

# Family violence: guidance for exempt sellers

## Introduction

On 29 August 2025, the AER published a revised version of the [Retail Exempt Selling Guideline](#) (Guideline) which introduced protections for customers of exempt sellers who identify as being affected by family violence.<sup>1</sup>

Condition 27 of the Guideline sets out protections for exempt customers (residential and small business) who are affected by family violence (referred to as ‘affected exempt customers’).<sup>2</sup> From 1 January 2026, exempt sellers<sup>3</sup> are required to comply with the family violence obligations and develop, implement, maintain and comply with a family violence policy for exempt customers in accordance with the requirements of Condition 27.<sup>4</sup>

Essential services, including energy, can be exploited by perpetrators of family violence to cause harm. For example, this could be by limiting access to utilities such as heating or cooling, or by refusing to contribute to, or controlling access to, energy bills. This can happen to customers in embedded networks being sold energy by an exempt seller.

Exempt sellers have a critical role in supporting customers affected by family violence and reducing and preventing the harm perpetrators can impose through the energy market, including embedded networks. It is important that exempt sellers understand how perpetrators may misuse energy services.

This document provides guidance to exempt sellers on their responsibilities to exempt customers under the Guideline. This includes obligations to:

- prioritise the safety of affected exempt customers
- not disclose or provide access to affected exempt customer information related to their energy account
- provide support if an affected exempt customer is having trouble paying their energy bills.

How an exempt customer identifies themselves as being affected by family violence will be on a case-by-case basis and may not include an explicit declaration, such as ‘I am affected by family violence’. An exempt seller should actively listen for disclosures of acts of family

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<sup>1</sup> The Guideline states that family violence has the meaning specified under Part 1, Division 1 of the National Energy Retail Rules. The National Energy Retail Rules states that family violence has the meaning given to the term “domestic abuse” in section 8(8) of the *Intervention Orders (Prevention of Abuse) Act 2009 SA*.

<sup>2</sup> Defined in the Guideline as any exempt customer of the exempt seller, who is a small customer and who may be affected by family violence.

<sup>3</sup> For classes D1, D2, D6, R1, R2, R3, R4, R6.

<sup>4</sup> Condition 27 comes into effect on 1 January 2026. Exempt sellers who commenced selling before 1 January 2026 must implement a family violence policy in accordance with Condition 27(2) by 1 July 2026. Those who become exempt sellers on or after 1 January 2026 must implement a family violence policy within 6 months. Family violence related obligations are also contained in Conditions 2 and 9 of the Guideline.

violence in all conversations with exempt customers, ensuring appropriate support is offered if needed. Exempt sellers should engage with empathy and respect and believe what the exempt customer is saying, taking it at face value. If safe and appropriate to do so, such as after confirming that the exempt customer is alone and/or can speak freely, an exempt seller should use open-ended questions to better understand the exempt customers' circumstances and support needs. This should be done promptly to avoid any delay in providing assistance.

Despite this, it is not an exempt seller's responsibility to provide family violence crisis support or to identify perpetrators of family violence and hold them to account. Exempt sellers should also consider the safety of themselves and their staff.

See **Appendix A** and **B** of this document for further guidance on the practical application of the Conditions. Exempt sellers should also consider incorporating the necessary changes (where relevant) for **all** their exempt customers.<sup>5</sup>

This guidance is not binding and serves only as an informative tool. Definitive interpretation of the relevant legislation, including the requirements in the Guideline, is reserved for the Courts.

## Understanding family violence

Family violence is when someone in a family, domestic, intimate or family-like relationship:

- is violent or threatening
- coerces or controls
- tries to make an individual feel unsafe.

Family violence can include, but is not limited to:

- **financial abuse**, such as controlling money, accruing debt, taking away financial independence, or refusing to provide necessary financial support for an individual or dependent's living expenses
- **emotional or psychological abuse**, such as manipulation, intimidation or behaviours that undermine an individual or make them feel controlled
- **physical abuse**, such as intentionally using physical force against an individual, another person or an animal
- **sexual abuse**, including any forced, unwanted or exploitative sexual activity
- **social abuse**, such as isolating an individual from their family, friends or culture
- **elder abuse**, such as a single or repeated act, including threats, or failure to act that results in harm or distress to an older person. Such abuse may occur where there is an expectation of trust and/or where there is a power imbalance between the party responsible and the older person

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<sup>5</sup> For more information on making systems safe, see [Safety by Design](#).

- **spiritual abuse**, such as ridiculing or putting down an individual's religious beliefs or preventing someone from taking part in activities important to their beliefs.
- **cultural abuse**, including behaviours that use an individual's cultural identity to inflict suffering or as a means of control.

**Coercive control** is not distinct from family violence. Rather, it describes the pattern of abusive behaviours perpetrators use to control, manipulate and dominate. These tactics instil fear in victim survivors, wear down their sense of identity and independence, and entrap them in a violent relationship by closing off options for accessing safety and support.

Family violence can be cyclical and can have long-term physical and psychological impacts on victim survivors. Children and young people can also be impacted by family violence, both directly or indirectly by hearing, witnessing or being exposed to its effects.<sup>6</sup>

Family violence is the leading contributor to death, disability and illness in Australian women aged 18 to 44.<sup>7</sup> One in four women and around one in 14 men in Australia have experienced violence by an intimate partner.<sup>8</sup> Family violence affects members of all communities, but because of institutionalised systems of power, it can be more likely to occur for people who experience other forms of discrimination (including First Nations people, individuals with a disability and/or chronic health conditions, culturally and linguistically diverse people, including recently arrived migrants, and people that are LGBTIQ+).<sup>9</sup>

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<sup>6</sup> Safe and Equal, [Impacts of family violence](#), Safe and Equal website, 2025, accessed 3 December 2025.

<sup>7</sup> Safe and Equal, [Impacts of family violence](#), Safe and Equal website, 2025, accessed 19 November 2025.

<sup>8</sup> Australian Bureau of Statistics (ABS), [Personal Safety](#), Australia, ABS website, 2023, accessed 19 November 2025.

<sup>9</sup> Australian Energy Market Commission (AEMC), [Final Rule Determination](#), AEMC, 2022, p. 20.

# Exempt seller obligations

## Prioritisation of safety

### Summary of relevant condition

An exempt seller must, in any dealing with an affected exempt customer, have regard firstly to their safety, and take into account their particular circumstances.<sup>10</sup>

### AER guidance

The overall safety of affected exempt customers must be the first consideration for exempt sellers. A failure to have regard to the safety, both physical and psychological, of an affected exempt customer could result in their injury, further trauma or death.

Exempt sellers should have regard to the safety of an affected exempt customer by implementing processes that promote the secure handling and management of an affected exempt customer's information and accounts to prevent inadvertent disclosure. This must include by:

- restricting access to affected exempt customer information, so that it is only accessible to relevant employees or agents who need it to perform services related to the customer's energy account<sup>11</sup>
- asking the affected exempt customer for their preferred form of communication, only using this form of communication and clearly recording it on their account.<sup>12</sup>

## Family violence policy

### Summary of relevant conditions

An exempt seller must develop, implement, maintain and comply with a plain English family violence policy for exempt customers that contains, at a minimum, the standardised statements provided in the [AER's Exempt seller family violence policy template](#) published on the AER website and as in force from time to time.

In accordance with this template, an exempt seller's family violence policy must include:

- information explaining what family violence is, including examples of what family violence can include
- processes for the early response by the exempt seller in the case of affected exempt customers identifying themselves as experiencing family violence
- processes to keep the affected exempt customer's energy account information confidential

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<sup>10</sup> Condition 27(5).

<sup>11</sup> The Exempt Seller Family Violence Policy template (version 1), page 3 sets out some options for how exempt sellers can keep energy-related information safe.

<sup>12</sup> See Conditions 27(6) and 27(7).

- information about the impact of family violence
- assistance available to affected exempt customers experiencing payment difficulties, and
- referrals to appropriate family violence support services.<sup>13</sup>

An exempt seller must ensure that any person acting on its behalf<sup>14</sup> who engages with its exempt customers:

- has reviewed the exempt seller's family violence policy
- acts in accordance with the obligations under Condition 27.<sup>15</sup>

## AER guidance

Exempt sellers must have and comply with a family violence policy. The AER has published a [template](#) that contains the standardised statements that must be included in an exempt seller's family violence policy.<sup>16</sup> The template includes contact details for national family violence support services.

The template contains placeholder text in **blue** that exempt sellers need to fill in with information relating to their business. Exempt sellers can also include additional information, such as additional support services available in their location, but they cannot include unreasonable conditions in their family violence policy (see following section).

Any person acting on behalf of the exempt seller who engages with their exempt customers must review the family violence policy so they are familiar with the policy and can act in accordance with it. This could be done by including the policy as part of onboarding or refresher training.

The exempt seller's family violence policy is the key resource for informing exempt customers of the protections available to them if they are affected by family violence, and how they can access those protections. The family violence policy could be printed and made available in public places, including site offices and communal recreation areas or published on the exempt seller's website (if applicable), to increase exempt customer awareness. Exempt sellers must offer to provide exempt customers a copy of their family violence policy:

- at the start of an exempt customer's tenancy/residency/agreement (in addition to the forms of assistance available if the exempt customer is affected by family violence, and the process the exempt customer should follow to seek this assistance)<sup>17</sup>
- upon request by the exempt customer<sup>18</sup>

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<sup>13</sup> Condition 27(3).

<sup>14</sup> This may include but is not limited to members, employees or third-party service providers.

<sup>15</sup> Condition 27(11).

<sup>16</sup> Condition 27(1).

<sup>17</sup> Condition 2(1)(k).

<sup>18</sup> Condition 2(2).

- when a residential exempt customer informs the exempt seller they are experiencing payment difficulties.<sup>19</sup>

The AER also expects exempt sellers to offer to provide a copy of their family violence policy to exempt customers when:

- the family violence policy is established or updated by the exempt seller
- a disclosure of family violence occurs, respecting the exempt customer's decision if they decline.

## Unreasonable conditions

### Summary of relevant conditions

An exempt seller's family violence policy must not include unreasonable conditions that an affected exempt customer, or their nominated representative, must meet before being eligible for support, including requiring an affected exempt customer to:

- provide evidence of family violence or police notification as a precondition for accessing the protections and support set out in Condition 27 and the exempt seller's family violence policy
- be represented by a third party
- make a one-off payment or make a certain number of instalments towards their debt, or
- pay their bills on time.<sup>20</sup>

An exempt seller must not require an affected exempt customer to provide documentary evidence of family violence as a precondition to receiving assistance under the Guideline.<sup>21</sup>

### AER guidance

While exempt sellers can choose to add text applicable to their business to their family violence policy, these additions must not include unreasonable conditions that an affected exempt customer has to meet before being eligible for support.

Including unreasonable conditions, such as requesting documentary evidence of family violence, can be invasive and uncomfortable for an affected exempt customer and risks further harm and trauma. It also poses an unnecessary risk of vicarious trauma for an exempt seller and any person acting on their behalf. The perpetrator could also discover the disclosure of family violence, heightening the risk posed to the affected exempt customer's safety and potentially the safety of the exempt seller. If an exempt seller seeks documentary evidence, affected exempt customers may interpret this as a precondition for receiving support and subsequently avoid seeking assistance, which could result in them not receiving the support they are entitled to and may need.

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<sup>19</sup> Condition 9(1)(e).

<sup>20</sup> Condition 27(4).

<sup>21</sup> Condition 27(8)(a).

# Secure process for affected exempt customer accounts

## Summary of relevant condition

An exempt seller must implement a secure process that:

- provides a method for any person acting on its behalf to identify the account of an affected exempt customer, with the affected exempt customer's permission
- avoids the need for an affected exempt customer to repeatedly disclose or refer to their experience of family violence, and
- records an affected exempt customer's preferred communication method.<sup>22</sup>

## AER guidance

Affected exempt customers should not need to re-live their experience of family violence every time they communicate with their exempt seller, including by needing to repeatedly disclose or refer to their experience of family violence. The need to repeatedly disclose circumstances of family violence can be distressing and could increase the risk of a perpetrator discovering the disclosure. It may also discourage affected exempt customers from seeking support.

If the affected exempt customer agrees, an exempt seller must use a 'flag' to identify the energy account of the affected exempt customer.<sup>23</sup> This should be a discrete flag, such as a numerical or alphabetical code or symbol noted on the affected exempt customer's paper or digital file. The flag should signify a need to protect the affected exempt customer's information and a requirement to engage with the customer via their preferred method of communication (which could be through a chosen support person).<sup>24</sup> The meaning of this flag should be on a need-to-know basis for the exempt seller and any person acting on its behalf.

When a flag is applied to an account where an affected exempt customer is a joint account holder with the perpetrator, the exempt seller must ensure that the perpetrator is not made aware of the flag's presence and/or meaning.

The affected exempt customer's preferred communication method should also be recorded and clearly noted in their paper or digital file.

## Preferred method of communication

### Summary of relevant condition

An exempt seller must:

- take reasonable steps to identify the affected exempt customer's preferred method of communication

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<sup>22</sup> Condition 27(7).

<sup>23</sup> Exempt Seller Family Violence Policy template (version 1), p. 3.

<sup>24</sup> Exempt Seller Family Violence Policy template (version 1), p. 3.

- offer alternative methods of communication if the affected exempt customer's preferred method of communication identified is not practicable, and
- use the identified method in all communications with the affected exempt customer.<sup>25</sup>

## AER guidance

Sending communications via a non-preferred method may pose a risk to an affected exempt customer's and their family's safety, wellbeing, stability and financial security. For example, breaches such as this may mean the family need to relocate, find new housing/jobs and children may need to move schools. Exempt sellers could also inadvertently disclose affected exempt customer information, such as their whereabouts, to the perpetrator. Using a non-preferred method of communication also risks stress to and the safety of the affected exempt customer – for example, if a perpetrator monitors the affected exempt customer's phone calls, text messages, letterbox or emails.

Exempt sellers should ask an affected exempt customer for their preferred method of communication at the time they first disclose family violence. If a disclosure is not made in person – for example, if an exempt customer discloses family violence via email or other written communication – exempt sellers should contact the affected exempt customer as soon as possible to ask for the preferred method of communication. In this instance, exempt sellers should use the same method of contact that the exempt affected customer last used to contact the exempt seller.

An affected exempt customer's preferred method of communication may be, for example, via email, phone or by post to a PO Box, or at certain times of day or days of the week.<sup>26</sup> An affected exempt customer can also nominate a support person to communicate with the exempt seller and, if the affected exempt customer prefers, the exempt seller can communicate solely with the support person.<sup>27</sup> Only the affected exempt customer should provide the name of the third-party support person they want to communicate with the exempt seller on their behalf. When contacted by a support person, the exempt seller should take steps to verify their identity to ensure that it is not the perpetrator misidentifying themselves. If the exempt seller becomes aware of attempted contacts made by the perpetrator, the exempt seller should contact the affected exempt customer to inform them, if safe to do so.

The exempt seller should record the affected exempt customer's preferred method of communication on the affected exempt customer's file. Exempt sellers should have processes in place to check the affected exempt customer's file for this preference, prior to any communication occurring. An affected exempt customer's preferred method of communication may change over time and exempt sellers should have processes in place to update this information if notified of a change by the affected exempt customer.

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<sup>25</sup> Condition 27(6).

<sup>26</sup> Designed to Disrupt, Discussion Paper, [Safety by design for essential services](#), Catherine Fitzpatrick, Flequity Ventures, May 2025, p. 16.

<sup>27</sup> The Exempt Seller Family Violence Policy template (version 1), page 2 refers to the affected exempt customer nominating a support person.



Exempt sellers must use the affected exempt customer's preferred method of communication for all communications with the affected exempt customer related to the sale of energy, including energy bills and other notifications related their energy account.

Exempt sellers should also ask if any methods of communication on their account are unsafe. Exempt sellers should then remove unsafe methods of contact from the affected exempt customer's account.

## Protection of affected exempt customer information

### Summary of relevant condition

An exempt seller must not disclose or provide access to affected exempt customer information, related to their energy account,<sup>28</sup> to any other person<sup>29</sup> without the consent of the affected exempt customer, unless required by law to provide the information.<sup>30</sup>

### AER guidance

An exempt seller must not share affected exempt customer information related to their energy account with anyone unless the affected exempt customer has given their permission or where the exempt seller is required by law to do so.

Inadvertent disclosure of affected exempt customer information related to their energy account can seriously impact their safety and pose a high risk of harm including death. For example, if an exempt seller revealed an affected exempt customer's new address or mobile number to the perpetrator, this may lead to the affected exempt customer being confronted physically or via unwanted phone calls or texts.

Examples of inadvertent disclosure include:

- incorrectly storing affected exempt customer information such as leaving it on a common area printer, saving it on a computer without password protection or keeping it in an unlocked filing cabinet, resulting in an unauthorised person accessing the information
- sending emails or text messages that contain affected exempt customer information to persons who are or were a joint account holder with an affected exempt customer, without the consent of the affected exempt customer
- accidentally including the affected exempt customer's details in group emails or mail-outs, exposing their information to others
- failing to update an affected exempt customer's contact information promptly when notified of a change by the affected exempt customer, resulting in communications being

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<sup>28</sup> 'Affected exempt customer information' refers to any information that may be used to identify, communicate with or locate an affected exempt customer, including information about their whereabouts, contact details, or financial or personal circumstances.

<sup>29</sup> 'Any other person' means a person other than the affected exempt customer and includes a person who is or has been a joint account holder with an affected exempt customer, but does not include a contractor, subcontractor or agent of the exempt seller that requires access to the affected exempt customer's information in order to perform services for the exempt seller.

<sup>30</sup> Condition 27(8)(b).

sent to a shared or previously used phone number or email address that a perpetrator may still access.

To mitigate the risk of inadvertent disclosure of affected exempt customer information related to their energy account, exempt sellers must, depending on their circumstances, implement password protection for computers and/or secure locking mechanisms for drawers or cabinets containing affected exempt customer information. Access to this information should be restricted to those who require it to perform services related to the affected exempt customer's energy account.<sup>31</sup> Exempt sellers could add additional layers of protection to this information such as establishing a designated code word or PIN that is required to access it or using a two-factor authentication method. This could include asking for both a PIN and code word or asking a security question that only the affected exempt customer would know the answer to.

## Financial impacts of family violence

### Summary of relevant condition

An exempt seller must:

- waive any late payment fees associated with the energy debt of an affected exempt customer, and
- take into account the potential impact of debt recovery action on an affected exempt customer, including whether other persons are jointly or severally responsible for the debt, before transferring affected exempt customer debt to a third-party debt collector.<sup>32</sup>

### AER guidance

Family violence can have long-term financial impacts on affected exempt customers and their families. It can take many forms, including economic and financial abuse and debt can be accrued as a form of abuse against an affected exempt customer. If an affected exempt customer is experiencing financial difficulties due to family violence, the exempt seller should take this into account.

Financial abuse can manifest in various ways relating to energy,<sup>33</sup> with perpetrators engaging in behaviours such as:

- insisting an account be in an affected exempt customer's name or holding a joint account with an affected exempt customer and refusing to contribute to paying energy bills
- putting an account solely in the name of an affected exempt customer without their knowledge or consent

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<sup>31</sup> The Exempt Seller Family Violence Policy template (version 1), page 3 sets out options for keeping energy-related information safe, depending on the circumstances of the exempt seller, which refer to information only being accessible to relevant employees or agents that need access to them to perform services related to the affected exempt customer's energy account.

<sup>32</sup> Condition 27(9).

<sup>33</sup> Australian Energy Market Commission (AEMC), [Final Rule Determination](#), AEMC, 2022, p. 1.

- controlling spending, access to bank accounts or other assets, impacting an affected exempt customer's ability to pay energy bills
- accruing debt with the intention to negatively impact an affected exempt customer's credit score
- intentionally using excessive energy (for example, by leaving lights on when not needed, running appliances unnecessarily, damaging appliances or inviting people to stay without the consent of the affected exempt customer), with the intention to accrue high bills under the affected exempt customer's name.

Exempt sellers should consider these factors and all other possibilities before commencing debt recovery action on an affected exempt customer as a last resort. The AER suggests exempt sellers should consider not commencing debt recovery action where family violence has been disclosed.

Debt recovery action can have a significant impact on an affected exempt customer in several ways, including but not limited to:

- the affected exempt customer needing to redisclose the experience of family violence to the debt collection agency, which may lead to further trauma
- debt collectors may not have specific processes for engaging with affected exempt customers, which could lead to the use of an insensitive approach and/or language and again risk further trauma for an affected exempt customer
- debt collection agency payment plans may not factor in an affected exempt customer's history of family violence, including the fact that the debt may have been accrued by the perpetrator
- debt collectors may not refer affected exempt customers to sources of support, such as family violence services, community legal centres or financial counselling, and
- debt collectors could unintentionally disclose the address, whereabouts or identifying information of an affected exempt customer to the perpetrator.

Exempt sellers should take an approach that ensures affected exempt customers with debt on a jointly held account are not disadvantaged or at risk of further harm if they leave a situation of family violence. This could include promptly identifying situations where their debt can be waived or suspended in part or in full. Exempt sellers should consider discussing any supports or changes in respect of debt, that may result from the disclosure of family violence, with affected exempt customers who jointly hold an account with their perpetrator. This may help affected exempt customers to make informed decisions about which supports or changes would ensure they are not disadvantaged or at risk of further harm particularly if the perpetrator might become aware of the disclosure because of the changes.

Exempt sellers are required to provide additional support to residential and small business customers affected by the financial impacts of family violence, including the waiving of late payment fees.

Further, an exempt seller's family violence policy must include assistance available to affected exempt customers experiencing payment difficulties.<sup>34</sup> Exempt sellers must also comply with other obligations to support affected exempt customers, which may include offering hardship policies and payment plans in accordance with their exemption class.<sup>35</sup>

## Disconnection

### Summary of relevant condition

Subject to Conditions 9 (payment difficulties and disconnection or de-energisation) and 10 (when disconnection or de-energisation is prohibited) of the Guideline, an exempt seller must not disconnect an affected exempt customer if:

- the de-energisation will impact the affected exempt customer's safety
- other persons are jointly or severally responsible for the relevant non-payment, or
- the non-payment is a result of financial abuse.<sup>36</sup>

### AER guidance

Disconnection can seriously impact affected exempt customers and their families. It can add additional expense and be stressful in what is already a difficult time. Disconnection may limit an affected exempt customer's access to support services or prevent them from leaving a situation of family violence. For example, without electricity, they may have no internet access or means to charge a mobile phone.

Exempt sellers must not disconnect an affected exempt customer if it would impact their safety, if someone else is jointly or severally responsible for the relevant non-payment, or if the unpaid energy bills resulted from financial abuse. Exempt sellers should not make assumptions about an affected exempt customer's circumstances; however, they could sensitively inquire, after ensuring the customer is safe to talk, to satisfy themselves that these scenarios do not apply before proceeding with disconnection. Where the exempt seller cannot confirm that these scenarios do not apply, they must not disconnect the affected exempt customer.

## Terms and conditions

### Summary of relevant condition

An exempt seller must ensure the terms and conditions set out in any exempt customer energy contract are consistent with the obligations under Condition 27, except where State or Territory laws take precedence.<sup>37</sup>

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<sup>34</sup> Condition 27(3)(e). See Exempt Seller Family Violence Policy template (version 1), page 4, which sets out standardised statements relevant to Condition 27(3).

<sup>35</sup> Condition 12 (payment plans) and Condition 26 (hardship policy) applies to exemption classes R2, R3, R4, D2 and D6 as noted in Appendix A-3 of the Guideline.

<sup>36</sup> Condition 27(10).

<sup>37</sup> Condition 27(12).

Exempt sellers should review the terms and conditions in their standard energy contracts, and amend them, if necessary, to ensure they reflect the obligations set out under Condition 27.

## Appendix A – Case studies

The following case studies have been designed to illustrate how an exempt seller may meet its obligations related to family violence under the Guideline. In some instances, they also include better practice that goes beyond the obligations for exempt sellers.

### Example 1 – residential (caravan park)

- Margaret is the manager and owner of a caravan park and sells energy to her permanent residents as an exempt seller under a class R4 exemption. Margaret offers to provide a copy of her family violence policy to all residents at the start of their residency at the caravan park.
- Rachel, a permanent resident at a powered site, takes up Margaret's offer to provide a copy of the family violence policy upon move in. Rachel advises Margaret that her ex-partner has attempted to locate her and she had moved to Margaret's caravan park from interstate with her son a few months ago to avoid detection. Rachel tells Margaret she fears her ex-partner.
- Margaret uses this conversation to ask whether she can flag Rachel's file for family violence.
- With Rachel's permission, Margaret flags Rachel's file on the office computer with a code only Margaret and her office manager know the meaning of. This means they can easily identify Rachel's energy account as being for a customer affected by family violence and provide Rachel with protections, without requiring Rachel to disclose her situation again. The office computer is password protected. Rachel's file on the computer is further protected with an additional password, known only to Margaret and her office manager who does the energy billing.
- Margaret asks Rachel her preferred method of communication. Rachel responds that she would like to be communicated with via email and Margaret records this in Rachel's file. Margaret makes sure she only uses this method to contact Rachel.
- Margaret does not ask Rachel for a police report or other evidence to prove she is affected by family violence.
- Helping further, Margaret tells Rachel about the support services listed in her family violence policy, including the National [1800 RESPECT](#) phone number.
- Rachel advises Margaret that she is struggling to pay her energy bills and Margaret works with Rachel to set up a payment plan for her energy costs. Considering Rachel's circumstances and the impact that de-energisation may have on her and her son's safety, Margaret reassures Rachel she will not disconnect her energy supply for non-payment. Margaret also tells Rachel about other supports available to her under Margaret's hardship policy.
- A few weeks later, Margaret receives a phone call from someone claiming to be a close friend of Rachel, asking if Rachel lives at the caravan park and what her site address is

so they could come and visit. Margaret does not provide this information as it may be used to communicate with, or locate, Rachel. Margaret lets Rachel know about this phone call so she can plan for her own safety.

### **Example 2 – residential (retirement village)**

- Milo is the manager of an over 60s retirement village in Cairns and sells energy to his permanent residents as an exempt seller under a class R3 exemption. Milo offers to provide a copy of his family violence policy to all residents at the start of their residency at the retirement village.
- Adam and Blair moved into a standalone villa in the retirement village a year ago and are sold energy by Milo under a joint account. Adam and Blair did not take up Milo's offer to provide a copy of his family violence policy when they moved in.
- Later, Blair advises Milo that she is affected by family violence. Blair explains that the perpetrator, Adam, has recently moved out of the retirement village and cannot be contacted, leaving Blair experiencing payment difficulties under their joint account, with significant energy debt and late payment fees.
- Milo follows his family violence policy and offers to provide Blair a copy. Milo does not ask Blair for any documentary evidence as a requirement for receiving further assistance and waives Blair's late payment fees.
- With Blair's permission, Milo flags Blair's account to identify her as an affected exempt customer to avoid Blair needing to repeat the disclosure. After asking Blair, Milo records Blair's preferred method of communication on her account as being a new PO Box address.
- Helping further, Milo provides Blair with information about local family violence support organisations, including the National [1800 RESPECT](#) helpline and contact details for a local specialist community group who can help navigate her circumstances.
- Blair also advises Milo she is struggling to pay her energy bills. Milo works with her to set up a payment plan for her energy costs and advises her of the support available under Milo's [hardship policy](#). Milo decides not to transfer Blair's energy debt to a third-party debt collector.

### Example 3 – small business

- Seamus owns a small group of shops. Seamus sells his tenants energy via an embedded network as an exempt seller under a class R1 exemption. Seamus offers to provide a copy of his family violence policy to all tenants at the start of their tenancy.
- Liji, one of Seamus's commercial tenants, takes up Seamus's offer to provide a copy of his family violence policy.
- A year later, Liji advises Seamus that she has recently separated from her partner, leaving a situation of family violence, and has moved out of the family home.
- Seamus does not ask Liji for documentary evidence of the family violence. With Liji's permission, Seamus adds a symbol to the front of Liji's paper file to identify her energy account as belonging to an affected exempt customer. After confirming and recording her preferred method of communication (a new postal address), Seamus keeps Liji's file in his locked filing cabinet that only he and key staff have access to.
- Seamus waives the late payment fees associated with Liji's energy debt.
- Seamus recognises that Liji may need extra support due to experiencing family violence and helps Liji by referring her to the support services listed in his family violence policy.

## Appendix B – Quick reference guide for exempt sellers

You must:

- ✓ develop and comply with a family violence policy that includes referrals to appropriate family violence support services
- ✓ at the start of an exempt customer's tenancy/residency/agreement, tell them about the assistance available if they are affected by family violence and offer to provide them with a copy of your family violence policy
- ✓ comply with your other obligations to support the customer, which may include offering hardship policies and payment plans in accordance with your class of exemption.

In the event an exempt customer discloses family violence, **you must:**

- ✓ ask for their preferred method of communication and only use this method of communication
- ✓ with the affected exempt customer's agreement, flag their energy account so that relevant employees/agents will take extra precautions to keep their information safe
- ✓ secure information relating to the affected exempt customer's energy account, including contact details (paper files in a locked drawer/cabinet and digital files on a password protected computer)
- ✓ waive any late payment fees associated with the energy debt of the affected exempt customer.

You must not:

- ✗ ask for evidence or proof of family violence
- ✗ share the affected exempt customer's energy-related information with anyone unless the affected exempt customer gives you permission or you are required to do so by law
- ✗ disconnect the affected exempt customer's energy supply if their unpaid energy bills may have resulted from family violence or if doing so would impact their safety.

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