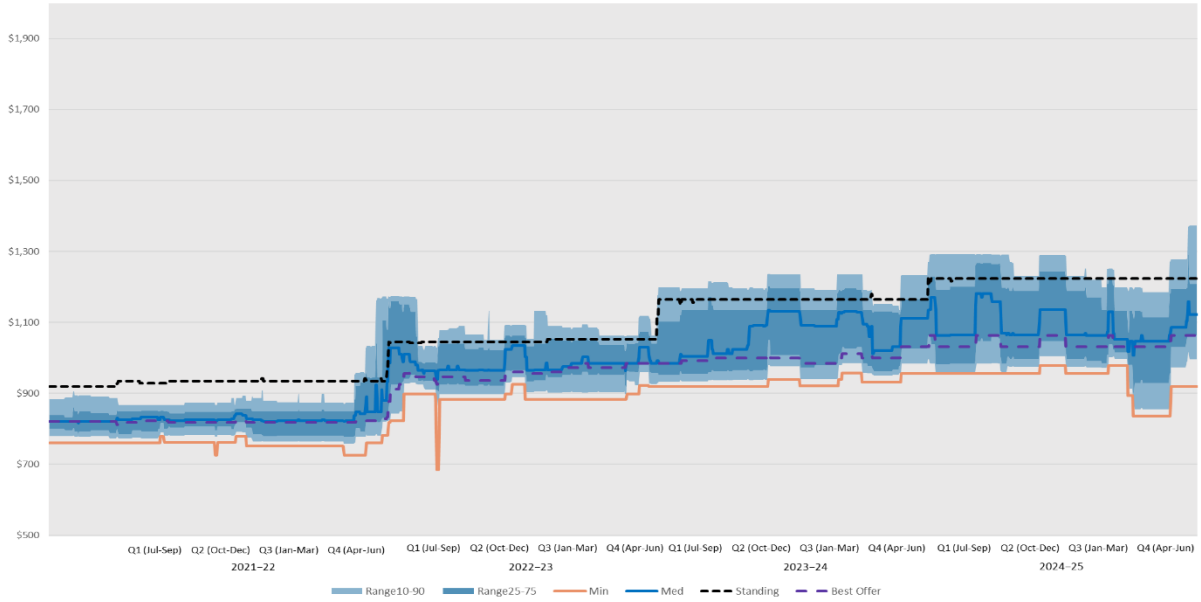
Note: Based on single rate offers for residential customers and average consumption in each gas distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in a gas distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses except in Queensland where consumption is based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks.

Figure 2.16 Market offers – Evoenergy (ACT) – gas



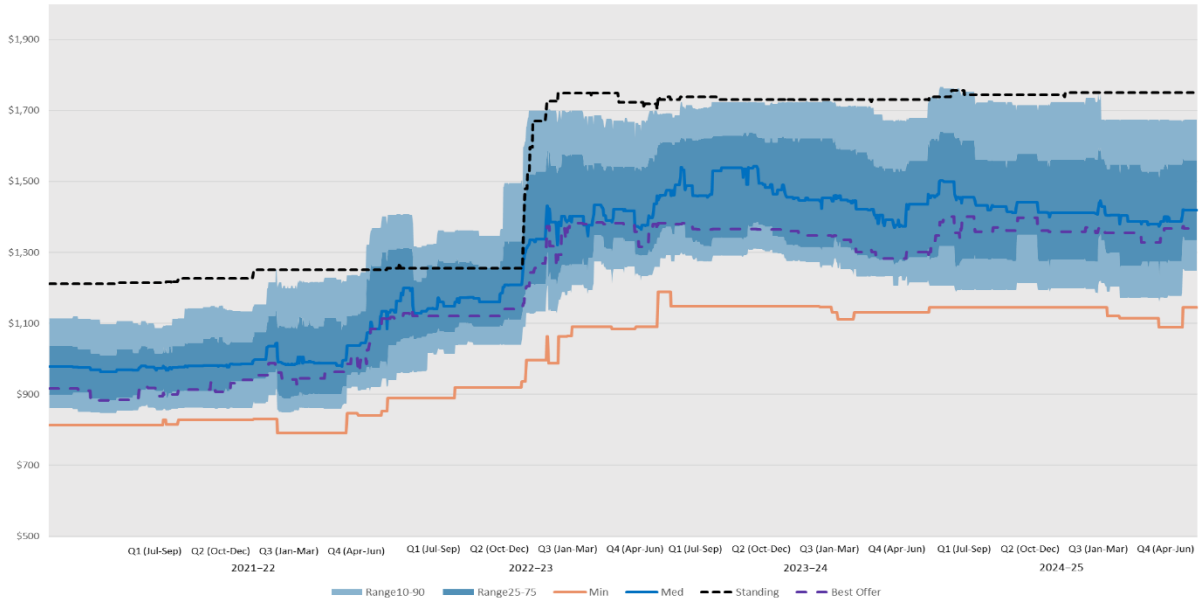
Note: Based on single rate offers for residential customers and average consumption in each gas distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in a gas distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption based on EB RIN responses.

Figure 2.17 Market offers – AGN (South Australia) – gas



Note: Based on single rate offers for residential customers and average consumption in each gas distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in a gas distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses.

Figure 2.18 Market offers – AusNet Services (Victoria) – gas



Note: AusNet Services has been chosen as representative of Victoria. Charts for other distribution zones in Victoria are included in Appendix 7. All distribution zones in Victoria followed a similar pattern, but distributors covering regional areas have a higher base cost. Based on single rate offers for residential customers and average consumption in each gas distribution network. Average consumption for 2024–25 has been applied to all periods. Some offers listed may not be available to all customers in a gas distribution network.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses.

2.3 Energy affordability

Energy affordability is measured by the proportion of disposable income spent on energy.

average energy use in each jurisdiction or electricity and gas distribution network

annual energy charges (based on average usage)

annual income for low-income and average-income households in each jurisdiction

2.3.1 Energy use

Usage charges represent the largest component of energy bills for most households.[38] Therefore, a customer's energy use significantly impacts energy affordability.

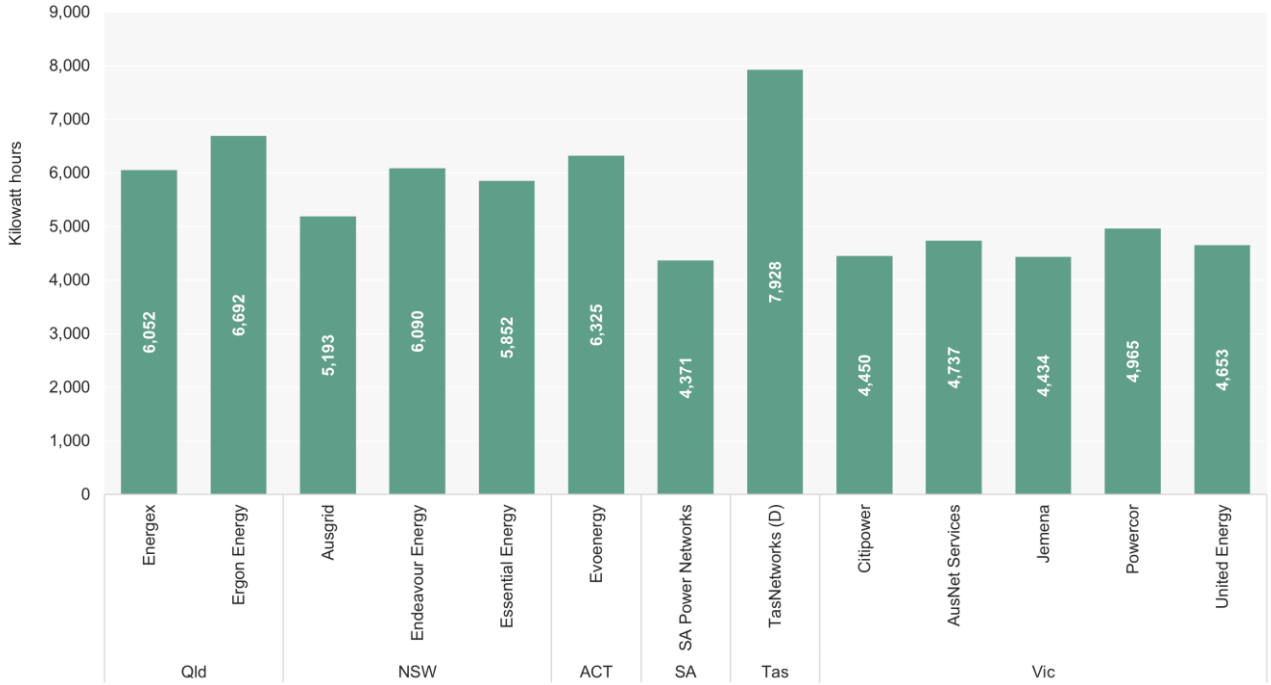
Electricity usage is highest in Tasmania, driven by climate (with greater heating requirements than in some jurisdictions) and the low penetration of household gas. Conversely, most households in Victoria have both electricity and gas connections,[39] resulting in a lower average household electricity consumption.[40]

38 Most energy offers include usage charges as well as a fixed supply charge. Some offers also include membership fees or additional charges for metering.

39 Further information on gas customers in each state or jurisdiction is provided in section 3.3 of the AER's 2021 Gas Network Performance Report.

40 SA Power Networks has lower electricity consumption than Powercor and AusNet Services.

Figure 2.19 Average annual household electricity usage



Note: Data for 2024–25.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses

Gas is primarily used in homes for space heating, water heating and cooking. The requirement for space heating is heavily dependent on climate – customers in colder climates (such as Victoria and the ACT) tend to use the most gas, while those in Queensland use the least (Figure 2.20).[41]

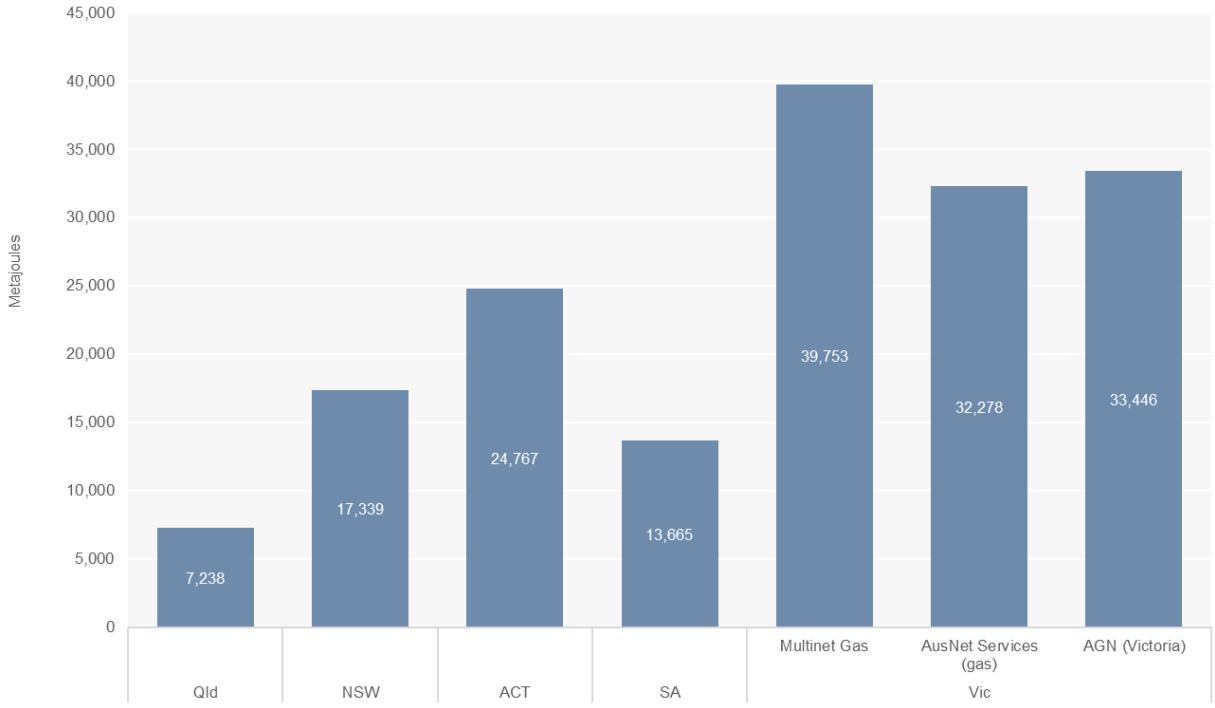
Except for Queensland, we estimated average annual residential gas use in each gas distribution network based on data provided by network businesses on the volume of gas supplied to customers through the networks.[42] Queensland gas consumption estimates are based on a consumption benchmark report prepared for the AER in 2020.[43]

41 Tasmania is not included in the gas analysis. Reporting on the Tasmanian gas network is carried out by the. Office of the Tasmanian Economic Regulator.

42 Queensland gas usage data is not reported via the Economic Benchmarking RIN responses and the Frontier Economics data is used in its place.

43 Frontier Economics, Report to the AER – Residential energy consumption benchmarks, Frontier Economics, 2020.

Figure 2.20 Average annual household gas usage



Note: Data for 2024–25.
Source: AER analysis using offer data from EME and VEC. Consumption is based on RIN responses except in Queensland where consumption is based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks.

2.3.2 Energy charges

We estimated annual bills by applying our usage assumptions to the usage charges for each offer and then adding fixed supply charges and any other ongoing fees. Both market and standing offers are included in the analysis. Where appropriate, we adjusted annual bills to account for relevant government concessions and rebates.

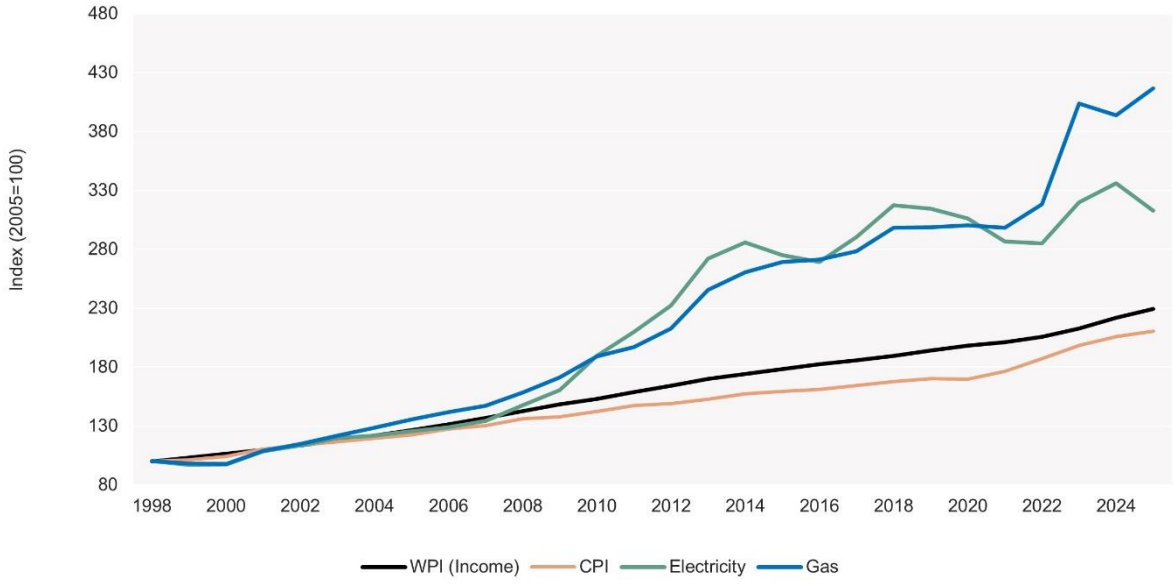
2.3.3 Income

Annual income is a key element in the assessment of affordability of essential services such as energy. Average income varies across jurisdictions. However, variation is less pronounced among low-income households. The average annual income for low-income households in 2024–25 was $36,000 to $43,000 across all jurisdictions, except the ACT where it was $56,000. Average income across all households in 2024–25 ranged from $91,000 in Tasmania to $139,000 in the ACT. Higher average incomes in the ACT contributed to better energy affordability outcomes in that jurisdiction.

2.3.4 Long-term energy prices have increased fast than CPI

Over the past 20 years electricity and gas prices have generally risen faster than wages, which is an important factor in energy affordability. Figure 2.21 presents ABS data on broad pricing trends across the whole population. Other charts provided in this report are based on more detailed calculations using RIN data and EME/VEC data, which enable a closer analysis of prices and affordability.

Figure 2.21 ABS trends in electricity and gas versus wage growth



Source: ABS CPI (Consumer Price Index) and WPI (Wage Price Index) Data, Tables 1 and 2, Table 2a and Table 13.

2.3.5 Rebates had a positive influence on affordability of electricity

In 2024–25, changes in residential electricity affordability – that is, the proportion of their income households spent on electricity – varied significantly across jurisdictions and by household income level (Figures 2.22 to 2.26).

Average-income households experienced an improvement in affordability outcomes in all jurisdictions due to the 2024–25 federal rebate. The $300 Australian Government energy bill rebate was available to all households, so those with an average income would have saved between 0.2% and 0.3% of their income that would otherwise have been spent on energy costs. Savings in average-income households were higher in Tasmania (0.6%) and Queensland (1.2%), where additional state government assistance was provided to all customers.

In addition to any other rebates, households in NSW may have had access in 2024–25 to the NSW Family Energy Rebate of $250[44], available for any household who qualify for Family Tax Benefit Parts A or B. Our analysis of affordability for average-income households is not reflective of those households in this group who were eligible for and received these rebates. Similarly, our analysis of affordability for average-income households in 2023–24 throughout this chapter does not include the impact of energy rebates that were available for households who qualified for Family Tax Benefit Parts A or B during that year.

In 2024–25, rebates reduced the amount low-income households needed to spend on their electricity bills, saving between 0.5% (ACT) and 0.8% (South Australia) of their disposable

[44] The NSW Family Energy rebate was temporarily increased from $180 to $250 in 2024–25. In 2023–24 households who received the NSW Family Energy rebate of $180 could also receive a one-off National Energy Bill Relief Household Payment as a lump sum of up to $500 if the household has not already received this payment.

income in most states and territories. In Queensland and Tasmania, savings were greater due to additional state rebates. Similar to average-income households, the NSW Family Energy Rebate is not included in the analysis for low-income households because this analysis is not reflective of households in this group that might have received this rebate.

Affordability outcomes varied by jurisdiction:

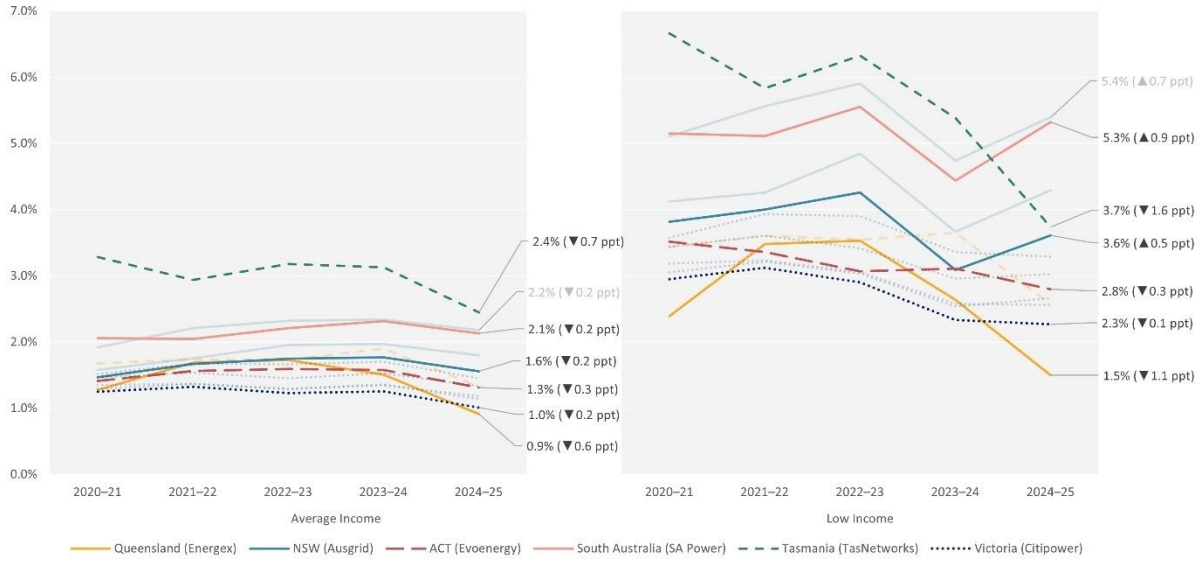
- The influence of rebates on affordability was most evident in Queensland given the higher level of rebates provided in 2024–25 ($1,300 for all electricity customers) compared with 2023–24 ($700 for low-income earners and $550 for all other electricity customers). The larger rebates in 2024–25 resulted in Queensland having the greatest improvement in affordability despite rises in energy bills. A low-income household in Queensland in 2024–25 could have saved 3% of their income spent on electricity costs due to these rebates (Figure 2.23). For example, in the Energex distribution zone, the percentage of income spent on electricity dropped from 4.5% to 1.5%.
- Affordability in NSW improved for average-income households, due to the $300 Australian Government rebate. Electricity affordability declined among low-income households because the higher rebate of $500 available to low-income households in 2023–24 was replaced by a more generally available $300 rebate (Figure 2.24).
- The ACT continued to have relatively affordable electricity due to higher household incomes than other regions (Figure 2.24).
- South Australia's results were similar to NSW. Affordability improved in average-income households and declined in lower-income households (Figure 2.25). Generally, affordability outcomes are poorer in South Australia, despite low average consumption because of a lower average income and higher electricity tariffs.
- Affordability outcomes in Tasmania improved due to a slight reduction in bill cost and additional state rebates. A low-income household could have saved around 2.2% of their income spent on electricity costs due to the rebates. Average-income earners still paid the highest percentage of their disposable income on electricity compared with other regions. This can be attributed to higher average usage due to a colder climate and low penetration of gas (Figure 2.25).
- Victoria remained the most affordable jurisdiction for electricity in 2024–25, largely due to relatively low electricity use linked to higher gas penetration. Affordability improved in average-income households due to the broader availability of the Australian Government rebate. Among low-income households, affordability remained similar to 2023–24 (Figure 2.26).

There is a gap in affordability between primarily rural distribution networks and urban distribution networks, with electricity prices tending to be higher in rural areas:

- In Queensland, electricity in the Ergon Energy distribution network was less affordable than the Energex distribution network, which covers the more urban South East Queensland.
- In NSW, electricity in the regional and rural Essential Energy distribution network remained less affordable than the predominantly urban Ausgrid distribution network.

- In Victoria, residential bills were lower in the CitiPower distribution network area, which covers the CBD and inner suburbs of Melbourne. Bills are higher and less affordable in Powercor and AusNet Services distribution networks, which cover the west and east of the state, respectively.

Figure 2.22 Proportion of income spent on electricity for low-income and average-income households, by jurisdiction



Note: Based on offers for residential customers. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean annual income of all and low-income households. Percentage point change is from 2023–24 to 2024–25.
Source: Offer data from Energy Made Easy and Victoria Energy Compare.

In many jurisdictions, low-income households on the median market offer paid more than double the proportion of their annual income on electricity compared with an average-income household (Figure 2.22). In 2024–25, low-income households on the median market offer spent between 1.5% (Energex) and 5.4% (Essential Energy) of their annual income on electricity. In comparison, the average-income household spent between 0.9% (Energex) and 2.4% (TasNetworks).

2.3.6 Variation of rebates across jurisdictions impact affordability outcomes

The Australian Government and state governments have been providing energy rebates to assist with cost-of-living pressures, but the actual amounts and conditions for these rebates have varied considerably between jurisdictions. Since 2021–22 Queensland has provided a total of $2,325 in rebates, while the ACT only had a total of $625 in rebates over the same period, with other states falling in between. Some rebates were more narrowly targeted and fell outside our analysis, such as rebates in the ACT targeted specifically at ActewAGL customers and the NSW Family Energy Rebate. The impacts on household affordability outcomes since 2020–21 depend on the relative size and timing of these rebates.

Figure 2.23 Electricity costs as a proportion of income for low-income and average-income households, Queensland

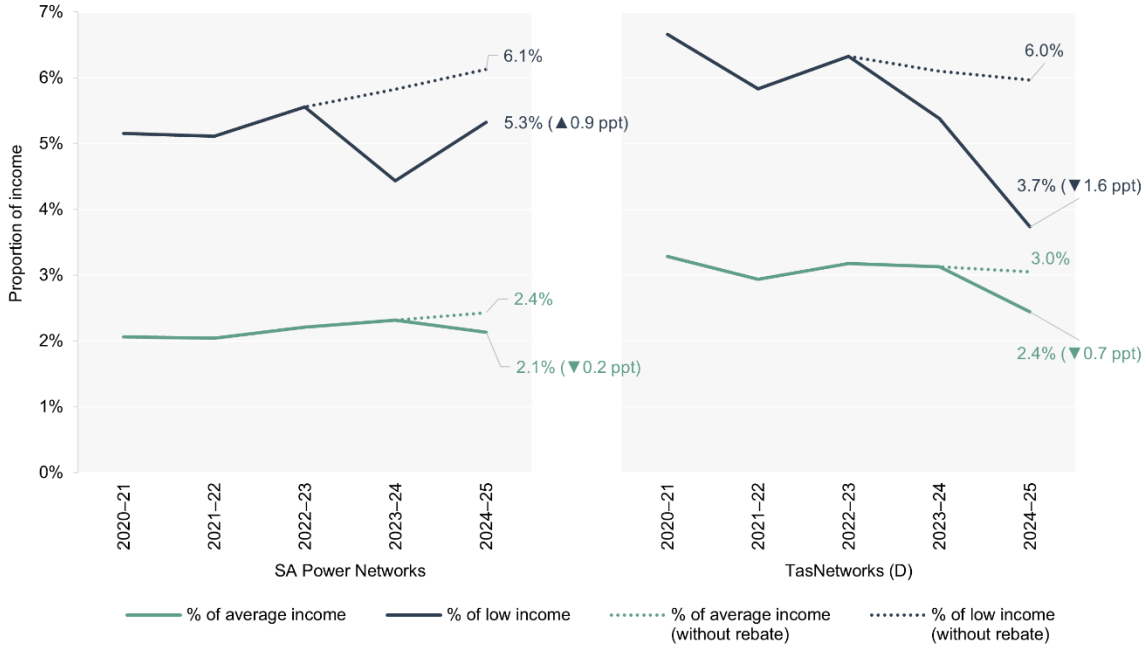
Note: Based on offers for residential customers in Queensland. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean annual income of all and low-income households. The percentage point change is from 2023–24 to 2024–25. The secondary dotted lines indicate the percentage of income without rebates.
Source: Offer data from Energy Made Easy. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

Figure 2.24 Electricity costs as a proportion of income for low-income and average-income households, NSW and the ACT

Note: Based on offers for residential customers in NSW and the ACT. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean

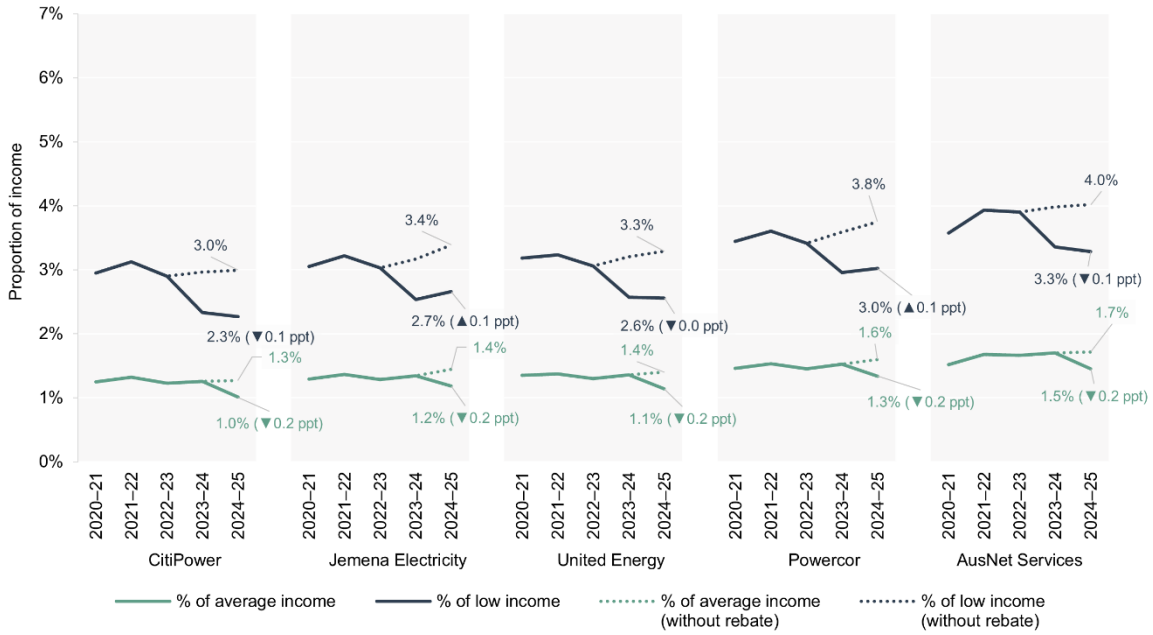
annual income of all and low-income households. The percentage point change is from 2023–24 to 2024–25. The secondary dotted lines indicate the percentage of income without rebates.
Source: Offer data from Energy Made Easy. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

Figure 2.25 Electricity costs as a proportion of income for low-income and average-income households, South Australia and Tasmania



Note: Based on offers for residential customers in South Australia and Tasmania. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean annual income of all and low-income households. The percentage point change is from 2023–24 to 2024–25. The secondary dotted lines indicate the percentage of income without rebates.
Source: Offer data from EME. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

Figure 2.26 Electricity costs as a proportion of income for low-income and average-income households, Victoria



Note: Based on offers for residential customers in Victoria. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean annual income of all and low-income households. The percentage point change is from 2023–24 to 2024–25. The secondary dotted lines indicate the percentage of income without rebates.
Source: Offer data from VEC. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

2.3.7 Customers receiving retailer assistance have higher electricity consumption

The ACCC *Inquiry into the National Electricity Market July 2025* report showed that customers receiving assistance from their retailers, in the form of hardship or payment plans, used more electricity than a customer not receiving assistance.[45] The consumption was 1.8 times higher in NSW, 2 times higher in South East Queensland, 1.8 times higher in South Australia and 1.6 times higher in Victoria. This analysis covered DMO and VDO regions.

For low-income households:

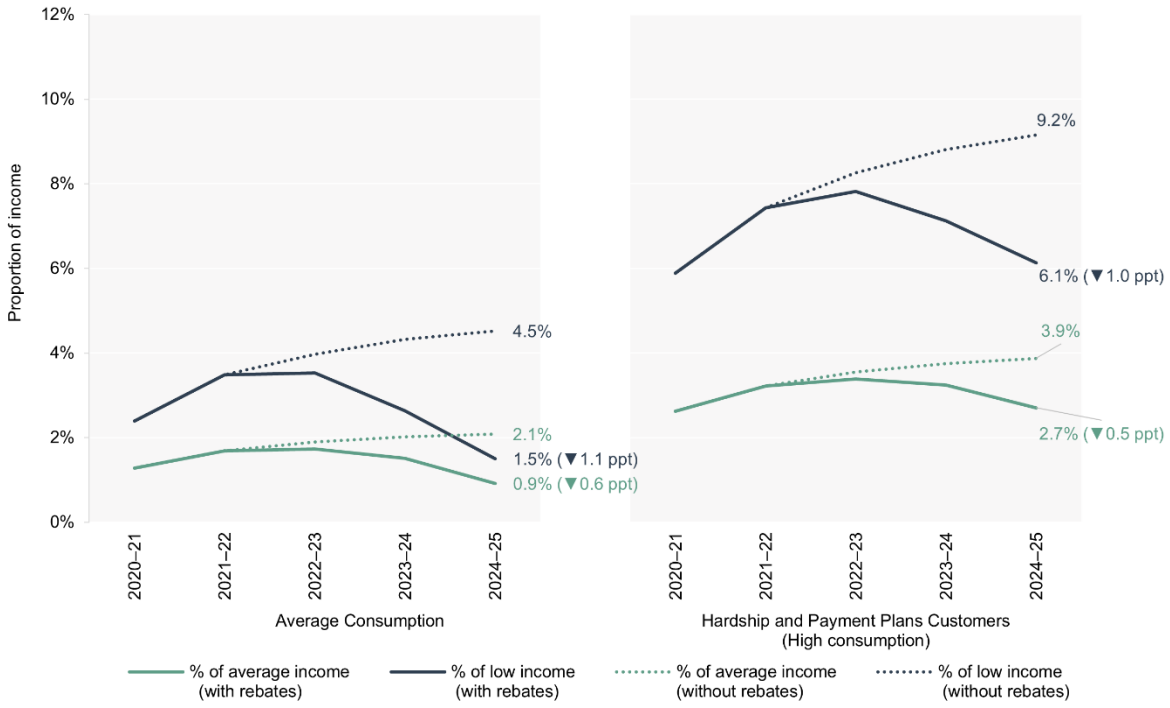
- In Victoria, those receiving assistance in the form of hardship or payment plan, spent between 3.5% and 5.1% of their disposable income on electricity in 2024–25, which is higher than those not receiving assistance, who spent an estimated 3% to 3.3%.
- In South Australia and NSW, those receiving assistance in the form of hardship or payment plan, spent between 7% and 9.8% of their disposable income on electricity in 2024–25, which is higher than those not receiving assistance, who spent an estimated 3.6% to 5.4%.

45 ACCC, Inquiry into the National Electricity Market report – July 2025, Australian Competition and Consumer Commission, Supplementary tables A3.18 to A3.22.

- In South East Queensland, those receiving assistance in the form of hardship or payment plan spent 6.1% of their disposable income on electricity in 2024–25, which is higher than those not receiving assistance, who spent 1.5%. This larger difference was due to the large rebates, which have proportionally less impact on higher bills associated with the higher consumption.

The results for low-income households are illustrated in Figure 2.27, which compares the higher consumption bill costs with the average consumption bill costs for Energex.

Figure 2.27 Electricity costs as a proportion of income for households with higher consumption, Energex (Qld)



Note: Based on offers for residential customers in Queensland. Average household consumption for the year ending June of each period was used in annual bill. Percentage of income figures refer to mean annual income of all and low-income households. The percentage point change is from 2023–24 to 2024–25.
Source: Offer data from EME. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income. Based on single rate offers for residential customers and average consumption in each electricity distribution network calculations and the ACCC Inquiry into the National Electricity Market report – July 2025.

2.3.8 Low-income households experience a range of electricity costs and affordability outcomes

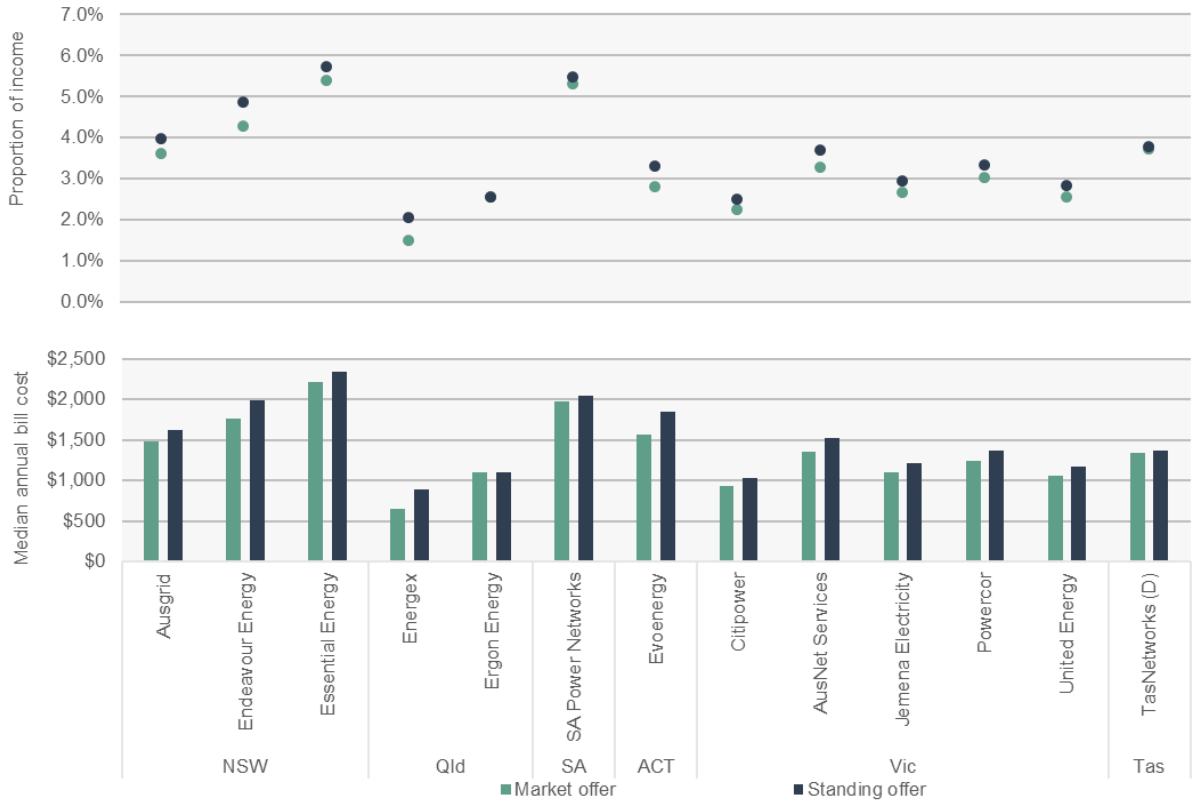
Consistent with previous years and across all jurisdictions, in 2024–25 the estimated costs for customers on standing electricity offers were more expensive than estimated costs for customers on market offers (Figure 2.28). While only a low proportion of customers are on standing offers, if these are low-income households, they will have been more affected by affordability issues.

The savings vary across distribution networks. For example, in NSW, low-income households could save up to 0.6% of disposable annual income ($130 to $240) by switching

from a standing to a market offer, whereas in South Australia the benefit for changing offers is only 0.2% of disposable income ($60).

In Victoria, although prices were lower than in other jurisdictions, switching from a standing offer to a market offer still provided savings. Across the 5 Victorian electricity distribution networks, low-income households could save between $90 (CitiPower) and $170 (AusNet Services) a year by switching from the median standing offer to the lowest market offer.

Figure 2.28 Electricity costs for low-income households on a median market and standing offer in 2024–25



Note: Based on offers for residential customers in each jurisdiction. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean annual income of all and low-income households. Due to Ergon Energy not having any applicable market offers, the regulated price has been used as a proxy for its market offer.
Source: Offer data from EME and VEC. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

Reforms over the past 3 to 4 years have focused on encouraging customers to move from standing offers to cheaper market offers. These reforms include requirements on retailers to inform customers before any change in energy charges or when moving a customer from a market offer to a standing offer at the expiry of their current offer. Additionally, notices are required on customer bills to indicate whether the customer is on the cheapest market offer from their retailer, as covered in the Better Bills Guideline.

The Australian Energy Market Commission (AEMC) have made a rule change that will require retailers to offer hardship customers a better offer (if available) or provide a financial

benefit equivalent to the amount the customer would have saved if they had been on the better offer, coming into effect from 30 December 2026.[46]

Better Bills Guideline

Our Better Bills Guideline applies in NSW, Queensland, South Australia, the ACT and Tasmania. The Guideline establishes a set of design principles that must be applied holistically when producing bills, including the inclusion of an applicable 'better offer' message and information about EME. The messaging is intended to encourage consumers to review their current plan and switch to the best plans available. The Guideline was fully implemented in 30 September 2023.[47]

We assessed retailers' compliance with the Guideline and published industry guidance on our expectations in October 2024. Compliance with the Better Bills Guideline continued to be a focus area for the AER in 2024–25 under the AER's Compliance and Enforcement Priority 2, particularly compliance with the better offer message.

We know from consumer research and stakeholder feedback that having an accurate better offer message on small customers' bills is critical, particularly given ongoing cost-of-living concerns. We also understand that clear and simple energy bills can build consumer trust in their retailer and help customers make more confident decisions in the energy market.

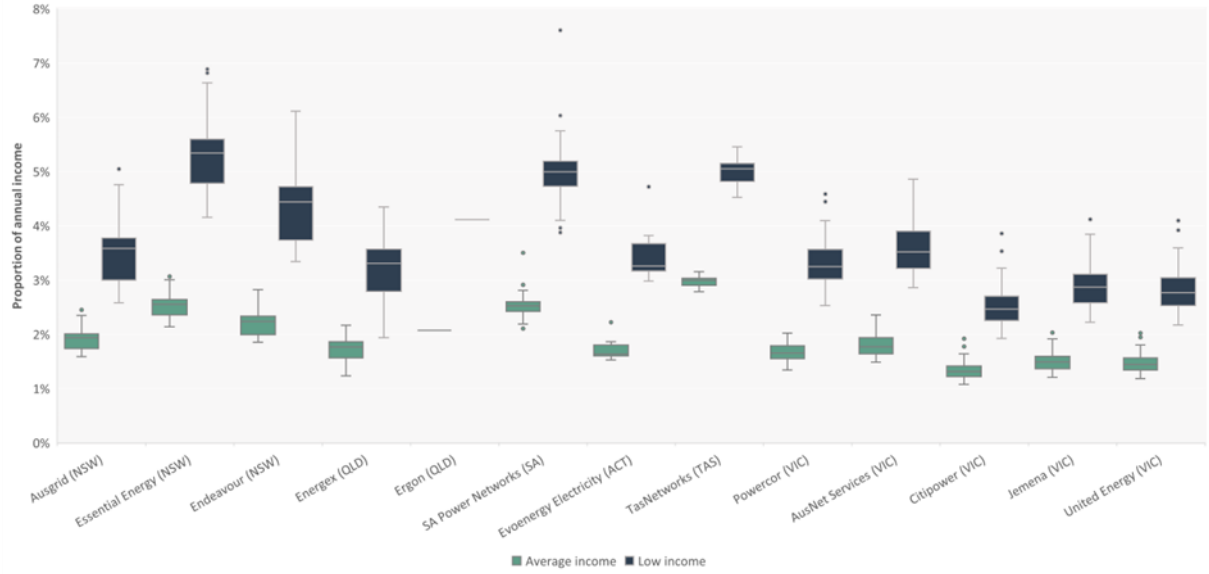
On 12 November 2025, the AER published a consultation paper for our Retail guidelines review seeking stakeholder feedback on changes to implement new rules made by the AEMC to improve customers' ability to switch to a better offer. Changes are intended to ensure that better offer messages are clear, relevant and trusted, and to extend the areas where the better offer information is provided to recognise not all customers currently read their bill.

There remains a spread of market offers in most distribution networks. In some instances, a low-income household on the highest offer would have paid almost 8% of their annual income for electricity in 2024–25, nearly 4% more than if they were on the lowest offer (Figure 2.29).

46 AEMC, Assisting hardship customers, Australian Energy Market Commission, 19 June 2025, accessed 25 September 2025.

47 AER, Better Bills Guideline – Version 2, Australian Energy Regulator, January 2023, accessed 25 November 2025

Figure 2.29 Electricity costs as a percentage of annual income for low-income and average-income households

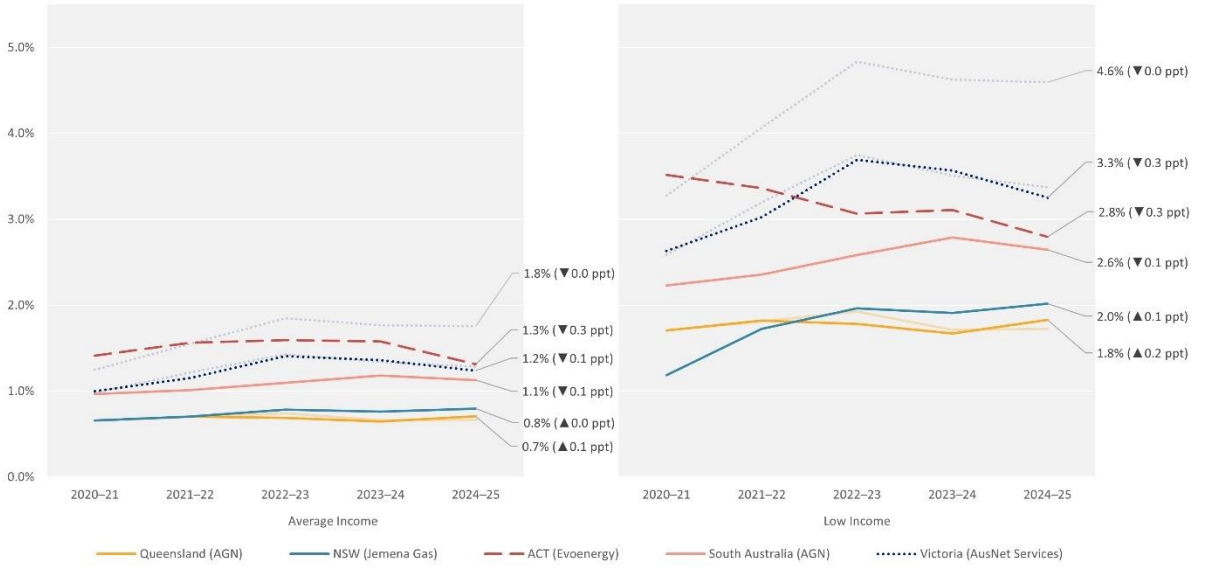


Note: Based on offers for residential customers in each jurisdiction. Average household consumption for the year ending June of each period was used in annual bill calculations. Percentage of income figures refer to mean annual income of all and low-income households. The boxes in the chart show the interquartile range where 50% of offers reside closer to the median, while most of the remaining offers are observed within the upper and lower quartile (within the whiskers or vertical lines).
Source: Offer data from EME and VEC. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

2.3.9 Changes in gas affordability varied across regions in 2024–25

Broadly, the affordability outcomes for gas in 2024–25 varied depending on the jurisdiction and distributor (Figure 2.30).

Figure 2.30 Proportion of income spent on gas for low-income and average-income households, by jurisdiction



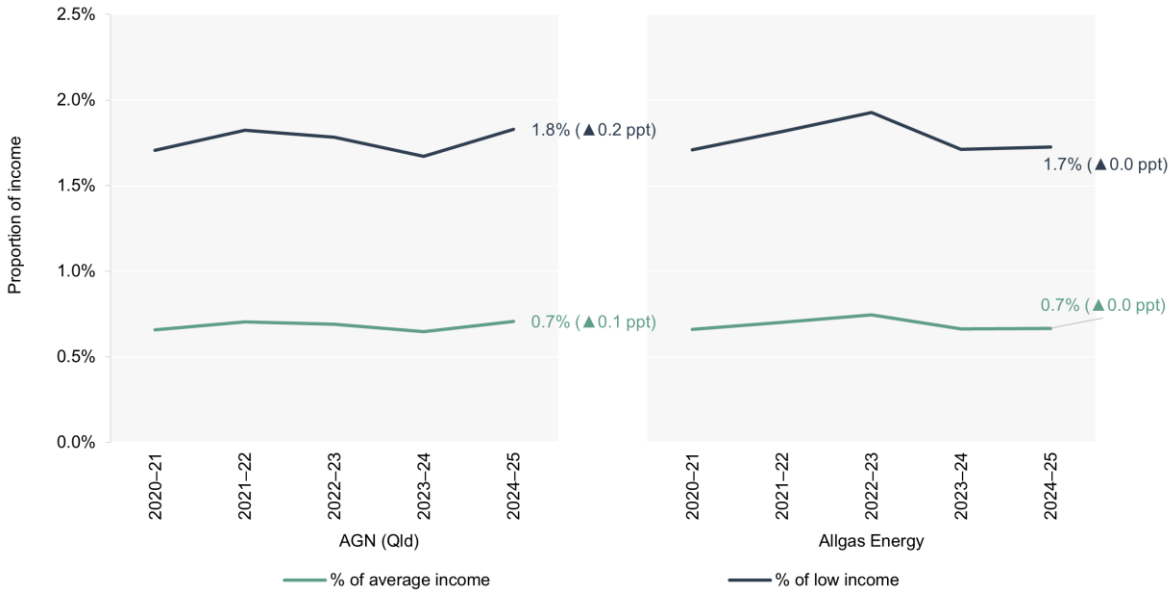
Source: Offer data from Energy Made Easy and Victoria Energy Compare. Consumption estimates based on EB RINs. Income data are unpublished ABS estimates of household annual income.

In 2024–25 gas became more affordable as a proportion of income in Victoria and South Australia, as the rise in gas prices was offset by a drop in consumption. Gas became less affordable in all other jurisdictions.

For an average-income household, the proportion of household annual income spent on gas in 2024–25 ranged from 0.7% in Queensland to 1.8% in Victoria. For low-income households, the proportion of income spent on gas also varied by region. Low-income households in Queensland (Allgas Energy) spent the least amount of their income on gas (1.7%) and Victorian households (Multinet Gas distribution network) spent the most (4.6%).

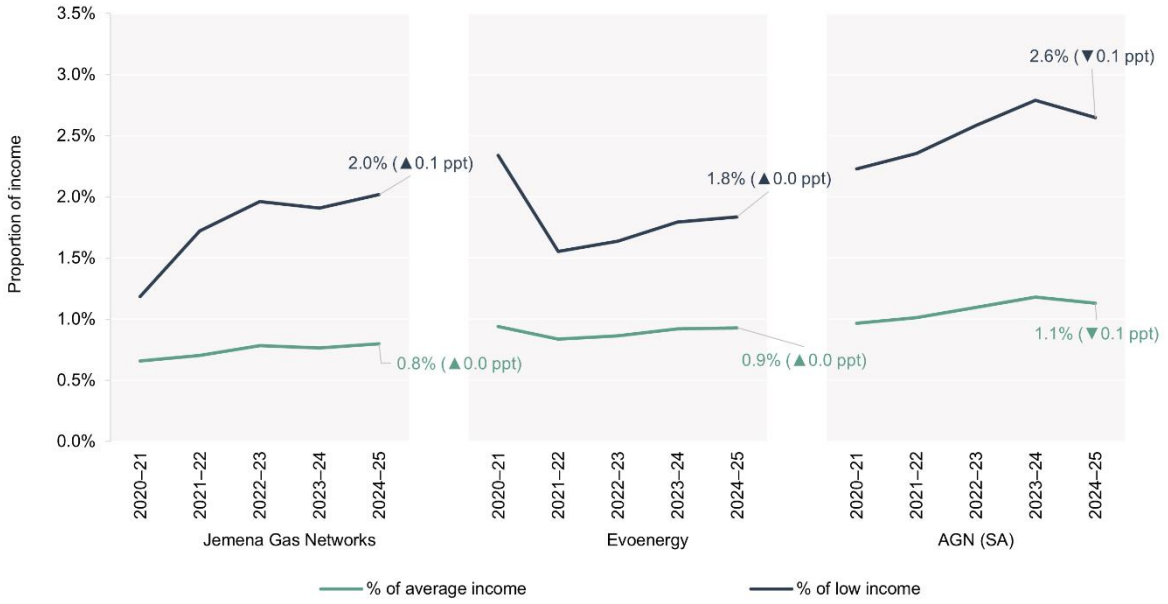
Figures 2.31 to 2.33 show analysis of market and standing offers for gas for both low-income and average-income households from 2020–21 to 2024–25. The charts also illustrate the percentage of disposable household income spent on gas by households. Low-income households on the median market offer in each jurisdiction paid more than twice the proportion of their annual income for gas compared with average-income households.

Figure 2.31 Gas costs for low-income and average-income households, Queensland



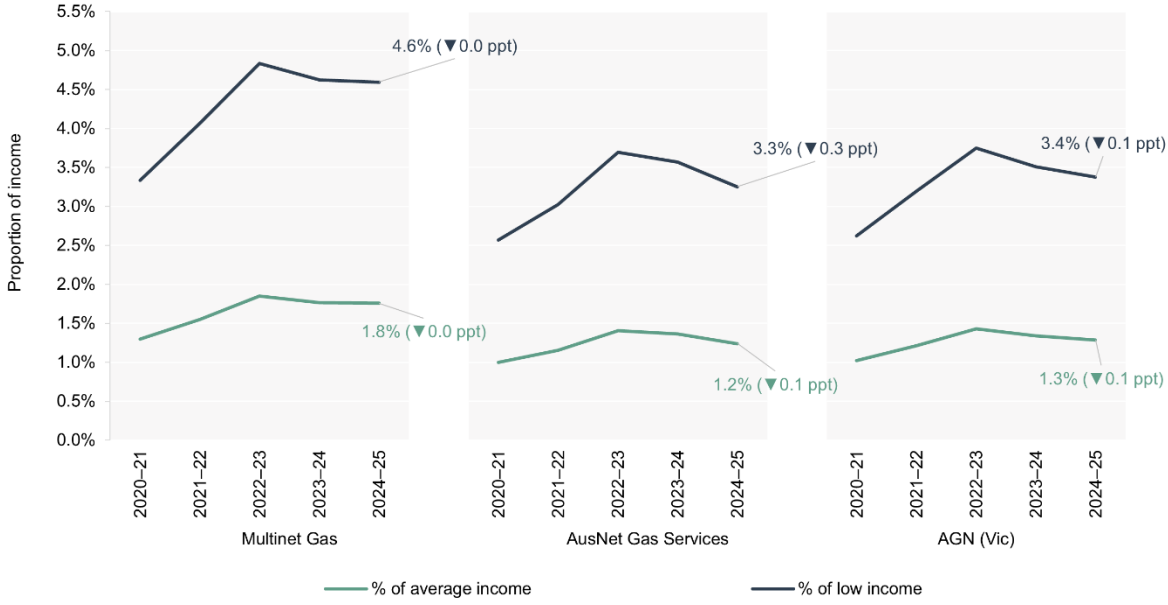
Note: Based on single rate offers for residential customers and average consumption in Queensland gas distribution network. Using mean annual income for all and low-income households by state or territory. The percentage point change is from 2023–24 to 2024–25.
Source: Offer data from EME. Income data are unpublished ABS estimates of household annual income. Consumption based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks.

Figure 2.32 Gas costs for low-income and average-income households, NSW, the ACT and South Australia



Note: Based on single rate offers for residential customers and average consumption for the ACT, NSW and South Australia gas distribution networks. Using mean annual income for all and low-income households by state or territory. The percentage point change is from 2023–24 to 2024–25.
Source: Offer data from EME. Income data are unpublished ABS estimates of household annual income. Consumption based on EB RIN responses.

Figure 2.33 Gas costs for low-income and average-income households, Victoria



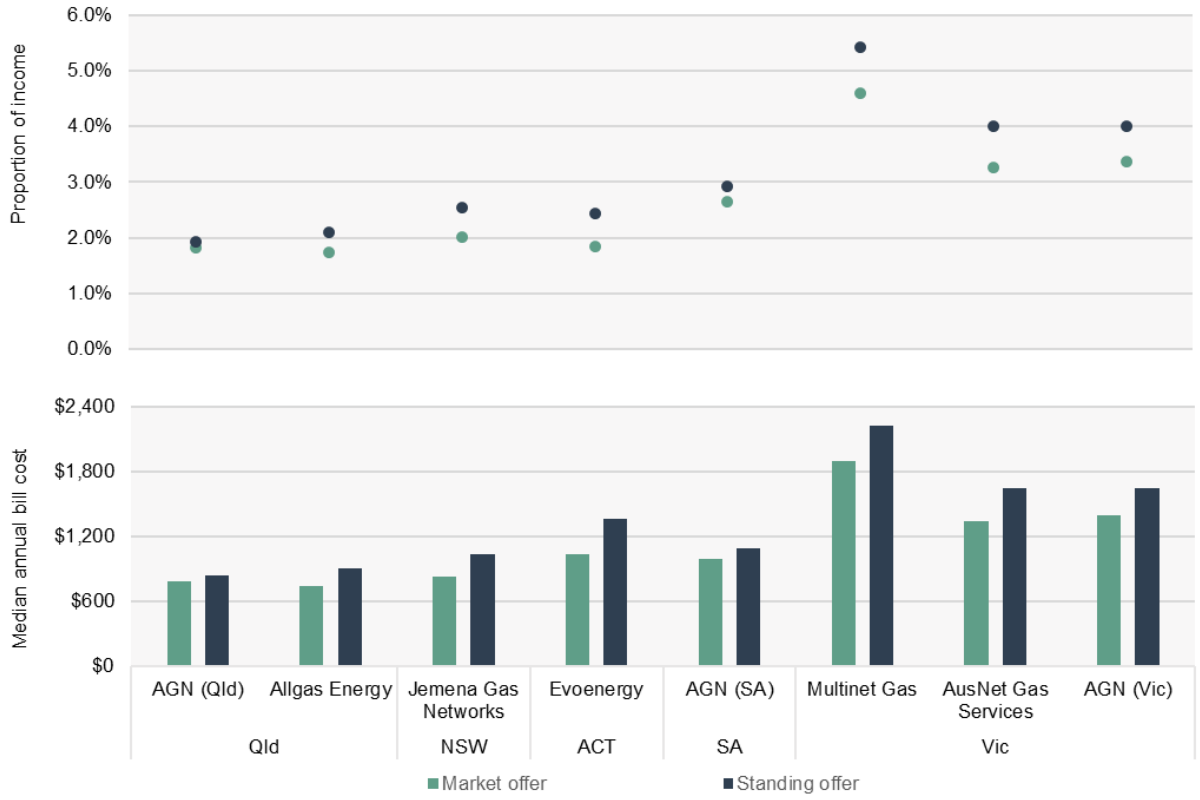
Note: Based on single rate offers for residential customers and average consumption in each Victorian gas distribution network. Using mean annual income for all and low-income households by state or territory. The percentage point change is from 2023–24 to 2024–25.
Source: Offer data from EME and VEC. Income data are unpublished ABS estimates of household annual income. Consumption based on EB RIN responses.

2.3.10 Low-income households experienced a range of gas costs and affordability

Gas standing offers are higher than gas market offers across all jurisdictions. Figure 2.34 shows median annual gas costs for market and standing offers as an annual dollar figure and a proportion of annual income in 2024–25.

The difference in costs between jurisdictions is largely driven by usage. Although Victorian customers pay the cheapest gas prices on a cents per MJ basis, higher average usage results in Victoria being the least affordable for gas.

Figure 2.34 Gas costs for low-income households on a median market and standing offer in 2024–25



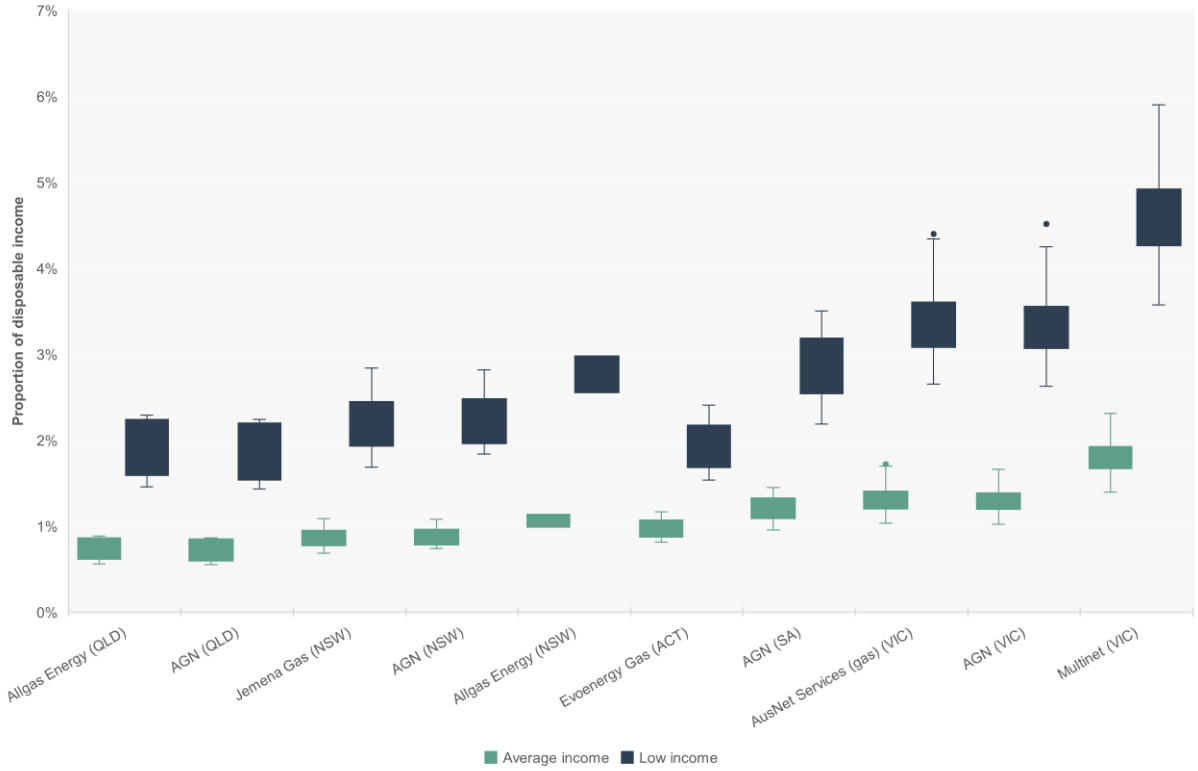
Note: Based on offers for residential customers and average consumption in each jurisdiction. Using mean low-income by state or territory.
Source: Offer data from EME and VEC. Income data are unpublished ABS estimates of household annual income. Consumption based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks, and on EB RIN responses.

In 2024–25, low-income households switching from the median standing offer to the median market offer could have saved up to 0.8% of their annual income, depending on their gas distribution network.

Victorian households could have made the greatest savings by switching. For example, by moving from the median standing offer to the median market offer, Victorians could have saved around $270 to $360 for the year based on average gas usage. For low-income customers, this was up to 0.8% of their annual income.

Victoria had the largest spread of offers in 2024–25, with some offers significantly higher than the median. Some low-income households may have paid almost 6% of their annual income on gas if they were on these offers (Figure 2.35).

Figure 2.35 Gas costs as a proportion of annual income for low-income and average-income households



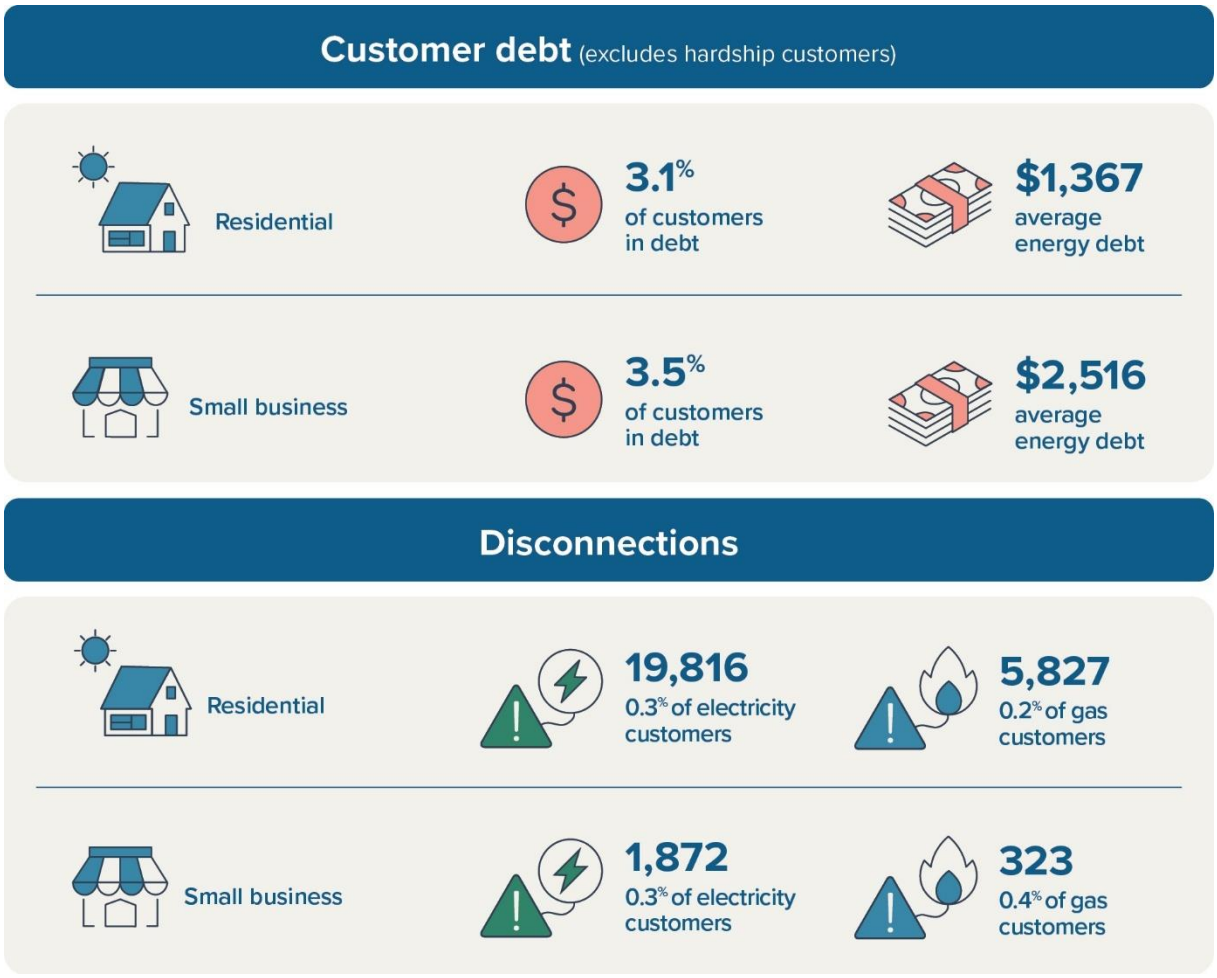
Note: Based on offers for residential customers and average consumption in each jurisdiction.
Source: Offer data from EME and VEC. Income data are unpublished ABS estimates of household annual income. Consumption based on Frontier Economics, Report to the AER – Residential energy consumption benchmarks, and on EB RIN responses.

3 Payment difficulties and hardship

This chapter presents key metrics on customers experiencing financial difficulties in meeting their energy bill obligations. It includes the level of customer debt, participation in payment plans and hardship programs, concessions, disconnections and debt collection.

This year's report also includes a new metric to determine the customer assistance gap – the proportion of total customers who have energy debt but are not on a payment plan or in a hardship program.

Summary of key results



Payment plans

104,079
1.5% of residential electricity customers

25,127
1.1% of residential gas customers

Credit collection

120,193
1.7% of residential electricity customers

38,487
1.6% of residential gas customers

Concessions

1,708,629
24.5% of residential electricity customers

310,412
13.2% of residential gas customers

Residential hardship

Electricity

1.7%
of customers in hardship

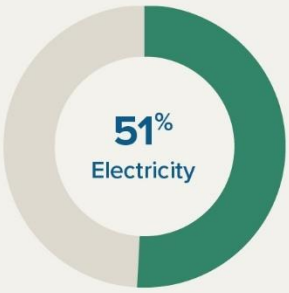
$2,102
average energy debt

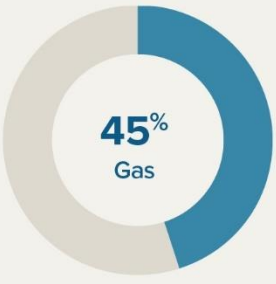
Gas

1.2%
of customers in hardship

$947
average energy debt

Hardship customers not meeting usage costs





Key findings

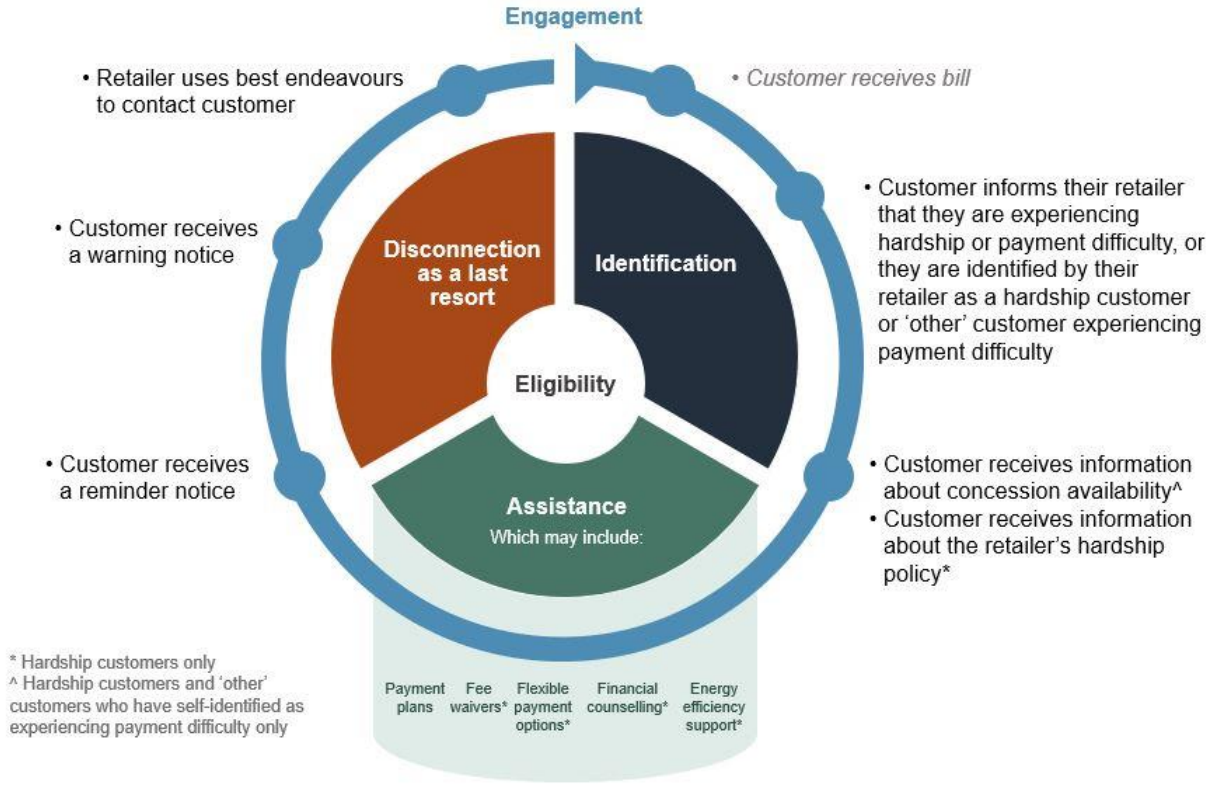
- The influence of government rebates is evident across a number of metrics through the 2024–25 reporting period and particularly in the July to September 2024 quarter, when rebates were first allocated to customer accounts. Rebates collectively and immediately discharged or reduced smaller energy debts, reducing the number of customers on payment plans and in hardship programs. However, as smaller debts were discharged, larger debts over a reduced number of customers persisted, leading to an increase in the overall average energy debt. Movements were more prominent in Queensland due to the additional cost-of-living rebate provided to Queensland customers.
- While government rebates provided relief for customers, metrics related to energy debt, payment plans and hardship trended back to pre-rebate levels towards the end of the 2024–25 financial year.
- In 2024–25, 32.0% of customers in an electricity hardship program successfully exited the program and 56.2% were excluded from the program, primarily due to not meeting agreed payment schedules. Other forms of assistance to lower energy and usage costs – such as appliance upgrades, energy audits and other debt waivers –were rarely offered.
- In 2024–25, around 5% of all customers were in energy debt. Of those customers, 2 out of 3 were on a payment plan or in a hardship program. Consequently, 1 in 3 of those customers were not receiving either type of support. This can be expressed as the customer assistance gap, which equates to 1.6% of all residential customers.

The National Energy Customer Framework, a suite of legal instruments that regulate the sale and supply of electricity and gas to retail customers, contains the AER's Customer Hardship Policy Guideline to assist customers that are struggling with energy debts or are experiencing hardship. Key components of this Guideline include the following requirements for retailers:

- Identification of hardship – retailers must have clear processes to identify customers who may be experiencing hardship.
- Early intervention – retailers must respond promptly to customers who are experiencing hardship.
- Flexible payment arrangements – retailers must offer payment plans tailored to individual customer circumstances.
- Hardship programs – which can encompass emergency relief, financial counselling and assistance with improving energy efficiency to reduce bills.
- Disconnection protections – retailers must have strict policies to minimise disconnections for hardship customers and provide adequate notice before disconnecting.

The energy debt journey

Not all customers will require assistance in paying their energy bills. However, if they do, there is a detailed journey for those customers, with certain types of support offered and outcomes, which are illustrated below.



Government rebates

The Australian Government's Energy Bill Relief Fund[48] was first introduced in July 2023, with rebates available to eligible households with an active electricity account who held relevant state or Commonwealth concessions or met additional eligibility criteria under Family Tax A or B benefits in most jurisdictions[49]. Its value varied from $175 to $500 depending on a household's state or territory. Under this fund, eligible small businesses could receive $325.

The fund was strengthened through 2024-25 with rebates expanded to cover all households increasing to $300 to assist in easing cost-of-living pressures. The rebates were maintained at $325 for eligible small businesses.

The fund was extended to December 2025, with two $75 quarterly instalments being applied to eligible residential and small business customers.

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48 DCCEEW, Energy Bill Relief Fund, Department of Climate Change, Energy, the Environment and Water, accessed 10 November 2025.

49 For example, the Family Energy Rebate helps NSW family households with dependent children cover the costs of their energy bills, if the eligibility requirements are met.

In addition to the rebates provided under the Energy Bill Relief Fund, the Queensland Government also provided a $1,000 Cost of Living Rebate[50] that was applied directly to eligible household electricity accounts from 1 July 2024. Eligible small businesses received $325.

In 2024-25 the Tasmanian government issued the Supercharged Renewable Energy Dividend (RED) which was a $250 credit automatically applied to all Tasmanian residential households. From May 2025 this is reduced to the standard RED payment of $60.[51]

These rebates were in addition to existing rebates and concessions as provided by states and territories.

3.1 Energy debt

The AER's Performance Reporting Procedures and Guidelines uses the term 'energy debt' to refer to customers in energy debt but not on hardship programs. These customers may be experiencing difficulties that have resulted in an inability to meet their bill repayments. Energy debt only includes electricity and gas charges that are outstanding for more than 90 days.

The proportion and number of customers in energy debt, and the average level of debt, provide an insight into:

- the extent to which customers are experiencing difficulty paying their energy bills
- whether customers in certain jurisdictions are more susceptible to experiencing difficulty paying their energy bills
- whether retailers are effectively assisting their customers to meet their energy debt repayments
- the impact of rebates.

In 2024 the AER updated its Retail performance reporting procedures and guidelines to improve visibility of retail performance reporting metrics. The new metrics that came into effect on 1 July 2025 require retailers to provide more granular data in relation to debt. These metrics are intended to deliver enhanced transparency on how customers are coping with energy debt in the short term, determine how these debts accrue, and help the AER assess the efficacy of protective measures over time. These metrics include reporting on the number of residential electricity customers (excluding hardship program customers) with energy debt that has been outstanding for: between 30 and 59 calendar days; between 60 and 89 calendar days; and 90 calendar days or greater. The AER will begin publishing this data in December 2025 for the July to September 2025 period, with a full year's data included in the 2025–26 Annual retail markets report.

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50 Queensland Treasury, Budget 2024-25 Cost of Living Action, Queensland Government, accessed 10 November 2025.

51 Premier of Tasmania, Energy bill relief on the way for Tasmanian households, Tasmanian Government, 13 May 2025, accessed 10 November 2025.

3.1.1 Number of residential customers with energy debt, and the average level of energy debt, increased over the past year

Residential energy customers

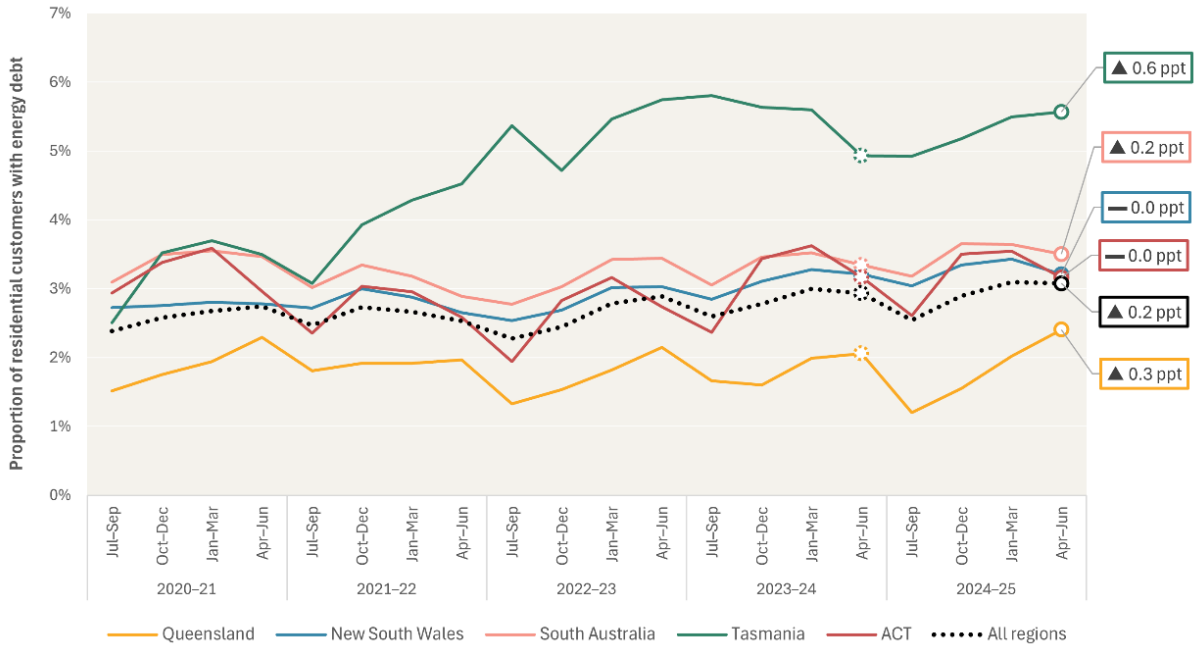
At 30 June 2025, 3.1% of residential customers had an energy debt, up from 2.9% at 30 June 2024 (Figure 3.1).

However, influence of government rebates was evident in the July to September 2024 period, when the proportion of customers with energy debt decreased. All regions showed a marked decrease in the proportion of customers in energy debt in this period. This decrease was particularly apparent in Queensland, where larger rebates were available to all customers.

By 30 June 2025, results varied by jurisdiction:

- The proportion of customers with energy debt was highest in Tasmania at 5.6%. Tasmanian energy customers have historically held more energy debt due to high electricity consumption, a colder climate, lower household income and poor domestic household insulation.
- South Australia was the next highest with 3.5% of customers holding an energy debt.
- The ACT and NSW both had 3.2% of customers with an energy debt.
- Queensland reported the lowest proportion of customers with energy debt, at 2.4%.

Figure 3.1 Proportion of residential customers with energy debt, by jurisdiction



Note: Excludes debt of customers on hardship programs.
Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data; Schedule 2 – Quarter 4 2024–25 retail performance data.

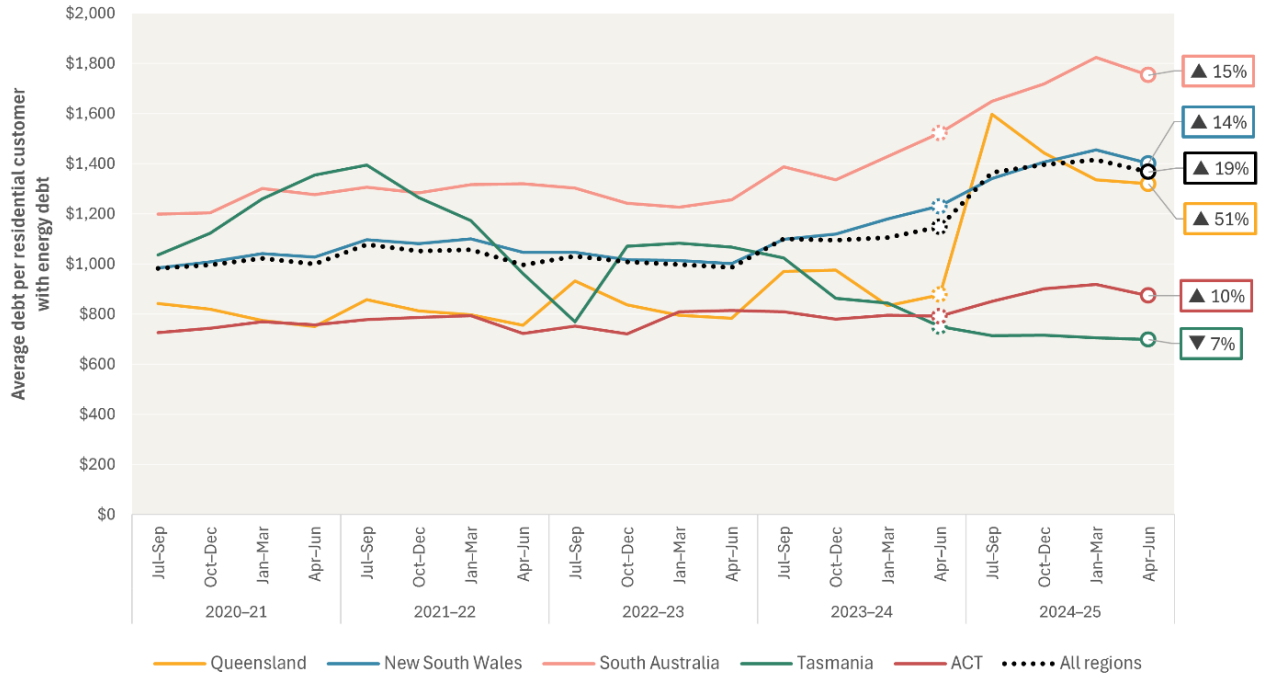
Average debt

Average energy debt across residential customers was $1,367 at 30 June 2025 (Figure 3.2). The increase in average debt from $1,148 at 30 June 2024 can be attributed to government rebates discharging smaller debts, so larger debts over a reduced number of customers remained.

Queensland had the largest increase in overall average debt, increasing to $1,321 at 30 June 2025. This rise can be primarily attributed to the larger government energy rebates that Queensland customers received which, again, discharged smaller debts up to a higher amount than other jurisdictions and meant remaining were on average higher.

Overall, 44,396 Queensland customers were repaying energy debt through the April to June 2024 period, which decreased by 42% to 25,938 customers in the following July to September 2024 period as a direct result of government rebates. Through the same period, Ergon Energy decreased by 32% from 12,946 to 8,781 customers repaying energy debt.

Figure 3.2 Average debt of residential customers, by jurisdiction



Note: Excludes debt of customers on hardship programs.
Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

Results related to residential energy debt also varied by retailer (Figure 3.3).

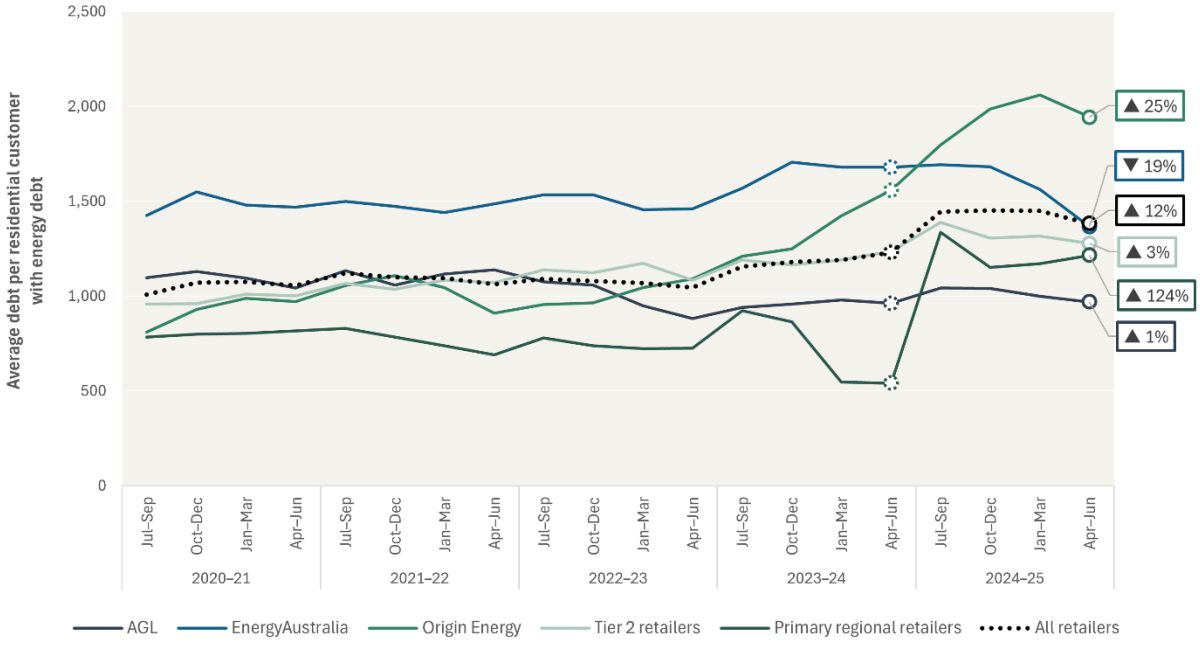
Beyond the influence of government rebates, Ergon Energy[52] attributed its higher average customer debt to a system implementation issue, which affected the number of customers recorded with energy debt. Ergon Energy also reported that significant weather events, including Tropical Cyclone Alfred, led to higher average debt due to unplanned displacement

52 Ergon Energy's performance across this metric is included within the 'Primary regional retailers' category in Figure 3.3.

of customers, unexpected household expenses and an inability for some customers to engage in employment.

Average debt of Ergon Energy's residential customers increased from $392 in the April to June 2024 reporting period to $1,843 in the July to September 2025 period, which accounts for the increase across Primary regional retailers through this period.

Figure 3.3 Average debt of residential customers, by retailer



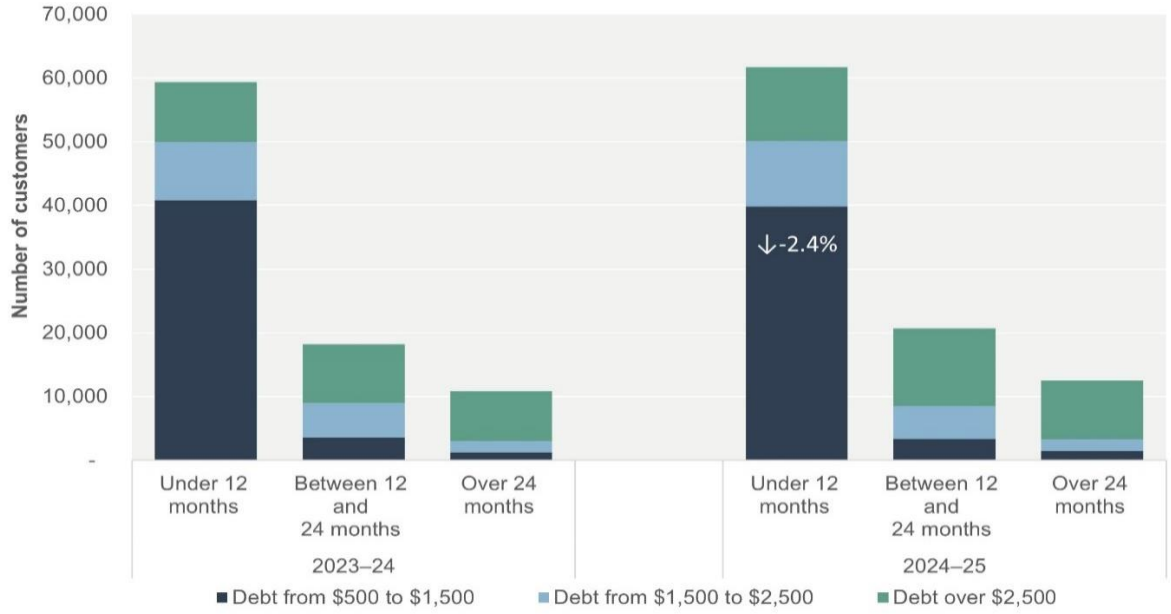
Note: Excludes debt of customers on hardship programs.
Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data; Schedule 2 – Quarter 4 2024–25 retail performance data.

Among customers with residential energy debt that has been outstanding for 90 days or more, there were more customers with debt older than 24 months at 30 June 2025 compared with 30 June 2024 (Figure 3.4).

Similarly, there was an increase in the number of customers with debt larger than $2,500, again illustrating the impact of rebates on reducing smaller debts, resulting in larger, more problematic debt remaining.

Retailers attributed these increases to cost-of-living pressures that customers are continuing to experience.

Figure 3.4 Number of customers with 90 day or more debt, by age and level of residential energy debt



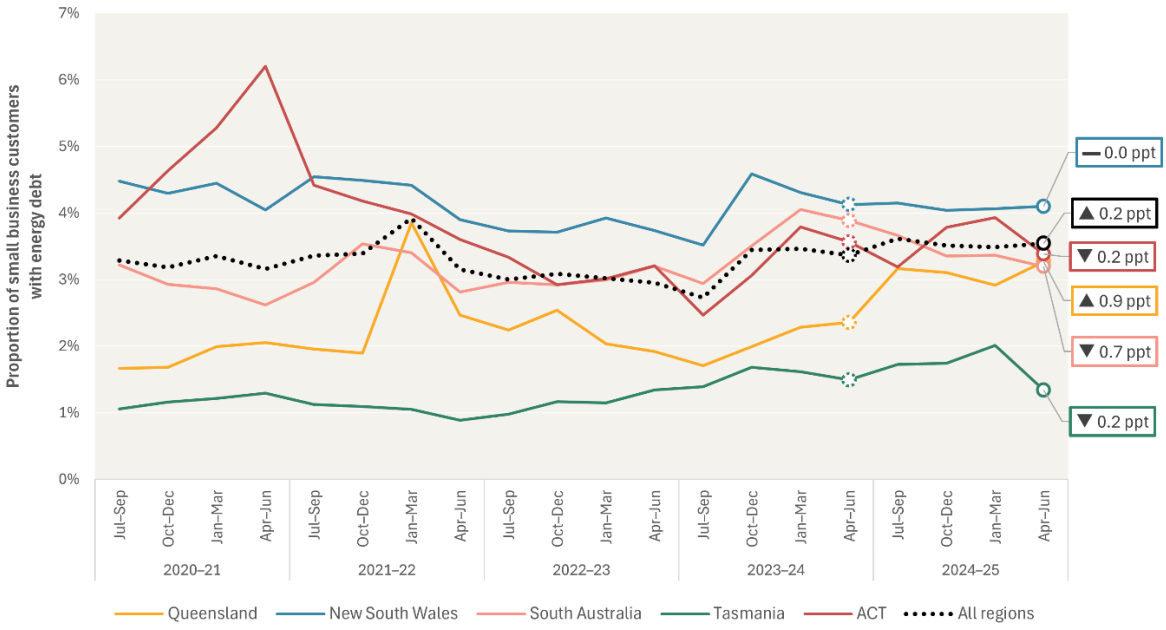
Note: Excludes debt of customers on hardship programs. Data as at 30 June for both the 2023–24 and 2024–25 reporting periods.
Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

3.1.2 Proportion of small business energy debt remained stable across all jurisdictions except Queensland

Small business

At 30 June 2025, 3.5% of small business customers were reported as having energy debt (Figure 3.5).

Figure 3.5 Proportion of small business customers with energy debt, by jurisdiction

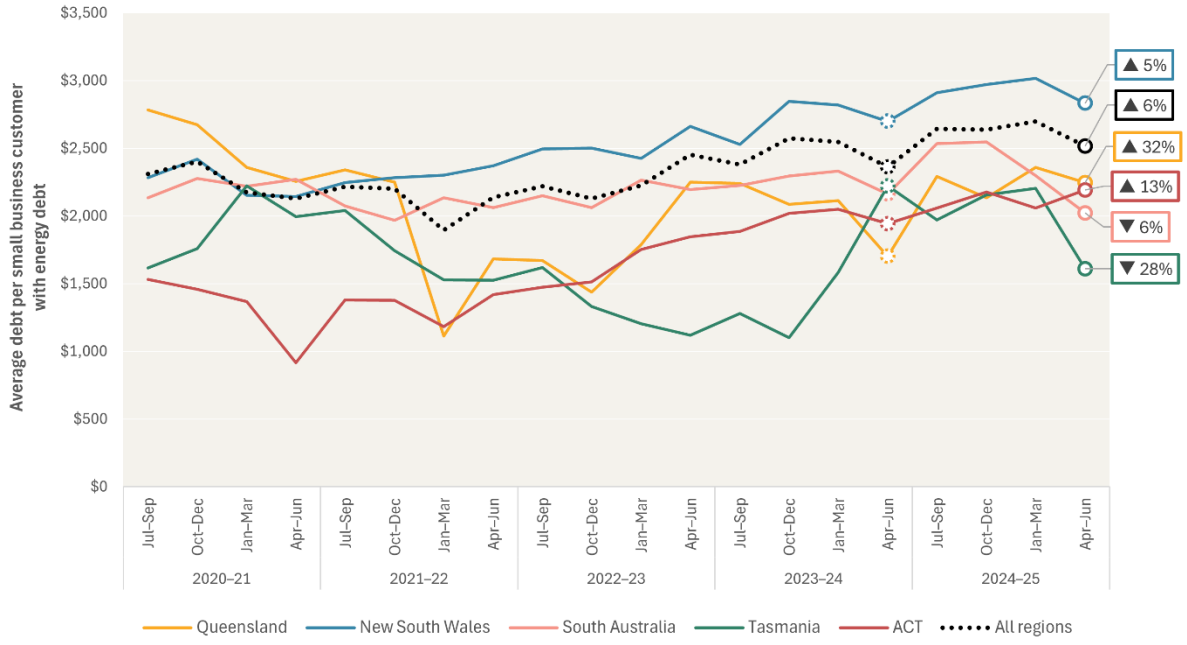


Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data; Schedule 2 – Quarter 4 2024–25 retail performance data.

Similar to residential customers, overall average debt for small business customers increased by 6% from $2,363 at 30 June 2025 to $2,516 compared with the same time in 2024. As for residential customers, this increase for small business customers can be attributed to government rebates (Figure 3.6).

Again, there were differences in debt observed across jurisdictions, with average energy debt for small businesses in Tasmania decreasing by 28%, while Queensland recorded a 32% increase over the year. The increase in Queensland can be attributed to government rebates.

Figure 3.6 Average debt of small business customers, by jurisdiction



Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

3.2 Payment plans

Payment plans are intended to provide a framework for customers to repay their energy debt in affordable, regular instalments. Under the National Energy Retailer Rules (particularly Rules 32 and 77), retailers must offer a payment plan to a residential customer if the customer informs the retailer that they are experiencing difficulties or if the retailer otherwise believes the customer is experiencing difficulties. This obligation applies to all residential customers, not just those on formal hardship programs.

Many retailers have signed up to the AER's voluntary Sustainable payment plans framework, which came into effect in July 2016. This sets out voluntary guidance for engaging in capacity to pay conversations with consumers experiencing payment difficulty. In addition to setting out guidance when setting up payment plans, the framework also outlines good practice at different stages of setting up a payment plan.

Historically, the median electricity usage for households on payment plans is higher than the median of all customers. Customers who are on payment plans, without a concession, have a median usage of 1,761 kilowatt hours (kWh) compared with 1,133 kWh of usage across

customers not on payment plans or supported by a hardship program.[53] In the context of cost-of-living pressures and rising energy bills, this customer group is further disadvantaged if the payment plan is not affordable. Acknowledging that this cohort of customers would benefit from advice on energy management, it is crucial that retailers consider the reasons such households are unable to pay electricity bills in full and on time, without restricting any of their key essentials, to ensure they can successfully complete their payment plan.

3.2.1 Cancelled payment plans

A payment plan can be cancelled by the retailer if the customer does not comply with the arrangements of the plan. The most common reason for cancellation is non-payment by the customer.

A payment plan will also be cancelled if there is no debt left to repay on a customer's energy account – that is, a $0 account balance. Government rebates have significantly impacted the number of payment plans cancelled in 2024–25 because these additional funds have resulted in a number of energy accounts reaching a $0 account balance.

Energy retailers must offer payment plans to customers who are unable to pay their bills in full. These plans allow customers to spread out their payments over time, making them more manageable.

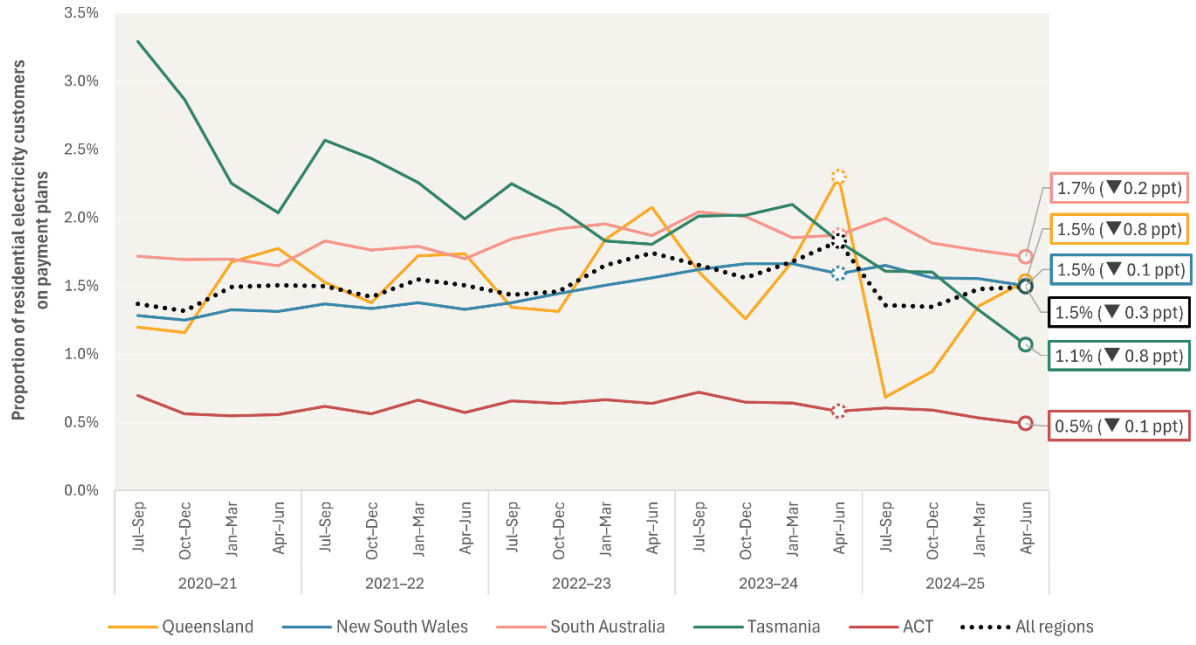
Residential electricity

At 30 June 2025, 1.5% of overall residential electricity customers were on a payment plan (Figure 3.7). This was a decrease from 1.8% at 30 June 2024, which can also be attributed to government rebates reducing the number of customers on payment plans as smaller debts were discharged and payment plans were cancelled because no debt was left outstanding.

Queensland reported the largest decrease in the proportion of customers on a payment plan over the 12-month period, with a steep decline reported in the July to September 2024 period.

53 ACCC, Inquiry into the National Electricity Market report, Australian Competition and Consumer Commission, 3 June 2024, p. 46, accessed 10 October 2025.

Figure 3.7 Proportion of residential electricity customers on payment plans, by jurisdiction



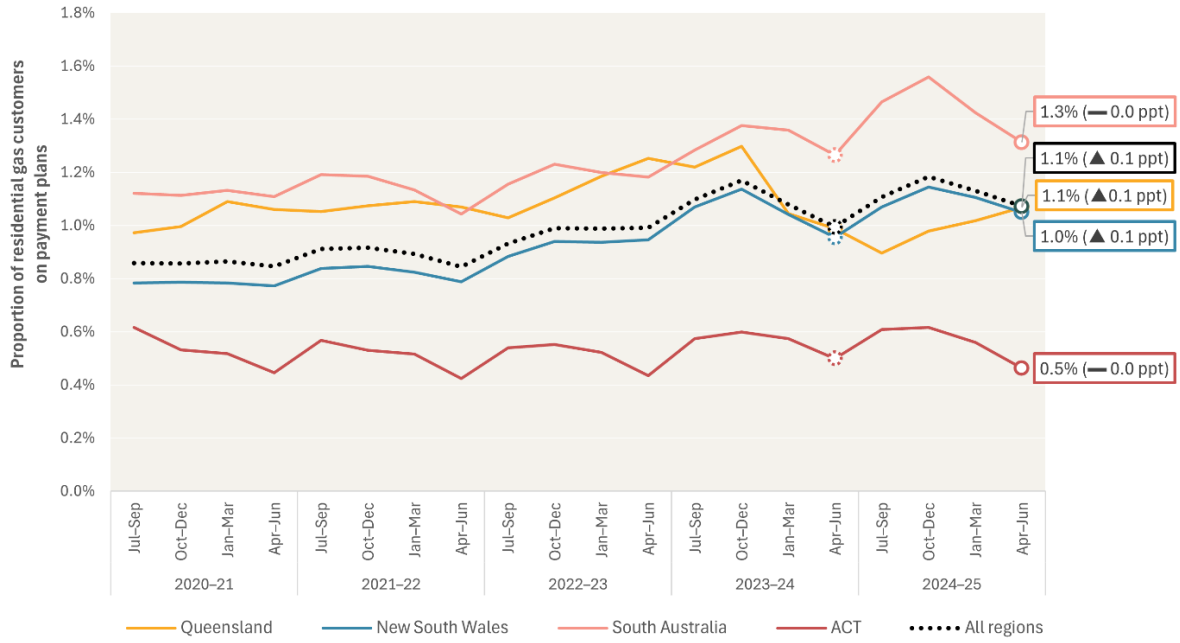
Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

Residential gas

At 30 June 2025, 1.1% of residential gas customers were reported as being on a payment plan (Figure 3.8).

The proportion of residential gas customers on a payment plan is lower than reported for residential electricity customers across all jurisdictions. This reflects that electricity bills are typically a larger component of a customer's expenditure because gas is usually a secondary fuel source.

Figure 3.8 Proportion of residential gas customers on payment plans, by jurisdiction



Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

3.2.2 Proportion of electricity payment plans cancelled increased

The proportion of payment plans cancelled is expressed as a percentage of all customers on payment plans. Some customers find themselves in a challenging cycle, repeatedly starting and then failing to maintain payment plans throughout the year, which can inflate the number of cancelled plans. A customer being unable to meet the requirements of the payment plan is a clear signal that the plan is not sustainable or affordable.[54] Retailers should always consider a customer's capacity to pay because this is an important determinant of whether a customer will successfully maintain and complete the payment plan.

When a payment plan is cancelled, the customer returns to a normal billing and debt collection cycle. Customers may subsequently be provided with an opportunity to re-establish a payment plan or be placed in a hardship program. If they are unable to make their required payments, customers may be disconnected from supply by their retailer or have a credit default recorded against their name. A customer who has had at least 2 payment plans cancelled is at additional risk for disconnection because this is one of the criteria for disconnection under the National Energy Retail Rules.

Electricity payment plans

Since 2020–21, the proportion of electricity customers who had been on a payment plan and had their plan cancelled has been trending upwards from 54.6% to 64.6%. This signals an ongoing need for energy retailers to match a customer's capacity to pay with the payment plan being offered. Between 2023–24 and 2024–25, the proportion of payment plans cancelled reduced from 66.6% to 64.6% (Figure 3.9), primarily due to the impact of government rebates.

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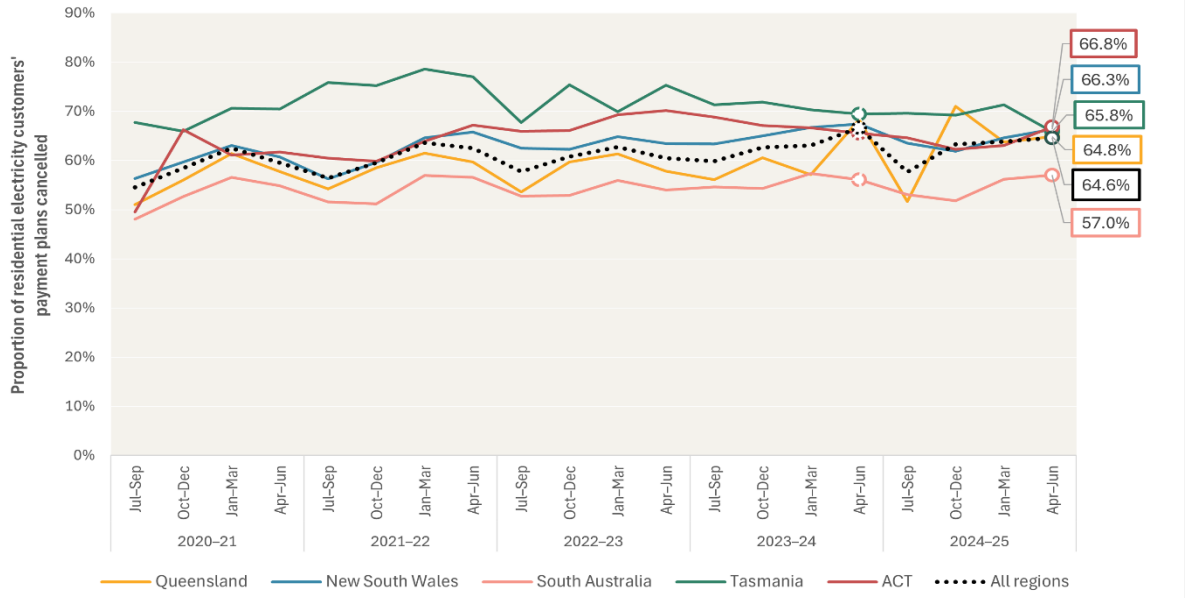
54 AER, Sustainable Payment Plans: A good practice framework for assessing customers' capacity to pay, Australian Energy Regulator, July 2016, pp. 1–3, accessed 25 November 2025

Figure 3.9 Proportion of electricity payment plans cancelled, by jurisdiction

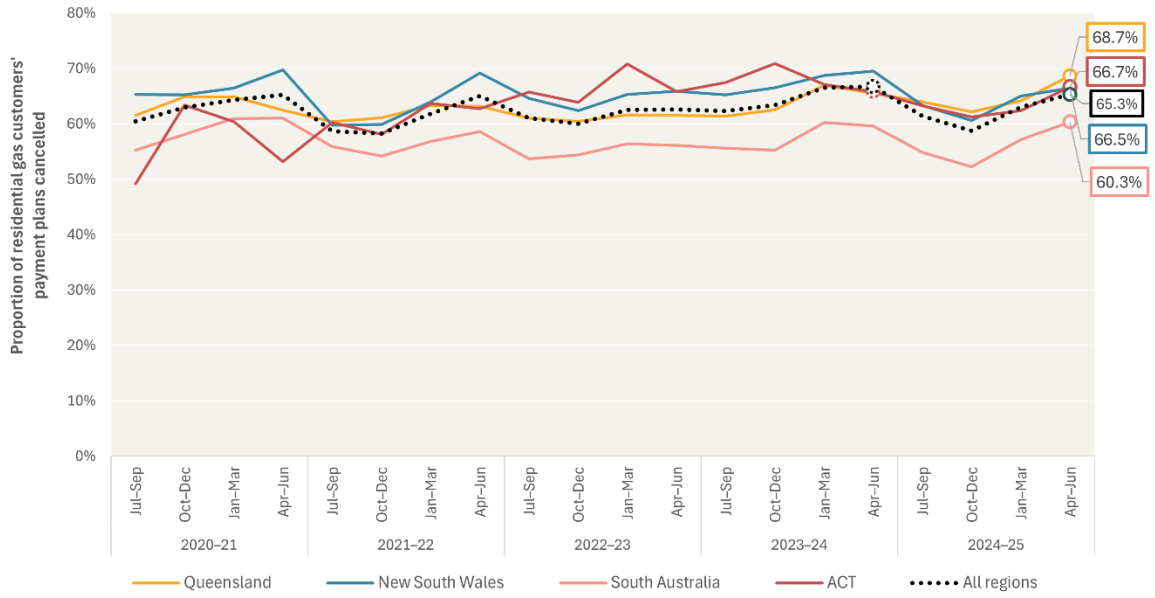


Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

Gas payment plans

Since 2020–21, the proportion of gas customers who had been on a payment plan and had their plan cancelled has been trending downwards from 60.4% to 63.5%. Government rebates were primarily applied to electricity accounts, so had little direct influence on this metric despite the drop from 66.7% to 65.3% over the past 12 months (Figure 3.10). However, as government rebates improved energy affordability generally, they could have assisted some dual fuel consumers in using money saved to reduce gas debt.

Figure 3.10 Proportion of gas payment plans cancelled, by jurisdiction



Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data.

3.3 Hardship programs

A key obligation of a retailer's hardship program is to proactively identify residential customers who are struggling with energy bill payments.[55] By recognising these customers early, hardship policies aim to provide ongoing assistance with achievable targets that help customers better manage their energy costs and prevent long-term, entrenched debt.[56]

The AER emphasises the necessity of early intervention to prevent the build-up of debt. The *Customer Engagement Toolkit,*[57] developed as part of the AER's *Towards energy equity* strategy, is designed to help energy businesses, including retailers, engage more effectively and proactively with customers. Its purpose is to encourage the early identification and support of vulnerable customers, including those who are currently experiencing financial hardship.

On 19 June 2025, the Australian Energy Market Commission (AEMC) made a rule change incorporating a recommendation from the AER's *Game changer report,* which included the proposal to increase support to people experiencing payment difficulty due to hardship.[58] The rule change will require retailers to offer hardship customers a better offer (if available) or provide a financial benefit equivalent to the amount the customer would have saved if they had been on the better offer. The new protection comes into effect from 30 December 2026.[59]

Similar to the electricity usage for households on payment plans, the median electricity usage of customers supported by a hardship program is significantly and consistently higher than the median electricity usage for customers overall.[60] This cohort of customers may not have the capacity to adjust their current usage patterns, signalling that energy retailers must offer appropriate solutions to the range of challenges these customers face and support them to successfully complete the hardship program.

The primary purpose of an energy retailer's hardship program is to identify residential customers experiencing payment difficulties due to financial hardship and to assist those customers to better manage their energy bills on an ongoing basis. This may include flexible payment options, such as payment plans, and other measures, such as home energy efficiency audits and other forms of financial assistance for which the customer may be

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55 AER, Customer Hardship Policy Guideline, Australian Energy Regulator, March 2019, p. 9, accessed 15 September 2025.

56 CPRC, Exploring Regulatory Approaches to Consumer Vulnerability, Consumer Policy Research Centre, 1 November 2019, p. 53, accessed 31 October 2025.

57 AER, Customer Engagement Toolkit, Australian Energy Regulator, February 2025, accessed 31 October 2025.

58 In August 2024, the Hon. Chris Bowen MP, Minister for Climate Change and Energy submitted, on behalf of the Energy and Climate Change Ministerial Council, a rule change request to the AEMC seeking to amend the National Energy Retail Rules to incorporate the game changer reforms.

59 AEMC, Assisting hardship customers, Australian Energy Market Commission, 19 June 2025, accessed 25 September 2025.

60 ACCC, Inquiry into the National Electricity Market report, Australian Competition and Consumer Commission, 30 June 2023, p. 4, accessed 10 October 2025.

eligible. Energy retailers must consider the customer's ability to pay, current arrears and expected consumption over the next year.

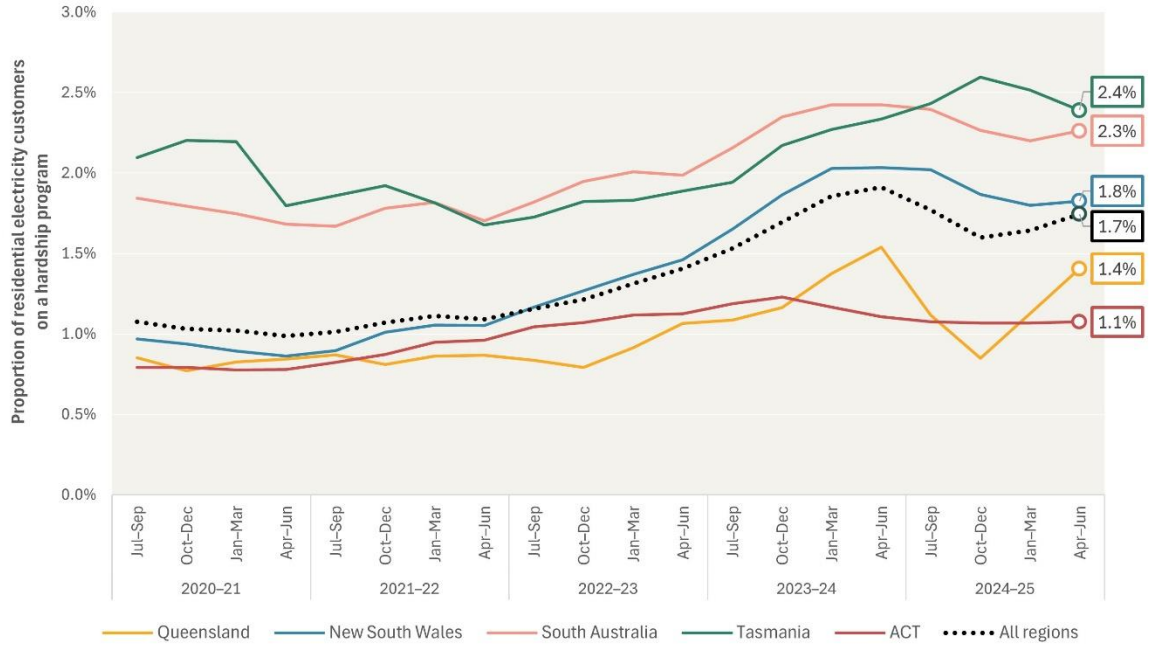
3.3.1 Proportion of residential customers on hardship programs decreased

Electricity

At 30 June 2025, 1.7% of residential electricity customers were in a hardship program (Figure 3.11). This represents a decrease from the 1.9% reported at 30 June 2024, primarily driven by government rebates that discharged smaller customer debts.

Retailers contend that the continued stigma surrounding hardship programs deters some customers from reaching out or engaging with retailers and that customers are often unsure whether they qualify for a hardship program. Under hardship programs, retailers should be proactive and reach out to customers who they are aware would benefit from assistance.

Figure 3.11 Proportion of electricity customers on hardship programs, by jurisdiction

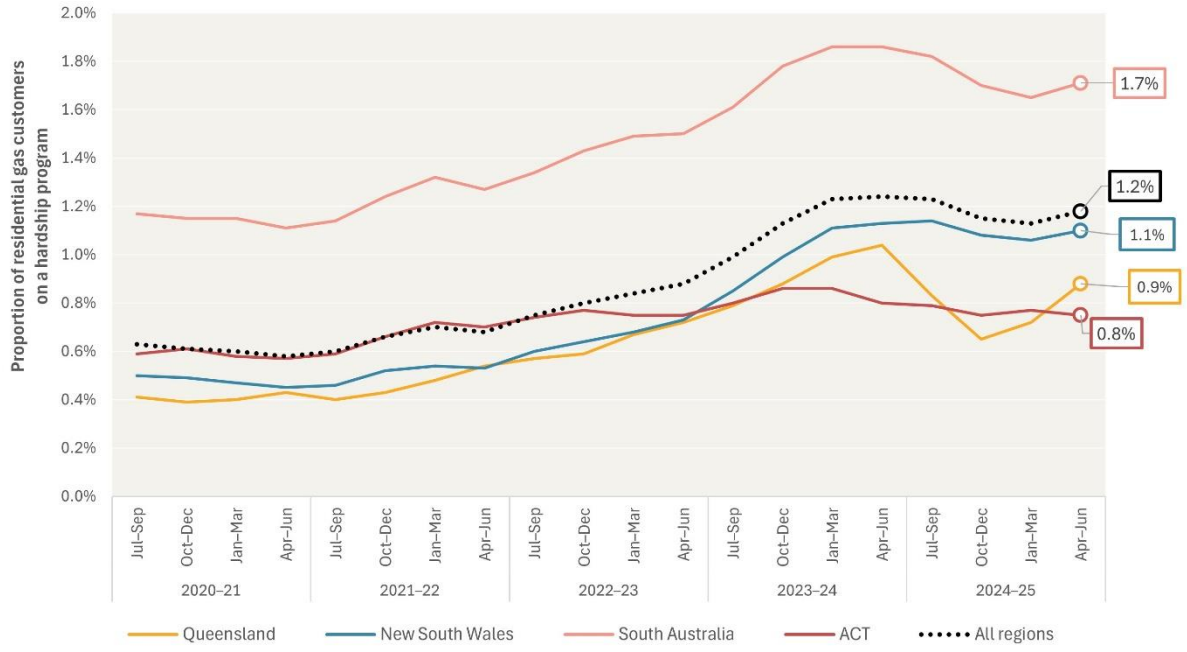


Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

At 30 June 2025, 1.2% of residential gas customers were in a hardship program, lower than the 1.3% recorded at 30 June 2024 (Figure 3.12).

Figure 3.12 Proportion of gas customers on hardship programs, by jurisdiction



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Identifying hardship customers

Our Customer hardship policy guideline requires retailers to take early steps to identify residential customers experiencing hardship. Our Customer Engagement Toolkit provides guidance on better practices for identifying and supporting consumers experiencing vulnerability, including payment difficulty. Early identification and assistance maximise opportunities for effective intervention to help customers overcome and manage their financial difficulties. It also reduces the burden of debt for energy retailers by helping to reduce the amount of debt that customers accrue.

Retailers can identify customers experiencing payment difficulty if they are contacted by a customer, a financial counsellor or other representative acting on the customer's behalf. Retailers can also proactively identify customers in need of assistance, based on the data they have available.

Some circumstances that may help retailers identify customers who might benefit from hardship programs or payment difficulty assistance are:

- late, irregular, sporadic payments or partial payments
- a history of broken payment arrangements
- a significant change in usage
- a higher-than-usual bill
- reminders or multiple disconnection warning notices
- customers mentioning they are experiencing payment difficulty.

A customer may also notify their retailer of a change in personal circumstances that has resulted in them experiencing payment difficulty, such as a significant change in personal circumstances. For example:

- a loss of or decrease in employment
- a relationship breakdown or change of home circumstances
- a death in the family
- an unexpected one-off expense.

There are 3 methods by which a customer may enter a hardship program:

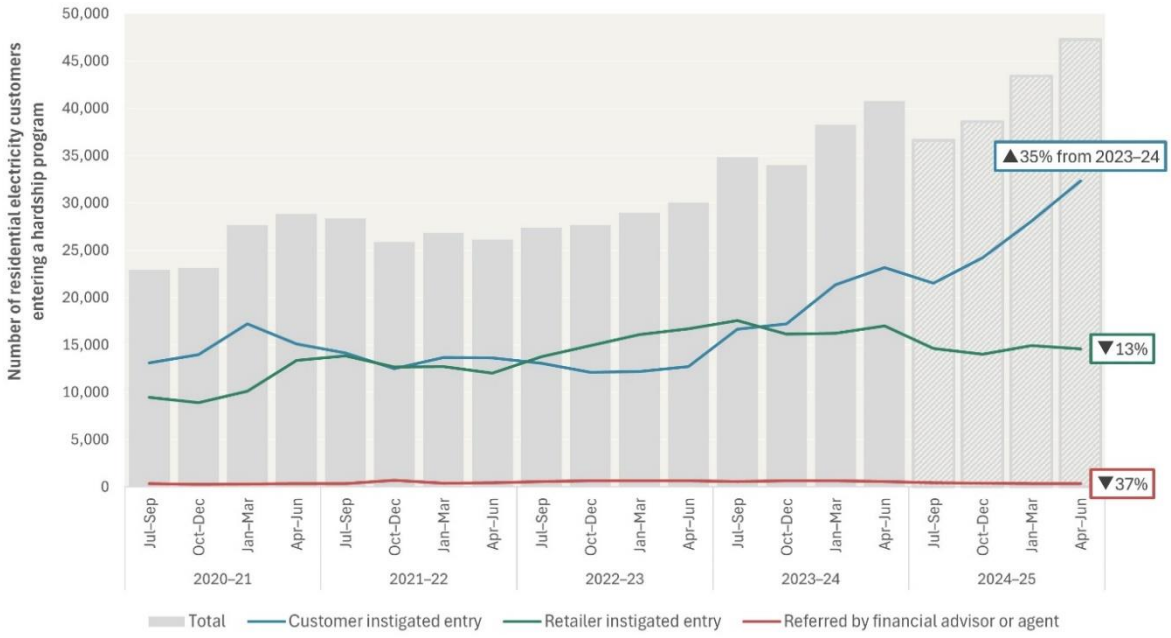
1) A customer that self-identifies as being in hardship can request to join their retailer's hardship program.
2) An energy retailer can actively identify customers who may be in hardship and refer them to their hardship program.
3) A financial counsellor can refer an electricity customer to a hardship program, although this only occurs for a very small proportion of customers.

3.3.2 More customers referred themselves into a hardship program

Electricity

Through 2024–25, over 106,000 customers instigated their own entry into a hardship program, representing a 35% increase from the previous year (Figure 3.13) with almost 60,000 of customers entered a hardship program from a retailer's instigation, a decrease of 13% from 2023–24.

Figure 3.13 Instigator of entry to a residential electricity hardship program

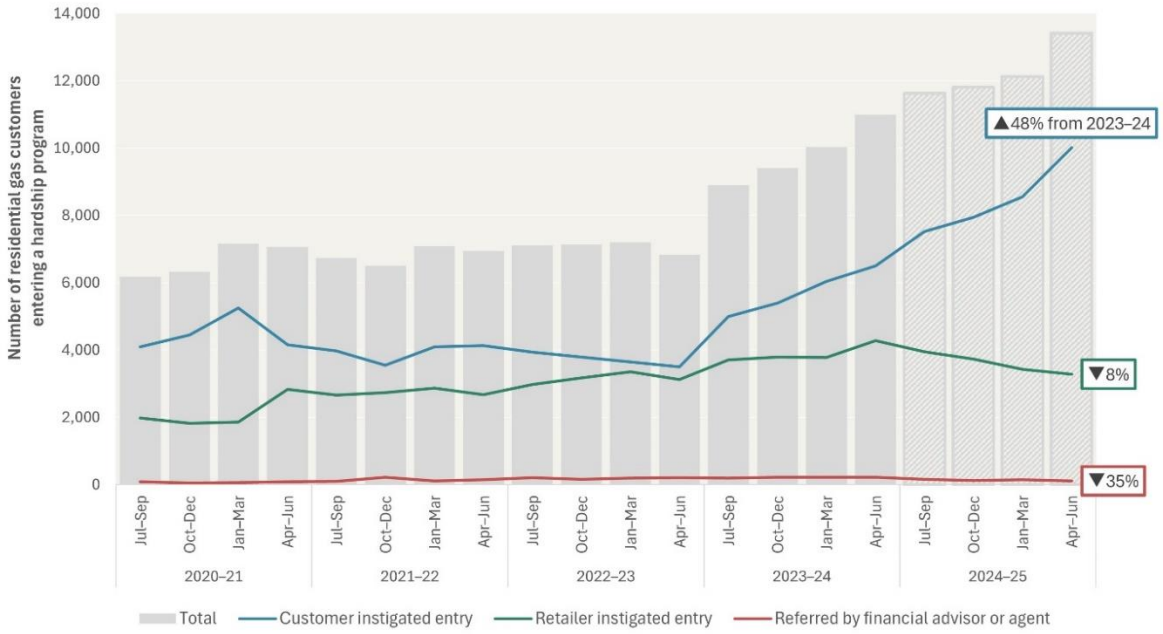


Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

Similarly, in 2024–25, over 34,000 gas customers instigated their own entry into a hardship program, representing a 48% increase over the past 12 months (Figure 3.14). Retailers initiated the entry for over 14,000 customers into hardship programs in 2024–25, down 8% from the previous year.

Figure 3.14 Instigator of entry to a residential gas hardship program



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

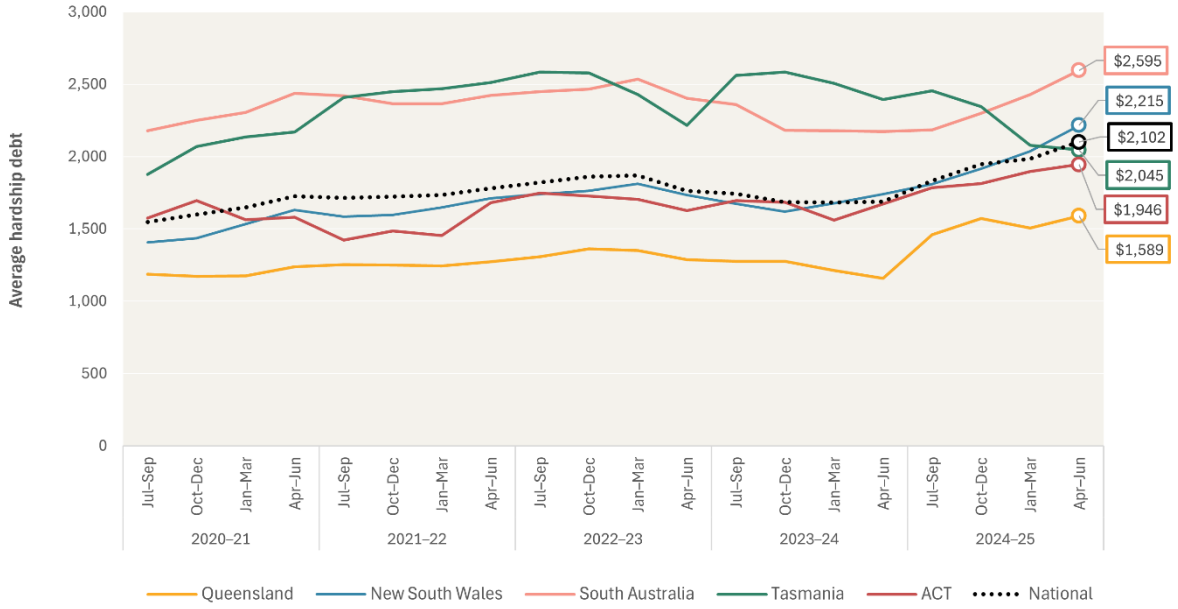
3.3.3 Average debt for hardship customers increased

Electricity

At 30 June 2025, overall average hardship debt was $2,102, up from $1,687 at 30 June 2024 (Figure 3.15). Average hardship debt in Queensland and the ACT remained below other states and territories in 2024–25.

Aurora Energy implemented a debt forgiveness program in 2024–25, waiving debt older than 12 months for eligible hardship customers. This could explain the drop in the Tasmanian average hardship debt since 2023–24.

Figure 3.15 Average hardship debt, electricity customers, by jurisdiction

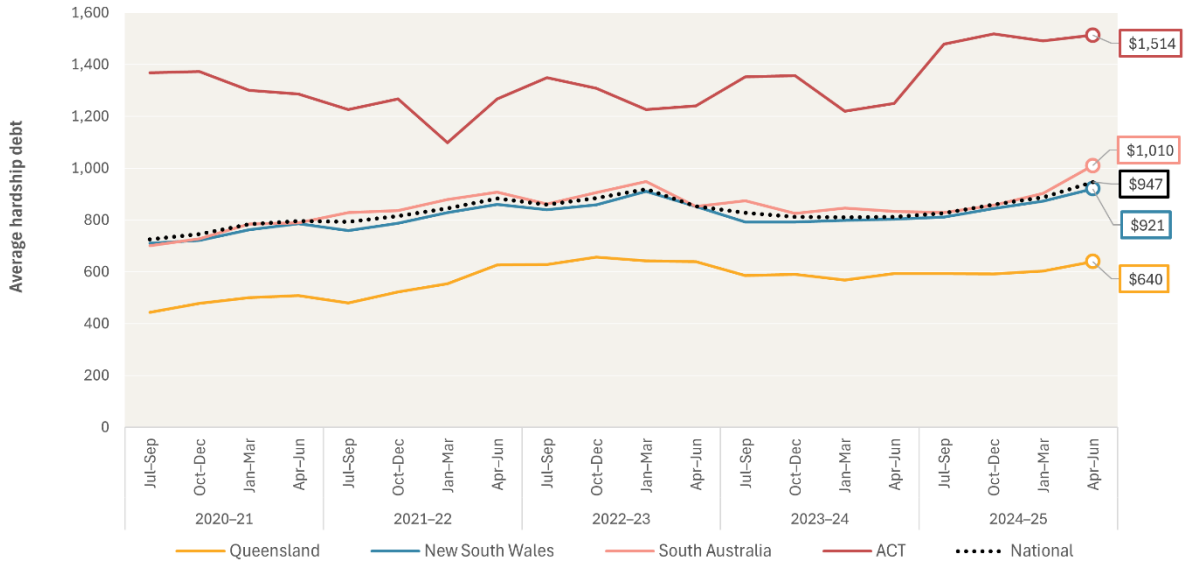


Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

The average customer debt in a gas hardship program was $947 at 30 June 2025, up from $812 at 30 June 2024 (Figure 3.16). Across 2024–25, for NSW and Queensland gas customers, hardship debt was consistently below the average. For ACT gas customers, hardship debt was consistently higher than the average.

Figure 3.16 Average hardship debt, gas customers, by jurisdiction



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

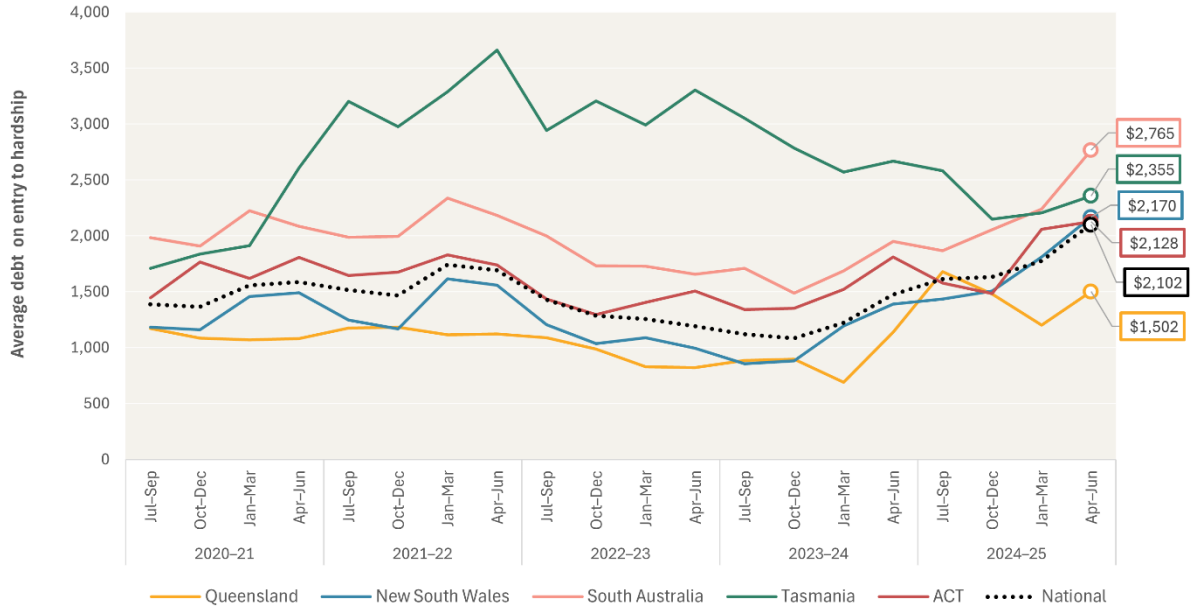
3.3.4 Average debt on entry for hardship customers increased

Electricity

At 30 June 2025, the overall average debt on entry into a hardship program was $2,102, up from $1,476 at 30 June 2024 (Figure 3.17).

There were differences evident by jurisdiction, with the ACT and South Australia consistently reporting above average debt on entry across 2024–25, while Queensland consistently below the average.

Figure 3.17 Average debt on entry to a hardship program, electricity customers, by jurisdiction



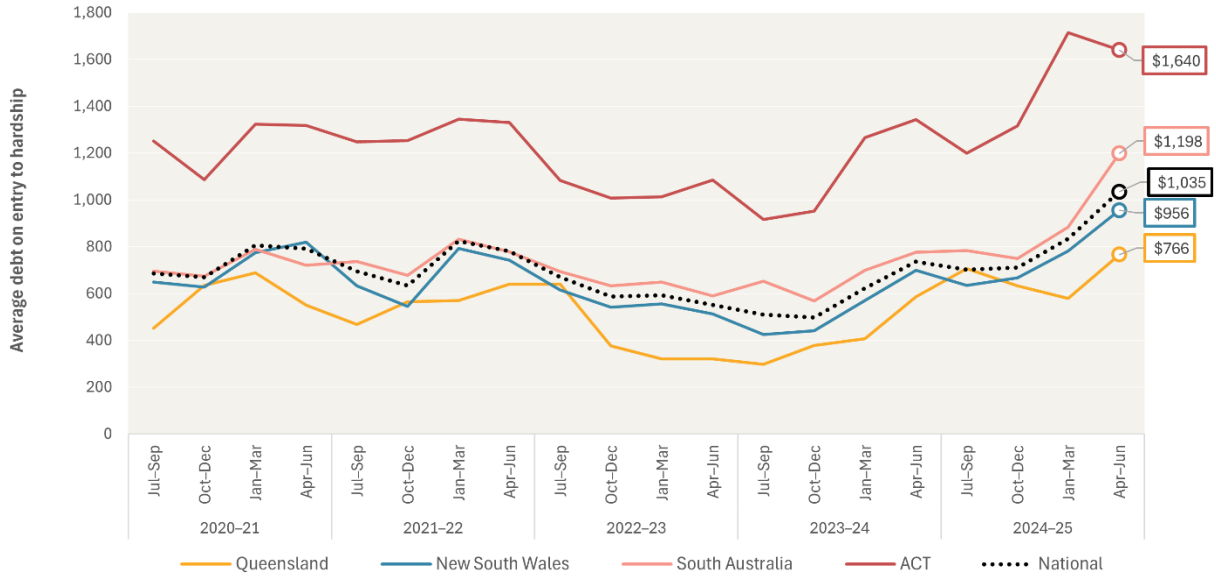
Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

At 30 June 2025, the average debt of gas customers on entry to a hardship program was $1,035, up from $736 at 30 June 2024 (Figure 3.18).

The ACT and South Australia continued to have higher average debt on entry compared with the overall average. Queensland's lower level of debt on entry can be attributed to lower gas usage due to Queensland's warmer climate.

Figure 3.18 Average debt on entry to a hardship program, gas customers, by jurisdiction



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

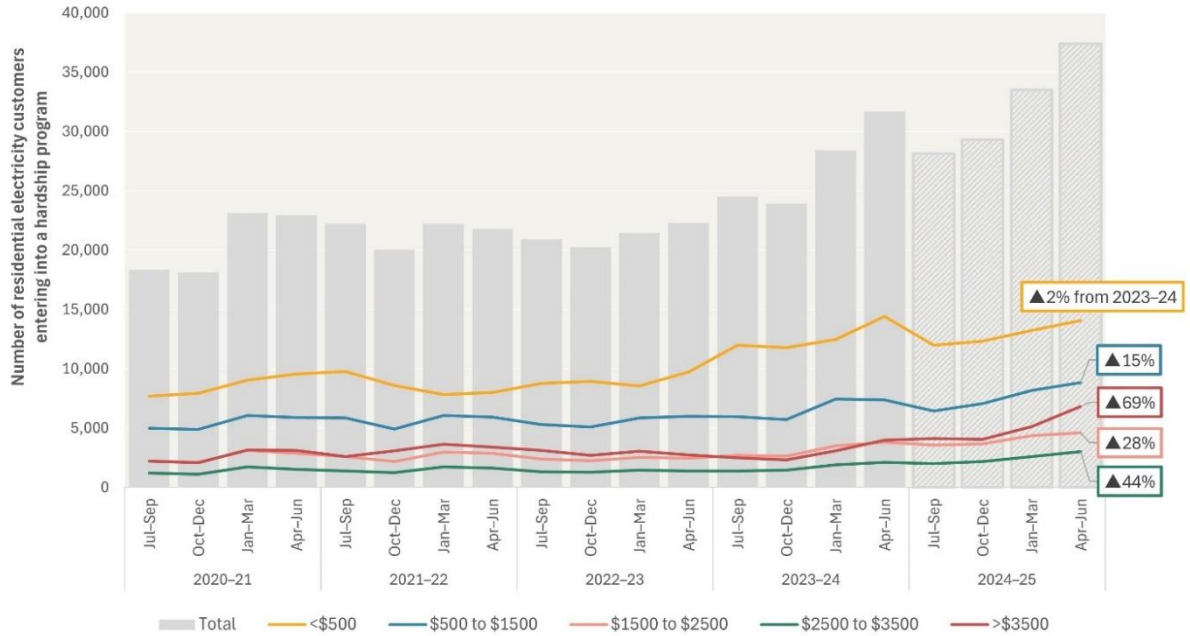
3.3.5 Debt levels on entry to hardship programs increased

The AER collects data from retailers on the level of debt held by customers who enter into hardship programs.

Electricity

Over the past 12 months, the number of customers entering hardship programs with each level of debt increased (Figure 3.19). Since 2023–24, the number of customers entering a hardship program with debt greater than $3,500 increased by 69% and customers with debts between $500 and $1,500 increased by 44%. Despite significant increases in the higher ranges of debt, over 60% of customers entering hardship programs have debt of less than $1,500.

Figure 3.19 Level of debt on entry to a hardship program, electricity customers



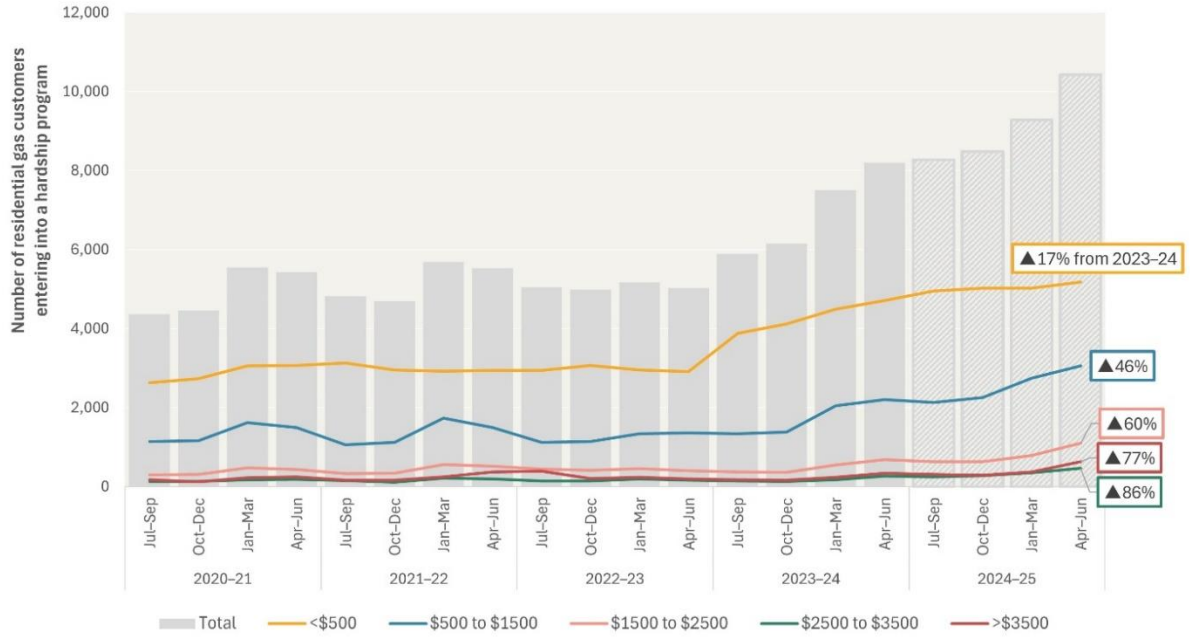
Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

Similar to electricity, the number of gas customers entering hardship programs with each level of debt increased over the past 12 months with over 80% of customers entering hardship programs having a debt of less than $1,500 (Figure 3.20).

Again, feedback from retailers was that government rebates cleared smaller debts but were not sufficient to address larger, entrenched debts. This resulted in more customers, both electricity and gas, entering hardship with high debt levels. This provides further evidence of the importance of retailers engaging with their customers to proactively identify those who may be experiencing payment difficulty and take appropriate measures to ensure customers can manage these challenges without resorting to the threat of disconnection.

Figure 3.20 Level of debt on entry to a hardship program, gas customers



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

3.3.6 Age of debt on entry to hardship programs increased

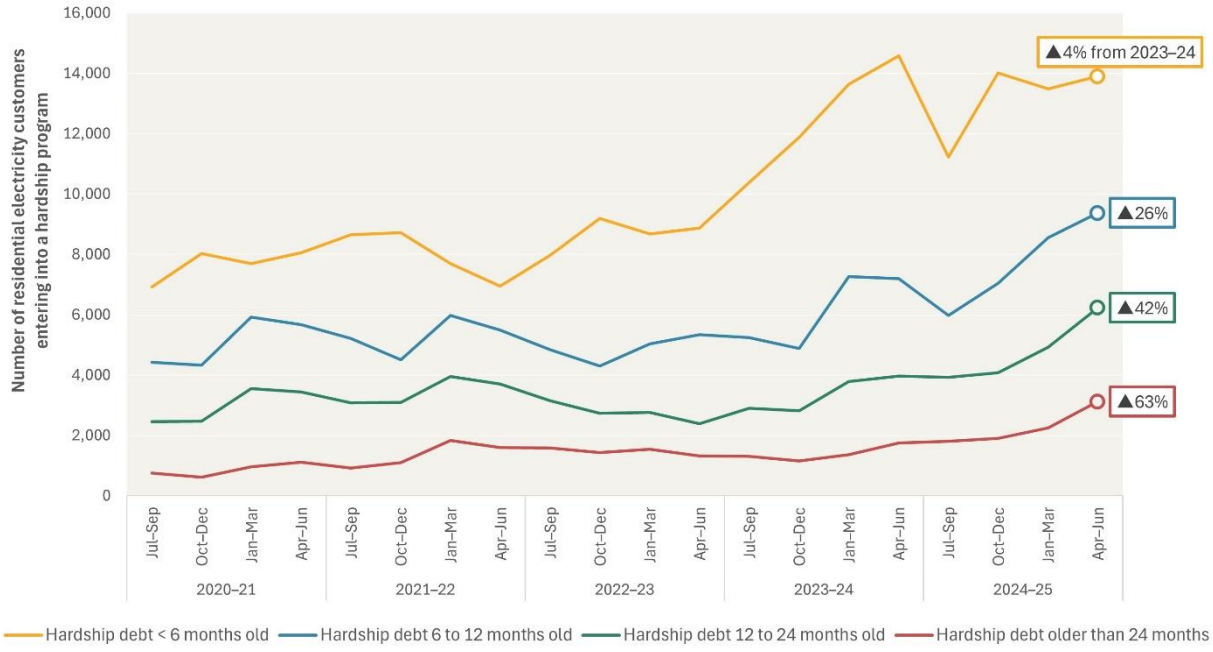
The age of a customer's oldest debt on entry to a hardship program, for both electricity and gas customers, was higher in 2024–25 compared with the previous year. This increase corresponds to a similar rise in the number of customers entering hardship programs with higher levels of debt.

Electricity

The number of electricity customers entering a hardship program with each age range of debt increased in 2024–25 (Figure 3.21). The most notable increase was for debt older than 24 months, which was 63% higher.

The impact of government rebates can be most obviously seen in the July to September 2024 period with a lower proportion of customers entering hardship programs with debt less than 12 months old.

Figure 3.21 Age of debt on entry to a hardship program, electricity customers

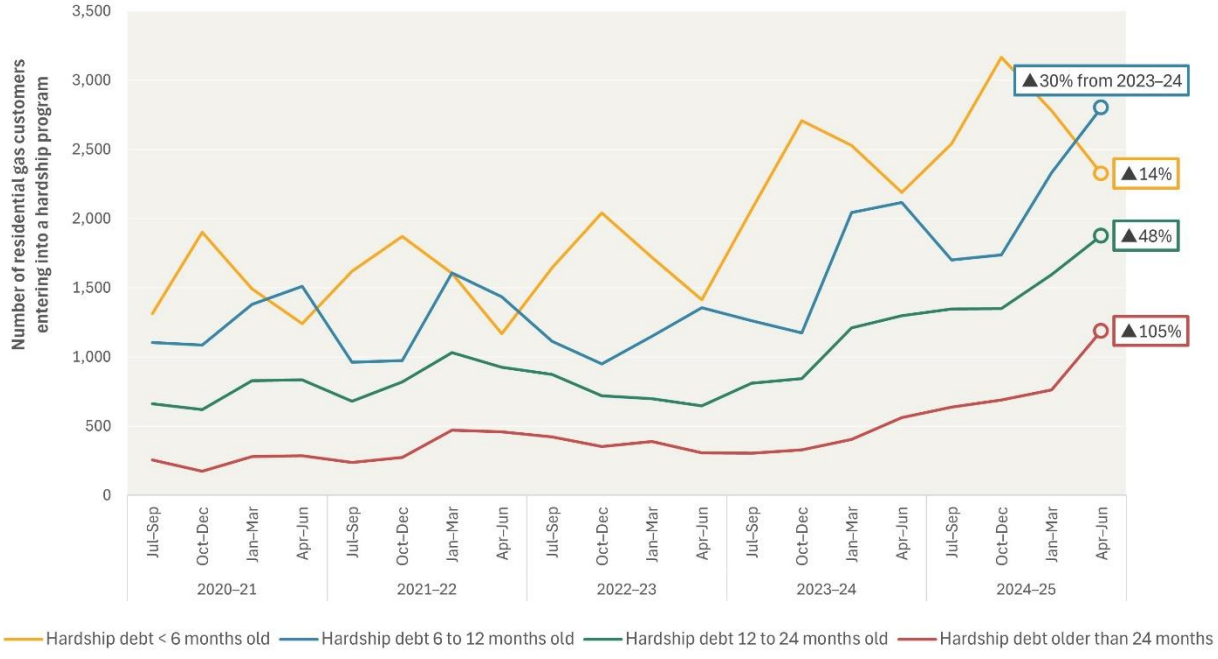


Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

Gas hardship program customer numbers tend to follow similar patterns as electricity hardship customer numbers. Across each category since 2020–21, the age of debt on entry to a hardship program for gas customers has increased (Figure 3.22). Debt older than 24 months increased the most significantly in the past year, up 105% between 2023–24 and 2024–25.

Figure 3.22 Age of debt on entry to a hardship program, gas customers



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

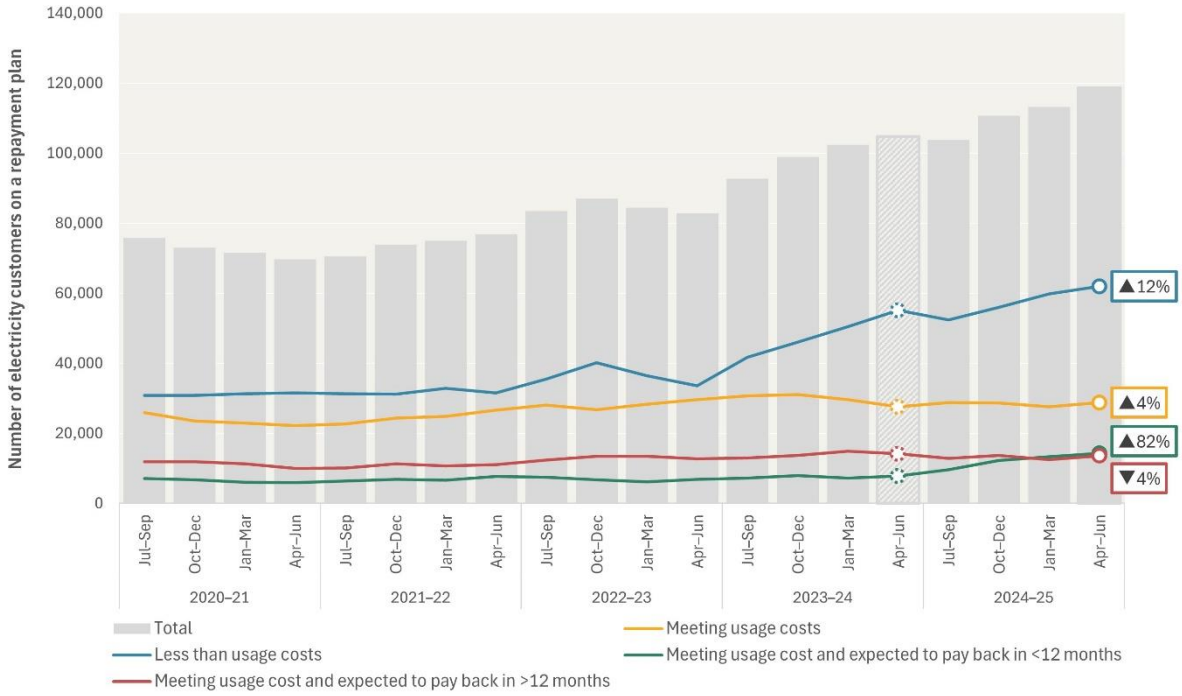
3.3.7 Fewer hardship customers met their usage costs

Electricity

At 30 June 2025, over 60,000 customers in a hardship program were paying less than usage costs (Figure 3.23), which represents over 50% of hardship program customers. If a customer is on a repayment plan that is less than their ongoing usage costs, they will continue to accrue debt. The increase in customers in this situation is of ongoing concern and indicates that retailers may need to consider alternative forms of assistance for these customers.[61]

However, this increase could also signal that energy retailers are becoming more acutely aware of the ongoing affordability issues that customers are experiencing and are becoming more willing to accept a level of payment that not only doesn't meet usage but will have no impact on any outstanding debt. Indeed, average hardship debt will rise because of this practice.

Figure 3.23 Hardship customers on repayment plans and their usage costs, electricity



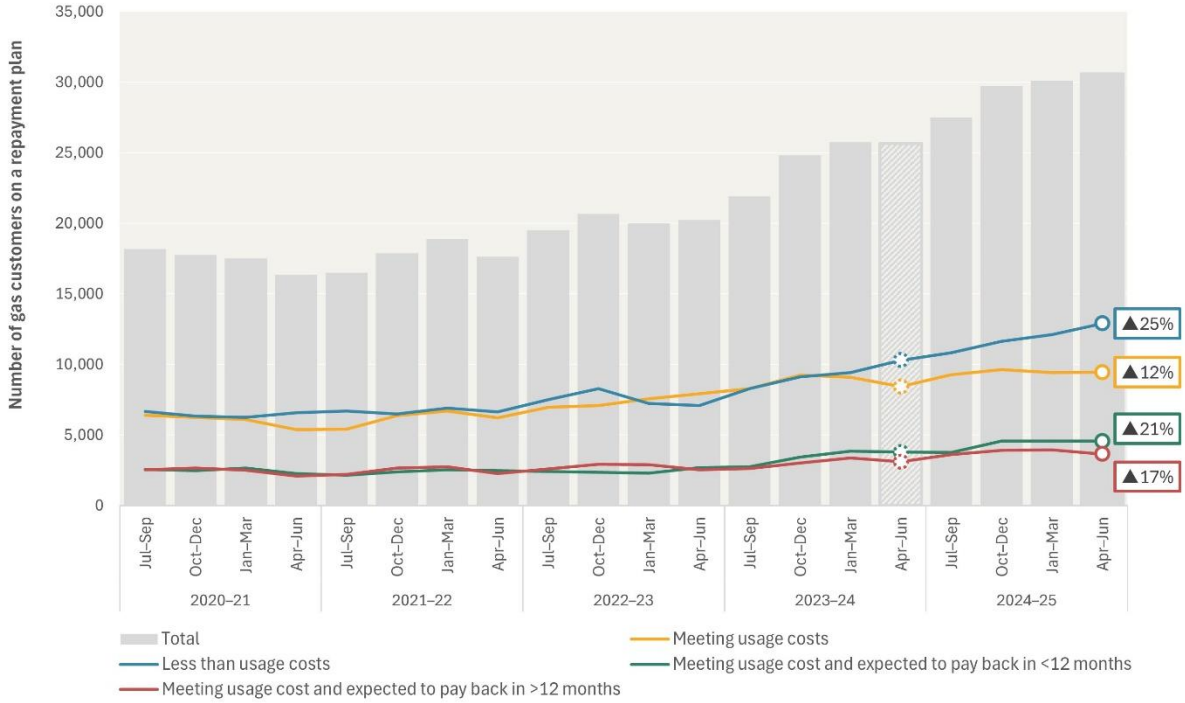
Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

Similar to electricity, over 12,000 gas customers in a hardship program were paying less than their usage costs at 30 June 2025, representing over 40% of customers (Figure 3.24).

61 See Table 3.1 Assistance hardship customers receive, other than payment plans.

Figure 3.24 Hardship customers on repayment plans and their usage costs, gas



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

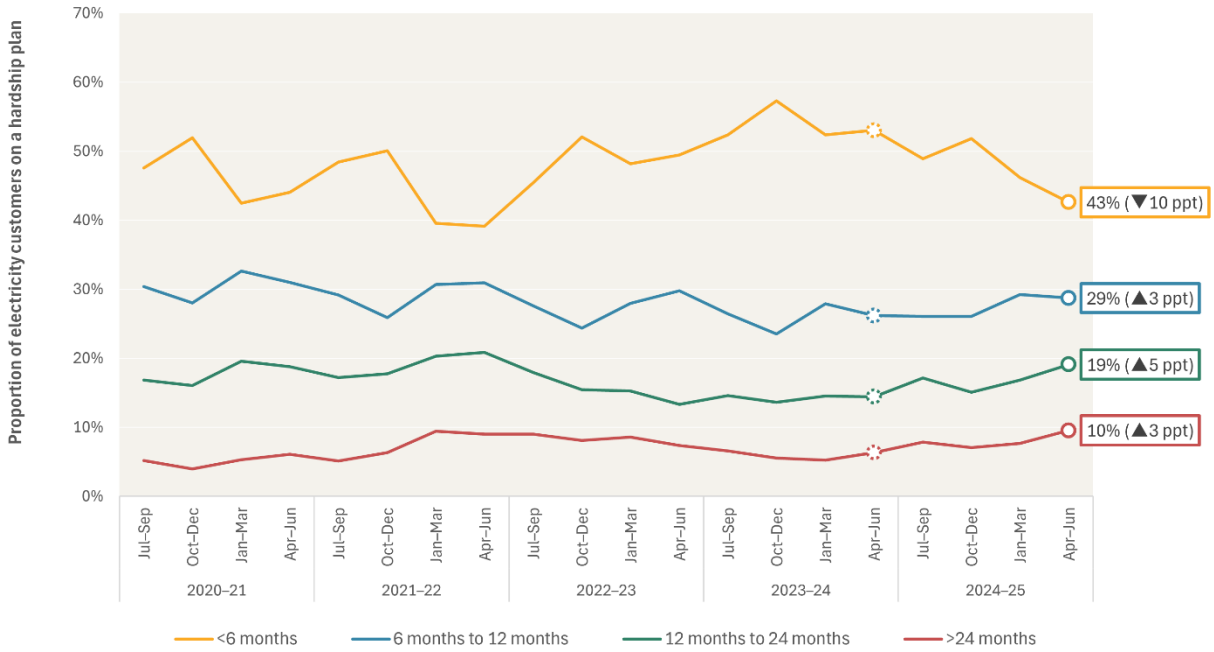
3.3.8 Higher proportion of hardship customers have been in a hardship program for more than 12 months

Electricity

At 30 June 2025, 43% of electricity customers in a hardship program had been in a program for less than 6 months (Figure 3.25), representing a 10% decrease across the previous 12 months.

This decrease can be attributed to government rebates discharging smaller debts and those customers no longer requiring hardship program support.

Figure 3.25 Length of hardship program, electricity

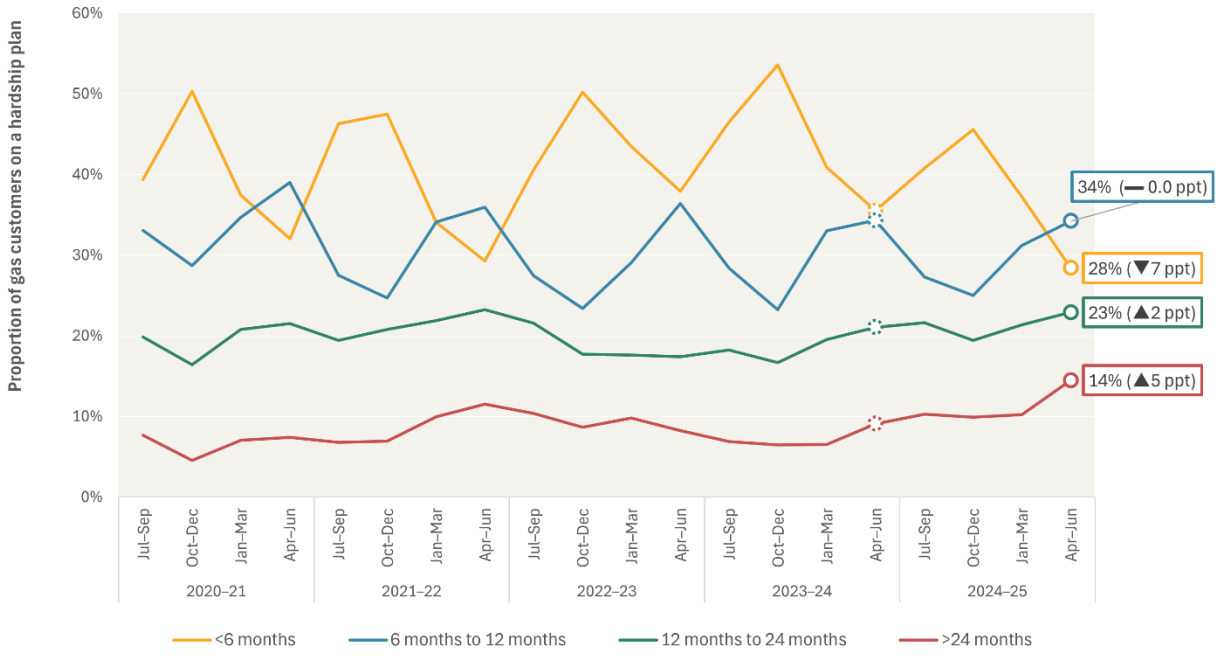


Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Gas

A similar pattern can be seen for customers in a gas hardship program (Figure 3.26). At 30 June 2025, 28% of these customers had been in the program for less than 6 months, representing a 7% decrease compared with the previous year.

Figure 3.26 Length of hardship program, gas



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

3.3.9 Fewer electricity hardship customers received an energy concession

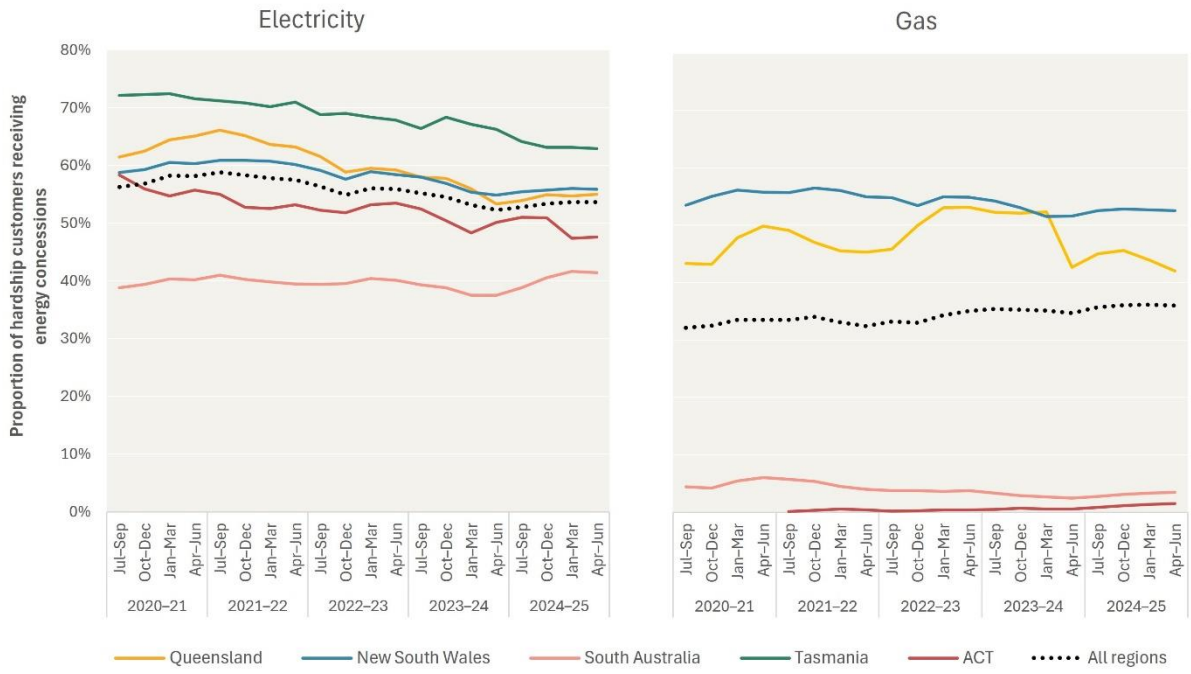
At 30 June 2025, 54% of electricity customers in a hardship program were eligible to receive an energy concession (Figure 3.27). It is a concern that a large cohort of hardship customers are not receiving a concession, which signals that retailers may have to consider alternative assistance options.

The proportion of gas customers in a hardship program eligible to receive a concession at 30 June 2025 was lower at 36.0%.

Differences by jurisdiction were evident, with Tasmania continuing to have the highest proportion of electricity hardship customers eligible for a concession. We do not collect gas data for Tasmania, so concession metrics only include electricity customers.

In South Australia and the ACT, a single energy concession covers both electricity and gas and is typically credited to a customer's electricity account.

Figure 3.27 Proportion of hardship customers receiving energy concessions



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

3.3.10 Assistance offered to hardship customers

The National Energy Retail Law sets minimum standards for retailer hardship policies, including:

- processes to identify residential customers experiencing payment difficulties due to hardship and for early responses in assisting hardship customers
- flexible payment options, such as Centrepay

- processes to identify government concession programs and financial counselling services, and to notify hardship customers of these benefits
- an outline of the programs the retailer may use to assist hardship customers
- processes to review the appropriateness of a hardship customer's contract and to assist customers with strategies to improve their energy efficiency.

The AER's Payment difficulty review found that when customers received the right help at the right time, they were less likely to accrue debt.[62]

Table 3.1 illustrates that other forms of assistance, such as appliance upgrades, energy audits and other debt waivers to lower energy and usage costs, are rarely offered. The full range of support resources for those customers experiencing financial difficulty are crucial to manage the level and age of customers' debt and also ensure customers are equipped with the resources to reduce energy use and prevent energy debt accrual.

Notably, many of these indicators are close to 0% and have been at this level since 2022–23.

Table 3.1 Assistance hardship customers receive, other than payment plans

Type of assistance	Customers in an electricity hardship program			Customers in a gas hardship program		
	2022–23	2023–24	2024–25	2022–23	2023–24	2024–25
Incentive payments or discounts	47.4%	38.8%	16.7%	56.6%	51.3%	18.4%
Transferred to a different retail market contract	18.1%	16.8%	12.7%	8.6%	17.1%	12.6%
Debt reductions	4.0%	2.2%	1.4%	2.7%	1.8%	1.4%
Rebate that they were not otherwise receiving	6.8%	10.7%	8.5%	8.6%	8.9%	11.2%
Transferral from a standard retail contract to a market retail contract	0.3%	0.3%	0.8%	0.3%	0.4%	0.7%
Concession that they were not otherwise receiving	2.9%	3.5%	3.8%	1.8%	2.2%	2.6%

62 AER, Review of payment difficulty protections in the National Energy Customer Framework, Australian Energy Regulator, p. 1, accessed 30 September 2025.

Reimbursement/credit of lost pay on time discount	0.8%	0.5%	0.2%	0.4%	0.9%	0.1%
Onsite energy audits completed by the retailer	0.4%	0.0%	0.0%	0.1%	0.0%	0.0%
Reimbursement/credit of late payment fees	0.2%	0.1%	1.5%	0.0%	0.1%	2.2%
New appliances through appliance replacement programs	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data, Sheet: 'Hardship Assist - Elec'; Schedule 4 – Quarter 4 2024–25 retail performance data, Sheet: 'Hardship Assist - Gas'.

3.3.11 Number of hardship customers exiting programs has increased

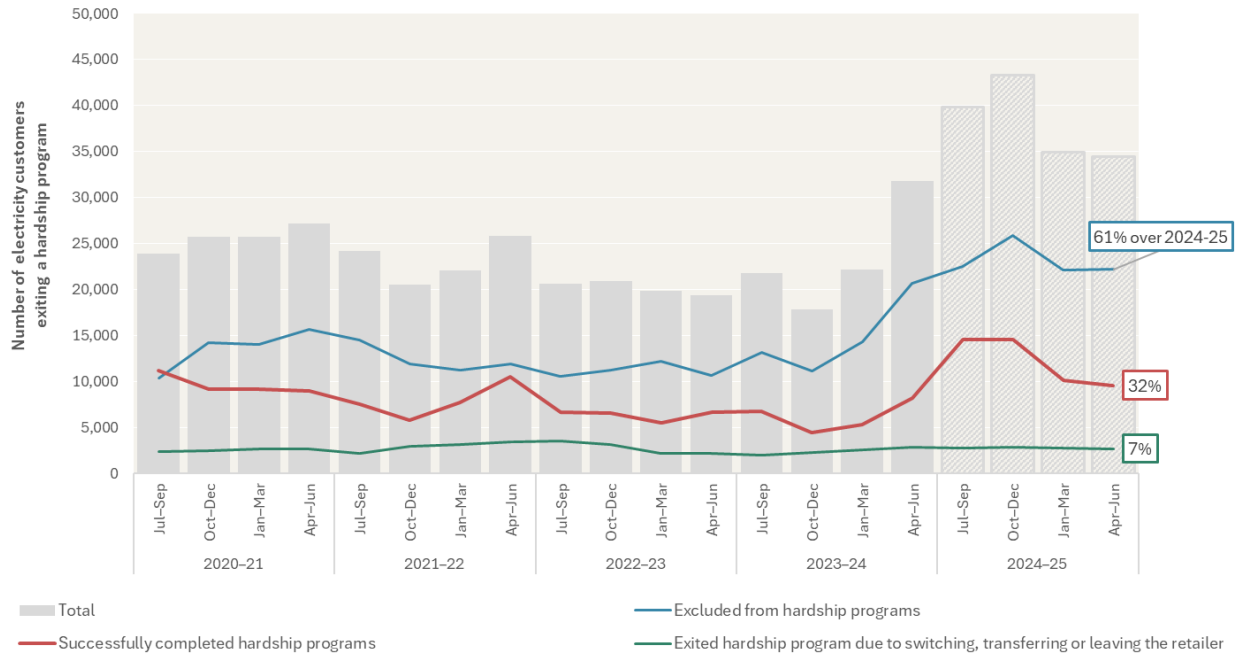
A customer is deemed to have successfully exited from a hardship program when:

- the entire hardship program is completed, as outlined in its agreed terms
- they exit the program with the explicit consent and agreement of the retailer, or
- they enter into a new payment plan or flexible payment arrangement that is mutually agreed by both the customer and the retailer.

Electricity

In 2024–25, 152,479 electricity customers in a hardship program exited the program, with 61% exiting due to being excluded (Figure 3.28). Notably, the number of customers that successfully completed their hardship program was 32% in 2024–25.

Figure 3.28 Customers exiting hardship programs, electricity



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

Retailers are required to submit data about customers who were excluded from accessing a hardship program. This data includes customers whose applications for hardship were not accepted.

Not all customers successfully complete their hardship programs. The 4 categories used to record the reasons for excluding customers from hardship programs are:

- Payment not made.
- No customer contact (or unable to contact customer).
- Returned to normal payment plan cycle.
- Other reasons.

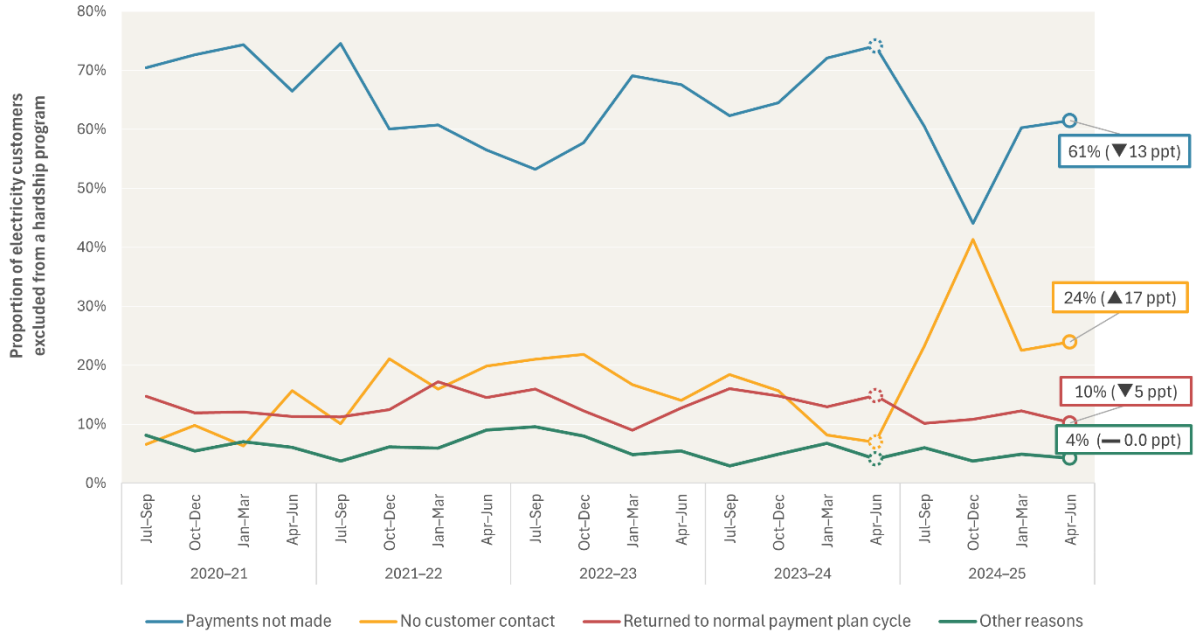
For electricity customers, the primary reason reported by retailers for excluding customers from accessing a hardship program was payments not made, which applied to 61% of all exclusions (Figure 3.29). A further 10% of customers were excluded because their retailer deemed that they could be better supported by being returned to a normal payment plan cycle. The proportion of customers unable to be contacted by their retailer increased to 24%, which can be attributed to Origin Energy, who was not excluding many customers prior to 2024–25 for operational reasons.

The rise in residential electricity customer hardship completion rates could be attributed to rebates that came into effect in July 2025.[63] As reported in Chapter 2, government rebates

63 ACCC, Inquiry into the National Electricity Market report - July 2025, Australian Competition and Consumer Commission, 1 August 2025, p. 21, accessed 25 September 2025.

introduced in the previous financial period continued into 2024–25, causing reduced bills that would have otherwise increased. The ACCC had a similar finding.[64]

Figure 3.29 Reasons electricity customers were excluded from hardship programs



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

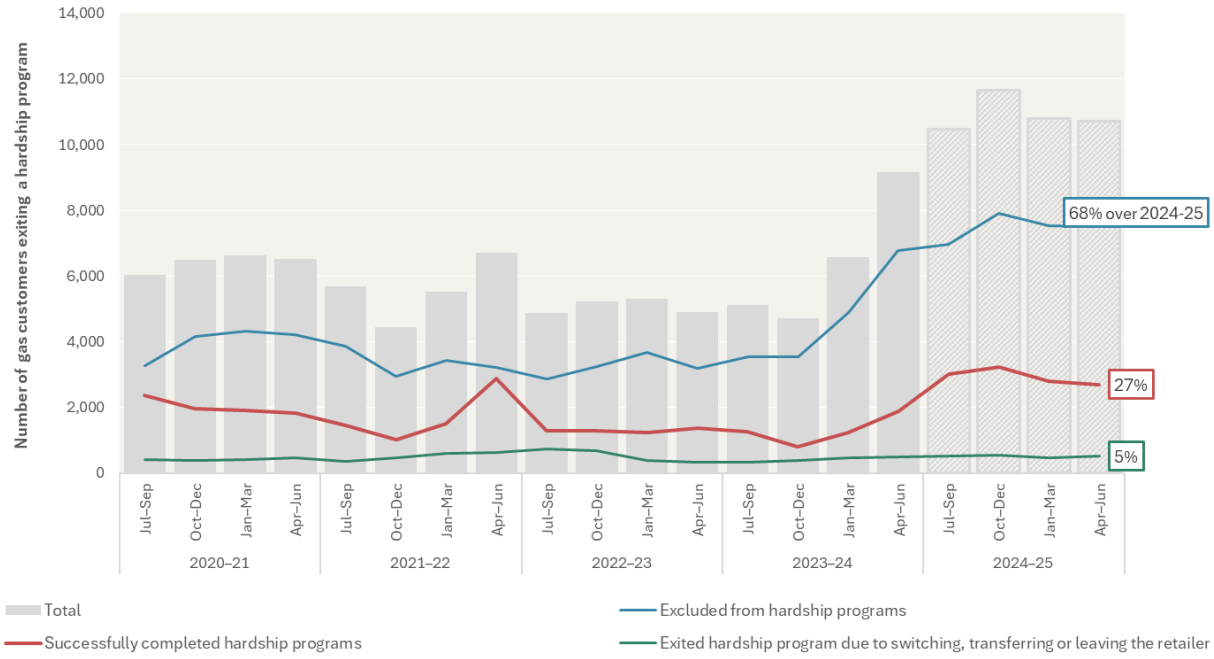
Gas

In 2024–25, 43,642 gas customers in hardship programs exited the program. As with electricity, 68% of customers exited gas hardship programs due to being excluded (Figure 3.30).

The proportion of customers that successfully completed hardship programs in 2024–25 was 27.

64 ACCC, Inquiry into the National Electricity Market report - July 2025, Australian Competition and Consumer Commission, 1 August 2025, p. 22, accessed 25 September 2025.

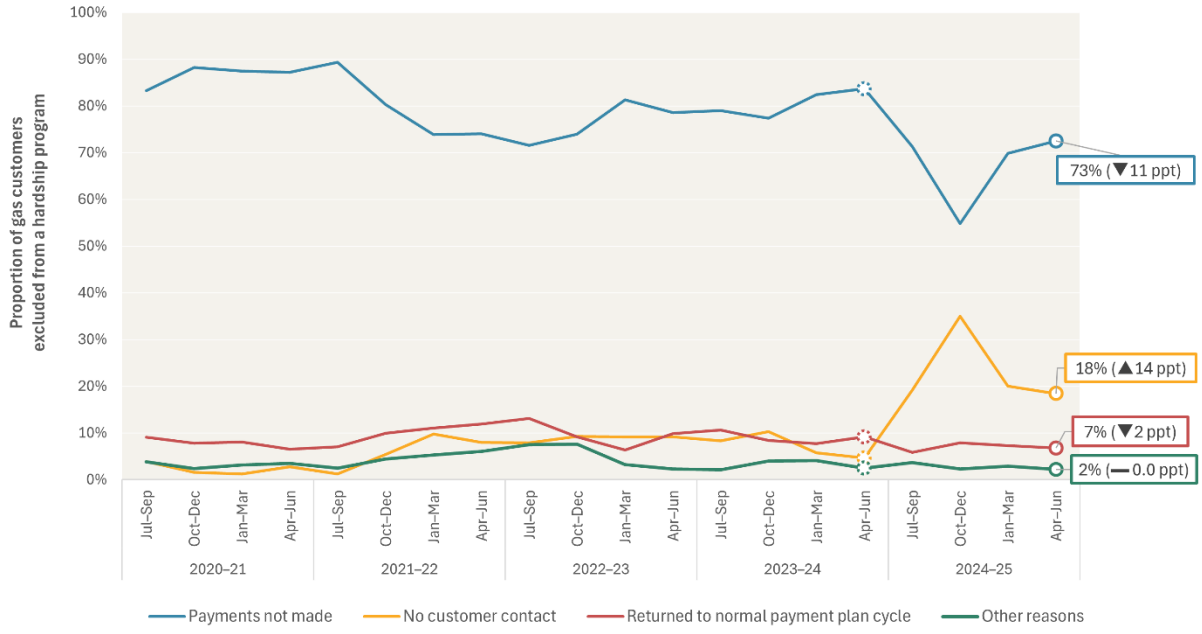
Figure 3.30 Customers exiting hardship programs, gas



Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

The primary reason for gas customers being excluded from accessing a hardship program was non-payment, at 73% (Figure 3.31). As with electricity hardship program customers, the proportion of customers unable to be contacted by their retailer increased by 18% over the previous year, which can again be attributed to Origin Energy, who was not excluding many customers prior to 2024–25 for operational reasons.

Figure 3.31 Reasons gas customers were excluded from hardship programs



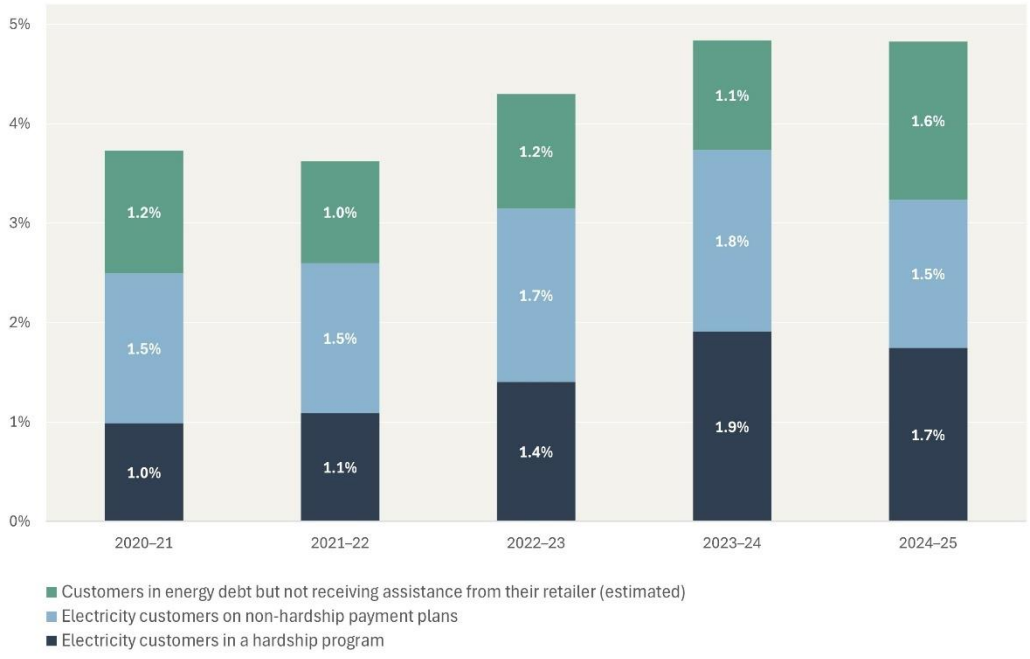
Source: AER, Schedule 4 – Quarter 4 2024–25 retail performance data.

3.4 Customer assistance gap

Previous analysis has highlighted the general trends in energy debt, payment plans and hardship programs. This year we have introduced a new concept in this report – the customer assistance gap. This gap represents the cohort of customers who exhibit indicators of financial stress – specifically those with energy debt for 90 more days – but are not engaged with any formal support mechanism offered by their retailer, such as a payment plan or a hardship program. These customers are likely to be navigating the debt cycle without accessing the support available to help them better manage their energy costs. We expect the real assistance gap would be bigger if we could estimate those customers experiencing payment difficulty but avoiding energy debt by making sacrifices elsewhere or using high cost or risky credit options to pay their bills.

In 2024–25, almost 5% of all customers were in energy debt (inclusive of both 90+ day debt and hardship program debt). Of the customers in energy debt, 2 out of 3 were on a payment plan or in a hardship program. Consequently, 1 out of 3 customers in energy debt were not receiving this type of support. This can be expressed as the customer assistance gap and equates to 1.6% of all residential customers (Figure 3.32). The increase in the customer assistance gap from 1.1% in 2023–24 is due to government rebates decreasing the proportion of customers on payment plans and in hardship programs, while the overall number of customers in 90+ day energy debt increased. Analysis shows the assistance gap has been higher than 1% since 2020–21.

Figure 3.32 Customer assistance gap



Note: Customers in energy debt but not receiving assistance is a proxy metric calculated by combining the proportion of customers with non-hardship energy debt and the proportion of electricity customers on hardship programs. This is then compared to the proportion of electricity customers on hardship programs and the proportion of electricity customers on non-hardship payment plans. This calculation assumes that most hardship customers have energy debt and most gas customers experiencing payment difficulty are also experiencing payment difficulty with their electricity.
Source: AER, Schedule 3 – Quarter 4 2023–24 retail performance data, December 2024; AER, Schedule 4 – Quarter 4 2023–24 retail performance data, December 2024; AER, Key trends – Quarter 2 2024–25 retail performance data, March 2025.

The result indicates that current identification, engagement and assistance strategies are not reaching everyone who needs help. Customers may face multiple barriers to accessing assistance, including receiving delayed or poor-quality information about assistance options from their retailer or having their assistance program cancelled because they cannot afford requested payments. The inability of the market to provide these consumers with timely and effective supports is a systemic issue that requires reform.

To address the customer assistance gap and ensure that customers requiring assistance are identified and supported as early and effectively as possible, the AER identified 13 opportunities to strengthening customer protections in its *Review of payment difficulty protections in the National Energy Customer Framework*.

Changes recommended are intended to:

- improve protections and outcomes for customers experiencing payment difficulty
- make customer experiences more consistent, supporting greater awareness and trust
- simplify regulatory compliance for retailers due to a simpler eligibility framework, clearer minimum standards and greater consistency across jurisdictions (including greater alignment between the NECF and the Victorian payment difficulty framework)
- reduce the burden of debt in the energy system by better ensuring retailers engage with customers experiencing payment difficulty proactively and effectively.

3.5 Concessions

Energy concessions are financial assistance provided to residential customers who are struggling to pay their energy bills. This assistance is typically administrated by energy retailers but can also include direct government payments.

There is evidence that some customers may be missing out on concessions they are eligible for.[65] This may be because they are unaware that they are eligible, because their retailer is unaware that they are eligible (for example, if the customer has switched to a new retailer), or because of technical issues in the claiming process. One of the proposed changes in the AER *Game changer* reforms was to improve concession and rebate systems to ensure all customers automatically receive any concessions they are entitled to.

For the purposes of our analysis, a valid energy concession must reduce the amount paid for residential energy and must generally be available to lower-income customers, including those eligible for the Low-Income Health Care Card. To qualify for energy concessions, customers generally need to hold a valid government-issued concession card, such as a Pensioner Concession Card. However, specific eligibility criteria may vary between jurisdictions.

While concession data provides valuable insights into the number of customers receiving financial assistance, it may not capture the full extent of energy bill struggles. Additional data,

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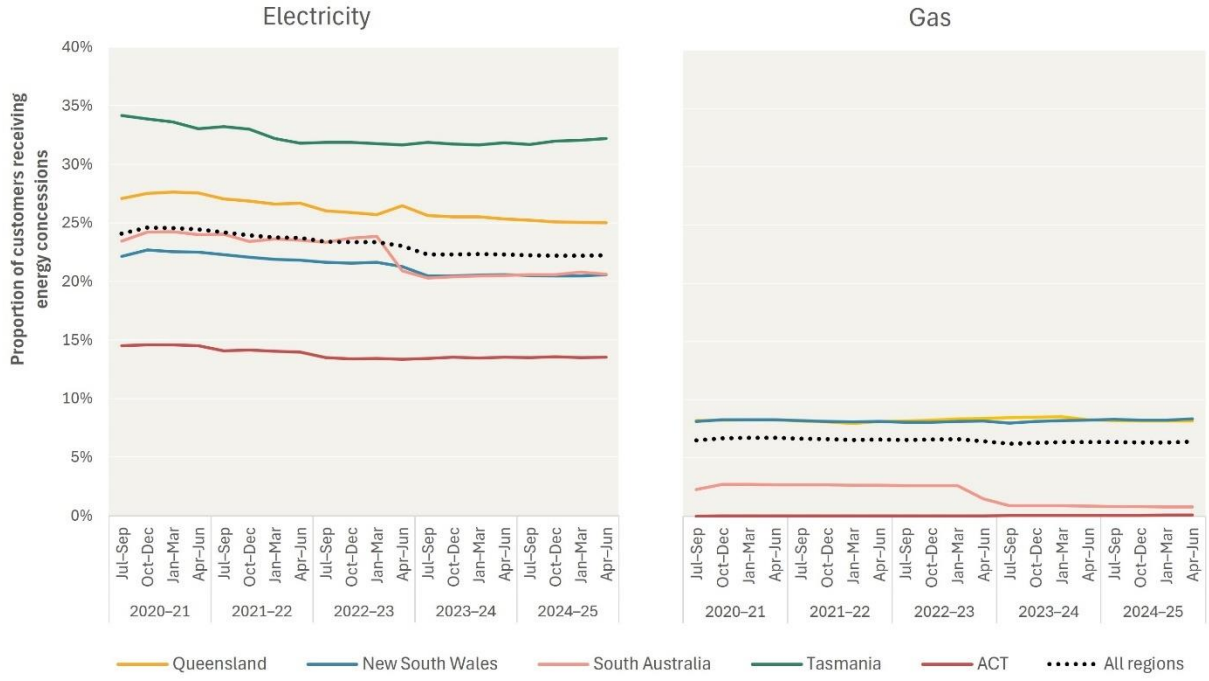
65 CPRC, Mind the Gap, Consumer Policy Research Centre, November 2022, p. 4, accessed 31 October 2025; Melbourne Institute, Insights into Energy Concession Awareness and Energy-Related Behaviours among Concession Card Holders in Australia, June 2024, p. iv, accessed 25 September 2025.

such as the number of customers disconnected due to unpaid bills, is needed to provide a more accurate assessment.

In 2024–25, concession usage for electricity customers was relatively stable across jurisdictions (Figure 3.33). Tasmania continued to have a higher proportion of eligible electricity customers than other jurisdictions compared with the national average. This trend was relatively stable for residential gas customers in NSW, Queensland, South Australia and the ACT.

Figure 3.33 Proportion of electricity and gas customers receiving an energy concession, by jurisdiction



Source: AER, Schedule 3 – Quarter 4 2024–25 retail performance data

Consumer research[66] – Awareness of rebates or concession eligibility

In our 2024 research, 18% of survey respondents reported they were 'definitely or probably eligible' for an energy rebate or concession regarding their energy bill, with a further 37% being 'unsure'.

Low awareness may translate into higher energy debt, as vulnerable cohorts of customers miss out on financial support that could reduce or eliminate energy debt.

66 AER, Methods of Payment Research, Australian Energy Regulator, November 2024, accessed 19 November 2025.

3.6 Disconnections and reconnections

Disconnection means the retailer ceases to supply the customer's premises with energy. Given the serious consequences this can have, the National Energy Retail Law and National Energy Retail Rules[67] set out strict processes that retailers must follow before disconnection.

Under this legislation, a retailer must give effect to the principle that disconnection should be a last resort for customers identified as being in hardship. Disconnection is also not permitted in certain circumstances, such as when a customer's premises is registered as requiring life support equipment, a customer on a hardship program is meeting their payment obligations or a customer's debt is below $300.

The AER's *Review of payment difficulty protections in the National Energy Customer Framework* identified an opportunity to strengthen disconnection protections by increasing the minimum disconnection amount. In August 2025 the AER published its final decision from its review of the minimum disconnection amount and increased the amount from $300 to $500 (including GST), effective from 1 July 2026. The amount applies to both electricity and gas customers.[68]

We continue to encourage all retailers to improve their engagement with residential electricity and gas customers to ensure disconnection is used only as a last resort. Our Customer Engagement Toolkit provides guidance on better practices for identifying and supporting consumers experiencing vulnerability, including payment difficulty. Implementing the toolkit's better practice principles will support early and effective engagement with customers through a consumer-centric organisational culture, inclusive service design and delivery, and collaboration and innovation focused on improving consumer outcomes.

3.6.1 Proportion of residential electricity disconnections varied across jurisdiction

Disconnection of an energy supply can have a significant impact on both residential and small business customers.

In 2024–25, 0.09% of customers overall were reported as being disconnected from their energy supply (Figure 3.34). South Australia recorded the highest proportion of disconnections at 0.14%, while Tasmania was the lowest at 0.02%.

In Queensland, the plateau between October to December 2024 and January to March 2025 was primarily due to Ergon Energy's moratorium on disconnections, necessitated by system upgrade issues.

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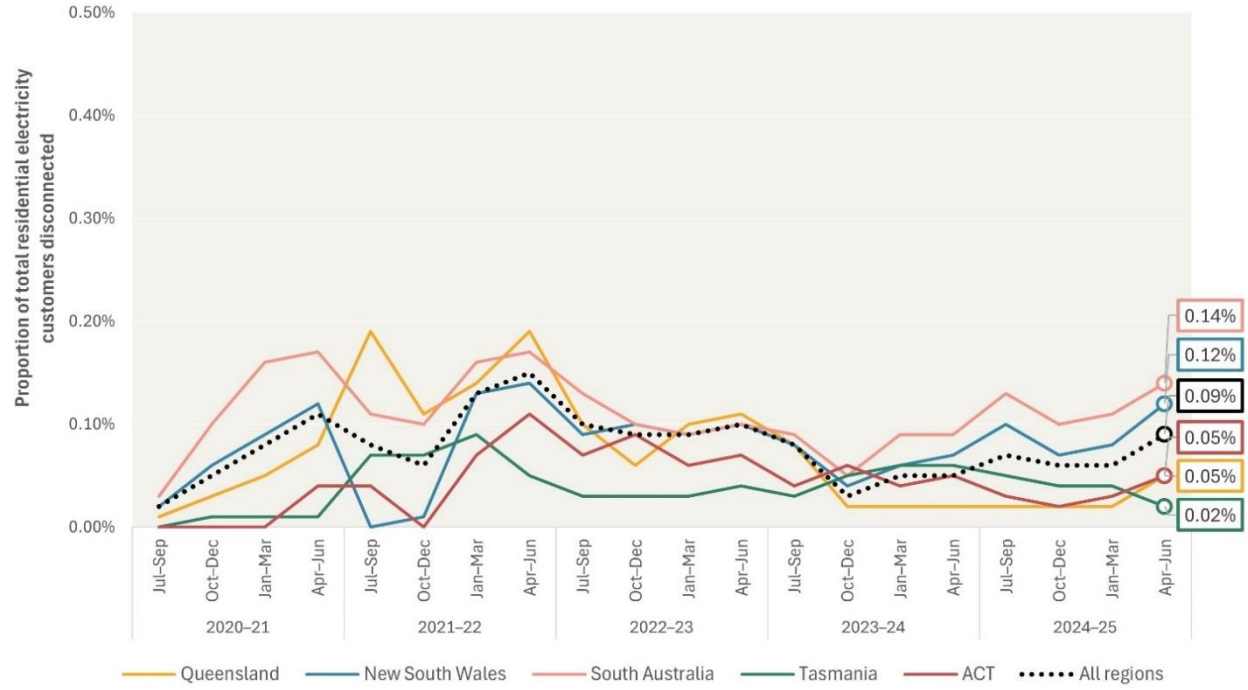
67 Government of South Australia, National Energy Retail Law, Section 6, Divisions 1-4, —De-energisation (or disconnection) of premises – small customers, 7 March 2024, accessed 24 October 2025.

68 AER, AER is increasing the minimum disconnection amount from 1 July 2026, Australian Energy Regulator, August 2025, accessed 6 November 2025.

Figure 3.34 Residential electricity disconnections as a proportion of customers, by jurisdiction

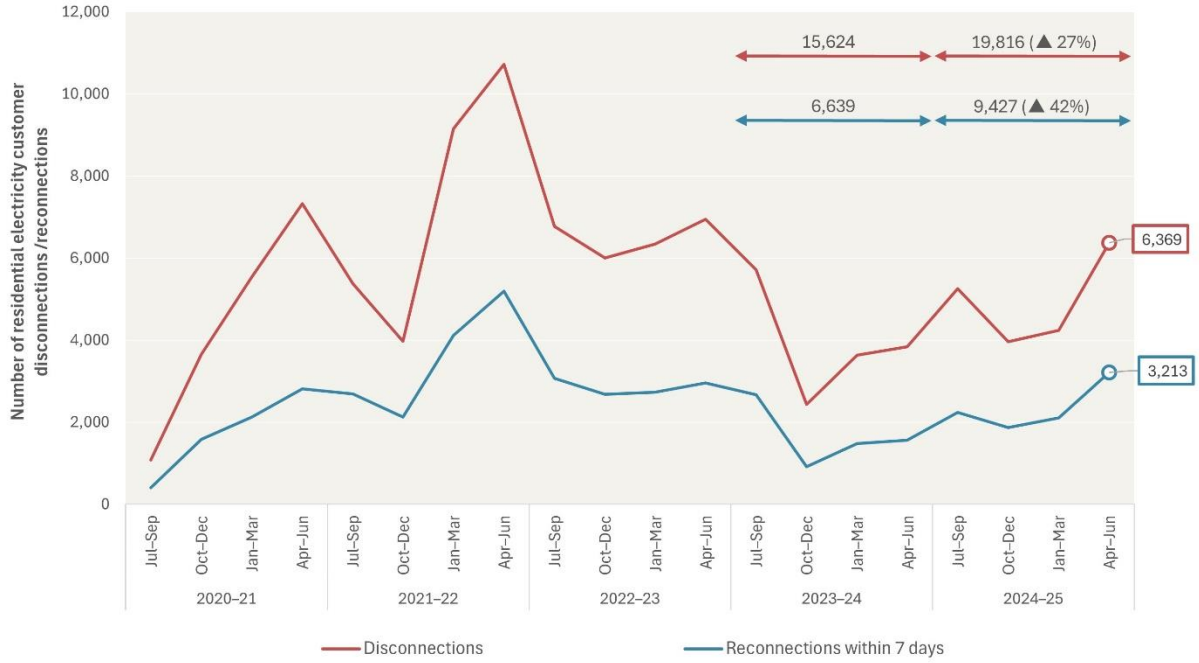


Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.2 Residential electricity reconnections within 7 days increased

In 2024–25, of the 19,816 customers disconnected, 9,427 were reconnected within 7 days (Figure 3.35). This proportion of around 50% has generally persisted since 2020–21.

Figure 3.35 Annual number of residential electricity disconnections and reconnections within 7 days

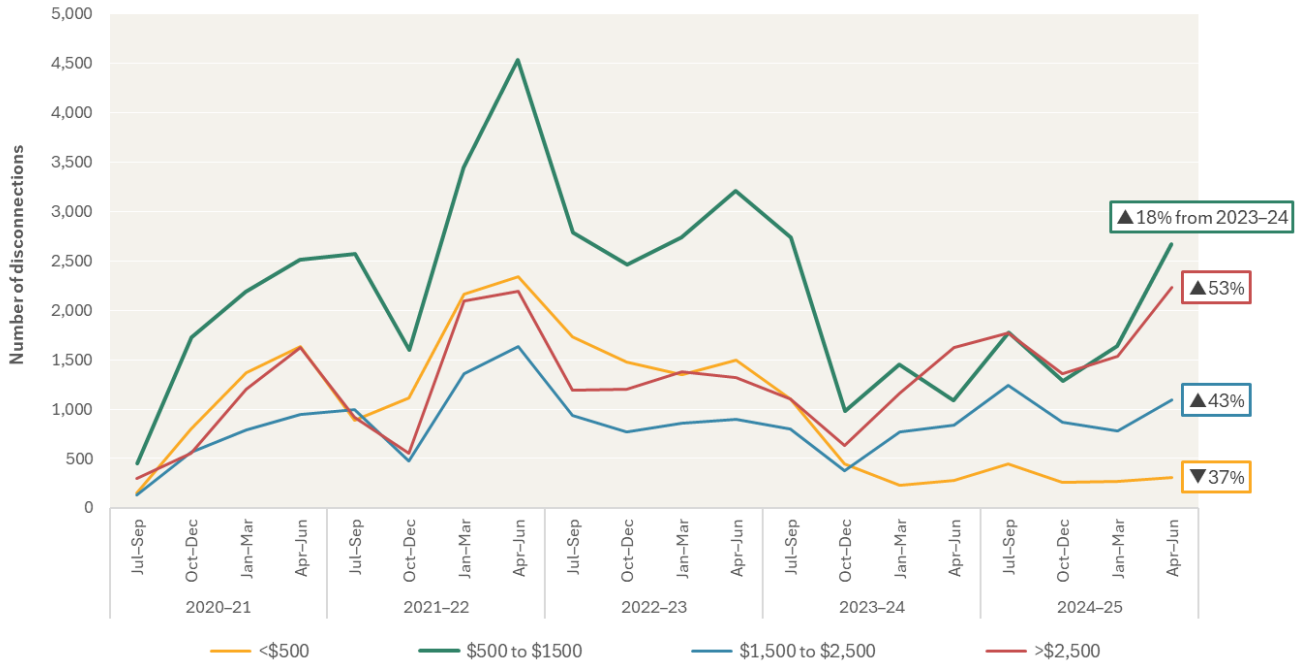


Note: Annual disconnection and reconnection totals displayed (15,624, 19,816, 6,639 and 9,427) are a cumulative total of the reporting periods within each year.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.3 Debt levels for disconnected residential electricity customers increased

In 2024–25, the majority of customers were disconnected for debts between $500 and $1500 (Figure 3.36). Compared with the previous 12-month period, the number of disconnections for customers whose debt exceeded $2,500 increased by 53%.

Figure 3.36 Amount of debt at disconnection, residential electricity customers

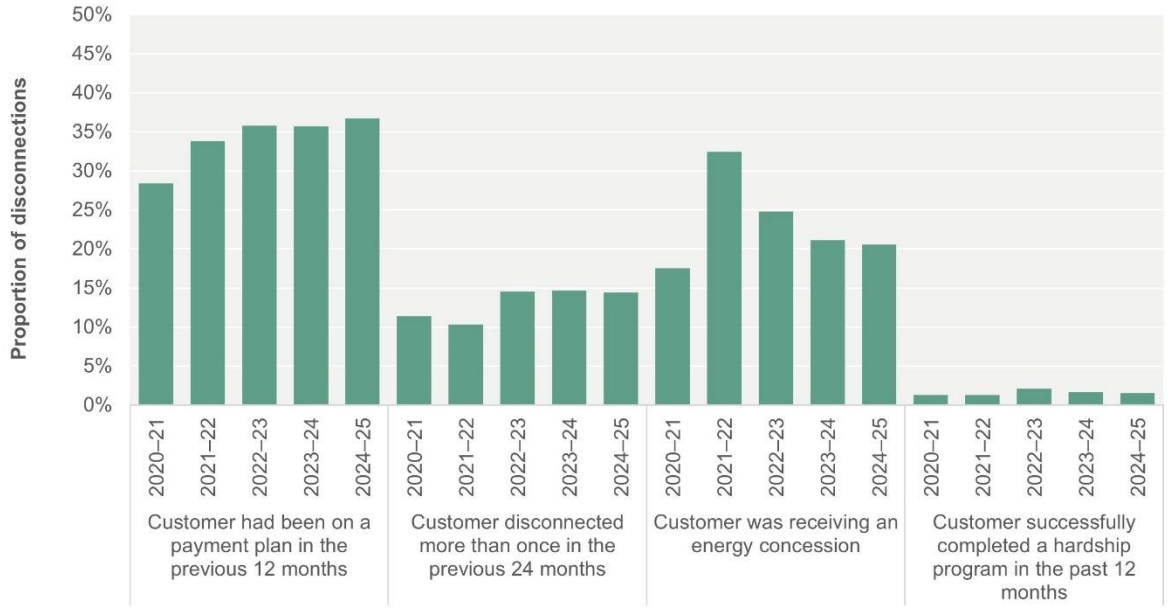


Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.4 Profile of disconnected electricity customers remained relatively similar to the previous year

In 2024–25, the overall profile of disconnected electricity customers was consistent with the previous year. Similar proportions of those disconnected were receiving an energy concession and were previously on a payment plan (Figure 3.37).

Figure 3.37 Proportion of residential electricity disconnections, by customer profiles

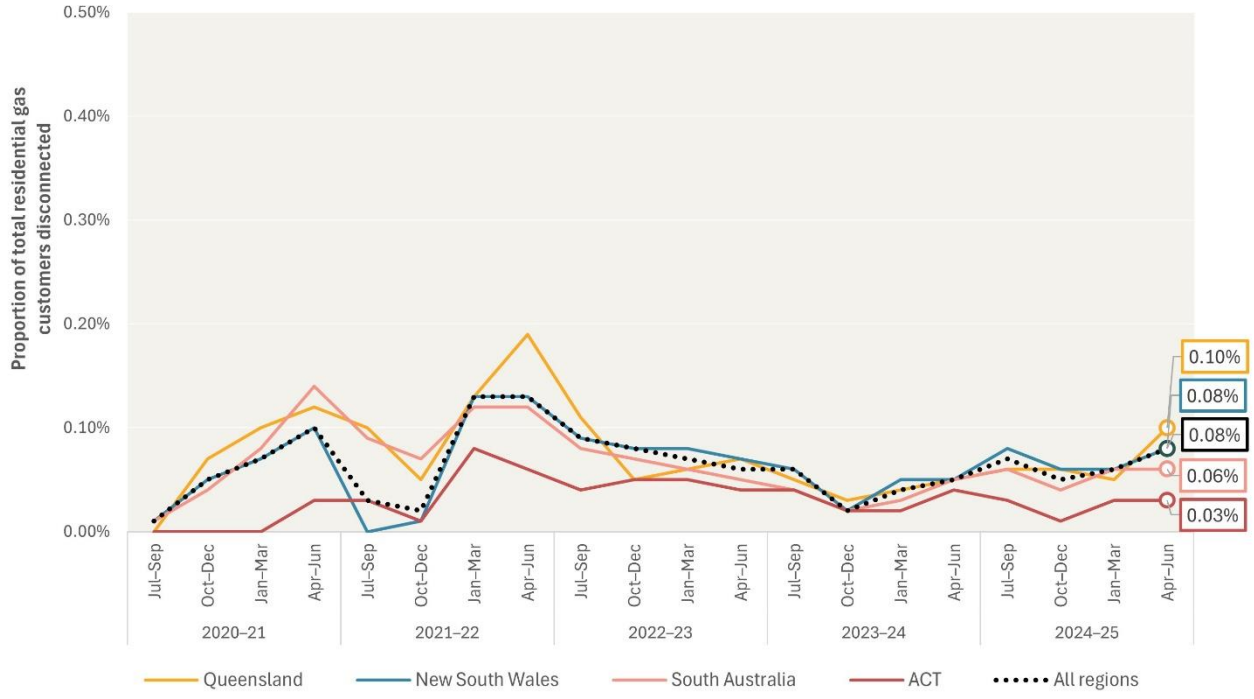


Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.5 Residential gas disconnections increased

Gas customer disconnections and reconnections historically follow those for electricity customers. In 2024–25, 0.08% of residential gas customers were disconnected (Figure 3.38).

Figure 3.38 Annual residential gas disconnections as a proportion of customers, by jurisdiction



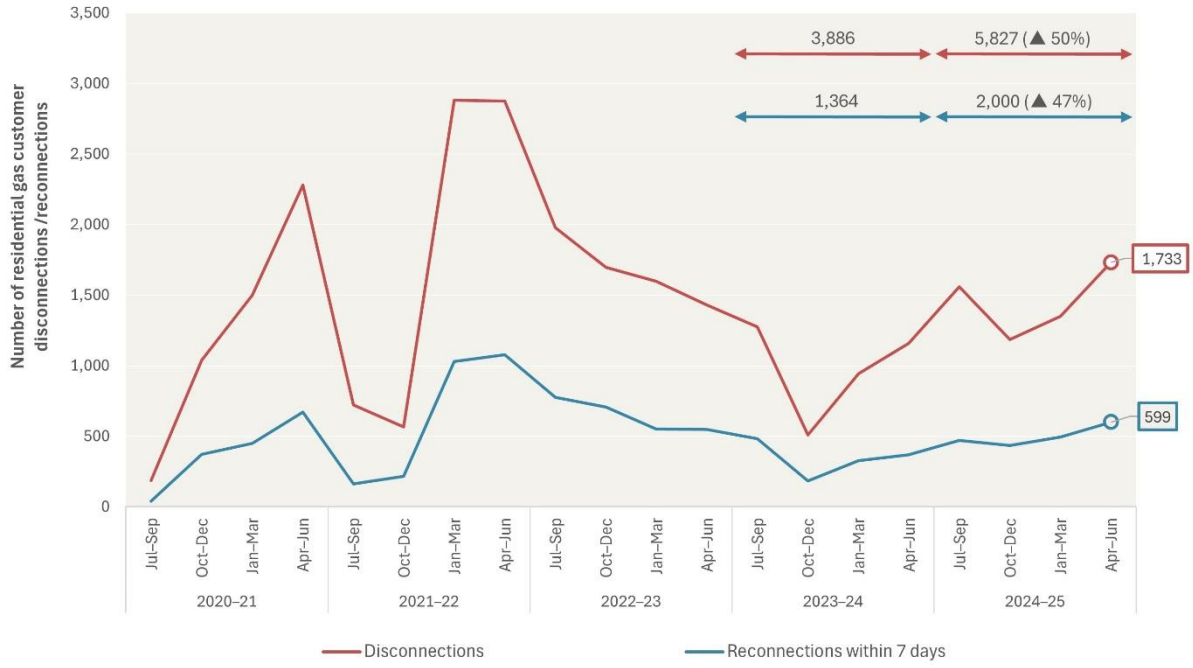
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.6 Residential gas reconnections within 7 days remained steady

Historically, around one-third of residential gas customers who are disconnected are reconnected within 7 days (Figure 3.39).

This remained the case in 2024–25, with approximately 34% of disconnected residential gas customers reconnected within 7 days.

Figure 3.39 Residential gas disconnections and reconnections



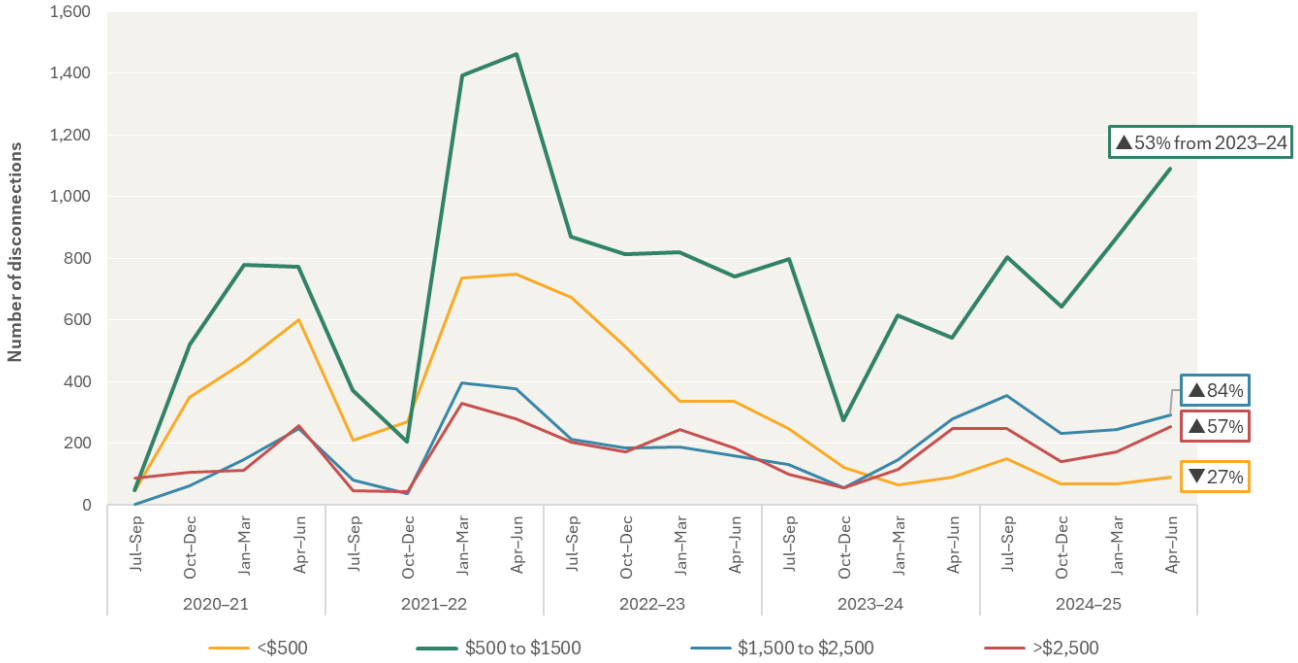
Note: Annual disconnection and reconnection totals displayed (3,886, 5,827, 1,364 and 2,000) are a cumulative total of the reporting periods within each year.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.7 Debt levels for disconnected residential gas customers have increased

As shown in Figure 3.40, in 2024–25 there were 5,827 residential gas disconnections, representing a 47% increase compared with 2023–24.

Disconnections of gas customers with outstanding debts between $500 and $1,500 have increased by 53% compared with 2023–24.

Figure 3.40 Amount of debt at disconnection, residential gas customers



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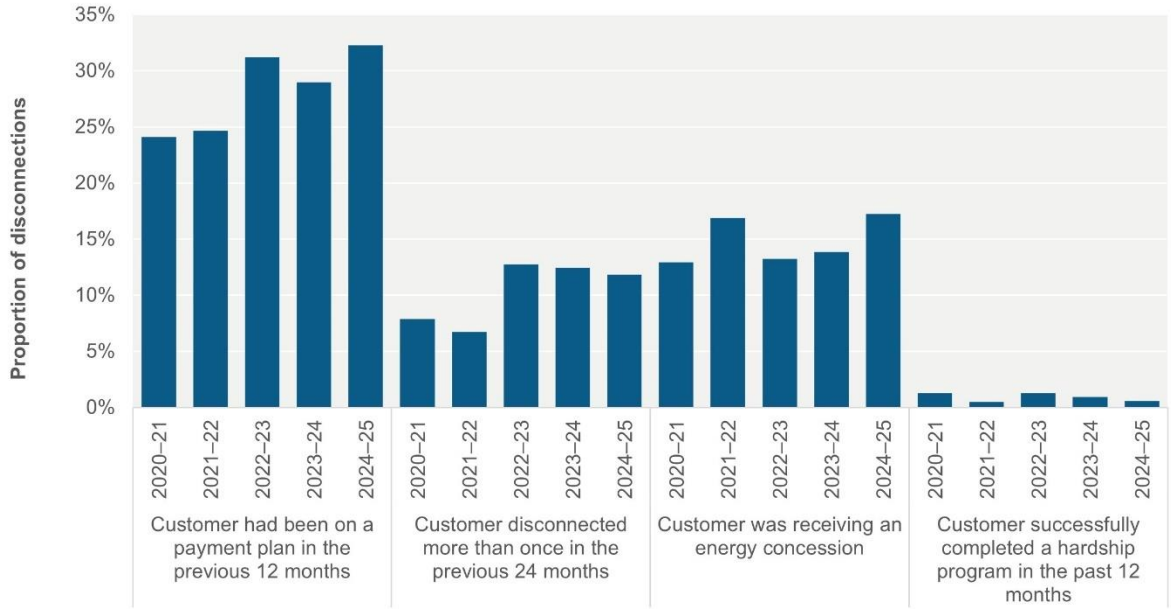
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

In 2024–25, 32% of all disconnected gas customers had been on a payment plan within the past 12 months (Figure 3.41)

Figure 3.41 Proportion of residential gas disconnections, by customer profile

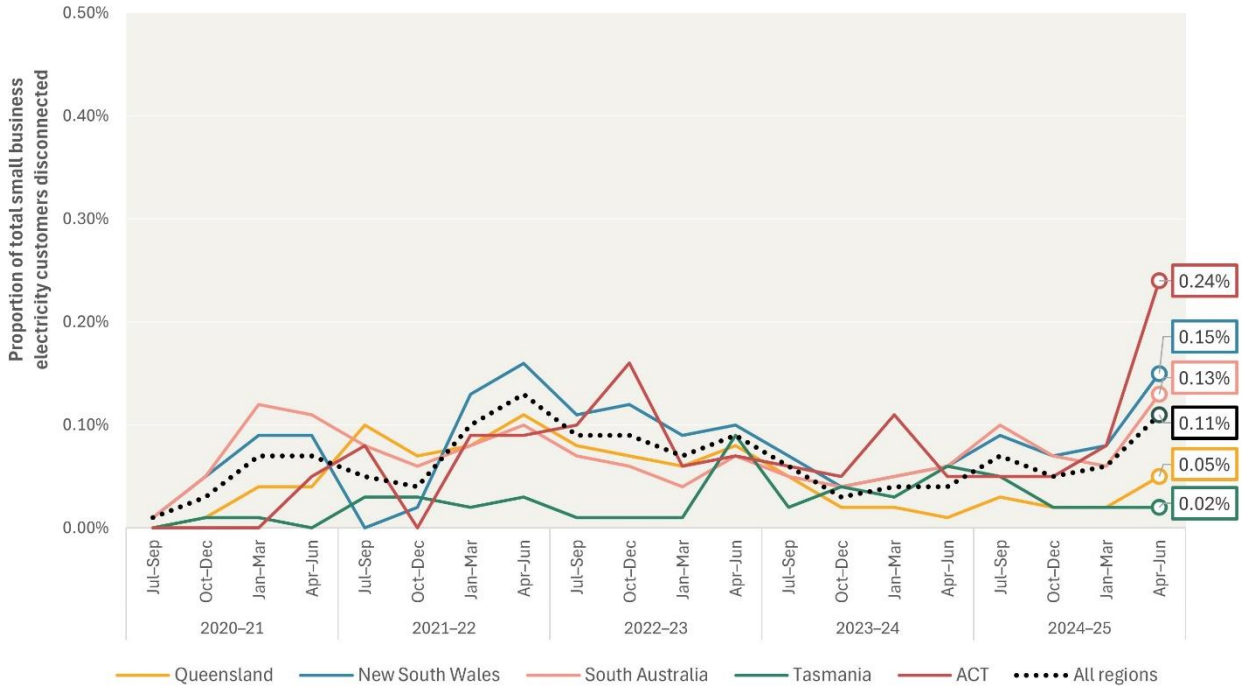


Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.8 Small business disconnections increased for electricity customers

In 2024–25, 1,872 small business electricity customers were disconnected, representing 0.11% of customers overall (Figure 3.42). Disconnection rates were highest in the ACT, followed by NSW and South Australia.

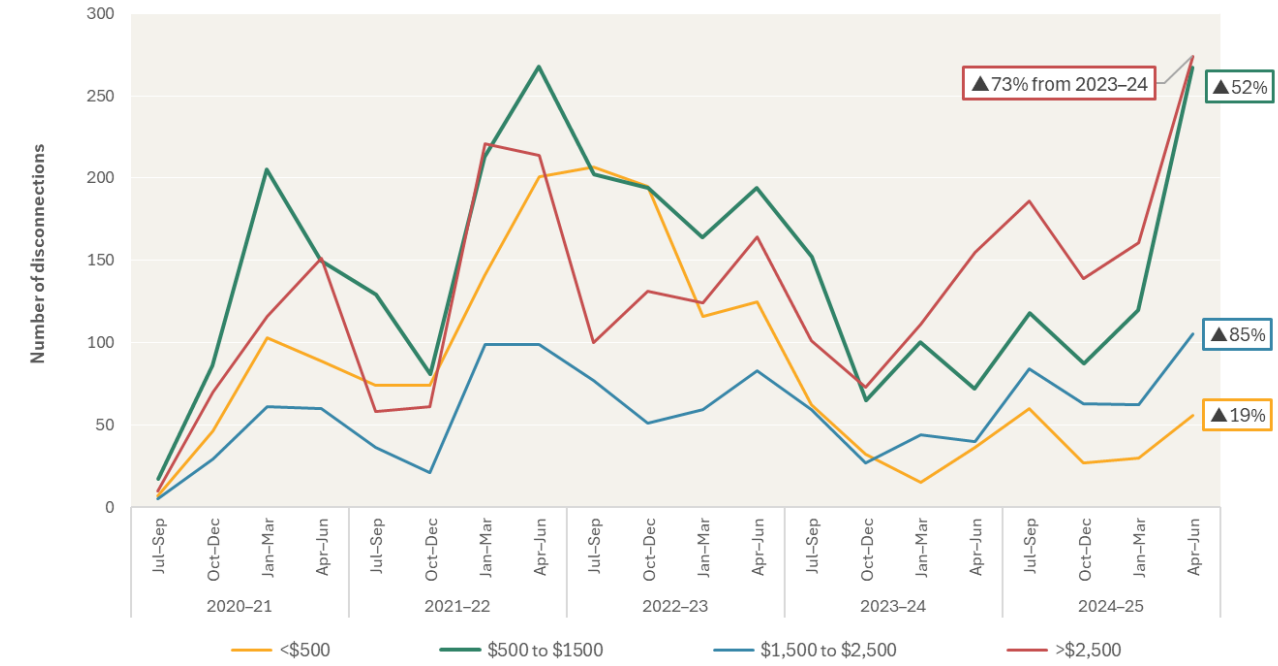
Figure 3.42 Small business electricity disconnections, by jurisdiction



Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

Most small business electricity customers disconnected had debts of between $500 and $1,500 or over $2,500 (Figure 3.43).

Figure 3.43 Amount of debt at disconnection, small business electricity customers

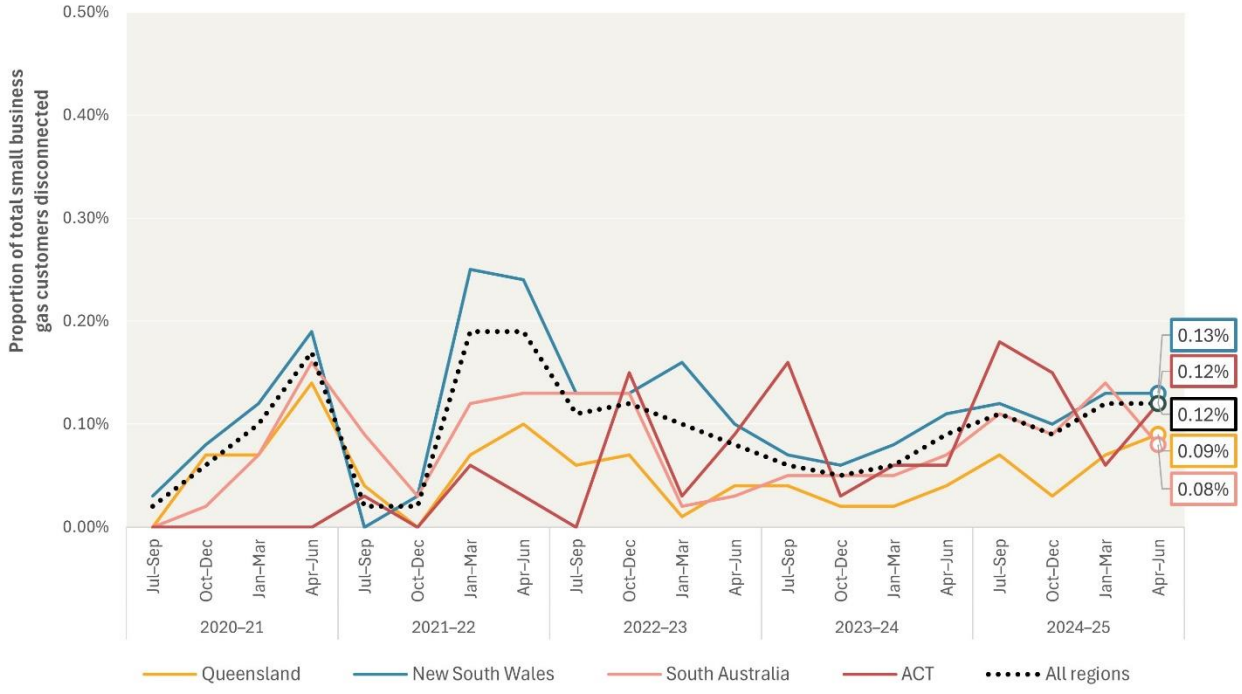


Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.6.9 Proportion of disconnections of small business gas customers increased

In 2024–25, 0.12% of small business gas customers were disconnected, up from 0.09% in 2023–24 (Figure 3.44).

Figure 3.44 Small business gas disconnections, by jurisdiction



Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

In 2024–25, 323 small business gas customers with debt were disconnected (Figure 3.45). This group primarily had debts of between $500 and $1,500 and over $2,500 at the time of disconnection.

Figure 3.45 Small business gas customers' debt at disconnection

Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

3.7 Credit collection and credit defaults

3.7.1 Credit collections decreased in most jurisdictions

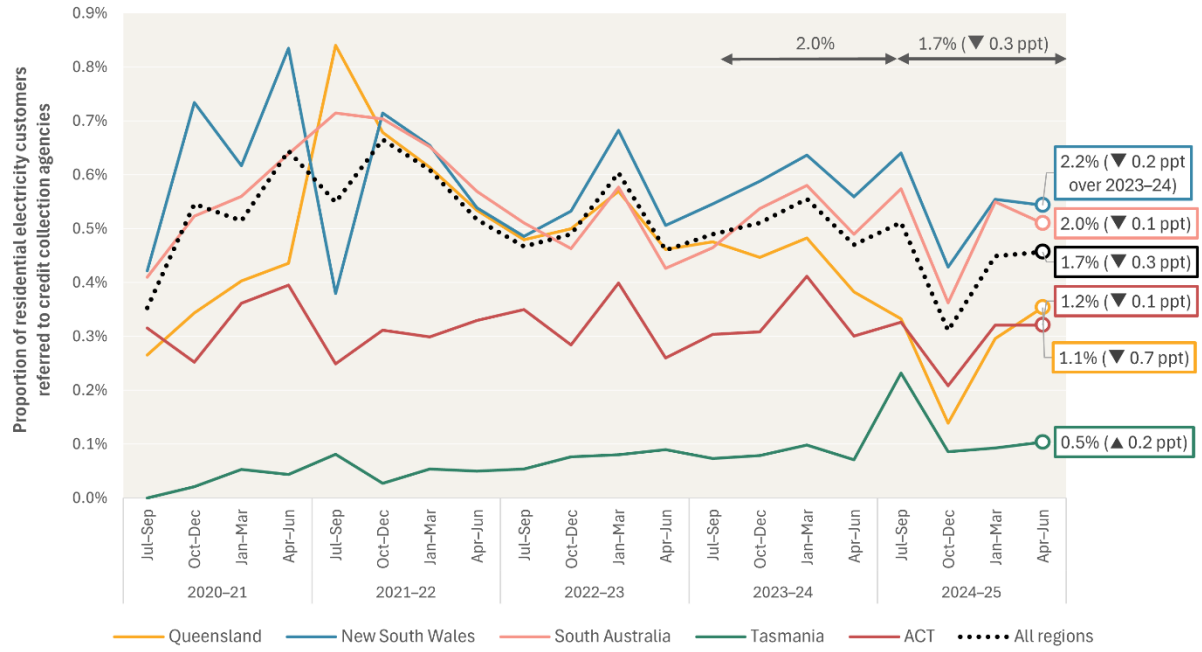
When all other efforts to recover outstanding payments fail, a retailer may refer a customer's account to a credit collection agency. This action represents the final stage of debt collection, at which point the individual is no longer considered a customer and ceases to receive regular billing.

Referral to a collection agency carries serious consequences for customers. These include adverse impacts to credit scores, the potential for legal action and even the garnishment of wages or bank accounts. To minimise this, retailers are expected to implement proactive measures focused on effective debt prevention and management. Key strategies include offering flexible payment options, ensuring clear and timely communication, and maintaining fair, transparent debt collection processes.

Residential electricity

In 2024–25 the overall proportion of residential electricity customers referred to credit collection agencies was 1.7%, decreasing from 2% the previous year (Figure 3.46).

Figure 3.46 Residential electricity customers referred to credit collection agencies, by jurisdiction

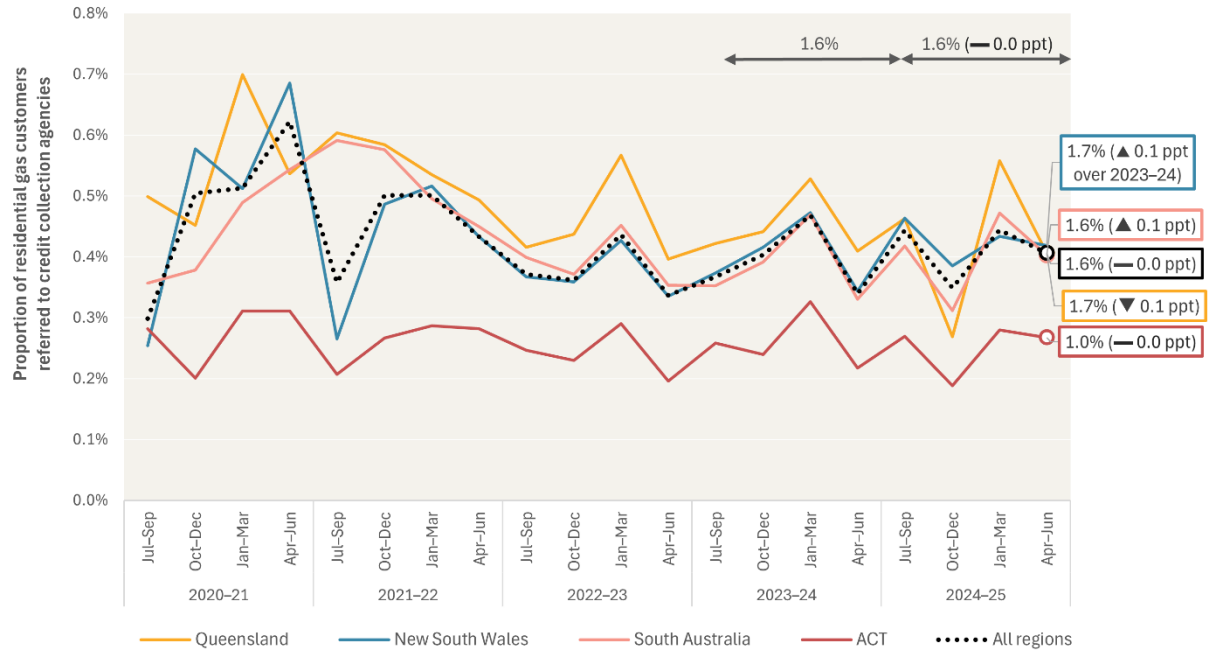


Note: Year end totals as 'boxed' in the chart, are cumulative totals of the reporting periods within each year. The AER does not collect credit collection data for small businesses.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data; Schedule 2 – Q4 2024–25 retail performance data.

Residential gas

The proportion of residential gas customers referred to credit collection agencies in 2024–25 was relatively consistent with the previous year across all jurisdictions. The ACT continued to have the lowest proportion of credit referrals at 1.0% of residential gas customers (Figure 3.47).

Figure 3.47 Residential gas customers referred to credit collection agencies, by jurisdiction



Note: Year end totals as 'boxed' in the chart, are cumulative totals of the reporting periods within each year. The AER does not collect credit collection data for small businesses.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data; Schedule 2 – Q4 2024–25 retail performance data.

3.7.2 Credit defaults continued to decline in 2024–25

A credit default occurs when a residential customer fails to repay a debt owed to a retailer, leading to the involvement of a credit collection agency or an internal recovery process. A default is a serious event, more impactful than just being referred to collections. It is recorded on a customer's credit history for 5 years and is viewed unfavourably by many credit providers. This record signals a significant repayment failure, increasing the perceived financial risk of the customer for future credit applications.

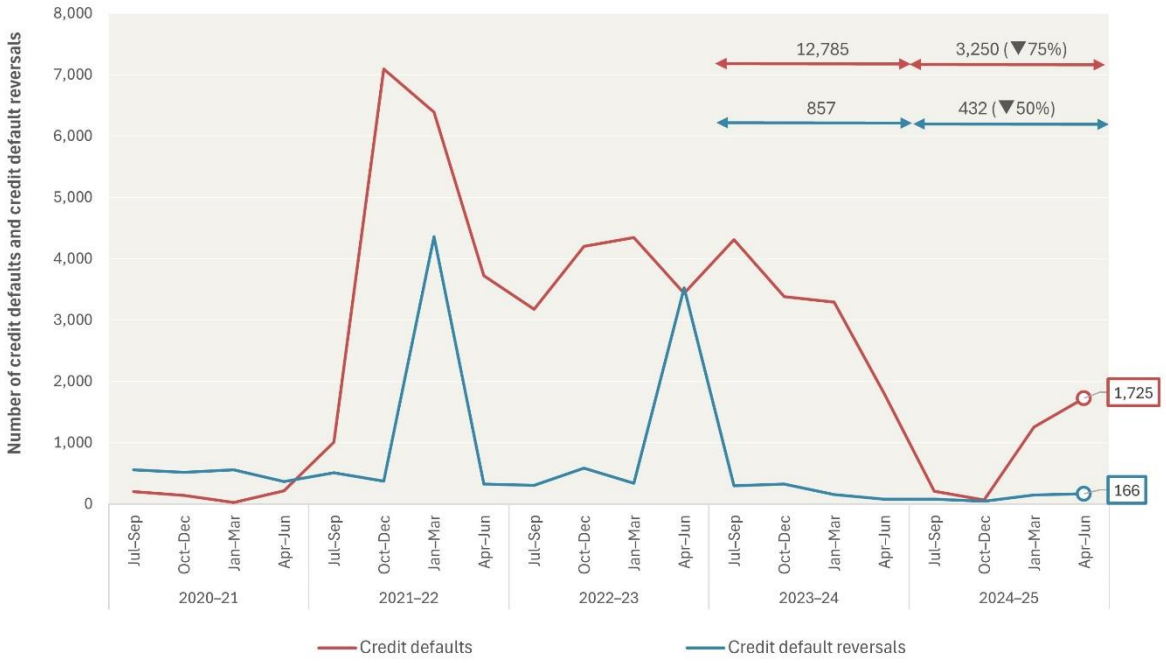
The consequences are severe – a default can prevent customers from accessing competitive, low-cost market contracts, forcing them onto more expensive options. It also reduces their future borrowing capacity and limits access to other essential products and services that require a good credit history, worsening their already vulnerable financial state.

Residential electricity

In 2024–25, 3,250 residential electricity customers were credit defaulted (Figure 3.48), representing a 75% decrease from 2023–24.

In the past 12 months, 432 residential electricity customers received a credit default reversal, down from 857 in 2023–24.

Figure 3.48 Residential electricity customers' credit defaults and credit default reversals

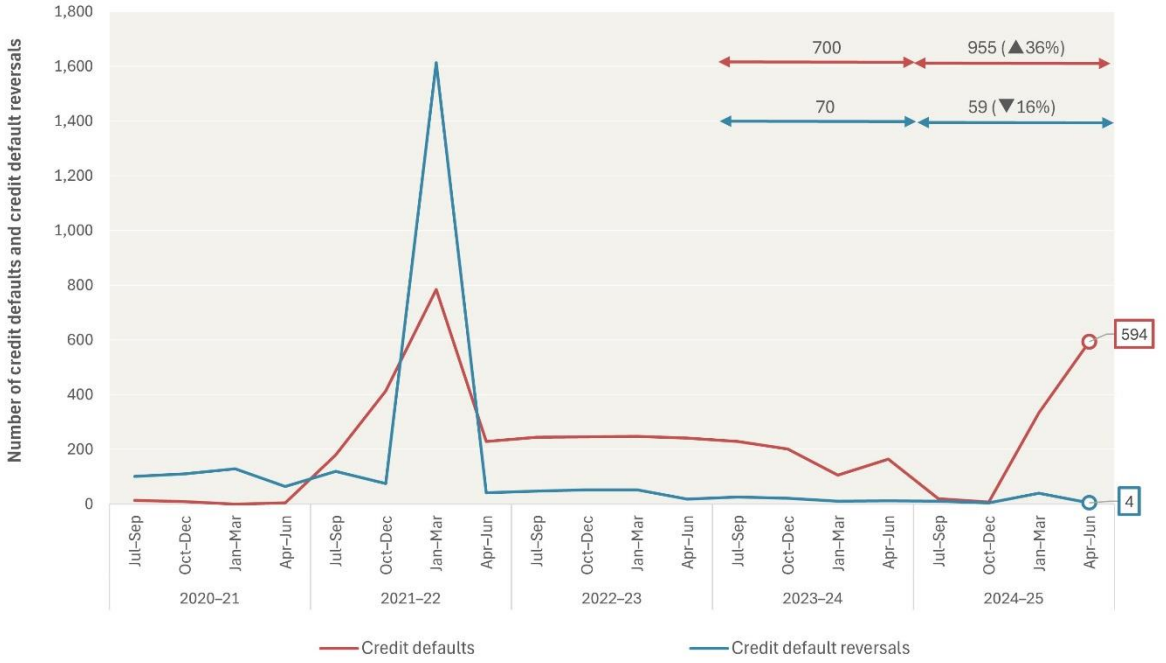


Note: The AER does not collect credit default or credit reversal data for small businesses. The high number of credit default reversals in 2021–22 was due to ActewAGL, which had over 4,000 credit reversals due to an error on customer letters regarding legal references.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

Residential gas

In 2024–25, 955 gas customers were credit defaulted and 59 received credit default reversals (Figure 3.49).

Figure 3.49 Residential gas customers' credit defaults and credit default reversals



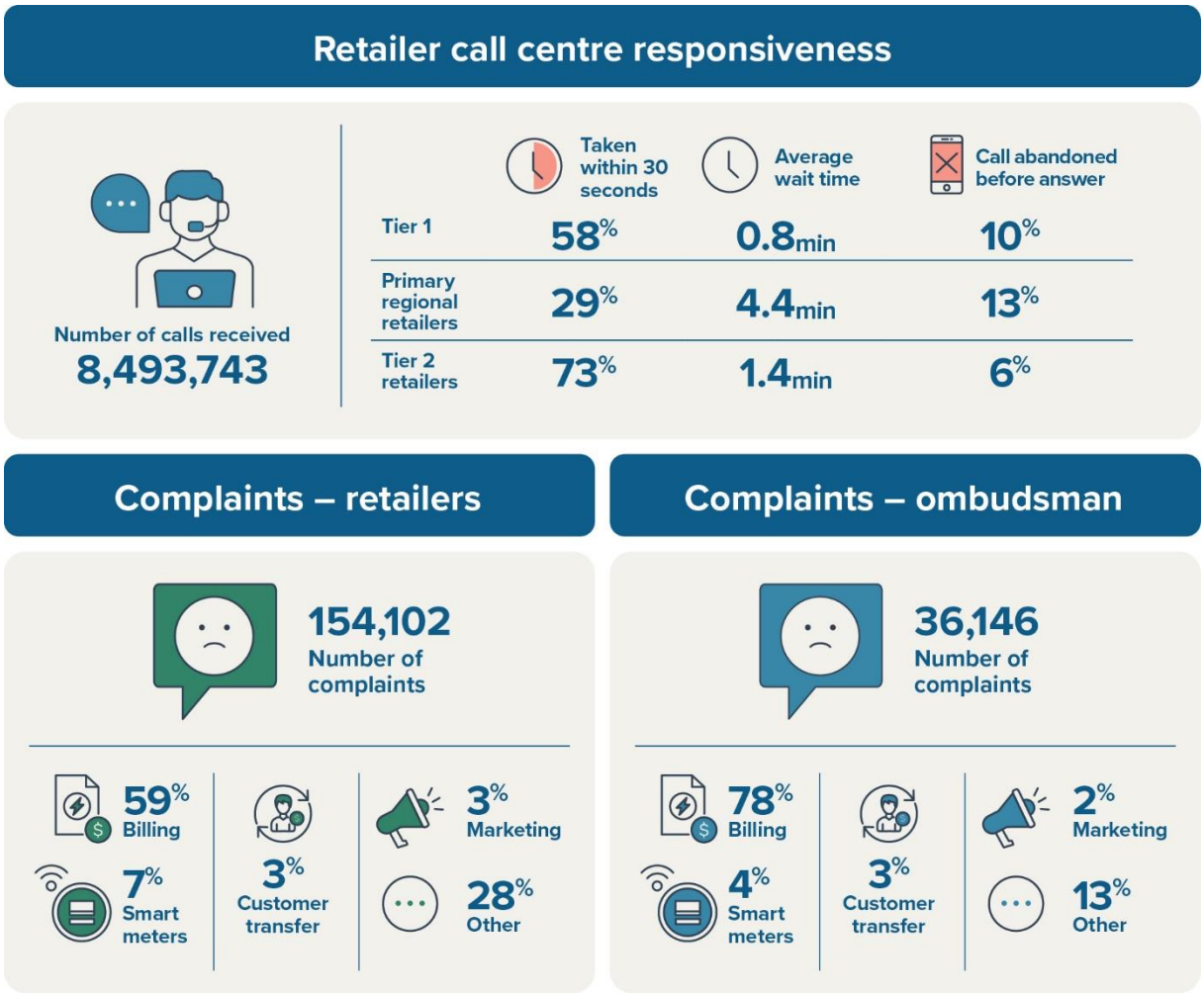
Note: The AER does not collect credit default or credit reversal data for small businesses.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

4 Customer service

This chapter presents key metrics on the customer service that energy retailers provide – the number of calls received, call centre responsiveness, complaints received by the retailer and complaints referred to ombudsman services.

Data provided by energy retailers and reported in this chapter is combined across all products and sectors. As such, references to 'small customers' includes electricity, gas, residential and small business customers.

Summary of key results



Key findings

- Energy retailers received 8,493,743 calls from customers in 2024–25, representing a 22.1% decrease from 2023–24. Retailers attributed the decline in call volumes to the increased use of digital and self-service channels. Consistent with the previous year, the volume of customer calls was highest in the July to September period following annual price increases.
- Average call wait times also decreased across all retailers, again potentially reflecting a move to digital and self-service contact channels. Wait times were significantly lower

across Tier 1 (0.8 minutes) and Tier 2 retailers (1.4 minutes), compared with primary regional retailers (4.4 minutes).

- In 2024–25, energy retailers received a total of 154,102 complaints from customers, representing a 14.3% increase from the previous 12 months. Higher volumes of complaints to AGL and Origin Energy are the primary reason for this increase; the volume of complaints across other retailers remained relatively similar to the previous year.
- Issues related to billing remained the most common, accounting for 58.9% of complaints. The prevalence of billing-related complaints is reflected in the spike in complaints reported in the July to September period, when prices are typically increased by retailers.
- While issues related to smart meters accounted for only 7% of complaints in 2024–25, this category increased by almost 40% over the past 12 months. We have amended our guidelines to improve our ability to monitor metering issues from 2025–26 as the deployment of smart meters accelerates to achieve universal uptake by 2030.
- For customer complaints that remain unresolved with an energy retailer, almost one-quarter were referred to an ombudsman service in 2024–25. Overall, ombudsman complaint volumes remained at a similar level to the previous year – 36,146 complaints were received in 2024–25 compared with 37,112 in 2023–24. However, the volume of complaints received in the July to September period was the highest reported for any period since 2020–21. Complaints referred to ombudsman services remain dominated by billing-related issues. Feedback from ombudsmen highlighted a significant increase in enquiries they received about consumer energy resources, including relating to feed-in tariffs and product warranties.
- The updated *Retail performance reporting procedures and guidelines* that came into effect on 1 July 2025 will provide greater transparency about the underlying cause of complaints and the volume of enquiries retailers receive across traditional and digital channels. This will be incorporated into our reporting over the course of 2026 and included in full in our Annual retail market report for 2025–26.

Customers contact their energy retailer for numerous reasons, including billing and payment enquiries, to seek payment assistance and a better deal, to enquire about prices and tariffs, and to lodge a complaint.

Regardless of the channel used for contact and communication, effective customer service is crucial to building and maintaining customer confidence and can influence a customer's choice of energy retailer.[69] To assess and monitor retailers' customer service performance, our analysis focuses on 2 key indicator groups – call centre responsiveness and customer complaints, including those escalated to the relevant ombudsman services for resolution.

From 1 July 2025, the AER's updated *Retail performance reporting procedures and guidelines* (2024 update) require retailers to submit a wider range of data. These requirements will significantly improve metrics and provide greater visibility and deeper

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69 Dr Larissa Nicholls and Dr Kari Dahlgren, Consumer experiences following energy market reforms in Victoria: qualitative research with community support workers, Monash University, 28 October 2025.

assessment of energy retailers' customer service performance. These enhancements require retailers to provide more granular data on the nature of billing and non-billing complaints, and the ways customers engage with retailers, including digital and non-digital channels.

Energy ombudsman schemes are independent bodies established to resolve disputes between customers and energy companies when an initial resolution cannot be agreed. These schemes are typically funded by the energy industry, often via a fixed fee for each participating organisation.[70] Funding can also be based on the number of enquiries or complaints lodged with the ombudsman.[71]

The AER collects data from all relevant jurisdictional ombudsman schemes to quantify the volume and type of customer complaints received. Customers may escalate complaints to an energy ombudsman for various reasons, including dissatisfaction with a retailer's suggested resolution or the lack of a timely response to their initial complaint.

4.1 Call centre volumes and responsiveness

In addition to reporting call volumes, we assess energy retailers' call centre performance via 3 key indicators – calls taken within 30 seconds, average wait time and percentage of calls abandoned before answering.

4.1.1 Number of calls made to retailer operators

Over the 12 months to 30 June 2025 (Figure 4.1):

- Energy retailer operators received 8,493,743 calls from customers, 2,415,980 (22.1%) less than were received over the 12 months to 30 June 2024.
- Tier 1 energy retailer operators received 5,039,185 calls from customers, 1,067,086 (17.5%) less than were received over the 12 months to 30 June 2024.
- Tier 2 energy retailer operators received 2,322,634 calls from customers, 850,242 (26.8%) less than were received over the 12 months to 30 June 2024.
- Primary regional retailer operators received 1,131,924 calls from customers, 498,653 (30.6%) less than were received over the 12 months to 30 June 2024.

Energy retailers attributed the decrease in call volumes to customers moving towards digital and self-service options. While a more gradual decline may be expected, the pronounced decline in the October to December 2024 period was sustained across the January to March and April to June 2025 periods.

Over the past 2 years, customer calls have peaked in the July to September period, when complaints have also peaked, coinciding when retailers typically update prices. As such, the relatively higher volume of calls may reflect customers contacting their retailer to discuss a higher than usual bill or to enquire about a better offer.

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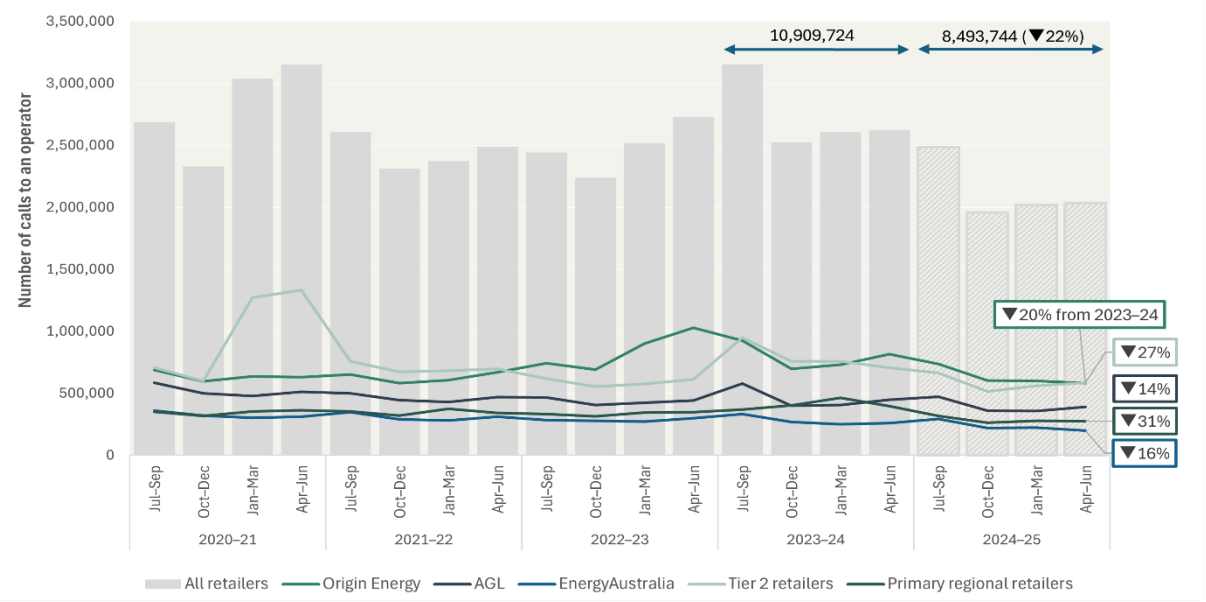
70 EWOV, Joining EWOV, Energy and Water Ombudsman Victoria, accessed 23 October 2025.

71 EWON, Our funding, Energy & Water Ombudsman NSW; EWOQ, Who needs to join EWOQ, Energy & Water Ombudsman Queensland, accessed 26 August 2025.

Figure 4.1 Number of calls made to energy retailer



Note: Includes small energy customers (residential and small business customers) for both electricity and gas sectors.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

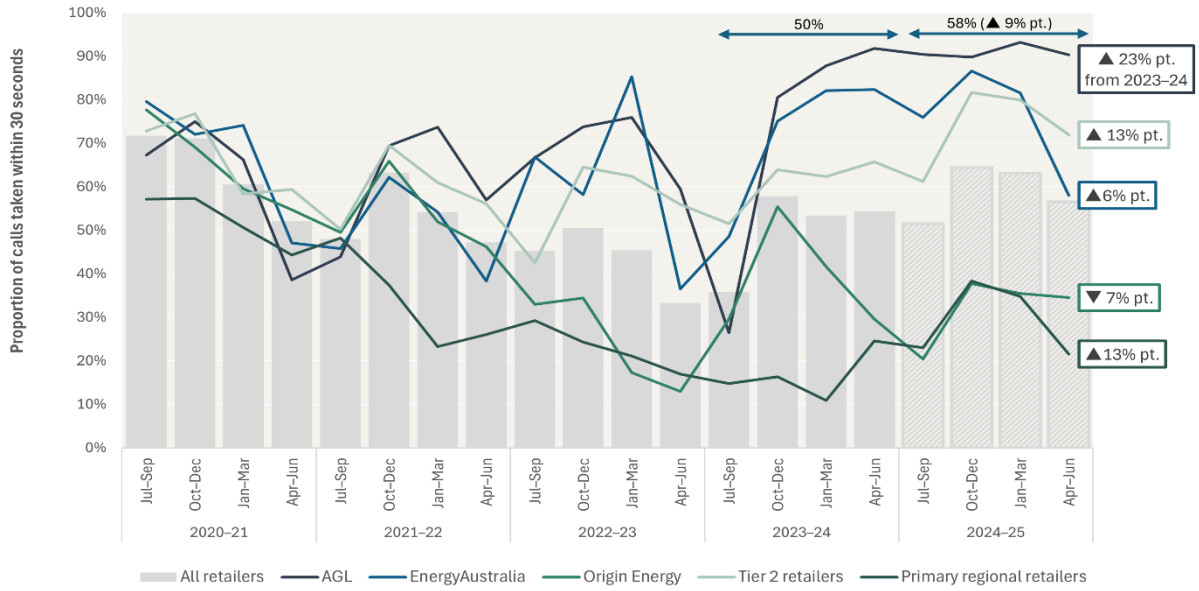
4.1.2 Calls answered within 30 seconds

The reduction in call volumes in 2024–25 has a positive impact on the speed in which retailers answered calls from customers. There was considerable variation across retailers on this metric.

Over the 12 months to 30 June 2025:

- Energy retailer operators answered 58% of calls within 30 seconds, 9 percentage points more than over the 12 months to 30 June 2024.
- Tier 1 energy retailer operators answered 58.3% of calls within 30 seconds, 5 percentage points more than over the 12 months to 30 June 2024. AGL reported 91% of calls to their customer contact centre were answered within 30 seconds, followed by EnergyAustralia with 76%. Origin Energy reported a much lower 31% of calls answered within 30 seconds.
- Tier 2 energy retailer operators answered 73% of calls within 30 seconds, 9 percentage points more than over the 12 months to 30 June 2024. A number of Tier 2 retailers performed well across this metric, including 1st Energy, Blue NRG, CovaU, Metered Energy and The Embedded Networks Company, who all answered at least 90% of their calls within 30 seconds.
- Primary regional retailer operators answered 29% of calls within 30 seconds, 13 percentage points more than over the 12 months to 30 June 2024 (Figure 4.2). Aurora Energy reported 43% of calls answered within 30 seconds, ActewAGL 30% and Ergon Energy 24%.

Figure 4.2 Proportion of customer calls answered within 30 seconds, by retailer



Note: Includes customers in Queensland, NSW, the ACT, South Australia and Tasmania.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

4.1.3 Average wait times

Over the 12 months to 30 June 2025:

- The average telephone wait time for an energy retailer was 86 seconds, 252 seconds (74.5%) less than in the 12 months to 30 June 2024.
- The average telephone wait time for a Tier 1 energy retailer was 49 seconds (0.8 minutes), 32 seconds (39.6%) less than in the 12 months to 30 June 2024. Tier 1 retailers varied on their performance for this metric – AGL reported the lowest average wait time of 23 seconds, followed by Origin Energy at 51 seconds and EnergyAustralia at 88 seconds.
- The average telephone wait time for a Tier 2 energy retailer was 82 seconds (1.4 minutes), 107 seconds (56.7%) less than in the 12 months to 30 June 2024.
- The average telephone wait time for a primary regional retailer was 262 seconds (4.4 minutes), 1,331 seconds (83.5%) less than in the 12 months to 30 June 2024. Aurora reported the lowest average wait time of 153 seconds (2.6 minutes), followed by ActewAGL at 258 seconds (4.3 minutes) and Ergon Energy at 305 seconds (5.1 minutes). Notably, this represents a significant improvement for Ergon Energy, down from an average wait time of 36.7 minutes reported in 2023–24. Ergon Energy attributed this to resolving issues arising from the implementation of a new customer management system.
- 7 of the 10 largest energy retailers improved their average telephone wait time than over the 12 months to 30 June 2024. Of these, the biggest improvers were Ergon Energy (86.1% decrease), AGL (80.2% decrease) and Red Energy (73.1% decrease).

- 3 of the 10 largest energy retailers reported worse average telephone wait times than over the 12 months to 30 June 2024. Of these, the retailers with the biggest regressions were ActewAGL (64.3% increase) and Origin Energy (24.4% increase).

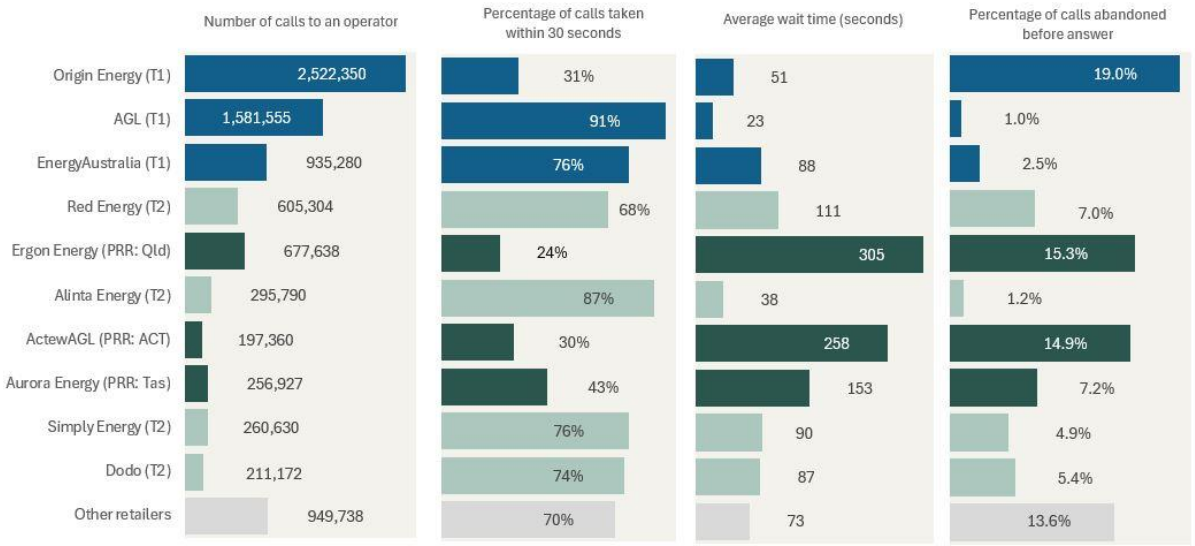
4.1.4 Calls abandoned

Over the 12 months to 30 June 2025:

- Around, 10% of calls to energy retailers were abandoned before being answered, 6 percentage points less than over the 12 months to 30 June 2024.
- 10% of calls to Tier 1 energy retailers were abandoned before being answered, 0.2 percentage points less than over the 12 months to 30 June 2024. Origin Energy was the outlier, with 19.0% of calls abandoned compared with 1.0% for AGL and 2.5% for EnergyAustralia.
- 6% of calls to Tier 2 energy retailers were abandoned before being answered, 7.2 percentage points less than over the 12 months to 30 June 2024. Results varied considerably across retailers, with Next Business Energy, Alinta Energy and CovaU reporting 1% or less abandoned calls. Conversely, Amber Electric (32%) and Microgrid Power (45%) reported much higher rates of abandonment.
- 13% of calls to primary regional retailers were abandoned before being answered, 22.5 percentage points less than over the 12 months to 30 June 2024. Ergon Energy reported a significant improvement, with 15% of calls abandoned before answering in 2024–25 compared with 47% the previous year

Figure 4.3 provides an overview of call centre volumes and responsiveness across Tier 1, key Tier 2 retailers and primary regional retailers and. Understandably, the Tier 1 retailers reported the largest volume of customer calls, however performance varies across retailers.

Figure 4.3 Summary of call centre volumes and responsiveness



Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

4.2 Complaints

Energy retailers are responsible for issuing customers with electricity and gas bills. The retailer's contact details can be found on a customer's energy bill. Customers can contact their energy retailer for a number of reasons, including if they:

- think their bill is wrong
- are having trouble paying their bill
- think their energy was disconnected by mistake
- have a problem with their meter
- signed up to a new offer and were not informed that they had 10 business days to change their mind
- want to complain about the retailer's marketing or salespeople.

If, after contacting the retailer, the customer's complaint is still not resolved, they can contact the energy ombudsman in their state or territory. Ombudsman schemes offer a free and independent dispute resolution service and can investigate complaints about:

- disputed accounts and high bills
- debts and overdue amounts
- disconnection of supply
- reliability and quality of supply
- connection issues
- poor customer service.

Complaint data presented in this report is categorised as:

- Billing – e.g. pricing, billing errors, payment arrangements and debt recovery practices.
- Energy marketing – e.g. sales practices, advertising, contract terms and misleading conduct.
- Customer transfer – e.g. timeliness of transfer, disruption of supply due to transfer and billing problems directly associated with a transfer.
- Smart meters – e.g. installation delays or reading issues.
- Other – anything not covered by the above categories.

4.2.1 Complaints to energy retailers

Over the 12 months to 30 June 2025:

- Energy retailers received 154,102 complaints from small market customers, 19,271 (14%) more than in the 12 months to 30 June 2024.
- Tier 1 energy retailers received 102,147 complaints from small market customers, 22,202 (28%) more than in the 12 months to 30 June 2024.

- Tier 2 energy retailers received 41,038 complaints from small market customers, 934 (2%) more than in the 12 months to 30 June 2024.
- Primary regional retailers received 10,917 complaints from small market customers, 3,865 (26%) less than in the 12 months to 30 June 2024.
- Tasmania was the only jurisdiction that reported a decrease (18%) in customer complaints compared with the 12 months to 30 June 2024.
- Billing-related complaints increased by 12% compared with the 12 months to 30 June 2024 and accounted for 59% of the total complaints to energy retailers. (Figures 4.6 and 4.7)
- Smart-meter-related complaints increased by 37% compared with the 12 months to 30 June 2024 but only accounted for 7% of the total complaints to energy retailers.
- Complaints peaked in the July to September period, which coincides with price changes impacted by the AER's default market offer (DMO) and other regulated price changes that come into effect on 1 July each year (Figure 4.4 and Figure 4.5).

In 2024–25, 1.5% of customers made a complaint to their energy retailer and, of this, 23% of these complaints were referred to an ombudsman scheme for resolution (lower than the 27% reported in 2023–24).

Complaints categorised as 'other' accounted for 28% of the total complaints to energy retailers. Following the introduction of the Guidelines, the AER expects improved data transparency will help remove the ambiguity behind the 'other' complaint category.

In August 2024, the AER finalised its review of the *Retail performance reporting procedures and guidelines* (the Guidelines), which set out the manner and form in which energy retailers must provide performance data to the AER. Changes and improvements to the Guidelines should better enable the AER to collect the data it requires to effectively monitor retail market outcomes without imposing unnecessary costs on retailers. The Guidelines took effect on 1 July 2025 and require greater specificity in data reporting by retailers.

The Australian Energy Market Commission's (AEMC) rule change announced in November 2024 will accelerate the rollout of smart meters to achieve universal uptake by 2030.[72] From 2025–26 the AER will collect more data on metering and metering complaints to enable increased monitoring as the rollout progresses. The AER has also published guidance for retailers and energy consumers on their respective responsibilities and rights relating to smart meters.[73]

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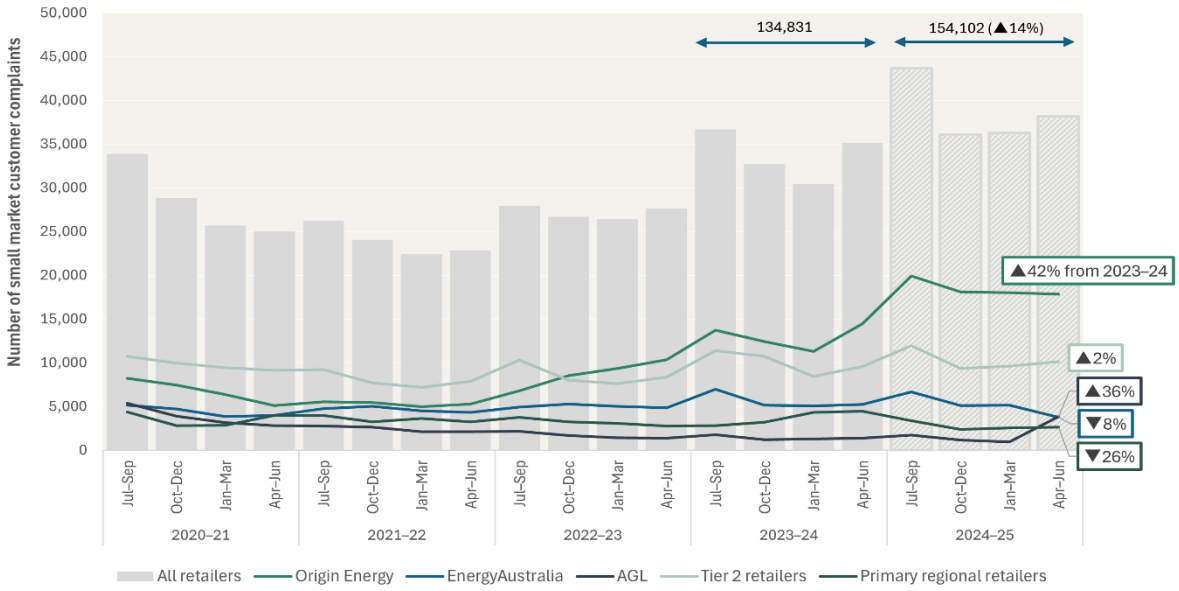
72 AEMC, Final rule determination – Accelerating smart meter deployment, Australian Energy Market Commission, 28 November 2024, accessed 10 November 2025.

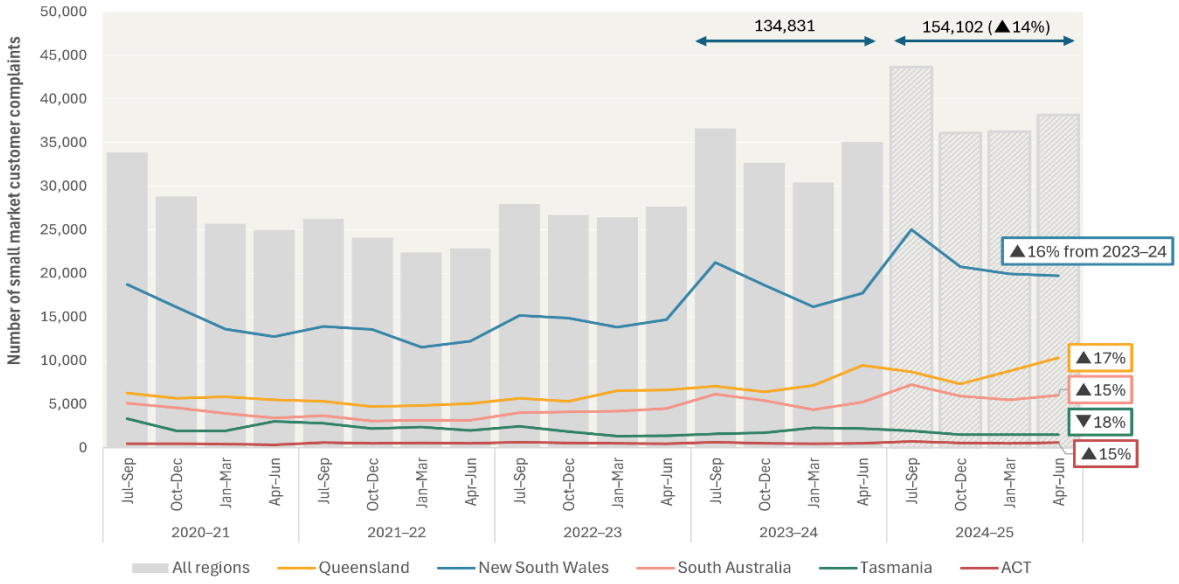
73 AER, Smart meter rollout, Australian Energy Regulator, 28 October 2025, accessed 10 November 2025.

Figure 4.4 Small customer complaints made to retailers, by retailer



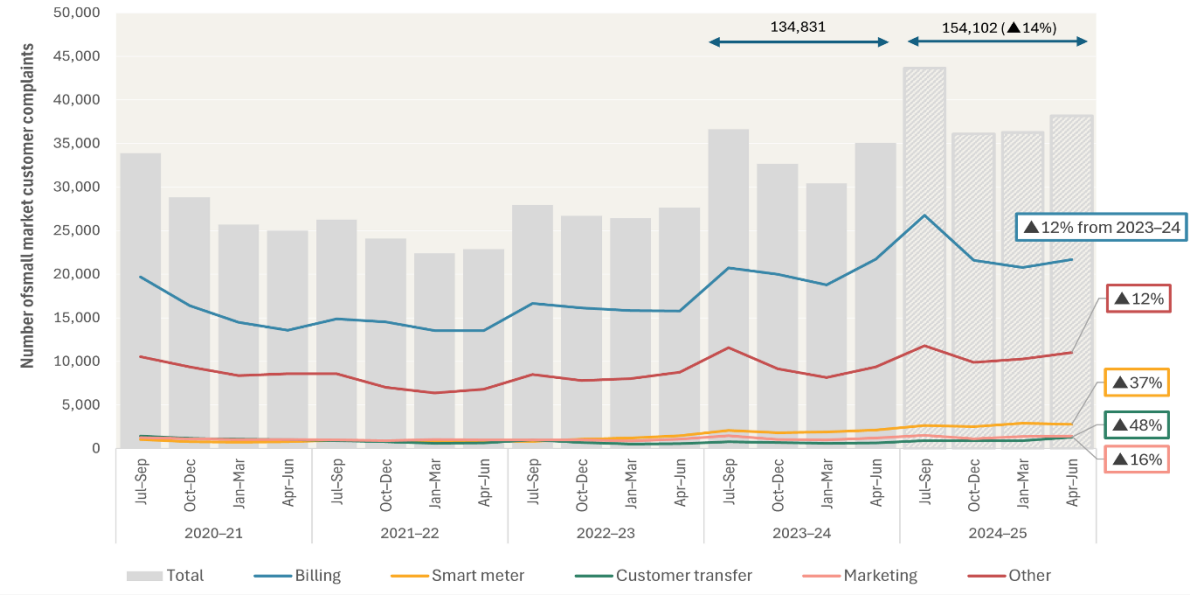
Note: Origin Energy attributes the increase to possible double counting where complaints are being re-reported when further account remediation activity occurs.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

Figure 4.5 Number of small customer complaints, by jurisdiction



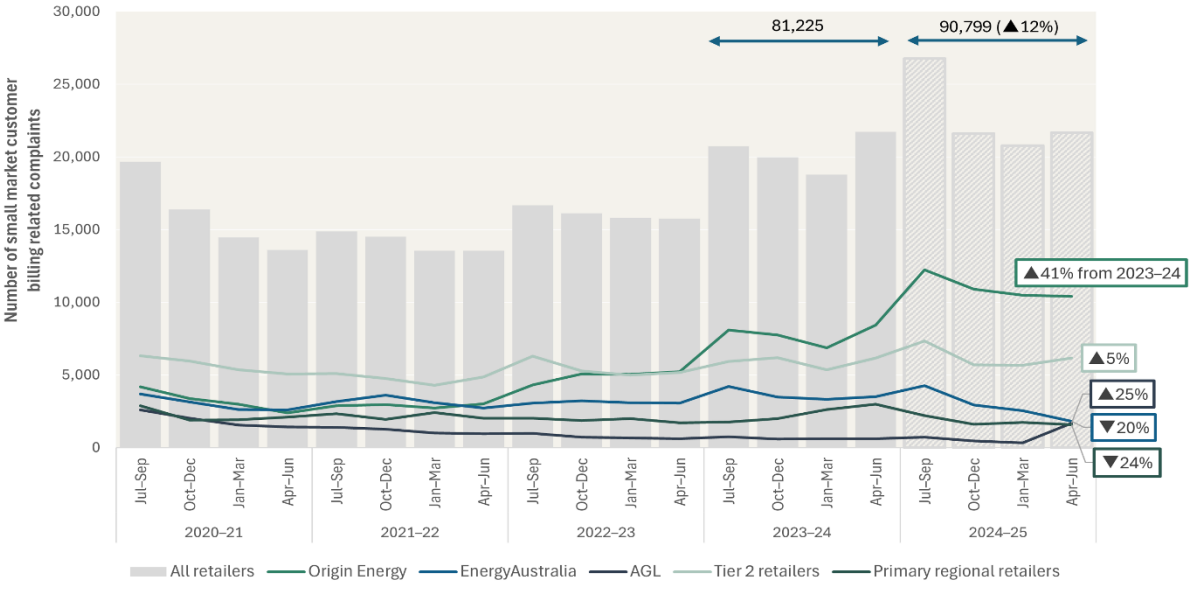
Note: Includes customers in Queensland, NSW, the ACT, South Australia and Tasmania.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

Figure 4.6 Number of small customer complaints, by complaint category



Note: Includes small energy customers (residential and small business customers) for both electricity and gas sectors.
Source: AER retail performance data.

Figure 4.7 Billing-related small customer complaints made to retailers



Note: Includes small energy customers (residential and small business customers) for both electricity and gas sectors.
Source: AER, Schedule 3 – Q4 2024–25 retail performance data.

4.2.2 Complaints referred to ombudsman services

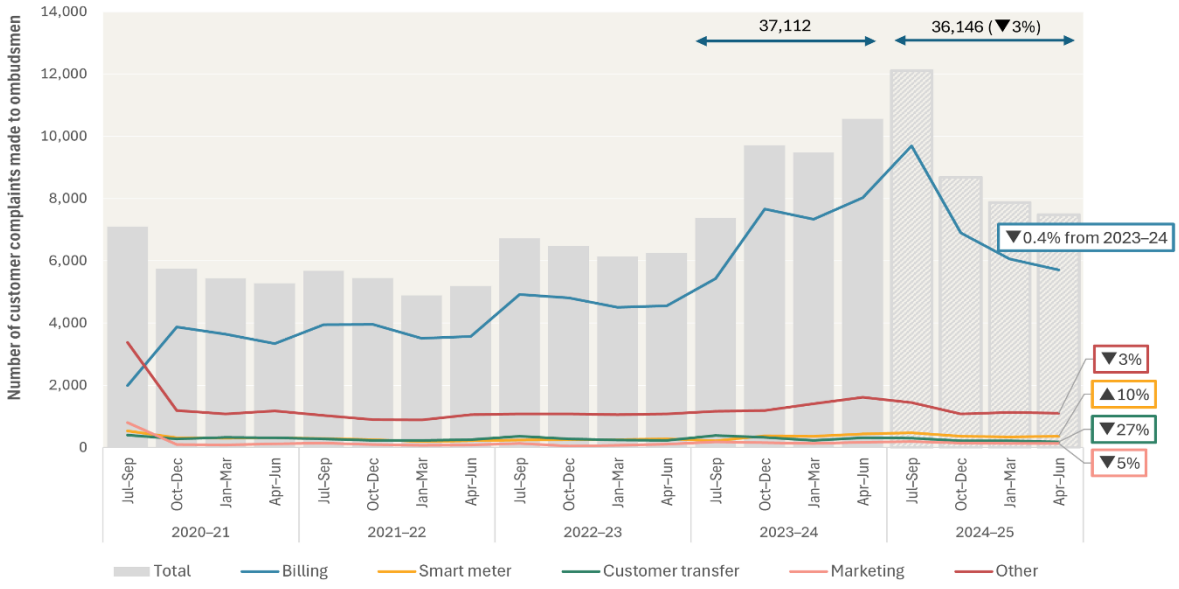
Customers expect a timely response when they reach out to a retailer for support or to resolve an issue. Slow or unresponsive customer service and/or lack of communication is a

common cause of customer dissatisfaction.[74] Customers have the option to escalate their concerns to an ombudsman scheme if it is not resolved to their satisfaction.

In 2024–25, of the complaints made to energy retailers, 23% were referred to an ombudsman scheme for resolution, lower than the 27% reported in 2023–24 (Figure 4.8).

Several energy retailers have pointed to the introduction of the Better Bills Guideline in September 2023 as a driver of the increase in complaints to ombudsmen since 2022–23. They consider the prominence of the '1800 free call' ombudsman phone number next to the 'local rate (13)' energy retailer phone number on energy bills has led to customers choosing to preference making energy complaints to the ombudsman.

Figure 4.8 Small customer complaints made to ombudsmen, by complaint category



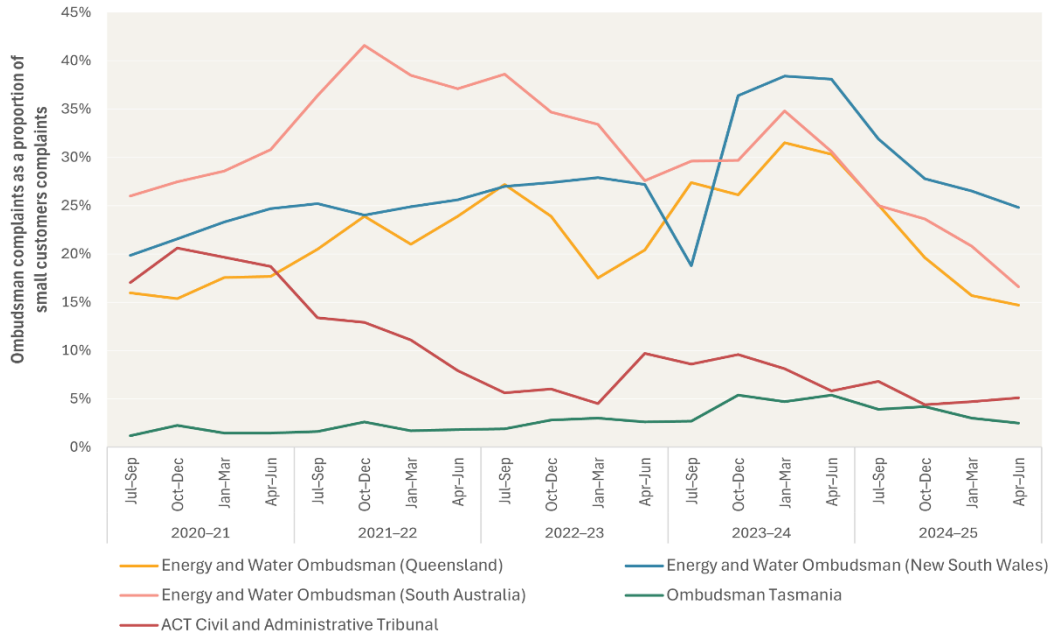
Source: The ACT Civil and Administrative Tribunal, Energy and Water Ombudsman NSW, Energy and Water Ombudsman Queensland, Energy and Water Ombudsman SA, Energy and Water Ombudsman Tasmania.

The proportion of complaints referred to an ombudsman scheme has always varied by jurisdiction. In Apr–Jun 2024–25, NSW (24.8%) had the highest proportion of complaints to an ombudsman scheme, whereas Tasmania (2.5%) had the lowest (Figure 4.9)

The proportion of small customer ombudsman complaints has decreased across NSW, Queensland and South Australia, which can be attributed to the 14% increase in overall customer complaints (section 4.2.1), primarily driven by Origin Energy. As the volume of ombudsman complaints have reduced, albeit slightly, the increase in overall complaints reduces the proportions across these jurisdictions.

74 Caruelle et al., The clock is ticking—Or is it? Customer satisfaction response to waiting shorter vs. longer than expected during a service encounter, *Journal of Retailing*, May 2022, accessed 26 August 2025.

Figure 4.9 Ombudsman complaints as a proportion of small customers' complaints



Source: The ACT Civil and Administrative Tribunal, Energy and Water Ombudsman NSW, Energy and Water Ombudsman Queensland, Energy and Water Ombudsman SA, Energy and Water Ombudsman Tasmania.

Ombudsman complaints, by retailer

As stated previously, a low proportion of complaints referred to an ombudsman scheme may indicate a retailer operates effective complaint management processes. Conversely, a high proportion of complaint referrals to an ombudsman scheme may indicate shortcomings in retailer complaint management.

As noted throughout this chapter, some retailers attributed increases in the number of complaints to ombudsman services to changes made to comply with the AER's Better Bills Guideline and the implementation and consolidation of new customer service platforms.

Feedback provided through our discussions with various ombudsman schemes and consumer representative organisations indicates that the higher cost of living and higher energy prices are continuing to impact financially vulnerable customers. Ombudsmen also raised that some vulnerable customers are not afforded support that best meets their individual needs through energy retailer hardship and payment programs. These insights further support a key finding from our *Review of payment difficulty protections in the National Energy Customer Framework* – that assistance provided under the framework is often ineffective and places inappropriate expectations on customers.[75]

Additionally, all ombudsman schemes noted a significant increase in the number of consumer energy resource (CER) related enquiries, including those related to feed-in tariffs, product warranties and batteries. However, current ombudsman schemes have limited authority over CER products and, where applicable, refer customers to appropriate services

[75] AER, Review of payment difficulty protections in the National Energy Customer Framework, Australian Energy Regulator, 15 May 2025.

such as the Australian Competition and Consumer Commission (ACCC), Consumer and Business Services (SA) and the Office of Fair Trading (Queensland).

The AER's *Review of consumer protections for future energy services*[76] presented the case for reforming the National Energy Consumer Framework to ensure it can continue to adequately protect consumers in an evolving market. The review highlighted the need for regulatory reform to enhance consumer protections and recommended an overarching consumer duty in the National Energy Customer Framework to ensure new energy services are included. In recognition of this need, Energy Ministers commenced consultation on the Better Energy Customer Experiences program in March 2025 to assess the reforms required to support consumers through the energy transition and beyond.[77]

The AER considers there is a strong case for a single, unified consumer protection framework that captures both traditional and new energy services. A single framework would:

- make it easier for consumers to understand their rights and promote trust and confidence in the energy market
- help to reduce regulatory burden on industry, promote competition and support providers to understand their regulatory obligations
- reflect the increasing bundling of services in the energy market, whereby traditional and new energy services are becoming inextricably linked
- address the challenge of designing multiple frameworks for different kinds of energy service providers, which could stifle innovation
- address the challenges evident in the operation of embedded networks, where there are different levels of oversight based on different provider types.

Figure 4.10 provides an overview of complaint and ombudsman complaint volumes. As with contact metrics, Tier 3 retailers reported the majority of complaints and complaints referred to ombudsman services.

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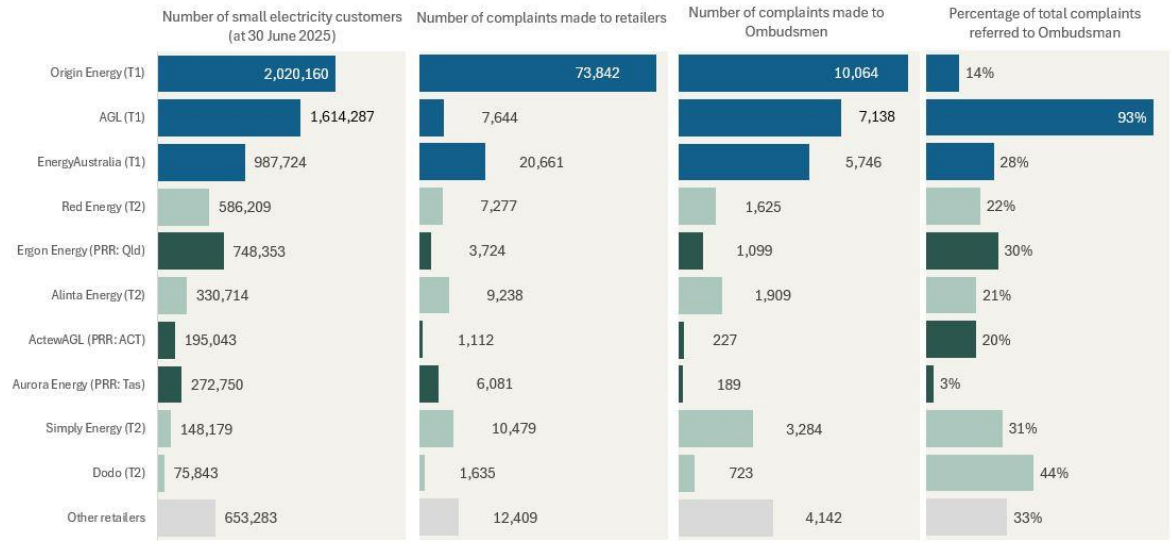
76 AER, Review of consumer protections for future energy services - Final advice, Australian Energy Regulator, 23 November 2023, accessed 28 October 2025.

77 Australian Government, Better Energy Customer Experiences, Department of Climate Change, Energy, the Environment and Water, accessed 11 November 2025.

Figure 4.10 Overview of customers numbers compared to complaint and ombudsman complaint volumes



Source: AER, Schedule 3 – Q4 2024–25 retail performance data. The ACT Civil and Administrative Tribunal, Energy and Water Ombudsman NSW, Energy and Water Ombudsman Queensland, Energy and Water Ombudsman SA, Energy and Water Ombudsman Tasmania.

Appendix 1: Repayment meters

In Tasmania there are no residential customers who have electricity prepayment meters (PAYG) installed. Table A1.1 shows the number of customers using PAYG (as at the end of June each year), as well as the number and length of self-disconnections[78] that occurred over the past few years.

In 2024–25 the number of customers with PAYG remain zero as last year[79]. PAYG in Tasmania have been gradually phased out since late 2018. During 2019, Aurora Energy conducted a large project to switch customers to newer Type 4 meters.

Table A1.1: Disconnection of customers using prepayment PAYG meters in Tasmania

Date	PAYG customers	PAYG systems capable of detecting and reporting self-disconnections	Self-disconnection events	Average duration of self-disconnection events
2012–13	33,158	4,662	1,068	237
2013–14	30,640	7,194	2,069	290
2014–15	29,612	8,902	2,632	327
2015–16	26,670	10,854	3,098	246
2016–17	23,641	10,911	3,232	262
2017–18	21,076	10,841	2,915	252
2018–19	10,599	4,589	2,493	221
2019–20	26	-	430	146
2020–21	10	-	-	-
2021–22	6	-	-	-
2022–23	4	-	-	-
2023–24	-	-	-	-
2024–25	-	-	-	-

78 Self-disconnection means an interruption to the supply of energy because a prepayment meter system has no credit (including emergency credit) available.

79 In some regions, there are meters that are similar repayment meters, for Queensland card operated meters, which are regulated by local jurisdictions and not reported under AER (Retail Law) Performance reporting procedures and Guidelines - Version 4 - 28 August 2024.

Appendix 2: Pricing and affordability methodology

For pricing analysis, the AER estimates annual bill costs for market and standing offers within each jurisdiction using a range and median of offers. These are comprised of:

- average annual household electricity and gas use in each major distribution area
- retail electricity and gas offers in each major distribution area.
- We measure energy affordability for each distribution area, based on:
- annual market and standing offer bill costs
- concessions offered to those who may experience financial hardship
- household disposable income.

These inputs are outlined in more detail below.

Annual bill cost

The calculation of an annual bill cost is comprised of several components including usage levels, usage charges, supply charges, and other fees such as membership or metering fees. Figure A2.1 disaggregates these components and highlights the components that feed into a retailer's offer.

Figure A2.1: Components of retail annual bill costs

Energy use

The sources for estimating energy use vary across electricity and gas, due to the differing availability of public information. The levels of electricity and gas use applied in our analysis can be found in tables A2.1 and A2.2.

Electricity

The AER analysis is based on the average household electricity use for each major distribution area in each year. This is sourced from information provided by distribution network businesses in response to Regulatory Information Notices (RIN) issued by the AER. This data includes the total electricity use for all residential users (including through controlled loads), and total residential customer numbers. This data is collected on a financial year basis for all regions.

Table A2.1: Average annual electricity use

Jurisdiction	Distribution area	Average annual electricity usage per customer (kWh)				
		2021–22	2022–23	2023–24	2023–24	2024–25
Queensland	Energex	5,709	5,864	5,982	5,982	6,051
	Ergon Energy	6,499	6,524	6,460	6,460	6,692
NSW	Ausgrid	5,517	5,345	5,159	5,159	5,203
	Endeavour Energy	5,921	5,931	6,007	6,007	6,089
	Essential Energy	6,170	6,044	5,785	5,785	5,852
ACT	Evoenergy	6,499	6,343	5,986	5,986	6,325
South Australia	SA Power Networks	4,526	4,583	4,237	4,237	4,370
Victoria	AusNet Services	4,805	4,728	4,647	4,647	4,737
	CitiPower	4,351	4,308	4,204	4,204	4,449
	Jemena	4,365	4,352	4,245	4,245	4,434
	Powercor	4,980	4,892	4,747	4,747	4,964
	United Energy	4,617	4,525	4,468	4,468	4,653
Tasmania	TasNetworks	8,393	8,427	7,855	7,855	7,927

(a) Source: Economic benchmarking regulatory information notice (RIN) responses provided by network businesses to the AER.

Gas

The AER sources average gas use estimates for each jurisdiction from RIN responses and uses the 2020 bill benchmarking survey conducted by Frontier Economics on behalf of the AER for Queensland gas use estimates. The average use for a jurisdiction is applied to all distribution areas in that jurisdiction.

Table A2.2: Annual gas use

Annual gas usage per customer (MJ)				
Queensland	NSW	ACT	South Australia	Victoria
7,238	17339	24767	13665	39753

Source: Consumption is based on RIN responses except in Queensland where consumption is based on Frontier Economics to the AER, Residential energy consumption benchmarks, December 2020.

Energy offers

Offer details are collected for both electricity and gas from our energy price comparison website, EnergyMadeEasy (www.energymadeeasy.gov.au). For Victoria, the AER collected tariff details from the Department of Environment, Land, Water and Planning, based on information submitted by retailers to the Victorian Energy Compare website (https://compare.switchon.vic.gov.au).

The ARE's analysis is based on all unique generally available offers in each distribution area at June 2020, June 2021, June 2022, June 2023 and June 2024. The AER only considers single rate offers, which represent the most common offer type that energy customers are on. The offer details are filtered to remove those with additional elements above an accessible, energy-only basic offer. For example, offers with a solar/green component and offers that have specific eligibility criteria are removed.

Annual bill calculation

The energy use estimates in tables A2.1 and A2.2 are used to calculate an annual bill cost for each single rate offer. The range of offers illustrates the price spread between the highest and lowest offer in each distribution area. The median (rather than a simple average) is used to ensure the analysis is not skewed by a small number of very cheap or very expensive offers.

In some cases, where a retailer had a large number of similar offers that skewed the analysis and masked the pricing trends a single representative offer was chosen so the analysis would better reflect the retail market.

The annual bill estimates include key conditional discounts offered by energy retailers (such as discounts for paying on time or paying by direct debit) but exclude discounts for bundling, dual fuel offers or actions unrelated to energy consumption (such as 'refer a friend' rewards). The value of non-cash incentives is also excluded. Fees or credits that customers cannot avoid in the first year of a contract (such as sign-on, membership or metering fees, or loyalty bonuses) are included in the annual bill calculation.

Seasonal pricing is taken into account when calculating the annual bills but assumes a consistent level of energy use throughout the year.

Electricity

In this report 2 types of analysis are undertaken in electricity.

For analysis of trends in prices, electricity use is kept constant for the time series by applying the figures for the latest year for each distribution area. The annual bill is divided by average electricity use to identify costs on a per unit basis. This analysis isolates the effect of changes in retailer offers on annual bills.

For analysis of the cost impact on households, the electricity use data is varied across each year of the time series. This gives a better sense of what consumers actually pay for their annual bills in each distribution area.

The AER recognises that basing the analysis on total electricity use (including electricity used by controlled loads) will tend to overestimate the annual cost of electricity when applied to single rate offers. This is because it does not reflect that in practice some electricity use is charged at a lower controlled load rate.

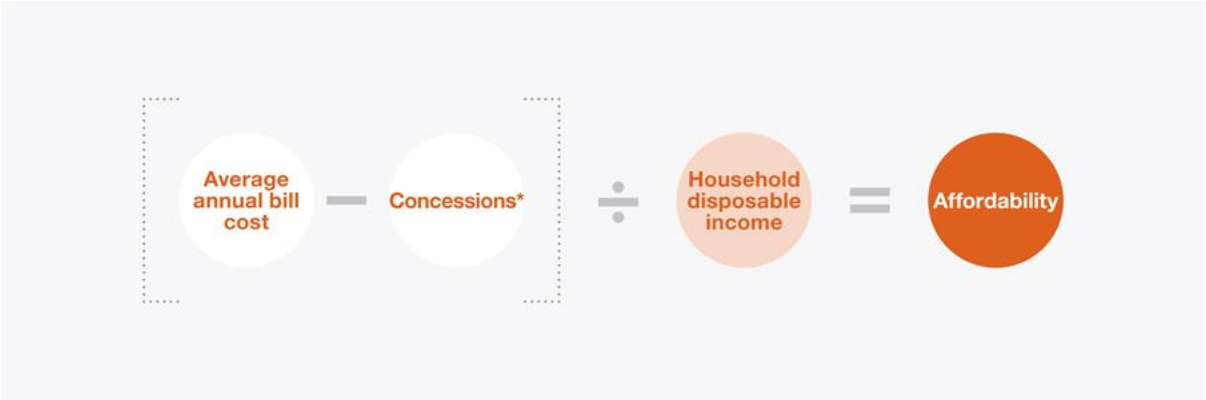
Gas

For gas analysis of trends in prices gas cost impact on households, gas use is kept constant for the time series by applying the figures for the latest year for each distribution area. The annual bill is divided by average gas use to identify costs on a per unit basis. This analysis isolates the effect of changes in retailer offers on annual bills and gives a better sense of what consumers actually pay for their annual bills in each distribution area

Affordability

To get an estimate of affordability we calculate annual bill costs as a proportion of household disposable income for average and low-income households for each region. Figure A2.2 illustrates this calculation.

Figure A2.2: Components of affordability analysis



* For low income households this figure includes concessions and rebates available to these households. For average income households this figure will only include rebates that are generally available to all households.

Energy concessions and rebates

The annual bill calculation is adjusted to account for the benefit of any concessions and rebates that are applicable. For the analysis of low-income households, this adjustment will include any relevant energy concessions in each region and any rebates that have been provided. For other households this adjustment will only include rebates that are generally available to all energy consumers. State and territory governments administer concessions to provide financial assistance to individuals, including people who are elderly, have a disability, are low-income earners, or are experiencing disadvantage. The value of all concessions that are available to households on the basis of low income are included as well as any rebates that are generally available, or available to low-income households. Energy concessions and rebates available in 2023–24 and 2024–25 are detailed in Appendix 8.

Household disposable income

Household disposable income best represents the remaining income (after income tax, the Medicare levy and the Medicare levy surcharge are deducted) available to households for expenditure on goods and services, including electricity and gas bills.

This data is collected every 2 years by the Australian Bureau of Statistics (ABS) and is most recently available is for the reference periods 2017–18 and 2019–20. The estimated income levels for 2018–19 is based on the midpoint between these data sets. Data for 2020–21 to 2023–24 has been extrapolated income by inflating 2019–20 income (table A2.4 based on the wage price index.

Low-income households

The equivalised household disposable income data has been used to identify low-income households. This measure reflects a household's purchasing power, as it considers the household's ability to share resources and enables better comparisons between different size households.

Low-income households in each state and territory are represented by using an adjusted lowest equivalised income quintile. This comprises the average income of the lowest 2 deciles, excluding the first and second percentiles.

For the identified households, the un-equivalised household disposable income is used as the basis for our affordability analysis.

Customers receiving assistance

The ACCC Inquiry into the National Electricity Market report – July 2025 identified that customers receiving assistance in the form of payment plans or hardship had on average a higher consumption than customers not receiving assistance. A scaling factor was derived from this report to look at the impact of these high consumption rates on affordability.

Table A2.3: Customers Receiving Assistance Consumption Scaling

Annual gas usage per customer (MJ)			
South East Queensland	NSW	South Australia	Victoria
205%	181%	176%	156%

Source: ACCC Inquiry into the National Electricity Market report – July

The average household

The AER represents the income of all households by the 'all person' value (the average across all quintiles) of un-equivalised household disposable income.

Table A2.4: Household disposable income

Jurisdiction	Household type	2020–21	2021–22	2022–23	2023–24	2024–25
Queensland	Low-income households	$37,343	$38,253	$39,632	$41,480	$43,025
	Average household	$96,659	$99,015	$102,584	$107,367	$111,365
NSW	Low-income households	$35,996	$36,875	$38,100	$39,671	$40,922
	Average household	$103,186	$105,705	$109,216	$113,719	$117,306
ACT	Low-income households	$49,003	$50,248	$51,895	$53,907	$55,920
	Average household	$122,007	$125,105	$129,206	$134,217	$139,229
South Australia	Low-income households	$32,797	$33,494	$34,672	$36,043	$37,221
	Average household	$87,617	$89,480	$92,627	$96,289	$99,436
Victoria	Low-income households	$36,306	$37,153	$38,424	$39,801	$41,099
	Average household	$101,107	$103,467	$107,007	$110,842	$114,455
Tasmania	Low-income households	$31,038	$31,920	$33,119	$34,680	$35,901
	Average household	$78,653	$80,889	$83,927	$87,883	$90,979

Appendix 3: South Australian service standards have improved

Clause 7 of the National Energy Retail (Local Provisions) Regulations imposes minimum service standards on retailers selling energy to small customers in South Australia. The service standards require retailers to use best endeavours to respond to 95% of written enquiries within 5 business days and to answer 85% of telephone calls within 30 seconds between 8 am and 6 pm from Monday to Friday.

Retailers must report to the AER on their compliance with these standards and give reasons for any non-compliance as well as information on strategies to improve compliance in the future.

Of the 33 active retailers in South Australia, there were 4 retailers that failed to respond to 95% of written enquiries within 5 business days. 16 retailers failed to answer 85% of telephone enquiries within 30 seconds in 2024–25.

Table A3.1: South Australian service standards

Retailer	Percentage of written enquiries responded to within five business days			Percentage of telephone enquiries answered within 30 seconds		
	2022–23	2023–24	2024–25	2022–23	2023–24	2024–25
1st Energy	100	100	100	67	76	97
AGL	88	98	98	70	70	92
Alinta Energy	97	97	99	71	71	92
Amber Electric	99	43	65	100	100	98
Blue NRG	100	98	97	77	94	97
CovaU	100	100	100	91	88	97
CPE Mascot	80	95	100	52	81	66
Diamond Energy	100	100	100	100	95	92
Discover Energy	96	97	95	78	84	83
Dodo Power & Gas	96	93	88	60	58	74
Energy Locals	96	75	81	49	34	59
EnergyAustralia	96	98	100	64	71	76
Engie (formerly Simply Energy)	100	100	100	70	72	67
Future X Power	100	100	100	100	100	100
Globird Energy	99	98	99	70	70	50
Glowpower ^	-	100	-	-	96	-
Localvolts	100	100	100	100	-	-

Retailer	Percentage of written enquiries responded to within five business days			Percentage of telephone enquiries answered within 30 seconds		
	2022–23	2023–24	2024–25	2022–23	2023–24	2024–25
Lumo Energy	98	98	97	60	72	82
Maximum Energy ^	100	-	-	96	-	-
Momentum Energy	99	99	99	74	70	62
MTA Energy *	100	99	100	100	95	100
Nectr Energy	99	93	100	46	65	63
Next Business Energy	97	95	98	83	83	74
Origin Energy	33	45	97	90	92	41
OVO Energy	94	100	100	74	86	86
Pacific Blue (formerly Tango	100	48	94	74	60	69
PowerHub	100	100	100	68	74	77
Powershop	96	96	98	52	60	64
Powow Power	-	-	100	-	-	100
Progressive Green	-	-	100	-	-	100
ReAmped Energy ^	83	83	-	100	100	-
Red Energy	98	98	95	73	68	86
Savant Energy	100	96	97	82	92	77
Shell Energy	100	100	100	85	88	92
Sumo Power	100	100	100	38	94	100
Sustainable Savings	100	100	100	100	95	100
Telstra Energy ^	100	100	-	67	96	-
Veolia Energy	-	-	100	-	-	100
Winenergy	60	100	-	51	63	-
Zen Energy ^	100	100	100	100	100	100

Appendix 4: Distribution network performance

Section 285 of the National Energy Retail Law specifies that a retail market performance report must include (among other things) a report on the performance of distribution network service standards and associated guaranteed service level (GSL) schemes. The Retail Law defines distribution network service standards as service standards imposed on distribution networks by or under energy laws, including, for example, service standards relating to:

- the frequency and duration of supply interruptions
- the timely notice of planned interruptions
- the quality of supply (excluding frequency) for electricity (including voltage variations)
- wrongful de-energisation (disconnection)
- timeframes for de-energisation and re-energisation (reconnection)
- being on time for appointments
- response time for fault calls
- the provision of fault information.

A number of service standards are set by the individual jurisdictions and therefore differ between states and territories. The following tables summarise distribution networks' performance against their respective jurisdictional service standards and GSL schemes.

Distribution network performance by jurisdiction

Queensland

- 120,703 calls were made to Energex's fault line in 2024–25 compared to 113,198 in the previous year. Ergon Energy had 99,825 calls to their fault line in 2024–25, down from 111,663 in the previous year.
- Energex reported 202 instances when it failed to attend appointments, increasing from 185. Ergon Energy reported 159, same as last period.
- Both Energex and Ergon reported decreases in wrongful disconnections to 9 and to 2 respectively, compared to 12 in the previous year for both networks.
- Energex paid $155,124 in unplanned interruption duration guaranteed service level (GSL) compensation with Ergon Energy paying $1,178,620.

Table A4.1 Queensland electricity distribution networks performance 2024–25

Performance metric	Energex	Ergon Energy
Customers		
Total number of customers	1,599,687	745,729
Customer service		

Performance metric	Energex	Ergon Energy
Calls to call centre fault line	120,703	99,825
Complaints		
Total complaints received	4,040	2,891
Appointments		
Total number of appointments	$37,281	15,604
Failure to attend appointments on time	202	159
Compensation paid	$12,524	$9,858
Connections		
Number of new connections	23,255	8,642
Connections not provided by agreed date	927	14
Compensation paid for late connections	$386,198	$2,108
Reconnections		
Total reconnections	146,429	48,237
Reconnections not completed by agreed date	15	3
Compensation paid	$1,488	$186
Wrongful disconnections		
Number of wrongful disconnection payments	9	2
Compensation paid ($155 per reported breach)	$1,395	$310
Faulty streetlights		
Number of total streetlights faults	8,075	4,102
Street lights – not repaired by ‘fix by’ date	797	2,939
Planned interruptions		
Number of planned interruptions	12,601	16,511
Number of occasions where there was insufficient notice to residential customers	496	268
Compensation paid for insufficient notice to residential customers	$15,376	$8,308
Number of occasions where there was insufficient notice to small business customers	35	51
Compensation paid for insufficient notice to small business customers	$2,695	$3,927
Unplanned interruption duration GSL		
Instances where unplanned interruption breached interruption duration standards	1,251	9,505

Performance metric	Energex	Ergon Energy
Total amount of compensation paid for duration of supply interruptions exceeding threshold	$155,124	$1,178,620
Unplanned interruption frequency GSL		
Instances where unplanned interruption breached interruption frequency standards	23	433
Total amount of compensation paid for frequency of supply interruptions exceeding threshold	$2,852	$53,692
System average interruption duration index (SAIDI) (minutes) after removing excluded events		
CBD	7.3	-
Urban	71.4	142.5
Short rural	158.3	340.0
Long rural	-	1,037.3
Whole network	98.6	346.6
System average interruption frequency index (SAIFI) (number) after removing excluded events		
CBD	0.0	-
Urban	0.6	1.3
Short rural	1.3	2.5
Long rural	-	5.1
Whole network	0.9	2.4

Note: The GSL payment amounts for Energex and Ergon are outlined in the Electricity Distribution Network Code, published by the Queensland Competition Authority, p. 7, http://www.qca.org.au/project/retailers-and-distributors/electricity-distribution-network-code/
Source: AER.

NSW

- Both Ausgrid and Endeavour Energy experienced an increase in the total number of customers they serve, from 1,798,534 and 1,113,298 respectively last period. Essential Energy experienced a decrease, from 956,776 in 2023–24.
- The number of complaints received by Endeavour and Essential Energy increased compared to compared to 2023–24. For Ausgrid, it decreased from 5,129 last period to 4,696 this period.

Table A4.2 NSW electricity distribution networks performance 2024–25

Performance metric	Ausgrid	Endeavour Energy	Essential Energy
Customers			
Total number of customers	1,809,356	1,119,969	902,281
Customer service			
Calls to call centre fault line	113,921	125,108	184,622

Performance metric	Ausgrid	Endeavour Energy	Essential Energy
Complaints			
Total complaints received	4,696	2,190	1,553
Appointments			
Total number of appointments	3,516	-	-
Occasions where the distributor representative failed to attend an appointment on time	45	-	-
Compensation paid	$0	-	-
Connections			
Number of new connections	0	0	99,119
Connections not provided by agreed date	0	0	0
Compensation paid for late connections	$0	$0	$0
Reconnections			
Number of total reconnections	20,252	-	-
Reconnections not completed by agreed date	0	-	-
Compensation paid	$0	-	-
De-energisation period			
Number of de-energisations not completed in mandatory period (2 days)	-	-	4
Faulty streetlights			
Number of total streetlights faults	12,875	243,474	168,372
Street lights – average monthly number ‘out’	-	1,158	620
Street lights – not repaired by ‘fix by’ date	587	1,254	344
Street lights – average number of days to repair	-	5.93	8.9
Number of reported street light faults	-	-	7,442
Compensation paid	$1,728	$1,558	$4,456
Planned interruptions			
Number of planned interruptions	5,778	-	8,966
Occasions where there was insufficient notice of the interruption - residential customers	41	-	-
Compensation paid	$2,407	-	-

Performance metric	Ausgrid	Endeavour Energy	Essential Energy
Occasions where there was insufficient notice of the interruption - small business customers	10	-	-
Compensation paid	$500	-	-
Unplanned interruptions			
Number of unplanned interruptions	-	-	30,878
Unplanned interruption duration GSL			
Instances where unplanned interruption breached interruption duration standards	-	6,080	11,330
Total amount of compensation paid for duration of supply interruptions exceeding threshold	-	$202,000	$391,748
Unplanned interruption frequency GSL			
Instances where unplanned interruption breached interruption frequency standards	-	4	2
Total amount of compensation paid for frequency of supply interruptions exceeding threshold	-	$360	$240
SAIDI includes all events - planned and unplanned			
Overall	-	-	733.4
SAIFI includes all events - planned and unplanned			
Overall	-	-	2.8
System average interruption duration index (SAIDI) (minutes) after removing excluded events			
CBD	16.2	0	-
Urban	67.4	50.4	71.8
Short rural	129.0	134.7	224.4
Long rural	1,171.9	102.8	485.6
Whole network	73.2	77.2	231.0
System average interruption frequency index (SAIFI) (number) after removing excluded events			
CBD	0.1	0	-
Urban	0.6	0.5	0.8
Short rural	1.0	1.0	1.6
Long rural	2.9	0.7	2.6
Whole network	0.6	0.6	1.6

Note: Instances and compensation paid related to unplanned interruption duration and frequency not provided from Ausgrid and Essential Energy.
Source: AER.

ACT

- Evoenergy experienced a decrease in the number of customers it serves, from 225,476 last period.
- There were 5 instances of wrongful disconnection in 2024–25.

Table A4.3 ACT electricity distribution network performance 2024–25

Performance metric	Evoenergy
Customers	
Total number of customers	219,584
Complaints	
Total complaints received	74
Number of GSL payments in relation to responding to complaints	0
Compensation paid in relation to responding to complaints	-
Connections	
Number of new connections	567
Number of alterations	837
Connections not provided on or before required time	4
Compensation paid in relation to customer connection times	$960
Reconnections	
Number of total reconnections	6,276
Reconnections not completed by agreed date	2
Compensation paid	$180
Wrongful disconnections	
Number of GSL payments in relation to wrongful disconnection	5
Compensation paid in relation to wrongful disconnection	$500
Planned interruptions	
Number of planned interruptions	1,422
Number of occasions where there was insufficient notice to residential customers	117
Compensation paid for insufficient notice to residential customers	$5,850
Number of occasions where there was insufficient notice to small business customers	27
Compensation paid for insufficient notice to small business customers	$1,350
Unplanned interruptions	
Number of unplanned interruptions	1,228

Performance metric	Evoenergy
Unplanned interruption duration GSL	
Instances where unplanned interruption breached interruption duration standards	228
Total amount of compensation paid for duration of supply interruptions exceeding threshold	$29,000
Unplanned interruption frequency GSL	
Instances where unplanned interruption breached interruption frequency standards	0
Total amount of compensation paid for frequency of supply interruptions exceeding threshold	$0
System average interruption duration index (SAIDI) (minutes) after removing excluded events	
CBD	-
Urban	33.1
Short rural	80.0
Long rural	-
Whole network	41.7
System average interruption frequency index (SAIFI) (number) after removing excluded events	
CBD	-
Urban	0.4
Short rural	0.9
Long rural	-
Whole network	0.5

Source: AER.

South Australia

- The number of customers served by SA Power Networks increased from 937,017 in 2023–24 to 946,409 in 2024–25.
- SA Power Networks paid $2,387,800 in unplanned interruption duration guaranteed service level compensation in 2024–25.

Table A4.4 South Australia electricity distribution network performance 2024–25

Performance metric	SA Power Networks
Customers	
Total number of customers	946,409
Complaints	
Total complaints received	2,408
Connections	
Number of new connections	11,603
Connections not provided by agreed date	319
Compensation paid for late connections	$94,055
Reconnections	
Number of total reconnections	102,683
Reconnections not completed by agreed date	0
Compensation paid	-
Faulty street lights	
Number of street lights faults	22,412
Number of street lights not repaired before agreed date	4,226
Compensation paid	-
Unplanned interruptions	
Number of unplanned interruptions	10,088
Unplanned interruption duration GSL	
Instances where unplanned interruption breached interruption duration standards	17,264
Total amount of compensation paid for duration of supply interruptions exceeding threshold	$2,387,800
Unplanned interruption frequency GSL	
Instances where unplanned interruption breached interruption frequency standards	1,239
Total amount of compensation paid for frequency of supply interruptions exceeding threshold	$123,900

Performance metric	SA Power Networks
System average interruption duration index (SAIDI) (minutes) after removing excluded events	
CBD	19.8
Urban	92.1
Short rural	142.5
Long rural	388.9
Whole network	143.0
System average interruption frequency index (SAIFI) after removing excluded events	
CBD	0.2
Urban	0.8
Short rural	1.1
Long rural	1.7
Whole network	0.9

Source: AER.

Tasmania

- TasNetworks experienced an increase in the number of customers they serve through 2024–25.
- TasNetworks paid over $12,000,000 in unplanned interruption (duration and frequency) guaranteed service level compensation in 2024–25, spending $11,406,320 on unplanned interruption duration guaranteed service level compensation alone.

Table A4.5 Tasmania electricity distribution network performance 2024–25

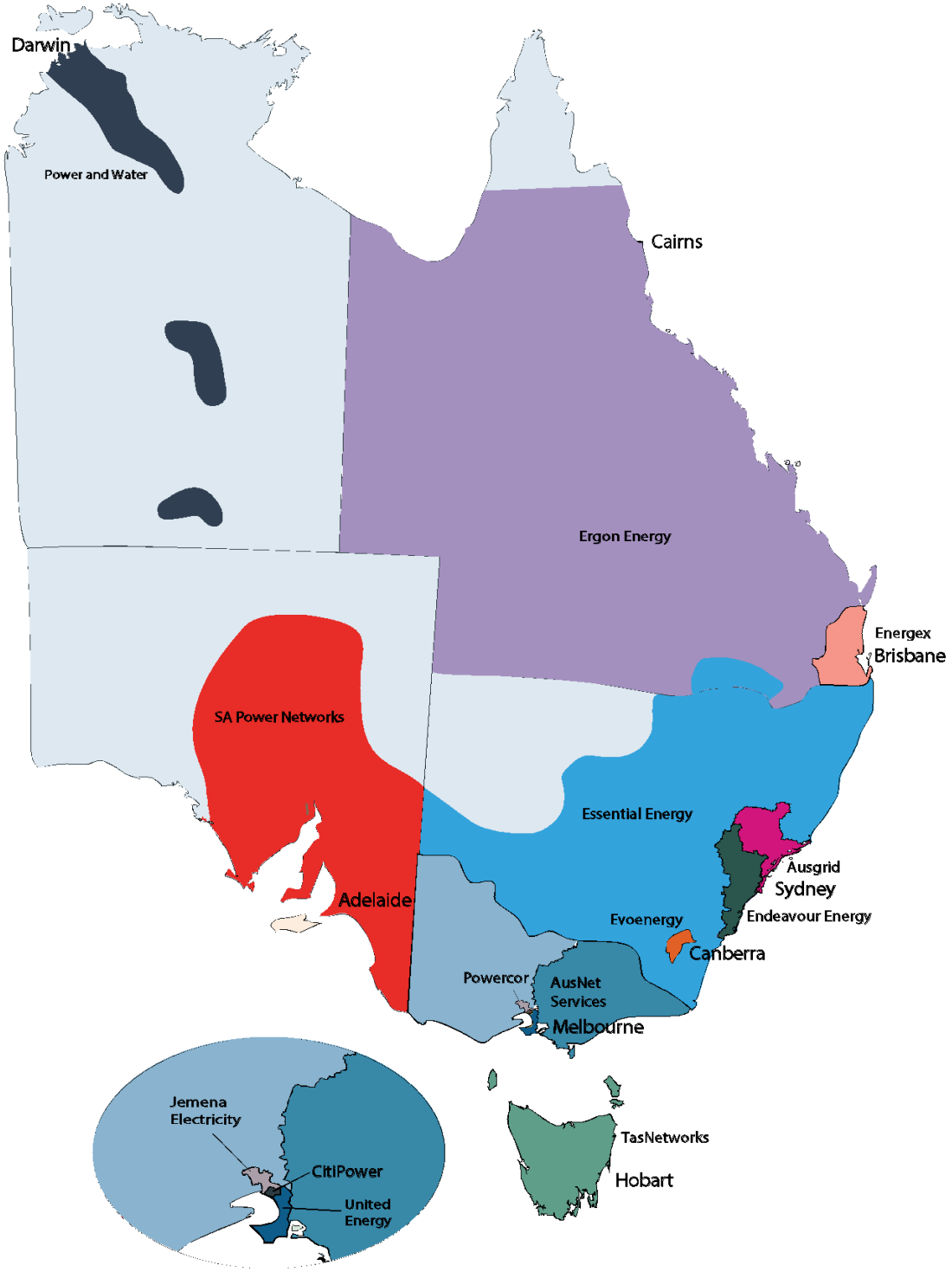
Performance metric	TasNetworks
Customers	
Total number of customers	309,569
Customer service	
Calls to call centre fault line	29,616
Complaints	
Total complaints received	679
Claims	
Total claims received	761
Claims not responded to within 10 business days	1
Compensation paid	$544,800
Connections	
Number of new connections	1,874
Connections not provided by agreed date	478
Number of payments for late connections	182
Compensation paid	$19,560
Planned interruptions	
Number of planned interruptions (after removing excluded events and MEDs)	1,581
Occasions where there was insufficient notice of the interruption	19
Number of payments made	19
Compensation paid	$950
Unplanned interruptions	
Number of unplanned interruptions (after removing excluded events and MEDs)	6,616
Faulty streetlights	
Number of Street Lights	51,372
Street lights – average monthly number ‘out’	222

Performance metric	TasNetworks
Street lights – not repaired by ‘fix by’ date	1,108
Street lights – average number of days to repair	14.5
Compensation paid	-
Unplanned interruption duration GSL	
Instances where unplanned interruption breached Interruption Duration Standard	92,633
Number of payments made for unplanned interruption breaching Interruption Duration Standard	92,044
Unplanned interruption breaching Interruption Duration Standard compensation	$11,406,320
Unplanned interruption frequency GSL	
Instances where unplanned interruption breached Interruption Frequency Standard	8,442
Number of payments made for unplanned interruption breaching Interruption Frequency Standard	9,080
Unplanned interruption breaching Interruption Frequency Standard compensation	$726,400
Network SAIDI (after removing excluded events)	
Overall	858.8
Planned interruptions	51.3
Unplanned interruptions	174.7
Major event days	632.9
Network SAIFI (after removing excluded events)	
Overall	2.5
Planned interruptions	0.2
Unplanned interruptions	1.5
Major event days	0.8
Unplanned Classification & Network SAIDI (after removing excluded events and MEDs)	
Critical infrastructure	23.0
High density commercial	39.2
Urban	92.9
High density rural	260.8
Low density rural	465.4
Whole network	174.7

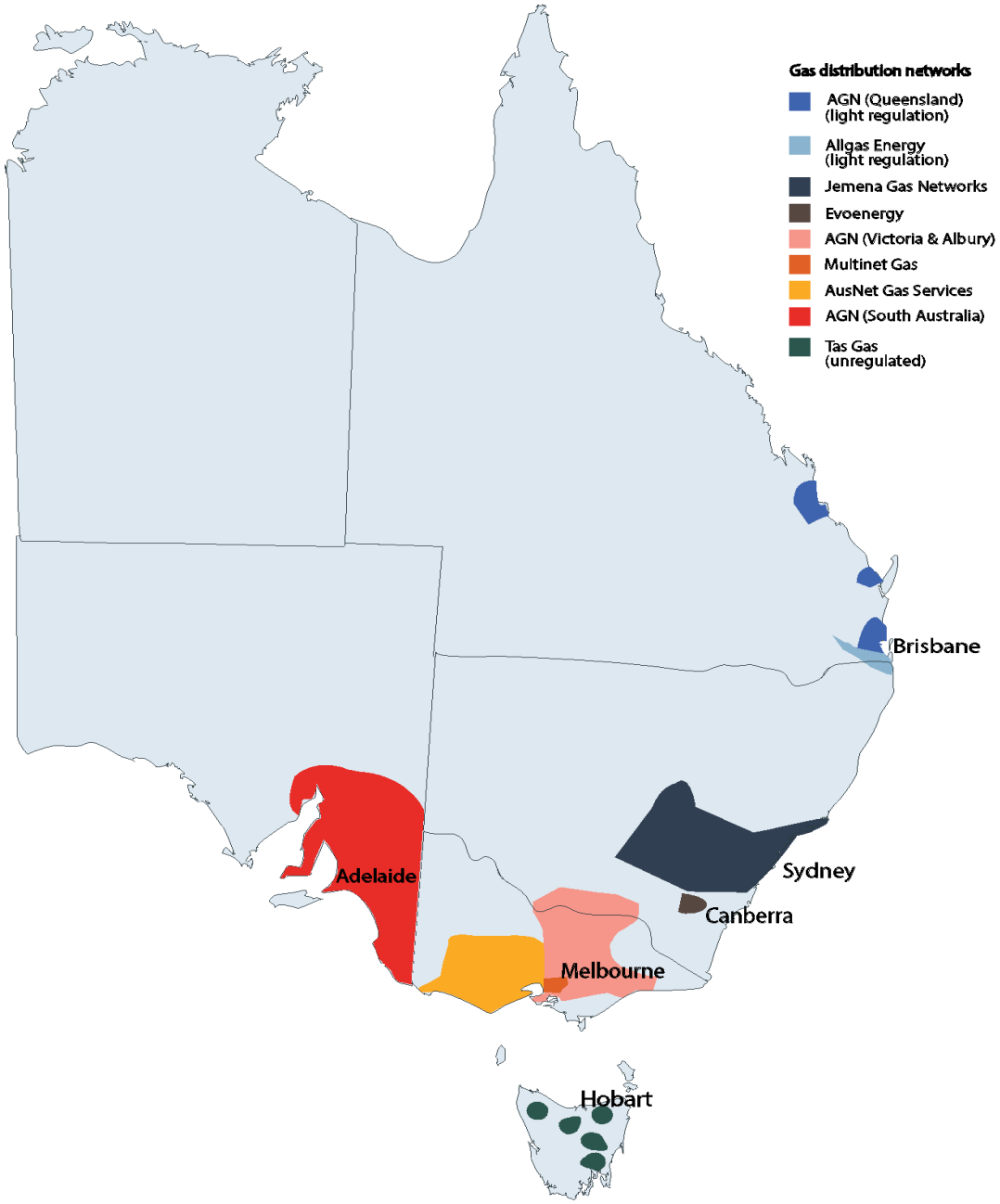
Performance metric	TasNetworks
Unplanned Classification & Network SAIFI (after removing excluded events and MEDs)	
Critical infrastructure	0.1
High density commercial	0.4
Urban	1.0
High density rural	2.4
Low density rural	2.9
Whole network	1.5

Note: *The reconnections and street light reporting requirements were removed in the amended, because Tasnetworks do not provide customer charter payments for reconnections or street light guarantees.
Source: AER.

Appendix 5: Map of electricity distribution networks

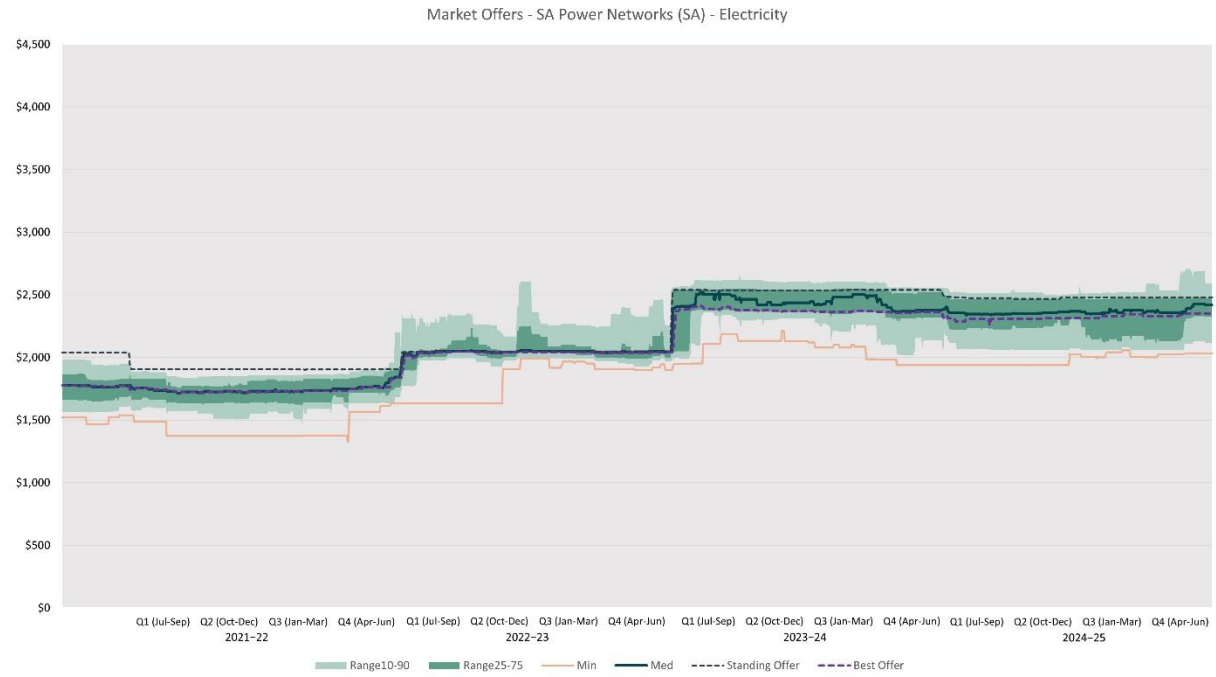


Appendix 6: Map of gas distribution networks

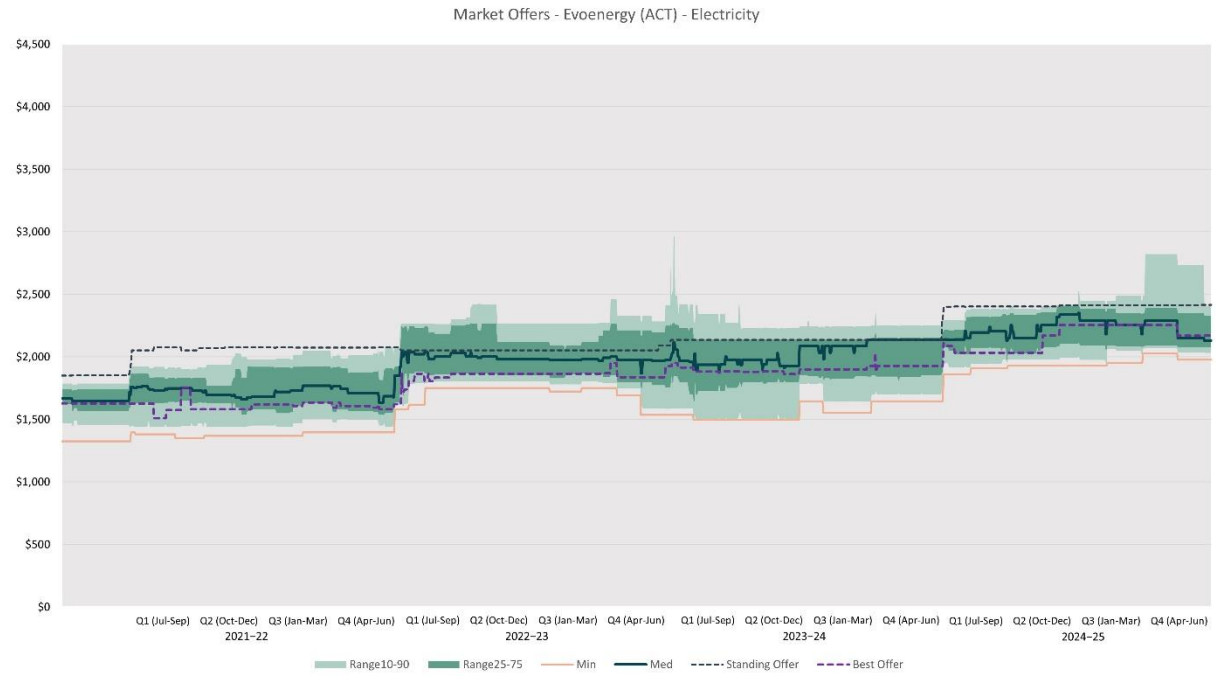


Appendix 7: Median market offer charts

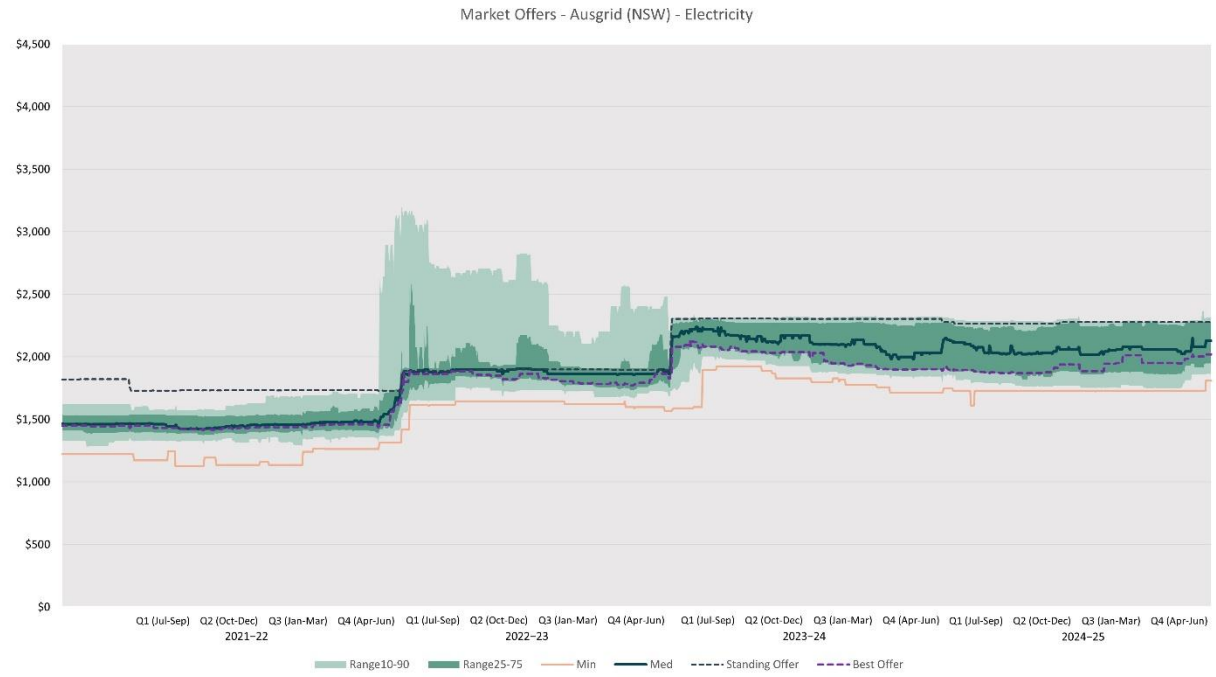
SA Power Networks (SA) – electricity



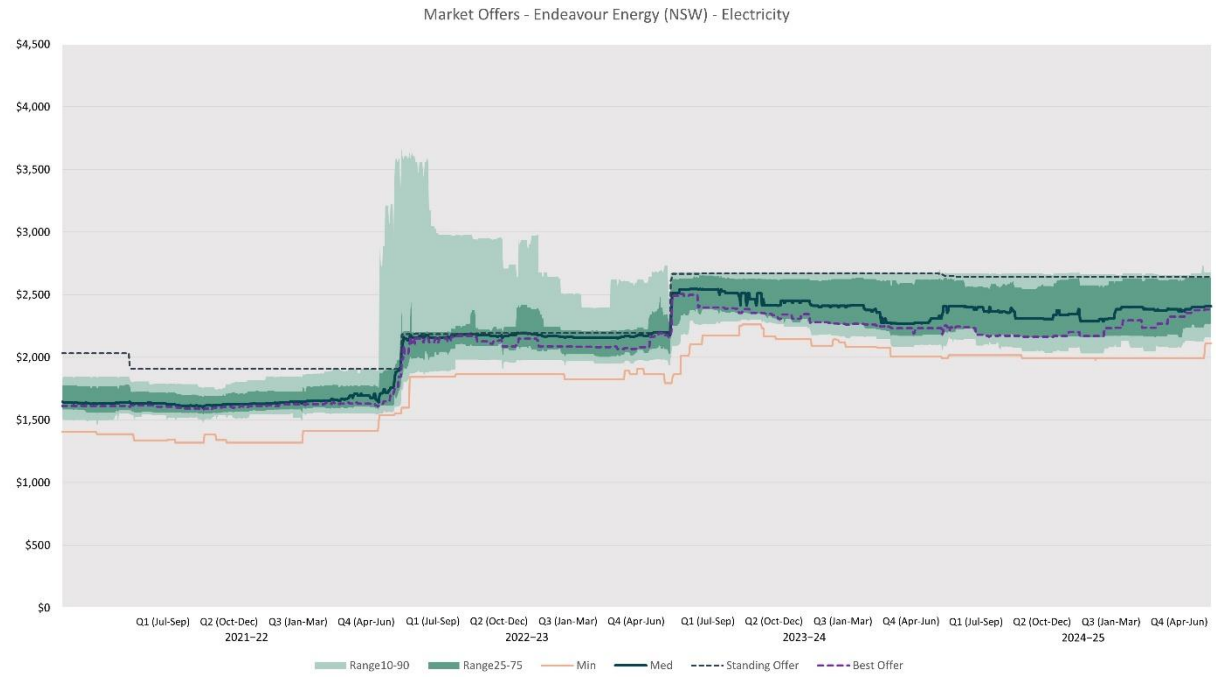
Evoenergy (ACT) – electricity



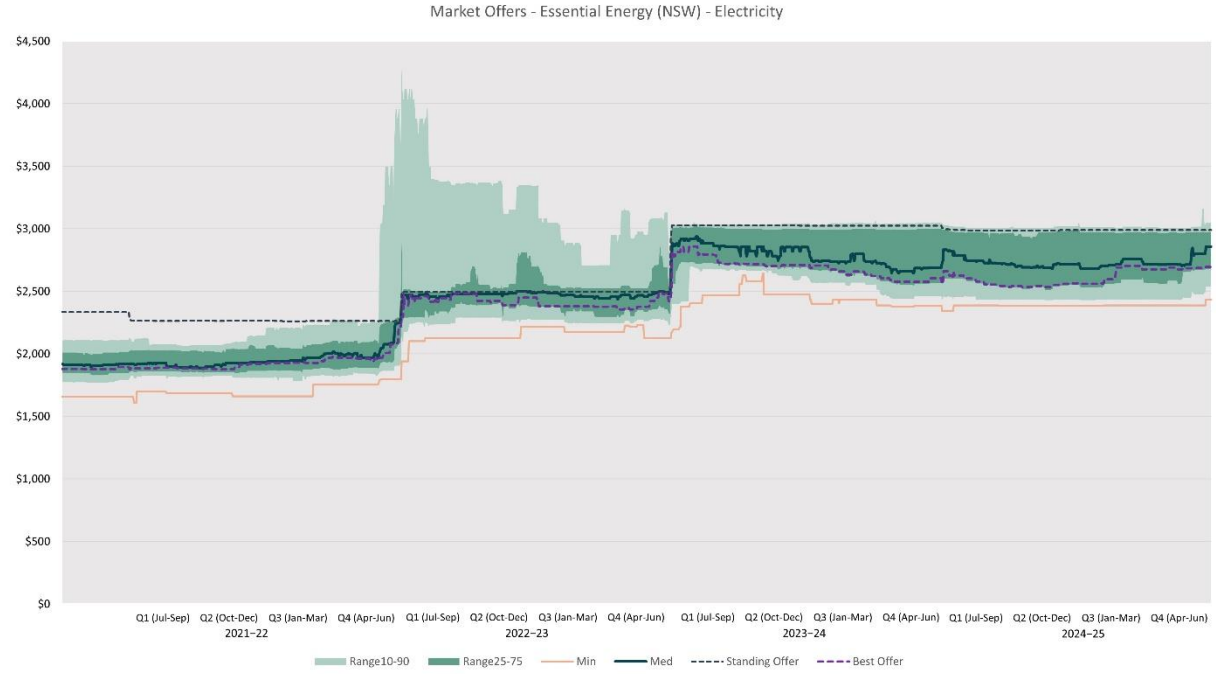
Ausgrid (NSW) – electricity



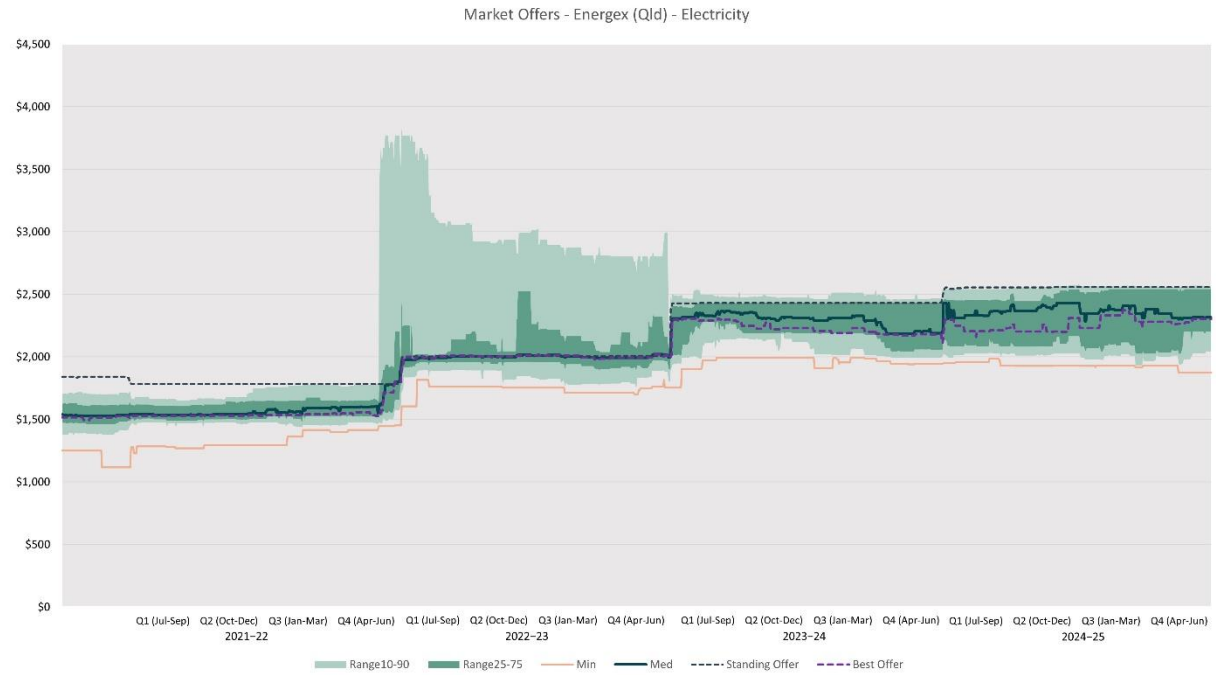
Endeavour Energy (NSW) – electricity



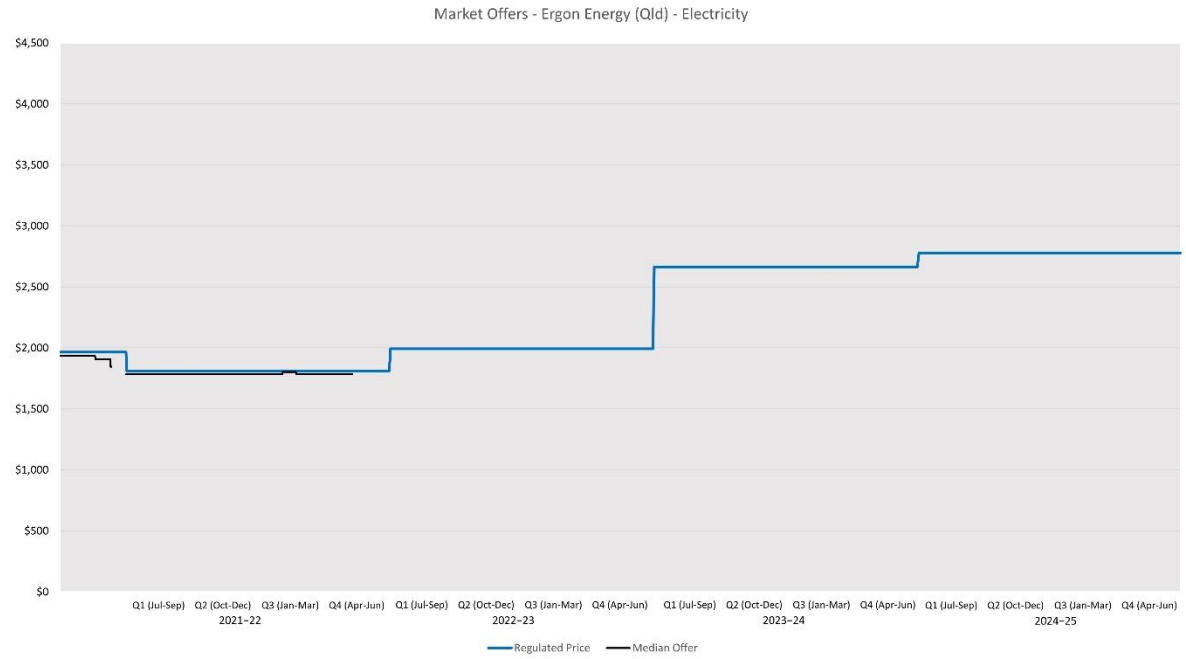
Essential Energy (NSW) – electricity



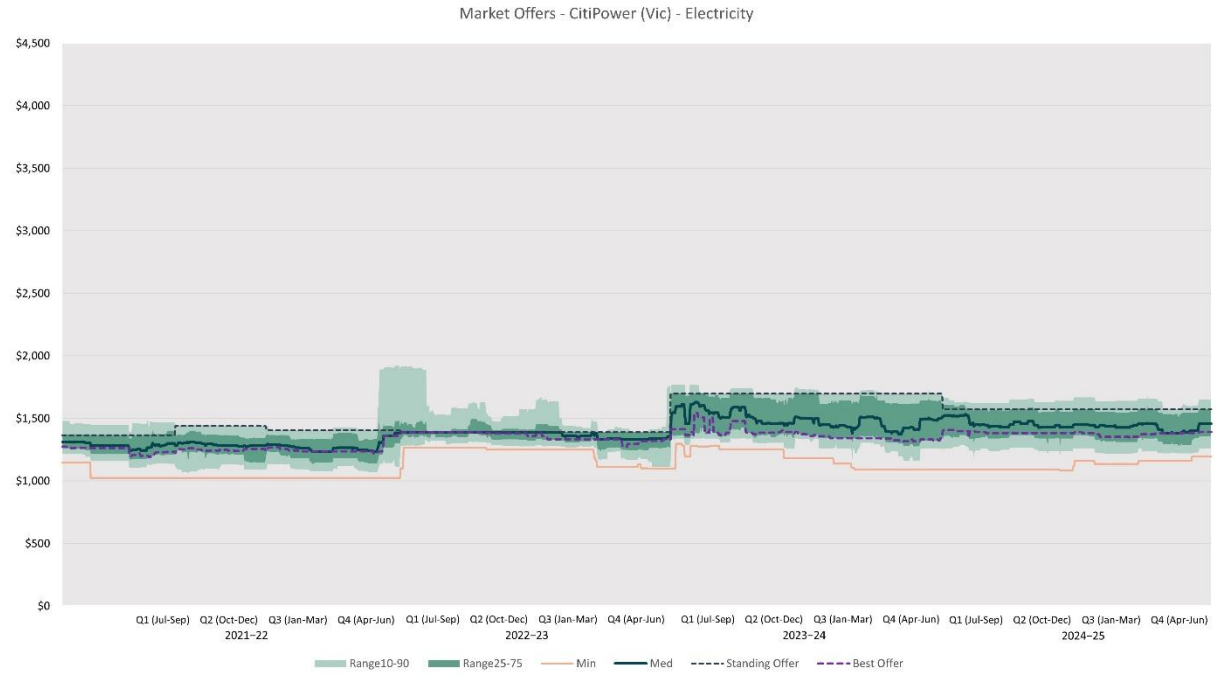
Energex (Qld) – electricity



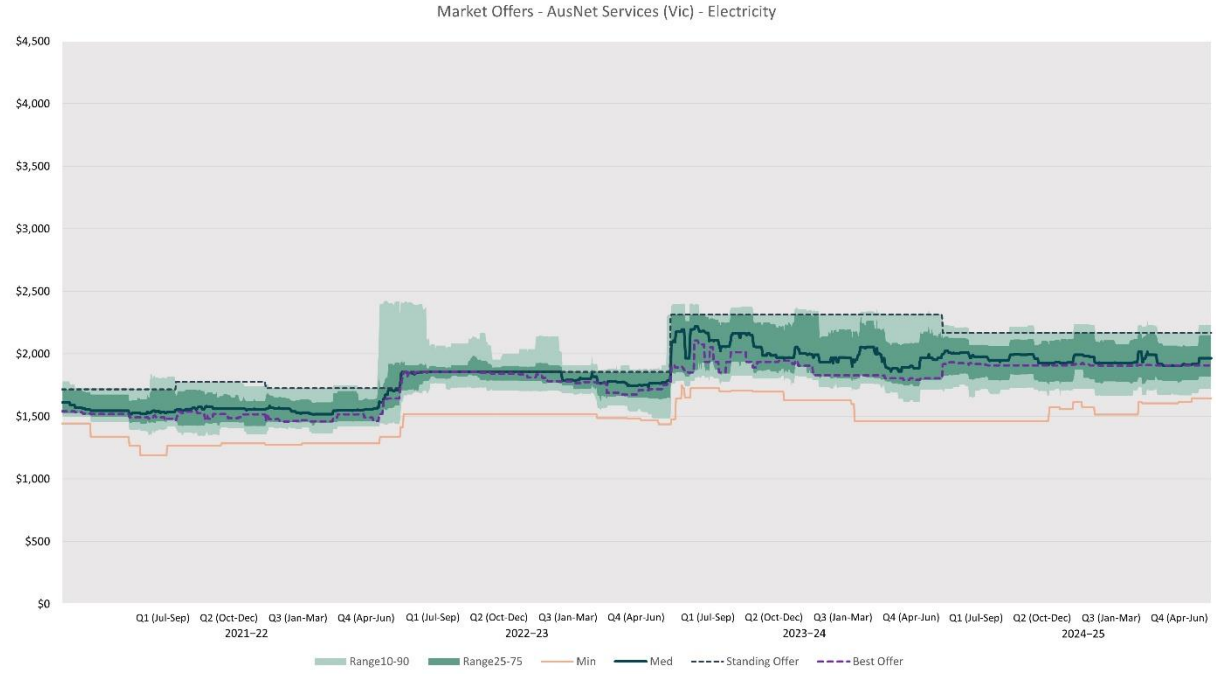
Ergon Energy (Qld) – electricity



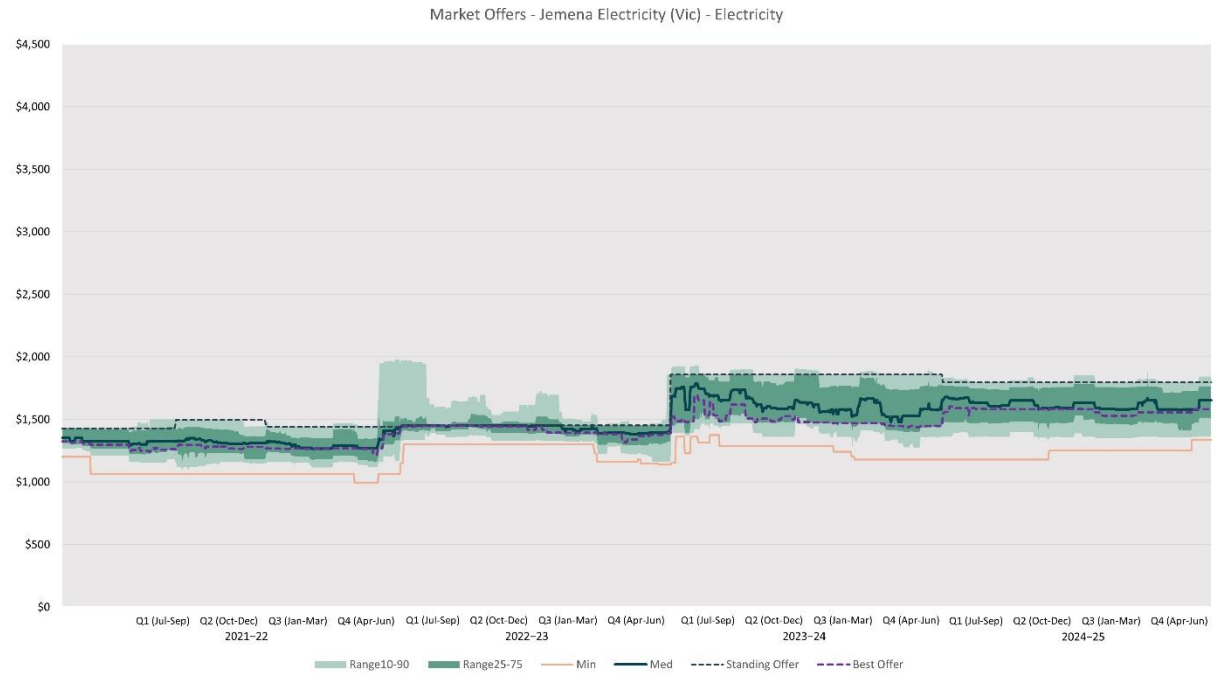
CitiPower (Vic) – electricity



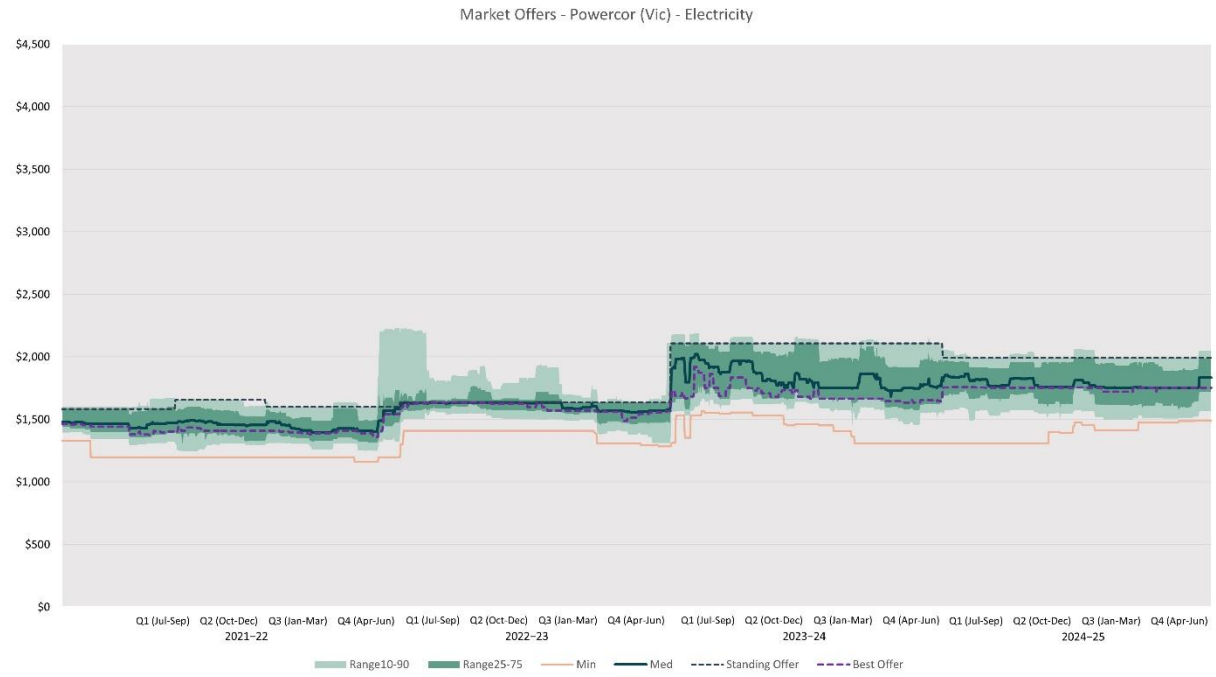
AusNet Services (Vic) – electricity



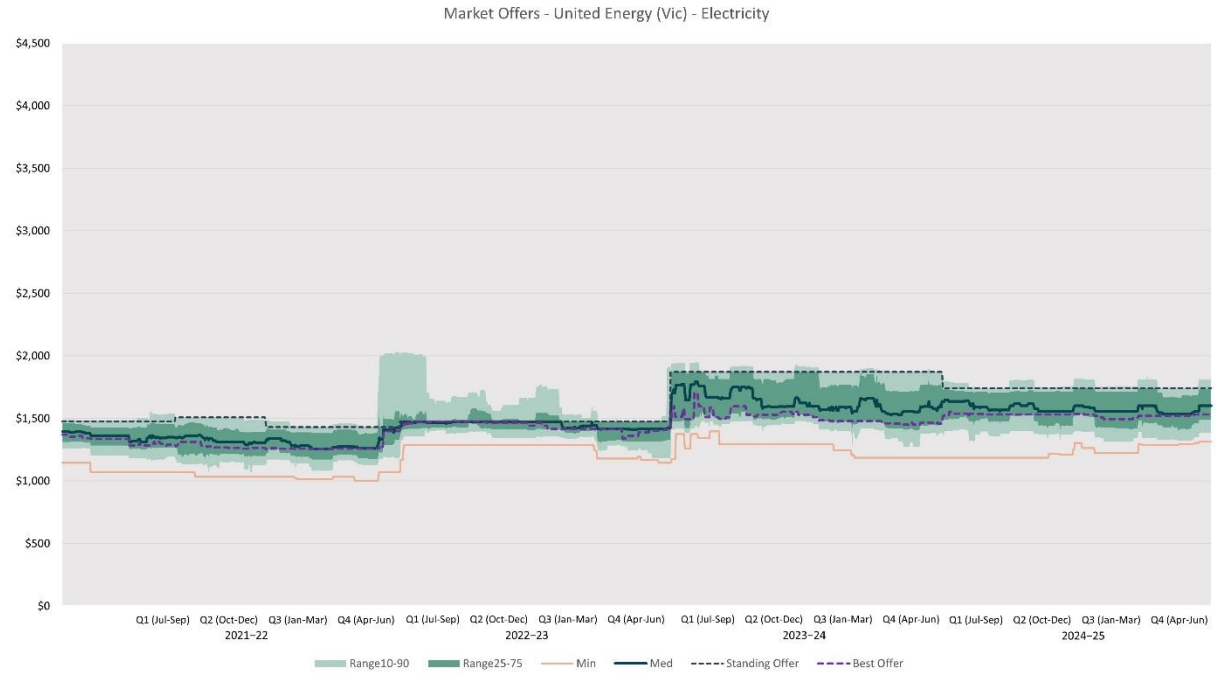
Jemena Electricity (Vic) – electricity



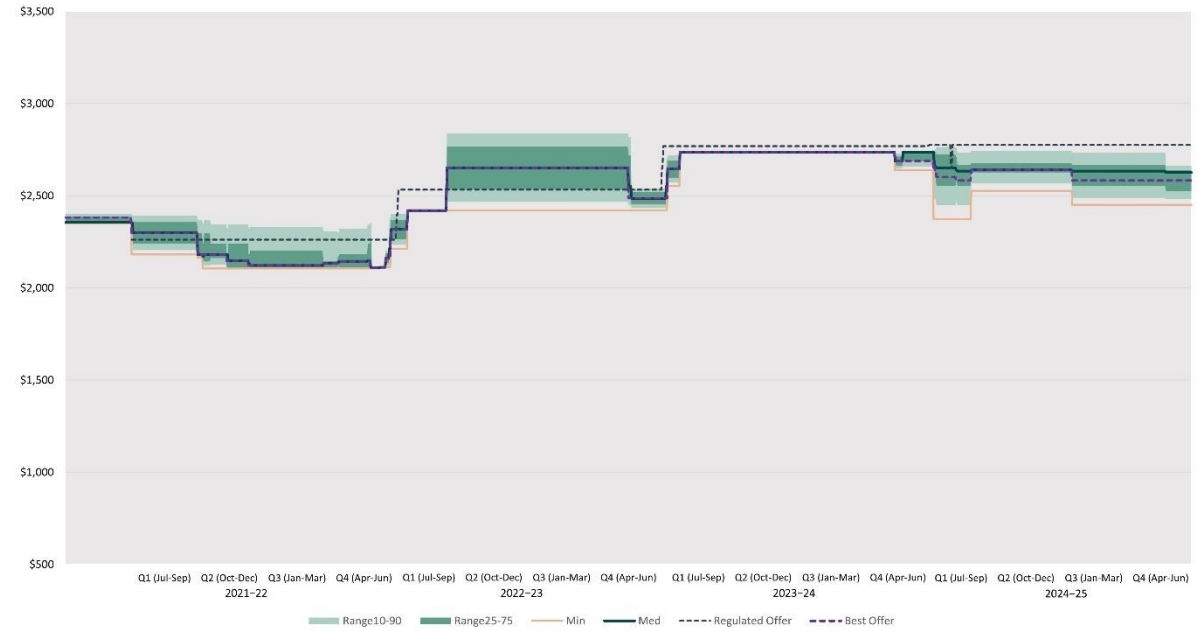
Powercor (Vic) – electricity



United Energy (Vic) – electricity

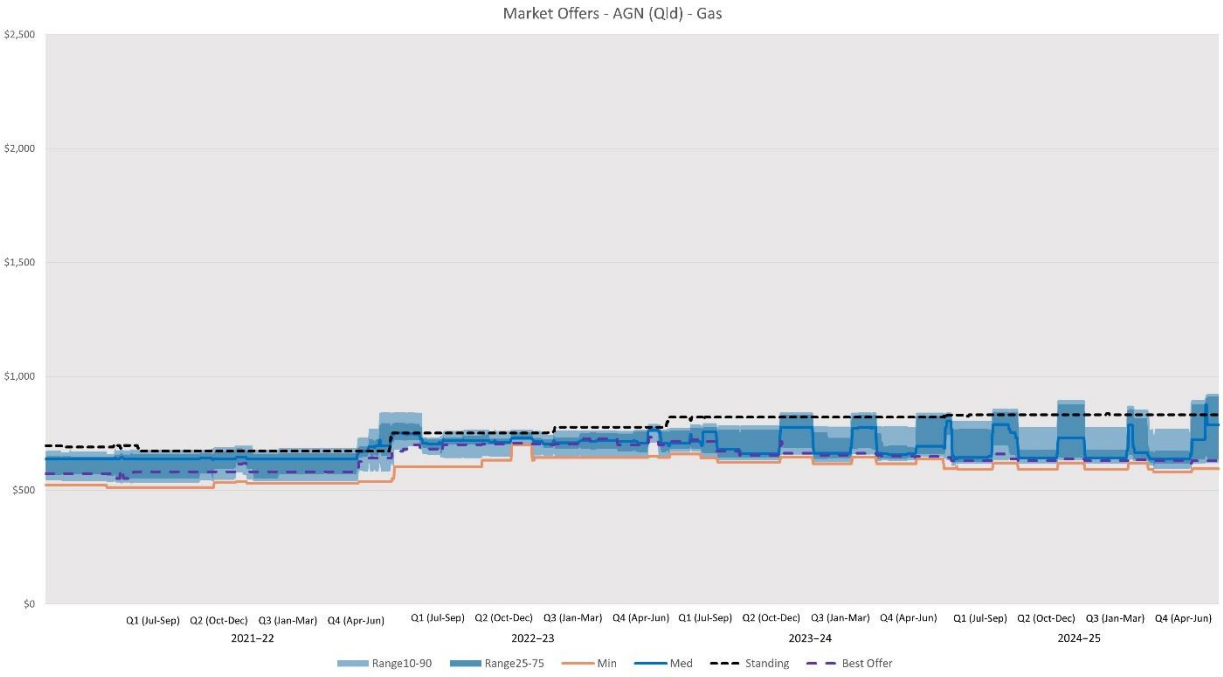


TasNetworks (Tas) – electricity

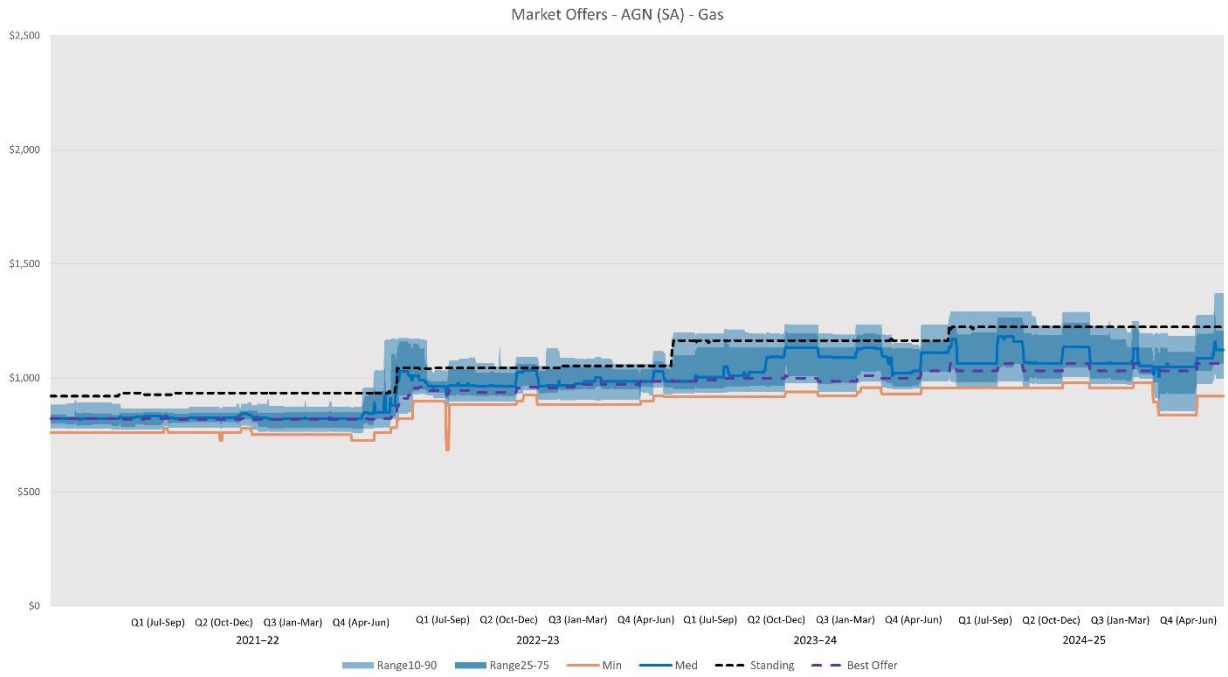


The regulated price has been used instead of the standard offer because this is more representative of the actual bill cost.

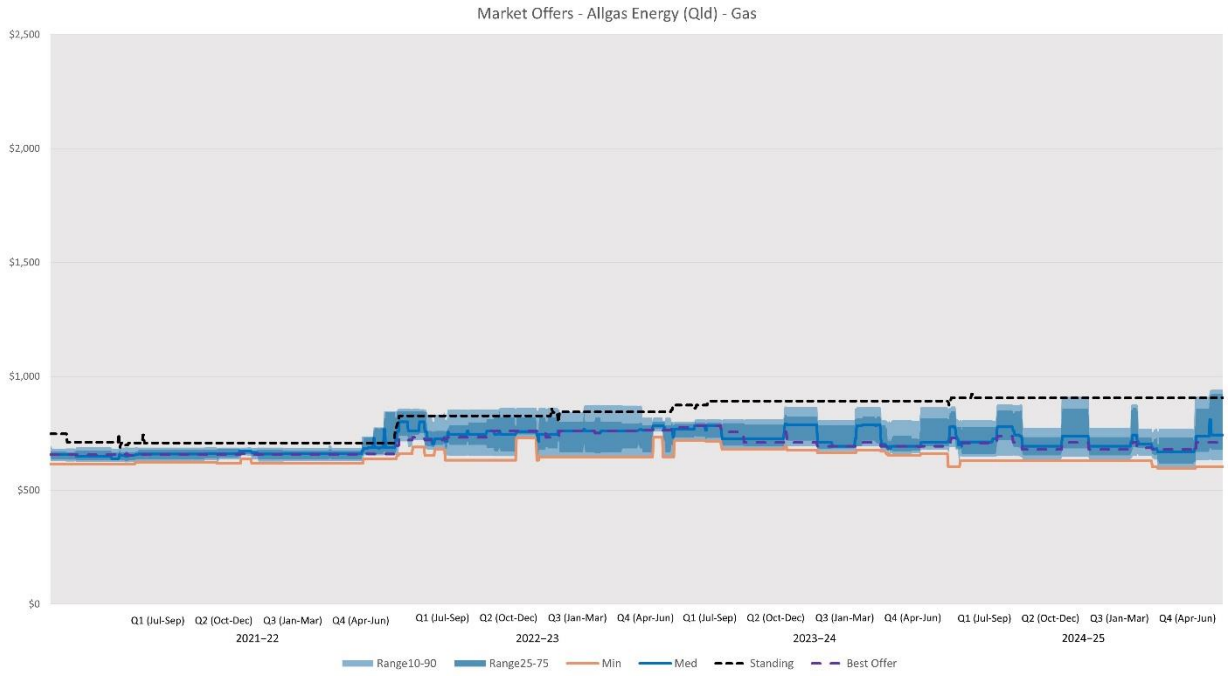
AGN (Qld) – gas



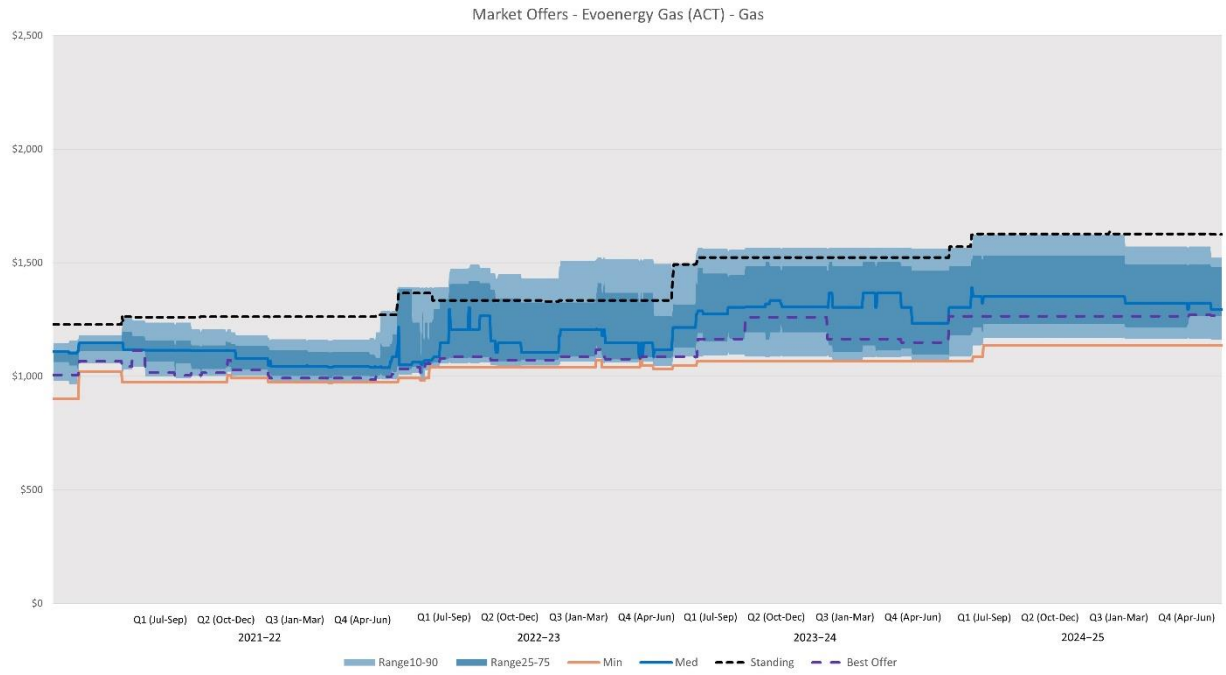
AGN (SA) – gas



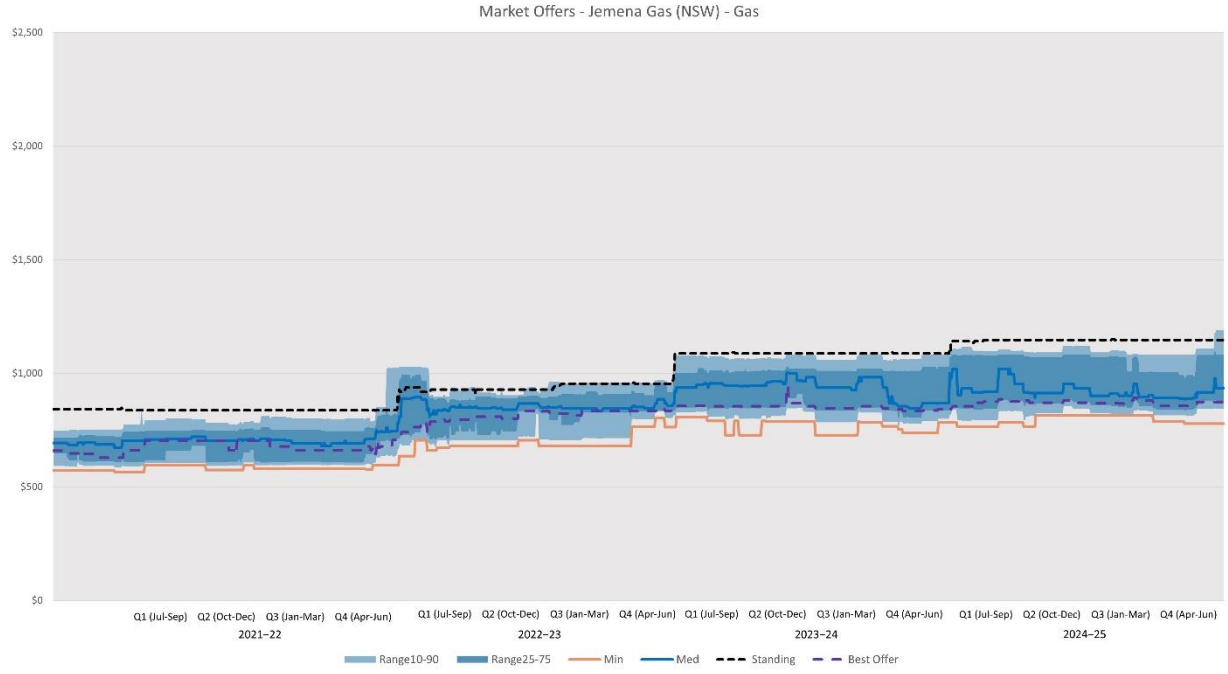
Allgas Energy (Qld) – gas



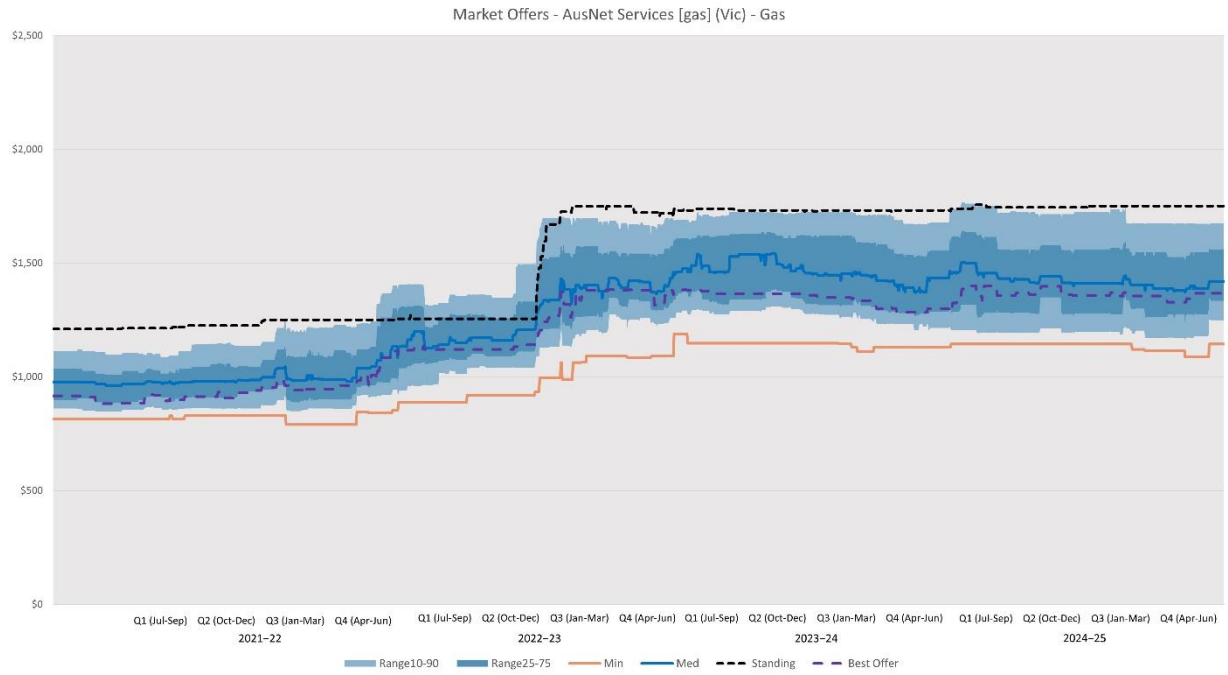
Evoenergy Gas (ACT) – gas



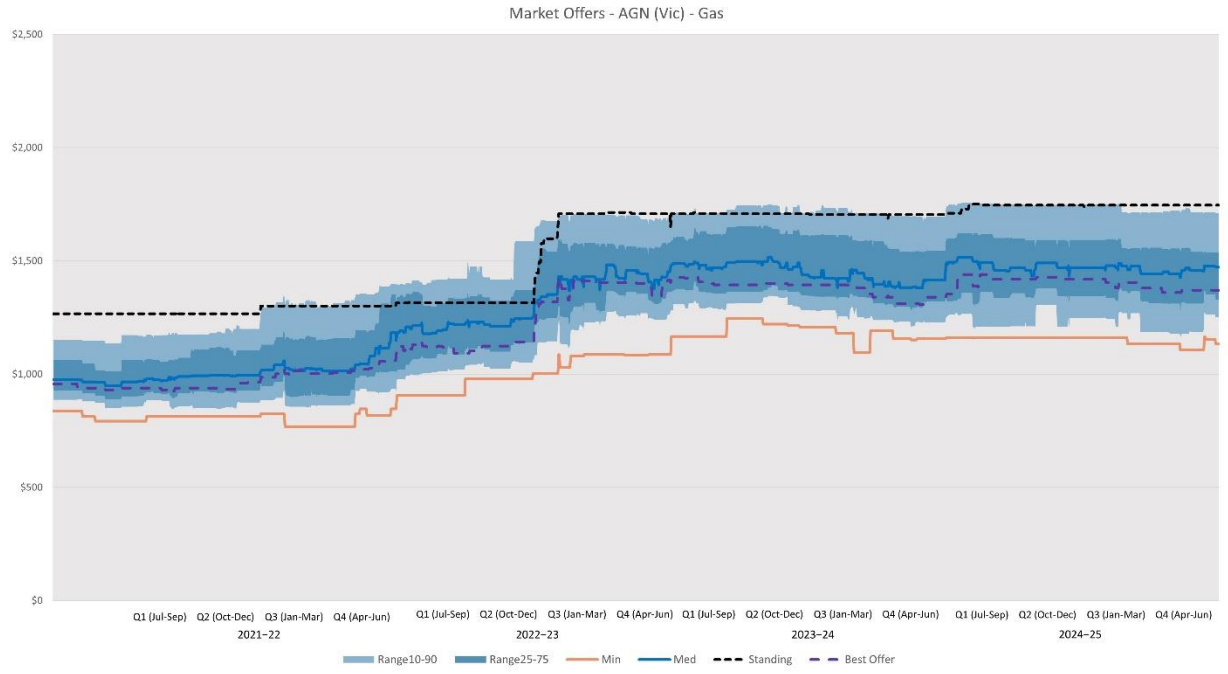
Jemena Gas (NSW) – gas



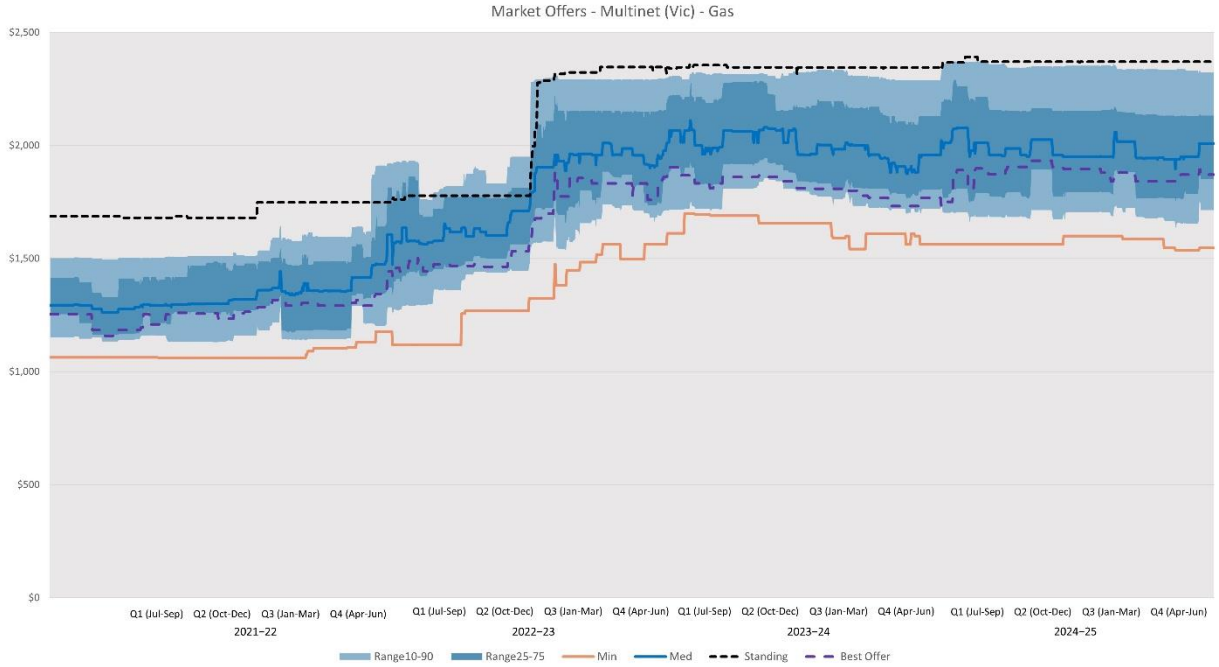
AusNet Services [gas] (Vic) – gas



AGN (Vic) – gas



Multinet (Vic) – gas



Appendix 8: Concessions and rebates

Summary

For the analysis of the annual bill calculation, the cost of the bill is adjusted to account for the benefit that any relevant energy concessions or rebates delivers in each jurisdiction. State and territory governments administer energy concessions or rebates to provide financial assistance to individuals, including those who are elderly, those with a disability and low-income households. Energy concessions and rebates available in 2023–24 and 2024–25 are outlined in the tables below and arranged by state.

Some energy concessions or rebates are not restricted to one utility/bill type. In these cases, the concession or rebate will be apportioned across both electricity and gas. The value shown in the tables below reflect the values used in our affordability analysis.

Definition of energy concessions and rebates

Energy concessions are ongoing assistance payments provided to those holding a concessions card, such as, pensioners, veterans or low-income households. These concessions can be fixed or percentage based and may be applicable to several bill types, such as electricity, gas, and water. In our analysis, we have only included concessions that would be accessible to most low-income households.

Rebates are generally one-off payments (but can be spread over time) to assist with general cost of living pressures. These may be state or federal based but are generally administrated by the states. Rebates can apply specifically to low-income households or be distributed across the wider population. The energy concession and rebate figures used in this report have been sourced from public government websites in different jurisdictions and reflect the best information available at the time. These government websites are updated periodically and may no longer match the figures used in this report.

Concessions and rebates breakdown 2024–25

Table A8.1 Concessions 2024–25

Concessions	Electricity	Gas
Queensland		
Electricity Rebate[80] (annual $372.20 concession on electricity bills)	$372.20	-
New South Wales		

[80] Queensland: Promoted with the label of “Electricity and Gas Rebate”, however gas concession figures are not calculated within this analysis as the limited eligibility requirements do not represent the typical low-income consumer demographic.

Concessions	Electricity	Gas
Low Income Household Rebate (Electricity) (annual credit of up to $350.00 applied to electricity bill – calculated daily)	$350.00	-
NSW Gas Rebate (annual credit of up to $110.00 applied to gas bill – calculated daily)	-	$110.00
Australian Capital Territory		
ACT Electricity, Gas and Water Rebate ($800.00 direct deposit for electricity, gas, and water bills for low-income households)	$266.67	$266.67
South Australia		
Energy Bill Concessions ($274.85 direct deposit payment for electricity and gas bills)	$137.43	$137.43
Tasmania		
Annual Electricity Concession [81] (173.296 cents per day – daily discount applied to each electricity bill)	$632.54	-
Victoria		
Annual Electricity Concession [82] (17.5% after the first $171.60)	17.5% off	-
Winter Gas Concession **Error! Bookmark not defined.** winter months – 17.5% after the first $62.40)	-	17.5% off

[81] Tasmania: Annual Electricity Concession provides to the low-income households a daily discount of 172.434 cents per day, with the maximum yearly discount (during the 2024-25 period) of $632.54.

[82] Victoria: The 2024-25 Annual Electricity Concession and Winter Gas Concession for low-income households are both calculated as a percentage discount of the electricity and gas utility bills. The concession does not apply to the first $171.60 of the annual electricity bill, and the first $62.40 of the gas bill throughout the six months winter period between May and October.

Table A8.2 Rebates 2024–25

Rebates	Electricity	Gas
Queensland		
Cost of Living Rebate [83] ($1,000.00 automatically applied to the electricity bills of all Queensland households)	$1,000.00	-
National Energy Bill Relief Payment [84] ($300.00 Australian Government rebate as administered by Queensland)	$300.00	-
New South Wales		
National Energy Bill Relief Payment **Error! Bookmark not defined.** $300.00 Australian Government rebate as administered by New South Wales)	$300.00	-
Australian Capital Territory		
National Energy Bill Relief Payment **Error! Bookmark not defined.** $300.00 Australian Government rebate as administered by Australian Capital Territory)	$300.00	-
South Australia		
National Energy Bill Relief Payment **Error! Bookmark not defined.** $300.00 Australian Government rebate as administered by South Australia)	$300.00	-
Tasmania		
National Energy Bill Relief Payment **Error! Bookmark not defined.** $300.00 Australian Government rebate as administered by Tasmania)	$300.00	-
Tasmanian Energy Bill Relief Rebate ($250.00 automatically applied to the electricity bills of low-income households)	$250.00	-
Renewable Energy Dividend (RED) ($250.00 automatically applied to the electricity bills of all Tasmania households	$250.00	
Victoria		
National Energy Bill Relief Payment **Error! Bookmark not defined.** $300.00 Australian Government rebate as administered by Victoria)	$300.00	-

[83] Queensland: All Queensland households will automatically receive a rebate of $1000 toward their electricity bills, with the payment to be applied in a one-off lump sum from 1 July 2024.

[84] Nationally: The 2024–25 National Energy Bill Relief Payment is a Commonwealth cost of living rebate which will be administered by each state or territory for all Australian households.

Excluded concessions

The analysis focused on rebates and concessions that were available to residential retail customers, in either average income brackets or low income brackets that are linked to energy bills.

There are other categories of concessions which are available to assist different customer groups which fell outside the scope of the analysis. Generally, these concessions would be applied on top of any other concessions or rebates to which a household is entitled.

This list of rebates has been gathered from state and federal government websites. It may not have captured assistance that is not published on these websites or is not linked to state or federal government programs. These government websites are updated periodically and may no longer match the figures used in this report.

Table A8.3 Medical concessions 2024–25

Concession Name	Concession Amount
Queensland	
Medical Cooling and Heating Electricity Concession Scheme	$502.98 per year-
Electricity Life Support Concession	$686.01 to $ 1024.38 Per Machine
New South Wales	
Medical Energy Rebate	$350 per year
Life Support Energy Rebate	up to $1,638 per year
ACT	
Medical Heating and Cooling rebate	Not specified
Life Support Rebate	$150 per year
South Australia	
Life support - Home dialysis electricity concession	$274.85 per year
Medical Heating and cooling	$274.85 per year
Tasmania	
Life Support Concession	$883.48 per year

Concession Name	Concession Amount
Medical cooling or heating concession	$189.46 per year
Victoria	
Medical Cooling Concession	1,880kW off your electricity bill
Life Support	17.5% off the bill

Table A8.4 Emergency assistance 2024–25

Concession Name	Concession Amount
Queensland	
Home Emergency Assistance Scheme	via EFT - $720 - once every 2 years
New South Wales	
Energy Accounts Payment Assistance (EAPA) vouchers	Assessed by EAPA provider
ACT	
Energy Support Voucher Program (ESVP)	$100 off individual energy bills
South Australia	
Emergency Electricity Payment Scheme (EEPS)	$800 every 2 years
Tasmania	
Uniting Church Emergency Relief Services	
Victoria	
Utility Relief Grant Scheme (URGS)	$650 on each utility type in a two-year period (or $1,300 for households with a single source of energy

Table A8.5 Other excluded concessions 2024–25

Rebates	Rebate	Reason For Exclusion
Queensland		
Gas Rebate	$89.70 off Gas Bills	Only available to pensioners, Seniors and DVA card holders.
New South Wales		
Family Energy Rebate o	$250. This rebate is linked to family tax benefits A and B.	This rebate is not generally available to households in our analysis and available by application only. It is reduced to $30 for households eligible for the NSW Low Income Household Rebate.
Seniors Rebate	$250	This rebate is not generally available to households in our analysis.
South Australia		
Cost of living Concession (COLC)	$255.60	This rebate is not linked to energy bills.
SACEDO Energy discount offer	17% available to Origin Customers already receiving a concession	Only available to Origin Customers
Victoria		
Excess electricity concession	17.5% off electricity bills costs for eligible customers whose annual electricity costs are above $4,217.85	Our analysis focuses on average consumption and all bill costs fell below this threshold.
Excess gas concession	17.5% off gas bills for eligible customers whose annual electricity costs are above $2,499.14	Our analysis focuses on average consumption and all bill costs fell below this threshold.

Concessions and rebates breakdown 2023–24

Table A8.6 Concessions 2023–24

Concessions	Electricity	Gas
Queensland		
Electricity Rebate[85] (annual $372.20 concession on electricity bills)	$372.20	-
New South Wales		
Low Income Household Rebate (Electricity) (annual credit of up to $285.00 applied to electricity bill – calculated daily)	$285.00	-
NSW Gas Rebate (annual credit of up to $110.00 applied to gas bill – calculated daily)	-	$110.00
Australian Capital Territory		
Utilities Concession ($750.00 direct deposit for electricity, gas, and water bills)	$250.00	$250.00
South Australia		
Energy Bill Concessions ($263.15 direct deposit for electricity and gas bills)	$131.58	$131.58
Tasmania		
Annual Electricity Concession [86] (electricity rebate of 172.434 cents per day)	$631.11	-
Victoria		
Annual Electricity Concession [87] (17.5% off electricity bills after the first $171.60)	17.5% off	-

[85] Queensland: Promoted with the label of "Electricity and Gas Rebate", however gas concession figures are not calculated within this analysis as the limited eligibility requirements do not represent the typical low-income consumer demographic.

[86] Tasmania: Annual Electricity Concession provides a daily discount of 172.434 cents per day, with the maximum yearly discount (during the 2023-24 period) of $631.11.

[87] Victoria: The 2023-24 Annual Electricity Concession and Winter Gas Concession are both calculated as a percentage discount of the electricity and gas utility bills. The concession does not apply to the first $171.60 of the annual electricity bill, and the first $62.40 of the gas bill throughout the six months winter period between May and October.

Concessions	Electricity	Gas
Winter Gas Concession [87] (winter months – 17.5% off after the first $62.40)	-	17.5% off

Table A8.7 Rebates 2023–24

Rebates	Electricity	Gas
Queensland		
Cost of Living Rebate [88] ($700 credit to electricity bills for low-income households)	$700.00	-
Cost of Living Rebate ($550 credit to electricity bills for all other Queensland households)	$550.00	-
New South Wales		
National Energy Bill Relief Payment [89] ($500.00 credit applied to electricity bills - administered by New South Wales)	$500.00	-
Australian Capital Territory		
Utilities Concession. Electricity, gas, and water rebate (one off direct deposit payment of $50.00)	$16.67	$16.67
National Energy Bill Relief Payment [89] ($175.00 credit applied to electricity bills - administered by Australian Capital Territory)	$175.00	-
South Australia		
National Energy Bill Relief Payment [89] ($500.00 credit applied to electricity bills - administered by South Australia)	$500.00	-
Tasmania		
National Energy Bill Relief Payment [89] ($250.00 credit applied to electricity bills - administered by Tasmania)	$250.00	-

[88] Queensland: Queensland rolled the $500.00 Commonwealth National Energy Bill Relief Payment into the $700.00 low-income Cost of Living Rebate.

[89] Nationally: The 2023–24 National Energy Bill Relief Payment was a Commonwealth cost of living rebate administered by each state or territory for low-income households.

Rebates	Electricity	Gas
Victoria		
National Energy Bill Relief Payment [89] ($250.00 credit applied to electricity bills - administered by Victoria)	$250.00	-