



Hall & Partners

**Australian Energy Regulator
Small to Medium Business Owners
Better Bills Guideline Research
Report**

December 2021

Proprietary. Do Not Copy.

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Executive Summary

Receiving and paying the bill

Business owners have a general preference for expediency, convenience and planning, which extends to their preference for receiving energy bills.

There is a preference for an email with the bill attached as a separate document, as this allows business owners to save the document without having to log into a portal to access the bill. Bills are often opened, viewed and paid immediately.

In general, business owners' informational requirements of their energy bills are low. The hierarchy of importance of the information is price, due date, discount applied (if any), accuracy of billing address and help or contact information.

A higher-than-expected bill and/or payment extension or instalments are the main drivers for seeking assistance.

Overall, business owners are seeking information that can quickly and easily signal that the bill amount is not unusual, as well as any information that lets them pay their bill promptly and file it away.



Understanding the bill and plan

There is little knowledge about energy plans with SMEs falling into a 'set and forget' mindset. The need to pay bills promptly to keep the business running conflicts with the desire to better understand their bills and plan. This encourages business owners to pay their bills without questioning them.

Hence, even though they generally operate with tight margins and are sensitive to price hikes, they are not engaged with their energy plans, and they just pay them providing the bill amount is as expected.

Representatives of small business organisations also comment that it's too difficult or time consuming for business owners to put in the effort to understand whether or not they are on the best plan for their business, and they struggle with how they can help their members with this. They recognise that getting time poor business owners to take action is a hard sell.

Ultimately, small business organisations see energy as a small part of their role. Other issues such as staffing, legal issues, rent and leasing agreements are prioritised over energy bills.



Evaluation of bill formats

For business owners, the comprehensive bill offers a solid baseline of information to allow them to quickly and easily gauge and review their energy usage.

With some considerations and potential optimisations, detailed on page 24, the comprehensive bill will allow business owners to have a clear line of sight around all energy usage to quickly and easily understand their plan and rates, as well as review energy data to inform their action (pay the amount, query the bill or seek a new retailer or plan).

Some of the key considerations for optimisation are:

- Clarity around the total amount of the bill and how it is calculated.
- Offer easy to read and understand historical comparative data.
- Payment options on the front of the bill and details to understand their plan on the back.
- More detailed plan information about timing and expiration of specific discounts and plan benefits.



Research Objectives

The overarching research aim of this project is:

- To understand the energy billing needs and behaviours of small business customers; and
- To determine comprehension of and attitudes towards the comprehensive and basic sample bills among small business customers.

More specifically to evaluate:

- The energy needs of small business customers, including how they engage with and understand their energy bills and plans.
- The main challenges small business customers face when managing and paying their energy bills.

Relating to the different formats of energy bills:

- **Content** – is relevant information included?
- **Format** – how well does the layout of the bill suit needs?
- **Comprehension** – which elements are easy or difficult to understand?
- **Seeking assistance** – how easy is the contact number and accessibility information to find?
- **Optimisation** – what can be changed to make the bill easier to read, use, and understand? What, if anything, is missing that could be added?

Methodology

Fieldwork included four focus groups conducted on 23rd and 25th November 2021 with a total of 23 participants. An additional two interviews were conducted on 26th November to supplement the focus groups, giving a total of 25 business owners consulted for the research.

All business owner participants were free-found using recruitment partners, and were screened by professional market research recruiters to fit the determined criteria.

Each focus group was up to 75 minutes duration, and the individual interviews were up to 30 minutes in duration. Business owners received a \$150 (focus groups) or \$100 (interviews) incentive for taking part.

Seven **interviews** with leaders and representatives of small business organisations were also conducted. These interviews were conducted on 9, 10 and 14 of December.

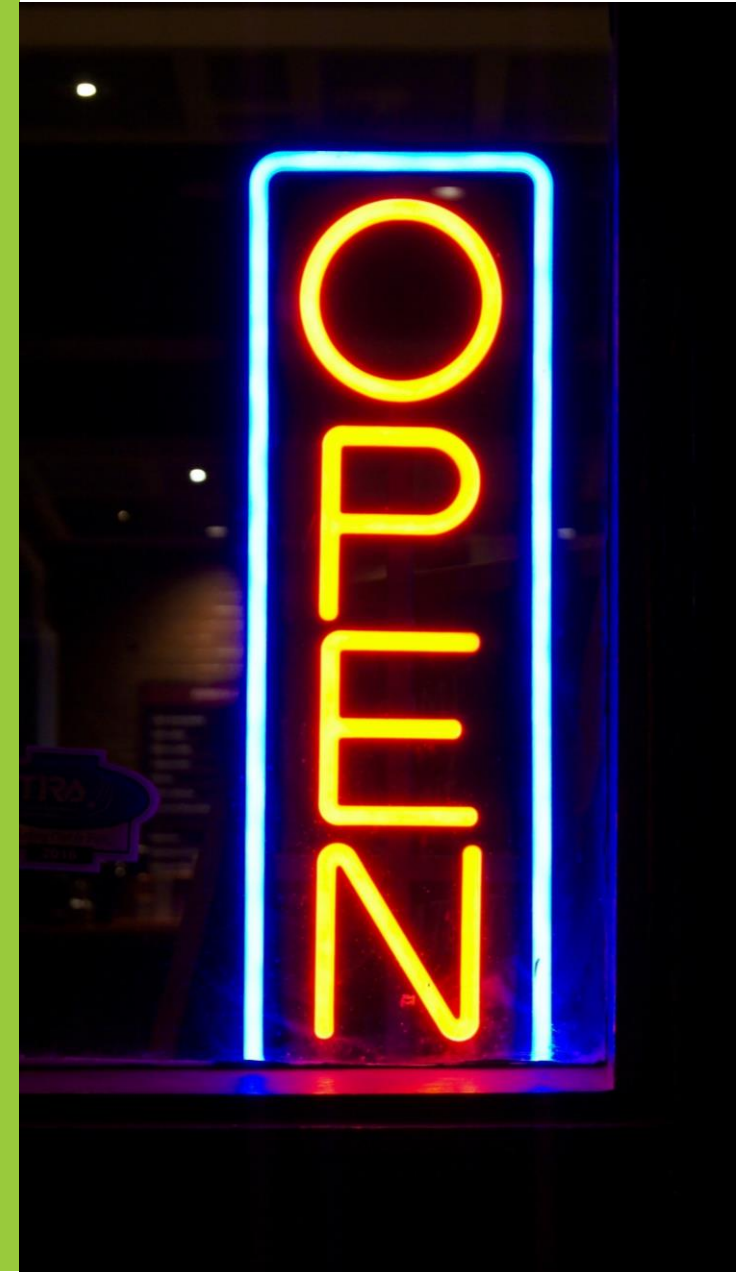
Interview participants were recruited in collaboration with the Council of Small Business Organisations of Australia (COSBOA) from among their member stakeholders, who volunteered their time for the project.

Business owner focus groups were split according to locations.

- 2 focus groups – QLD/NSW (23rd November)
- 1 focus group – Tasmania (25th November)
- 1 focus group – Adelaide (25th November)

All business owner participants were recruited to the following specifications:

- A mix of metropolitan and regional businesses across the groups and interviews
- A mix of sole trader, micro, and SME across the groups and interviews
- A mix of less than 50MWh and 50-100MWh electricity usage per year across the groups and interviews
- Receive and review their own electricity bill and are not re-charged by a commercial landlord.





Receiving their energy bill

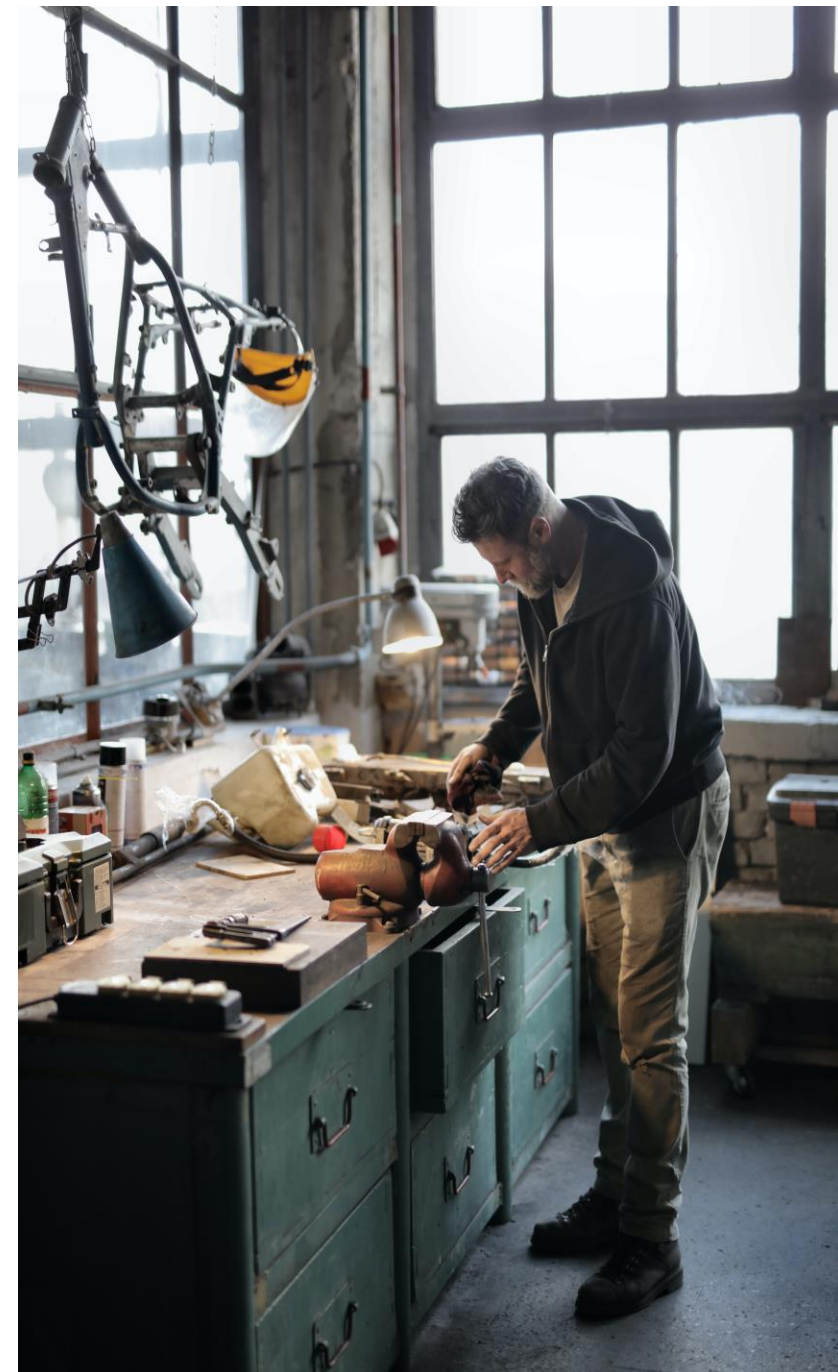
There is a preference for receiving bills via email so that fast action can be taken to pay them and move on

Business owners receive multiple bills and invoices every month, which is part of the routine of managing their business. Due to the frequency with which bills are received, the importance or attention allocated to each can be dampened.

Business owners have a general preference for expediency, convenience and planning, which extends to their preference for receiving energy bills.

Bills are generally received via email and this offers business owners a number of benefits. Namely, the ability to action the bill immediately: to pay it, review it, or forward it onto someone else to pay and to file it electronically.

There is a preference for an email with the bill attached as a separate document, as this allows business owners to save the document without having to log into a portal to access the bill. Those who receive paper bills highlight that having a hard copy of a bill can often assist in accounting processes or simply act as a reminder to pay bills. For some there is a tendency to print the bill to keep in hard copy files, as well as having the digital copy.



Energy bills are seen as an unavoidable part of the cost of running a business



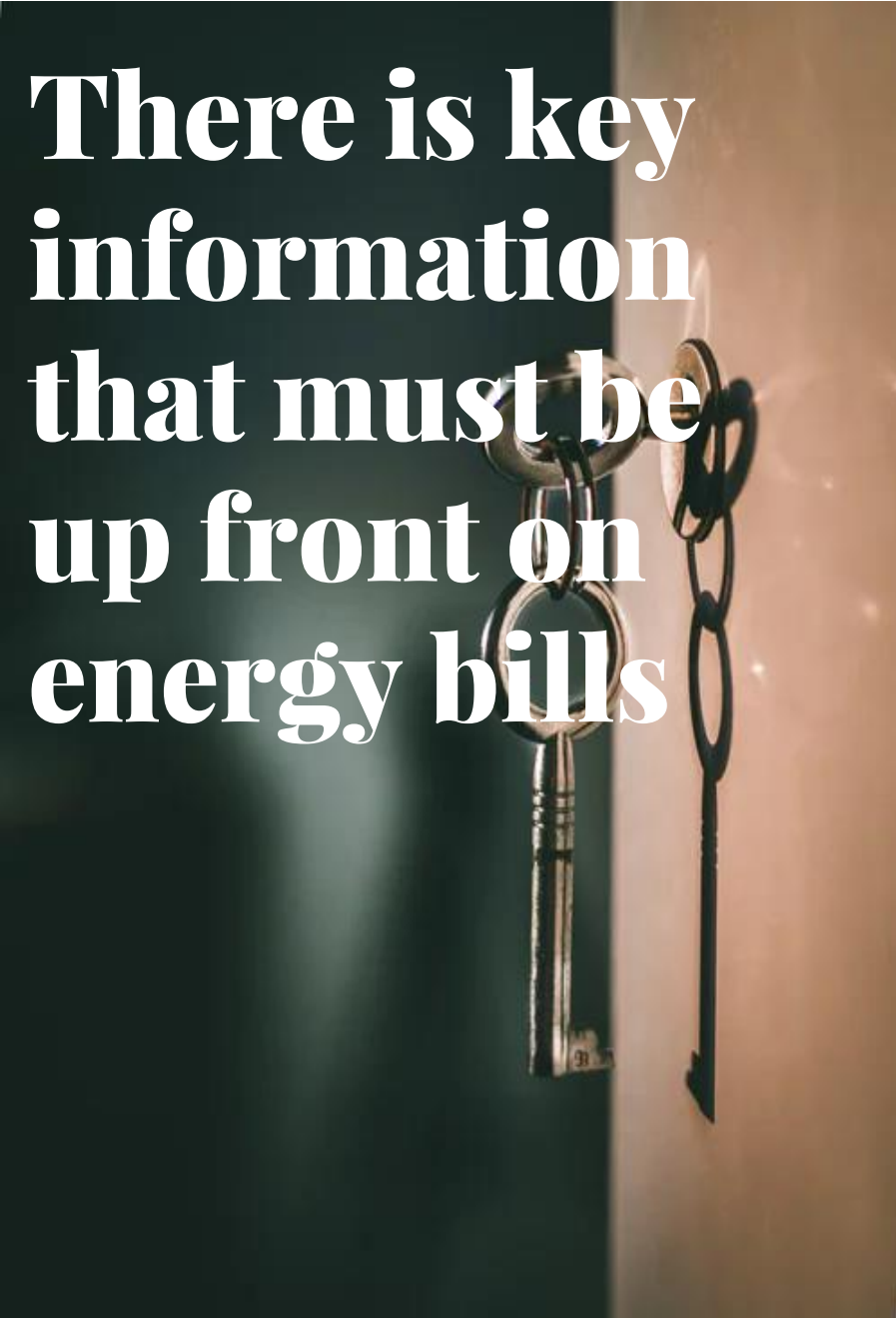
Regardless of who actions payment of the bill, business owners will always look at the bill before paying it.

The emotional sentiment around receiving their energy bills is mixed. For some, it is a practical necessity of running a business that is transactional in nature. For others, it can be an emotive experience with some anxiety about the amount on the bill and how it might be paid (particularly heightened during COVID and times of lower cashflow).

General feelings around receiving energy bills are that it is an inevitable, unavoidable part of the 'cost of doing business'.

Bill payment behaviour speaks to the busy work life of business owners and the highly practical lens through which energy bills are viewed. Bills are often opened, viewed and paid immediately (either paid themselves or passed onto those responsible for payment).

The motivation to take care of the bill on the spot or soon after receiving it are two-fold: swift payment is associated with leveraging any offered discounts, as well as avoiding the risk of forgetting and being penalised with late fees.



There is key information that must be up front on energy bills

In order to take prompt action when an energy bill is received, business owners seek easy to access key information through visual representations. They look first for the amount due – this is to reference not only what they are required to pay but also to gauge how well the bill matches their expectations.

Those who have retailers who provide historical information on the bill also seek this out (such as the amount of the last bill or the amount for the same time the previous year). Referencing historical data is an important means of confirming that the bill amount is not unusual, allowing business owners to quickly and easily ascertain their comfort level with the amount due. If the amount is in line with their expectations and previous usage, the bill is paid, filed and forgotten.

If the bill amount is larger than expected, business owners will self-interrogate to understand if any internal changes are evident (such as more staff, new machinery, longer hours, time of year or season). Business owners are proactive in working to understand why their usage may have increased and are open to any practical ways in which their usage can be reduced. If there is no identifiable cause for the bill being larger, they will then seek additional information from the retailer.

Business owners are open about their preference for not having to investigate their energy bill beyond checking the total amount, date and accuracy of address.

Business owners are particularly mindful of finding the due date and any dates linked to applicable discounts. Taking advantage of any discounted rates or offers is a primary driver for business owners' behaviour once a bill is received.

Overall, business owners are seeking information that can quickly and easily signal that the bill amount is not unusual, as well as any information that lets them pay their bill and file it away.

Information requirements are low if the total amount lines up with expectations

In general, business owners are not seeking a great level of detail from their bill, meaning their informational requirements are low. The hierarchy of importance of the information is **price, due date, discount applied (if any), accuracy of billing address and help or contact information.**

As mentioned, it is only when the bill amount is higher than expected that they will interrogate the bill more closely.

"If my bill is within a range of what I am expecting it to be, I don't question it, I just pay it. I get so many bills and invoices, I just want to get them dealt with then get back to running my business"

Business owners often budget their energy costs into their overall financial planning. Therefore, if the bill amount is within the limits of what is expected, there is no impetus to understand any further detail. If, however, the bill exceeds what is reasonable or expected, they will seek additional information.

Nonetheless, business owners have a large tolerance to bill shifts, and will refer inwards to check on business changes to account for any unexpected bill increases rather than consult the retailer first.

There is an openness about the lack of understanding (or desire to understand) kilowatt hours or how energy pricing is calculated. The expectations around usage are centred on the amount the bill is asking financially, not in terms of energy consumption.

The feedback from small business organisation representatives was in concordance with this, and it was the same across the board: all business owners regardless of industry, view their energy bill as a cost of doing business that they have little control over. As long as the bill is in line with expectations, it is paid as soon as possible and forgotten about as the day-to-day tasks of running the business take over.

A close-up photograph of a person's hands using a black calculator on a wooden table. An energy bill is open on the table, and a white mug is partially visible in the foreground. The scene is lit with soft, natural light.

Paying their energy bill

Payment needs to be dealt with quickly and appropriate payment options are selected to facilitate this

Online payments are key for business owners – speed, accuracy and a digital receipt are required by busy business owners. Receiving their bill by email enables them to forward the bill to others in the business for payment, and facilitates easy online payments. While business owners are keen to file and keep receipts and bills, digital payments and processing are the norm.

To leverage discounts and expediency (and owing to the lack of interrogation and querying of any energy bills), **business owners are opting for direct debit where possible**. The framing of energy bills as something that must be paid above all else means that direct debit offers not only administrative ease but also peace of mind and one less thing to worry about. The speed with which business owners pay their energy bills is sometimes linked to times in which they have forgotten and missed the early or on-time payment discounts. These experiences have informed how business owners now approach their energy bill payments.

There is a desire to manage bills on a more frequent cycle (weekly or monthly). This better aligns with how businesses are run and makes bills more manageable financially. **Monthly bills fit well with cashflow and budgeting**.

The prominence of payment options is an important element for business owners and, as such, they are keen to see all payment options on the front page of the bill. Linked to this, ensuring that direct debit options are made clear and are easy to action is important for this audience. Additionally, smaller assistances such as **no spaces in the biller code or BPay reference number for easy copy and paste into banking portals** is seen as a small convenience to offer business owners.

There is scope for the **inclusion of an invoice number on energy bills for business owners**. There is reference to account numbers and site addresses, however, for accuracy of querying bills or filing bills using accounting software, an invoice number would be a helpful addition.

A higher-than-expected bill and/or payment extension or instalments are the main drivers for seeking assistance

“What would be really helpful is an online chat function so I can be making a query but not be stuck on the phone. I can be getting the help I need while still getting my work done”

For business owners, seeking additional support or understanding is avoided where possible as they feel their time is more valuable spent managing current business or generating more business. As a result, business owners have high tolerance when it comes to their electricity bill – as long as it roughly aligns with the amount they are expecting or have budgeted for, they will not investigate any further. However, they will contact the retailer if they need assistance with understanding a higher-than-expected bill, or if they need an extension or payment plan to pay the bill.

Business owners appreciate contact details for customer support on the front of the bill for visual ease. When required, contact details for help or queries are easily found and commonly understood. Some business owners prefer direct links to online support (website, chat bot) over calling retailers to query a bill. However, if the issue is complex then there is a preference to speak to someone from the retailer by phone.

There is some desire to understand peak and off-peak usage and charges, where the business owner is in a position to make energy usage adjustments. However, small business organisation representatives felt that business owners generally can't adjust their usage; for example, climate control while the store is open, fridges have to stay on, etc.

For businesses run from the home, peak and off-peak timings and information are used to calculate any work usage vs home usage when it comes to energy. This information is also used in an effort to save money by using energy during off-peak times wherever possible.

Business owners mention the use of bill or energy estimates as a possible cause for confusion. There is little clarity on some energy bills about how estimates are calculated, how accurate they are, and what the process is to query the estimate.

When the bill is unmanageable and help is sought, a phone call is the preferred option

"I don't have time to sit on the phone and query a bill...but if it is much higher than I expected and need some flexibility, the best way is the phone...you can explain the situation and they usually understand"

When seeking financial assistance to pay a large bill, business owners rely on a phone call for a more personal explanation from the retailer.

Those who engage their retailer for assistance are offered payment plans to pay the bill down in instalments. There have been negative experiences where a retailer refused to offer assistance to business owners impacted by Covid. This resulted in them relying on other financial resources, such as credit cards.

Other business owners manage any fluctuation in billing amounts or 'bill shock' by setting up more manual and personalised approaches. Some utilise a weekly payment to their retailer to pay their bill as they go, and then pay the difference when they receive their bill.

Business owners who use this strategy do so to ensure they can match their finances and cash flow to the management of their bills instead of waiting for a large bill and then attempting to manage the payment.

"I make a weekly payment towards my energy costs. Then I just pay the gap when the actual bill comes. It's the only way to make sure I don't get a shock"



A photograph of a coffee shop interior. In the background, a large chalkboard menu is visible with various coffee drinks and brewing methods listed in chalk. The menu includes items like 'Milk Foam MILK ESPRESSO', 'Cappuccino Milk Foam', 'Hot WATER', 'Steamy MILK', 'Milk Foam ESPRESSO', 'Machiatto', 'Chemex French Press', 'Aero Press', and 'Siphon'. The shop is lit with several green pendant lamps hanging from the ceiling. Staff members are visible behind the counter, and customers are seated at the bar. The overall atmosphere is modern and industrial.

Understanding their plan

There is little knowledge about energy plans with SMEs falling into a 'set and forget' mindset

Business owners exhibit little to no awareness of their energy plan, including what plan they are on or whether they are on a standing offer.

If there are no immediate issues, energy bills and usage are largely disregarded and dealt with when required. As with their bills, there is an undercurrent of apathy towards understanding their energy plans and how they may change over time.

As energy bills are seen as a baseline bill of running a business, bills are paid and unless there is a consistent or repeated concern about the size of the bills, little further knowledge or understanding is sought.

There is little spontaneous or prompted recall around standing or default offers. Some business owners recall a change in the discount offered on their bills but again, have not invested time or effort into understanding why.

Consideration for their energy plan can at times be prompted by unsolicited calls from competitor retailers. However, this only causes some consideration of energy retailers and plans but rarely results in action.

"I signed up for my energy plan so long ago, I just pay it. I don't know what my rates are or what my plan is even called!"

"I have no idea what energy plan I am on...it isn't something I ever think to check. I mean maybe there are some small business plans that might be better for me?"

"I remember there used to be a discount on my bill. I feel like it disappeared but I haven't thought to chase it up"

The need to pay bills promptly to keep the business running conflicts with the desire to better understand their bills and plan

The lack of awareness of their plan reported by business owners is in line with the feedback from representatives of small business organisations, who comment that it's not really apathy but just that it's **too difficult or time consuming to put in the effort to understand whether or not they are on the best plan for their business.**

Business owners might ponder whether they could be on a better plan but they don't have the time or resources to interrogate their bills and investigate this. Hence, even though they generally operate with tight margins and are sensitive to price hikes, **they are not engaged with their energy plans**, and they just pay them providing it looks normal.

"The nature of small business is that in the morning it might be your bill that concerns you but in the afternoon it's staffing or stock that is a bigger problem, so it keeps getting pushed aside when other more immediate factors take up head space."

The lack of understanding of the bill is perceived by some as a lack of transparency around how the bill amount is calculated. The need to better understand their bills and payment plan conflicts with the need to pay bills promptly when they come in so that the business keeps running. This encourages business owners to pay their bills without questioning them.

The feedback from representatives was that small business owners would likely be happy to pay for a service that helps them to understand their energy bill and work out which plan is best for their business. Paying someone to do this would free up their time to focus on the more pressing areas of running the business.

"The peak bodies need to have that understanding in order to be able to guide their members, I guess. But not understanding an energy bill is not just a small business issue, I struggle with my own bill! But if we were given an easy resource or fact sheet or something that we could share with our members I think that would be a good start."

Energy plan changes are driven by dissatisfaction, high bills or a lack of retailer assistance when required

Changing energy retailers

A few things may prompt a business owner to change their energy plan. First, a negative customer service experience or a refusal to assist with financial support. Second, increasingly or unexpectedly large energy bills without a perceived change in energy usage. Lastly, after undertaking an annual or regular review of their energy retailer and the rates linked to their plan. Some mentioned being prompted by spam calls from competitor providers which makes them think about whether they could be on a better plan. However, this only causes some consideration and rarely leads to action on changing providers. Overall, business owners have a high tolerance for any issues relating to energy bills and retailers. Doing the required research and consultation to change retailers is seen as a hassle and overly time consuming.

Energy Made Easy Website

When asked, few business owners are aware of the Energy Made Easy website (3 out of 25 participants). Some of those who recognised the name of the website thought that it would offer information on practical ways to reduce energy bills, rather than providing comparisons of retailers and plans. There was little awareness that energy plans exist that are specifically for small businesses. Perceptions of what small business energy plans might entail include a 'group buying power' to ensure a better rate when it comes to energy. Small business organisation representatives who were interviewed were also unaware of the Energy Made Easy website.

Small business organisations struggle with how they can help their members on this

The biggest challenge for small business owners is in understanding energy pricing in order to be able to know if the business is on the best plan or not. Small business organisation representatives feel that it's a complicated issue and they are not sure of how they can help their members, especially with their own lack of understanding of how energy pricing is calculated, and the lack of awareness of trustworthy, independent plan comparison sites.

They see it as a government responsibility to ensure that business owners are armed with the information and resources to ensure they are on the right plan. There was also a feeling that experienced accountants could have a role to play in reviewing bills more closely and pointing out where an energy bill seems much higher than it should be, and working with the business owner to find a better plan. However, they recognise that even then, **getting time poor business owners to take action is a hard sell.**

Ultimately, small business organisations see energy as a small part of their role. They have other issues and challenges that they support their members on such as staffing, legal issues, rent and leasing agreements, and these issues tend to be prioritised, by both business owners and by small business organisations, over the functional need to pay for energy.



Evaluation of bill formats

Sample Bills

All business owners in the focus groups reviewed the comprehensive bill and the basic bill. These bill prototypes are based on designs developed by the Behavioural Economics Team of the Australian Government (BETA) for use in AER-commissioned consumer research and testing. The comprehensive bill was designed to be similar to many existing bills over two densely packed pages, while the basic bill contains information necessary to enable payment, a table showing how the bill was calculated and key contact details (i.e. it omits the plan summary, definitions, best offer and historical usage information). The bills were randomised for each focus group allowing each bill to be shown first twice.

Basic Bill

EnergyCo

Account holder: Alice Williams
Account number: 351932
Issue date: 1 April 2021
For supply at: 13 Bridge Road, Carlingford NSW 2118

www.energyco.com.au
Enquiries 13 66 27
Emergencies 13 74 90

Your electricity

466kWh
used in 31 days

This bill covers
1 Mar 2021 – 31 Mar 2021

Your bill

\$95.41
Due 27 April 2021

Usage discount 15%
You saved \$18.23 off this bill.

Understand your bill

Electricity charges based on actual meter read

Previous Reading	Current Reading	Electricity (kilowatt-hours)	Rate	Charges	
19808	20189	381 kWh	\$0.29/kWh	\$110.49	
10008	10093	85 kWh	\$0.13/kWh	\$11.05	
15% usage discount				-\$18.23	
Supply charge (for 31 days)				\$1.02/day	\$31.62
Sub-total				\$134.93	
GST				\$13.49	
Solar exports				-\$53.01	
Total bill				\$85.41	

How to pay

DIRECT DEBIT
Call us on 131 131 to set up a direct debit.

MAIL
Make your cheque payable to EnergyCo and send to PO Box 412, East Richmond 3121

PAY IN PERSON
Pay by cash, EFTPOS or cheque at any Australia Post Office

Biller Code: 333
Ref No: 351932
Contact your participating Financial Institution for information on BPay

BY PHONE
Call 136 875 to pay by Visa, Mastercard and Bankcard (up to \$1000 per bill)

UPOST billpay
Biller Code: 3406
Ref No: 351932
Call 131 816 to pay by credit card or go to www.postbillpay.com.au to pay on the internet

Payment Assistance
Call 131 131
Help us to help you. If you are having difficulty paying your account, please contact us to discuss payment assistance.

Concession Information
You may be eligible for NSW Government Energy on Life Support rebates - call us on 13 63 14 for details

Interpreter Service
Call 131 43
Dịch vụ Interprep
Dịch Vụ Thông Ngôn
1 800 811
خدمة مترجم
Yuryra nepeawozka

Hearing Impaired Service
Call 1300 368 536

www.energyco.com.au

Comprehensive Bill

EnergyCo

Account holder: Alice Williams
Account number: 351932
Issue date: 1 April 2021
For supply at: 13 Bridge Road, Carlingford NSW 2118

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Your electricity

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1 Mar 2021 – 31 Mar 2021

Your bill

\$95.41
Due 27 April 2021

Usage discount 15%
You saved \$18.23 off this bill.

Understand your plan

Your plan
EnergyCo Simple Saver
Contract expires 1 June 2021
15% Usage discount (applies to peak and off-peak usage charges only)

Rates
\$1.02 per day supply charge
29 cents per kWh peak usage (6am-10pm)
13 cents per kWh off-peak usage (other times)
9 cents per kWh paid to you for solar exports

Could you save money?
We have identified a cheaper plan for you.
You could save \$81.45 a year by moving to our **EnergyCo Super Saver Plan**.
To move plans, call us on 13 66 27 or go to www.energyco.com.au

To look at other plans available for you in the market, go to energymadeeasy.gov.au

Technical terms
1 kWh (kilowatt-hour) is about as much power as using a laptop for a whole day.
Your usage is any electricity that you have paid for. It does not include any of the solar power that you used yourself.
Your solar exports are the electricity you sold to the grid. They don't include the amount of your own solar energy that you used while the sun was shining.
Your supply charge is a fixed daily fee that keeps you connected to the electricity grid, and keeps power coming to your home.

Electricity charges based on actual meter read

Previous Reading	Current Reading	Electricity (kilowatt-hours)	Rate	Charges	
19808	20189	381 kWh	\$0.29/kWh	\$110.49	
10008	10093	85 kWh	\$0.13/kWh	\$11.05	
15% usage discount				-\$18.23	
Supply charge (for 31 days)				\$1.02/day	\$31.62
Sub-total				\$134.93	
GST				\$13.49	
Solar exports				-\$53.01	
Total bill				\$85.41	

Average daily electricity usage and solar exports

Total usage per day: 15.0 kWh
Solar exports per day: 56.0 kWh
Average cost per day: \$3.99
Greenhouse gas emissions for March: 0.4 Tonnes

DIRECT DEBIT
Call us on 131 131 to set up a direct debit.

MAIL
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PAY IN PERSON
Pay by cash, EFTPOS or cheque at any Australia Post Office

Biller Code: 333
Ref No: 351932
Contact your participating Financial Institution for information on BPay

BY PHONE
Call 136 875 to pay by Visa, Mastercard and Bankcard (up to \$1000 per bill)

UPOST billpay
Biller Code: 3406
Ref No: 351932
Call 131 816 to pay by credit card or go to www.postbillpay.com.au to pay on the internet

Payment Assistance
Call 131 131
Help us to help you. If you are having difficulty paying your account, please contact us to discuss payment assistance.

Concession Information
You may be eligible for NSW Government Energy on Life Support rebates - call us on 13 63 14 for details

Interpreter Service
Call 131 43
Dịch vụ Interprep
Dịch Vụ Thông Ngôn
1 800 811
خدمة مترجم
Yuryra nepeawozka

Hearing Impaired Service
Call 1300 368 536

www.energyco.com.au

Basic bill offers all the important key information on the front, but lacks some finer detail

EnergyCo
www.energyco.com.au
Enquiries 13 66 27
Emergencies 13 74 90

Account holder: Alice Williams
Account number: 351932
Issue date: 1 April 2021
For supply at: 13 Bridge Road, Carlingford NSW 2116

Your electricity
466 kWh used in 31 days
This bill covers 1 Mar 2021 – 31 Mar 2021

Your bill
\$95.41 Due 27 April 2021
Usage discount 15% You saved \$18.23 off this bill.

How to pay

DIRECT DEBIT
Call us on 131 131 to set up a direct debit.

PAY IN PERSON
Pay by cash, EFTPOS or cheque at any Australia Post Office

BY PHONE
Call 138 675 to pay by Visa, Mastercard and Bankcard (up to \$1000 per bill).

MAIL
Make your cheque payable to EnergyCo and post to PO Box 412, East Richmond 3121

billpay
Bill Code: 333 Ref No 351932
Contact your participating Financial institution for information on BPay.

billpay
Bill Code: 3456 Ref No 351932
Call 131 616 to pay by credit card or go to www.postbillpay.com.au to pay on the internet.

Payment Assistance
Call 131 131
Help us to help you. If you are having difficulty paying your account, please contact us to discuss payment assistance.

Concession Information
You may be eligible for NSW Government Energy or Life Support rebates - call us on 13 93 14 for details

Interpreter Service
Call 131 42
Servicio Interpret
Dịch Vụ Thông Ngôn
 interpreting services
Услуга переводчика

Hearing Impaired Service
Call 1300 368 536

Understand your bill

Electricity charges based on actual meter read

Your plan: Simple Saver
NMI: 2943789159
From: 1 March – 31 March 2021 (31 days)

	Previous Reading	Current Reading	Electricity (kilowatt-hours)	Rate	Charges
Peak usage	19808	20189	381 kWh	\$0.29/kWh	\$110.49
Off-peak usage	10008	10093	85 kWh	\$0.13/kWh	\$11.05
15% usage discount					-\$18.23
Supply charge (for 31 days)				\$1.02/day	\$31.82
Sub-total					\$134.93
GST					\$13.49
Solar exports	8174	8763	-589 kWh	\$0.09/kWh	-\$53.01
Total bill					\$95.41

Need help?

On first glance, the basic bill fulfills all SME business owner energy bill needs. They are clear and easy to read with regards to the bill amount, payment date and payment options. This format allows business owners to know how much, when and how to pay. While all this important and base level information is available, after seeing the comprehensive bill, the basic bill does not seem to offer enough.

The basic bill has the following benefits:

- Clear and easy to read; visually appealing
- Important information is easy to find (amount, due date, payment methods, discount)
- Allows fast action for business owners to review the bill and make their payment
- Has detail and data on the back of the bill, which most business owners felt to be sufficient

"All the information your could need is right there, it is easy to see and then how to pay – seems pretty straightforward to me"

"When I see the other side, it seems quite light on for information...what if I need to know more? There are times when I like to see a bit more on the bill...if the bill is bit higher than expected"

Comprehensive bill offers all the vital information, with extra information available if needed

Account holder: Alice Williams
 Account number: 351932
 Issue date: 1 April 2021
 For supply at: 13 Bridge Road, Carlingford NSW 2118

www.energyco.com.au
 Enquiries 13 66 27
 Emergencies 13 74 90

Your electricity

466kWh
used in 31 days

This bill covers
1 Mar 2021 – 31 Mar 2021

Your bill

\$95.41
Due 27 April 2021

Usage discount 15%
You saved \$18.23 off this bill.

Understand your plan

Your plan
 EnergyCo Simple saver
 Contract expires 1 June 2021
 15% Usage discount (applies to peak and off-peak usage charges only)

Rates
 \$1.02 per day supply charge
 29 cents per kWh peak usage (6am-10pm)
 13 cents per kWh off-peak usage (other times)
 9 cents per kWh paid to you for solar exports

Could you save money?
 We have identified a cheaper plan for you.
 You could save \$81.45 a year by moving to our EnergyCo Super Saver Plan.
 To move plans, call us on 13 66 27 or go to www.energyco.com.au
 To look at other plans available for you in the market, go to energymadeeasy.gov.au

Technical terms
 1 kWh (kilowatt-hour) is about as much power as using a laptop for a whole day.
Your usage is any electricity that you have paid for. It does not include any of the solar power that you used yourself.
Your solar exports are the electricity you sold to the grid. They don't include the amount of your own solar energy that you used while the sun was shining.
Your supply charge is a fixed daily fee that keeps you connected to the electricity grid, and keeps power coming to your home.

Electricity charges based on actual meter read

Your plan: Simple Saver
 NMI: 2043789159
 From: 1 March – 31 March 2021 (31 days)

	Previous Reading	Current Reading	Electricity (kilowatt-hours)	Rate	Charges
Peak usage	19808	20189	381 kWh	\$0.29/kWh	\$110.49
Off-peak usage	10008	10093	85 kWh	\$0.13/kWh	\$11.05
15% usage discount					-\$18.23
Supply charge (for 31 days)				\$1.02/day	\$31.62
Sub-total					\$134.93
GST					\$13.49
Solar exports	8174	8763	-589 kWh	\$0.09/kWh	-\$53.01
Total bill					\$95.41

Average daily electricity usage and solar exports

Total usage per day: 15.0 kWh
 Solar exports per day: 19.0 kWh
 Average cost per day: \$3.98
 Greenhouse gas emissions for March: 0.4 Tonnes

Payment Assistance
 Call 131 131
 Help us to help you. If you are having difficulty paying your account, please contact us to discuss payment assistance.

Interpreter Service
 Call 131 45
 Services Interpreter
 Dịch Vụ Dịch Nghĩa
 通訳
 خدمة مترجم
 Υπηρεσία Περαιφρασεως

Hearing Impaired Service
 Call 1300 368 536

Concession Information
 You may be eligible for NSW Government Energy or Life Support rebates - call us on 13 63 14 for details

Payment Options:
 DIRECT DEBIT: Call us on 131 131 to set up a direct debit.
 PAY IN PERSON: Pay by cash, EFTPOS or cheque at any Australia Post Office.
 BY PHONE: Call 138 875 to pay by Visa, Mastercard and Bankcard (up to \$1500 per bill).
 MAIL: Make your cheque payable to EnergyCo and post to PO Box 412, East Richmond 3121.
 B PAY: Contact your participating Financial Institution for information on BPAY.
 POST billpay: Call 131 816 to pay by credit card or go to www.postbillpay.com.au to pay on the internet.

Business owners' reception of this bill is positive, and with some adjustments, is noted as the preferred billing format. The front of the comprehensive bill offers all the same important information as the basic bill as well as some welcomed additional information.

The comprehensive bill offers all that the basic bill does, with the addition of:

- The ability to clearly see plan and rate information – both for reference and use if needing to compare retailers
- A sense of education and advocacy in offering ways to save energy or change plans to save money
- Explanation of technical terms to assist those who may want to gain more understanding of their energy usage
- Average daily usage and solar exports information is appreciated, however, clearer comparative data and information about solar usage is required for business owners

"I actually really like that they have given some helpful information on the front...I never know what a kilowatt hour is...but I do feel its something I should be across, I mean, I pay the bill!"

"The first thing I notice on the back is that I want to see some comparative data...what was my bill this time last year? Then I know if I am on the right track with this one."

In summary, the comprehensive bill performed better – with considerations for optimising it for small business customers

For business owners, the comprehensive bill offers a solid baseline of information to allow them to quickly and easily gauge and review their energy usage. With some considerations and potential optimisations, the comprehensive bill will allow business owners to have a clear line of sight around all energy usage to quickly and easily understand their plan and rates, as well as review energy data to inform their action (pay the amount, query the bill or seek a new retailer).

The considerations for optimisation are:

- Clarity around the total amount of the bill: ensure it is clear if the discount has already been applied or is to be applied in the total amount due.
- Include payment options on the front of the bill and details to understand your plan on the back.
- Offer easy to read and understand historical comparative data – personalised information to allow quick access for comparison of previous bills or comparable times of year.
- Greater flexibility in options to seek assistance or help – predominantly online based to save time.
- Business-focused examples of how to save money or energy.
- Easy to access information about how to find a better plan with a low-time investment (online options).
- Clarity around standing or default offers – more detailed plan information about timing and expiration of specific discounts and plan benefits.
- Visual depiction of information – add solar energy used to allow a more complete picture of energy usage.
- Greater prominence of account details (address etc) would be beneficial to ensure business owners feel sure they are paying the correct site or business bill.



Appendix: Bill designs

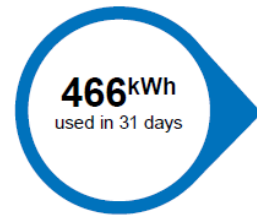
Basic Bill



www.energyco.com.au
 Enquiries 13 66 27
 Emergencies 13 74 90

Account holder: Alice Williams
 Account number: 351932
 Issue date: 1 April 2021
 For supply at: 13 Bridge Road, Carlingford NSW 2118

Your electricity



This bill covers
1 Mar 2021 – 31 Mar 2021

Your bill



Usage discount 15%
You saved \$18.23 off this bill.

How to pay



DIRECT DEBIT
Call us on 131 131 to set up a direct debit.



PAY IN PERSON
Pay by cash, EFTPOS or cheque at any Australia Post Office



BY PHONE
Call 138 675 to pay by Visa, Mastercard and Bankcard (up to \$1500 per bill).



MAIL
Make your cheque payable to EnergyCo and post to PO Box 412, East Richmond 3121



Billor Code: 333
Ref No 351932
Contact your participating Financial Institution for information on BPay.



Billor Code: 3456
Ref No 351932
Call 131 816 to pay by credit card or go to www.postbillpay.com.au to pay on the internet.

Understand your bill

Electricity charges based on actual meter read

Your plan: Simple Saver
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Total bill					\$95.41

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Servizio Interpreti
Dịch Vụ Thông Ngôn
| 傳譯
خدمة مترجم
Услуги переводчика

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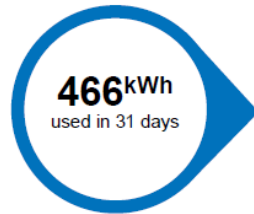
Comprehensive Bill



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www.energyco.com.au

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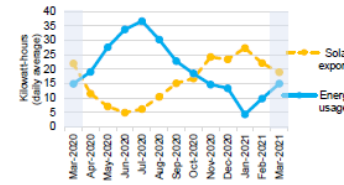
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www.energyco.com.au

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Hall & Partners

www.hallandpartners.com