

## Appendix

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# Rank the Energy Retailer 2025

## About this report

### About financial counsellors

Financial counsellors are professionals who provide advice, support and advocacy to people experiencing financial difficulty. Financial counsellors work in community organisations and their services are free, confidential and independent.

### About the project

The Rank the Energy Retailer 2025 Project is a collaborative project coordinated by Financial Counselling Victoria (FCVic) in partnership with Energy Consumers Australia (ECA), Financial Counselling Australia (FCA) and the Consumer Policy Research Centre (CPRC) with support from each State and Territory financial counselling peak association.



Rank the Energy Retailer 2025 is funded by [Energy Consumers Australia](#) as part of its Grants Program to support consumer advocacy and research projects that benefit household and small business consumers.



## Acknowledgements

The project partners FCVic, FCA, ECA and CPRC thank financial counsellors across Australia for their participation in the survey, and more broadly acknowledge the ongoing vital services that financial counsellors, financial capability workers and energy resilience workers provide to their communities across Australia.

CPRC designed the survey of financial counsellors and conducted the survey results analysis.

ECA conducted analysis on retailer performance data from the Australian Energy Regulator.

The Rank the Energy Retailer 2025 project was guided by a National Reference Group comprising representatives from financial counselling sector peak associations — Financial Counsellors' Association of Western Australia (FCAWA), South Australian Financial Counsellors Association (SAFCA) and Financial Counsellors Association of Tasmania (FCAT) — in addition to FCVic, FCA, ECA, CPRC and community organisations the Justice and Equity Centre, and the Australian Council of Social Service (ACOSS).

## Disclosure

State and territory financial counselling associations in Australia may receive financial contributions from energy retailers from time to time. Such contributions are used to support annual financial counselling conferences and other similar activities which build capacity in the sector. FCA receives conference sponsorship from energy retailers and a variety of other creditors.

A range of energy retailers contribute funds to the independent Financial Counselling Industry Fund which distributes funding through a competitive grants process to financial counselling agencies to support the growth and innovation of financial counselling services across the country. Contributing energy retailers do not influence the distribution of funding.

## Disclaimer

This report is based on a survey of financial counsellors and does not represent the attitudes or opinions of third parties, including the project funder Energy Consumers Australia.

The information in this report is for general guidance only. FCVic has made every effort to provide accurate information in this report, but does not warrant or make any guarantees about the accuracy, currency or completeness of the report information.

Published by:

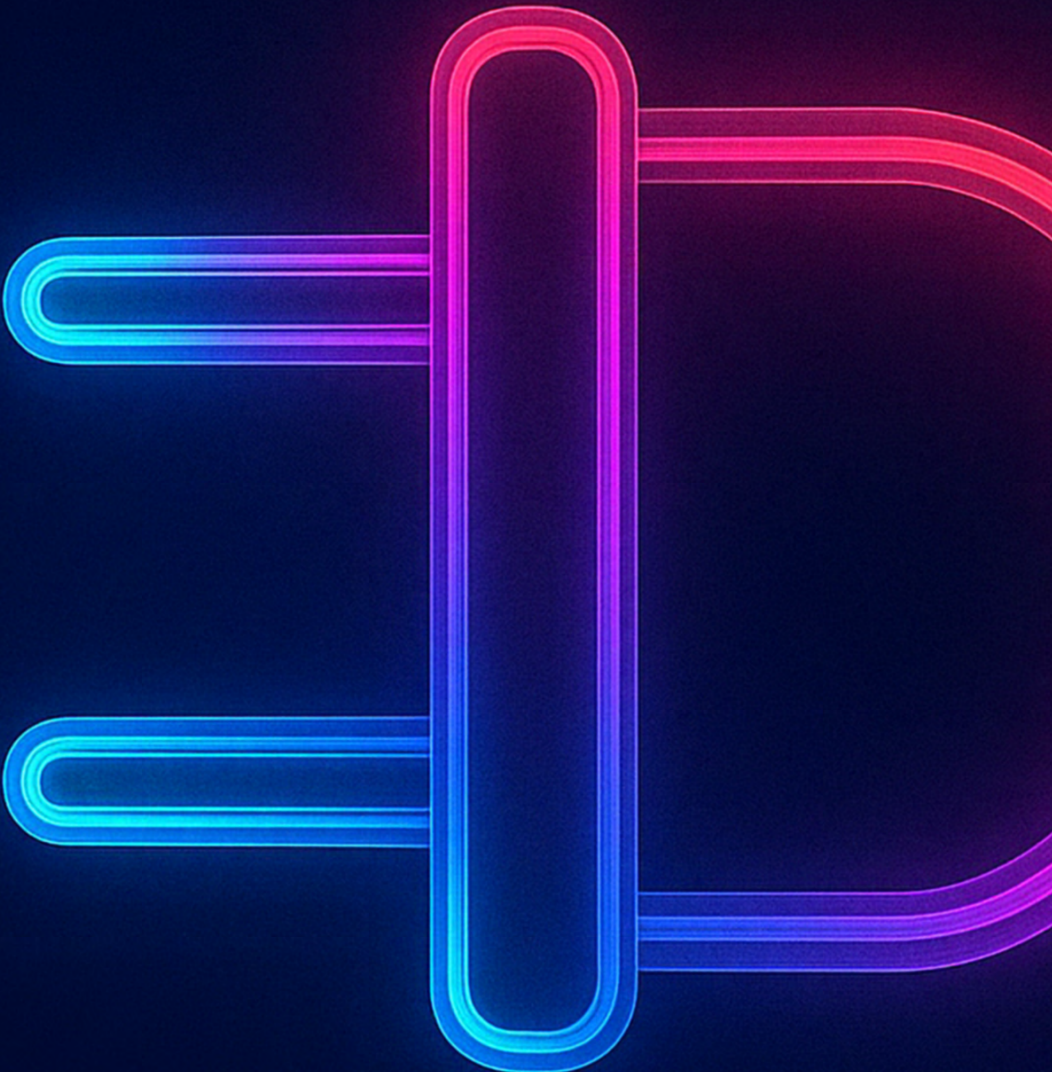
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## Statement of Recognition

FCVic acknowledges the Traditional Owners of the lands on which our organisation is based. We pay our respects to their Elders, past and present, and to the Elders of other Aboriginal and Torres Strait Islander communities throughout Victoria and Australia.



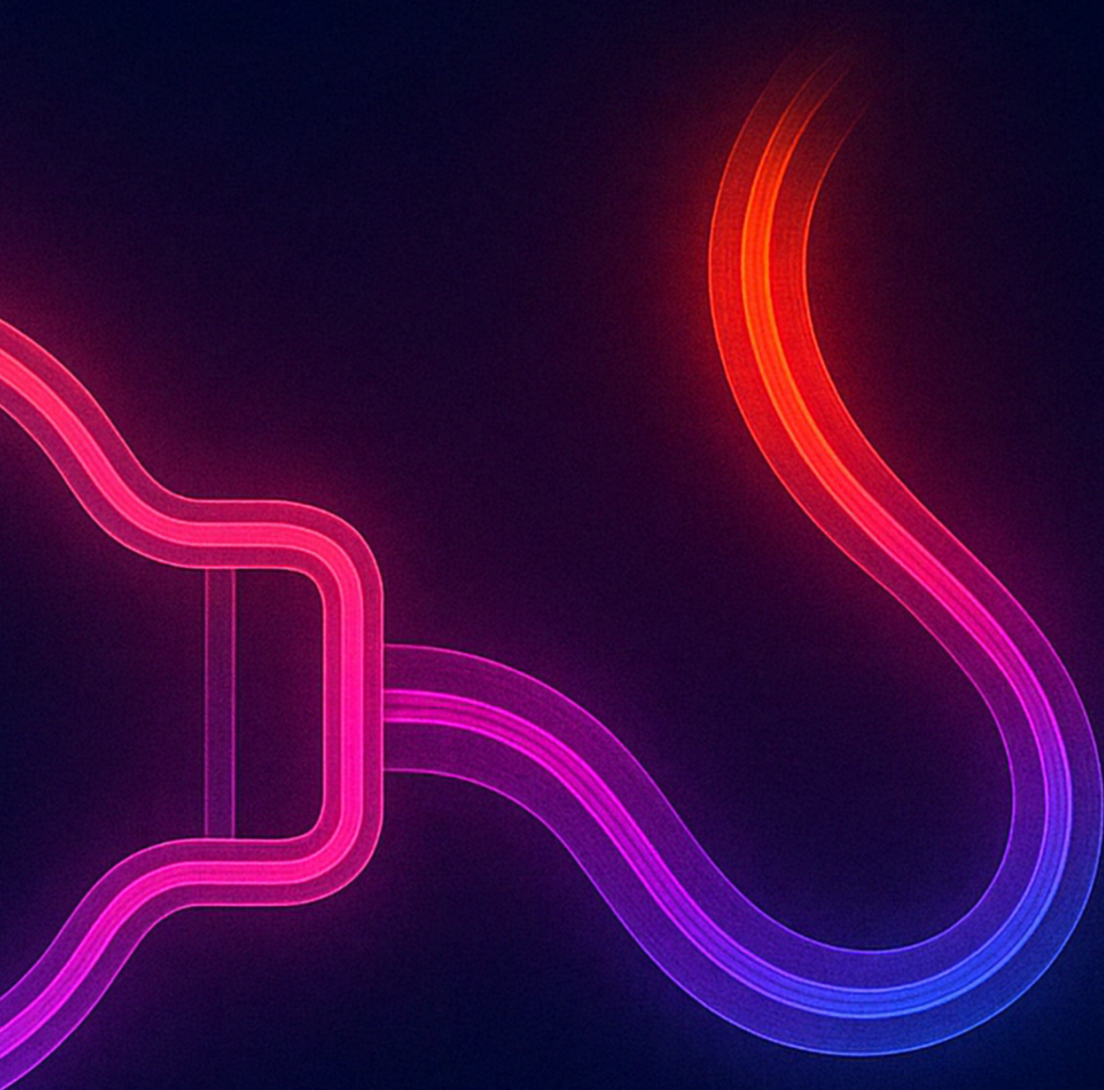




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# Methodology details

## Questionnaire design

Drawing upon existing cross-sectoral 'Rank The' surveys conducted by financial counselling peak bodies from the energy retailer, banking and telecommunications sectors, CPRC developed a new questionnaire in close collaboration with FCVic, FCA and ECA and consultation with the National Reference Group. While similar themes were incorporated from previous surveys in the 'Rank The' series, ultimately, the 2025 Rank the Energy Retailer survey featured a redesigned methodology and survey instrument.

The questionnaire design process involved cognitive testing with four financial counsellors with diverse experiences, locations and backgrounds. Over a 45-minute interview, these financial counsellors provided in-depth feedback about each question, section, format and flow of the questionnaire.

The result of broad consultation and testing was a master survey that can be applied to any sector enabling cross-sectoral comparisons. This survey will act as a benchmark for future comparisons.

## Survey overview

The survey comprised a combination of quantitative rating questions, complemented by optional open-ended questions to capture qualitative insights.

All quantitative rating and evaluation questions utilised a balanced 11-point Likert scale (0-10) for consistency and to allow for greater granularity of analysis.

Financial counsellor participants were asked to select all the energy retailers (electricity and gas) they had interacted with in their casework more than once in the past 12 months, and then invited to evaluate up to four of those retailers across a number of themed questions per retailer. Questions were grouped into the following themes in order of customer / client journey:

- A. Access and communications from the hardship team.
- B. Processes and attitudes of the hardship team.
- C. Outcomes and consistency provided by the hardship team.

Hardship support provided to specific cohorts of clients, and proactiveness of providing assistance was also measured.

## Limitations

There are a number of limitations, which include the following:

- For clarity and ease of responses, embedded networks were not included in the energy retailer list.
- Due to the number of energy retailers around Australia, some received smaller numbers of responses which could not be included in any robust analysis.

- Due to the differing numbers of financial counsellors in each state / territory, some of the state / territory snapshots rely on qualitative comments only (these have been asterisked where sample sizes are small and need to be treated with caution).
- The survey was conducted one week after the conclusion of a national workforce survey of financial counsellors.
- The survey was comprehensive and therefore lengthy.

## Developing the metric to rank the energy retailers

The overall ranking is based on the evaluation question asked of financial counsellors in relation to their selected energy retailers' hardship teams:

**Acknowledging there may be variation in your experiences, overall, please rate the energy retailer in terms of their hardship policies and practices...**

0=Very poor

10=Excellent

To calibrate the evaluations of each retailer to encapsulate both positive and negative ratings along the 0-10 point Likert scale, the following formula has been applied from which to derive an ordered ranking:

$$(\% \text{ Ratings } 7-10) \text{ minus } (\% \text{ Ratings } 0-3) = \text{NET positive position}$$

Note that retailers have not been included in the overall ranking where they received less than 30 ratings overall. However, all other sections, including state snapshots, retailers are presented for sub-sample sizes of n=10 and above.

## Multi-dimensional scales

To improve validity of retailer scores, multi-dimensional scales were created for each section of the survey:

- A. Access and communications.
- B. Processes and attitudes.
- C. Outcomes and consistency.

Participant ratings were combined across a series of similar measures, and used to provide an overall summed score for each participant for each retailer they rated. Where questions were asked in opposing directions, scales were reversed before aggregation into the multi-dimensional scale.

The scale was then divided evenly into quartiles and each retailer was mapped against the overall quartiles according to their distribution across the overall multi-dimensional scale, providing relative strengths of performance for each section. Overall quartile mapping for each retailer can be seen in this Appendix.

A relative 'net performance' figure was derived by subtracting the proportion of responses in the lowest quartile from the proportion of responses in the upper quartile.

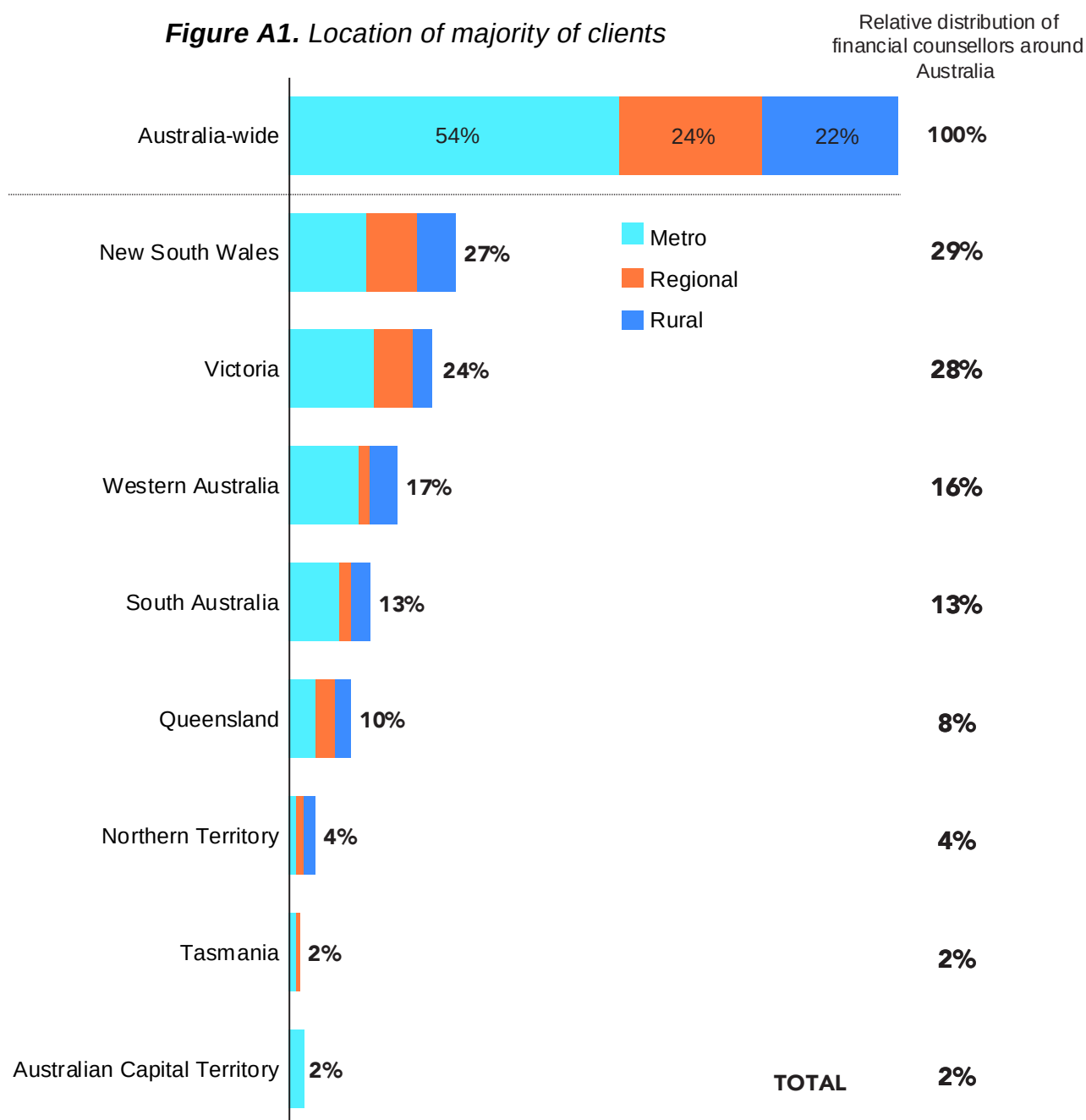


## Sample detail

The majority of financial counsellors who completed the survey had clients located in metropolitan areas (52% overall). The state with the highest client representation was Western Australia (24%), followed closely by Victoria (23%), and New South Wales (21%).

The data was not weighted by region, as the distribution of financial counsellors around Australia is very similar to the distribution of financial counsellors who participated in the survey.

**Figure A1. Location of majority of clients**



Base: Total who responded to this question, n=428

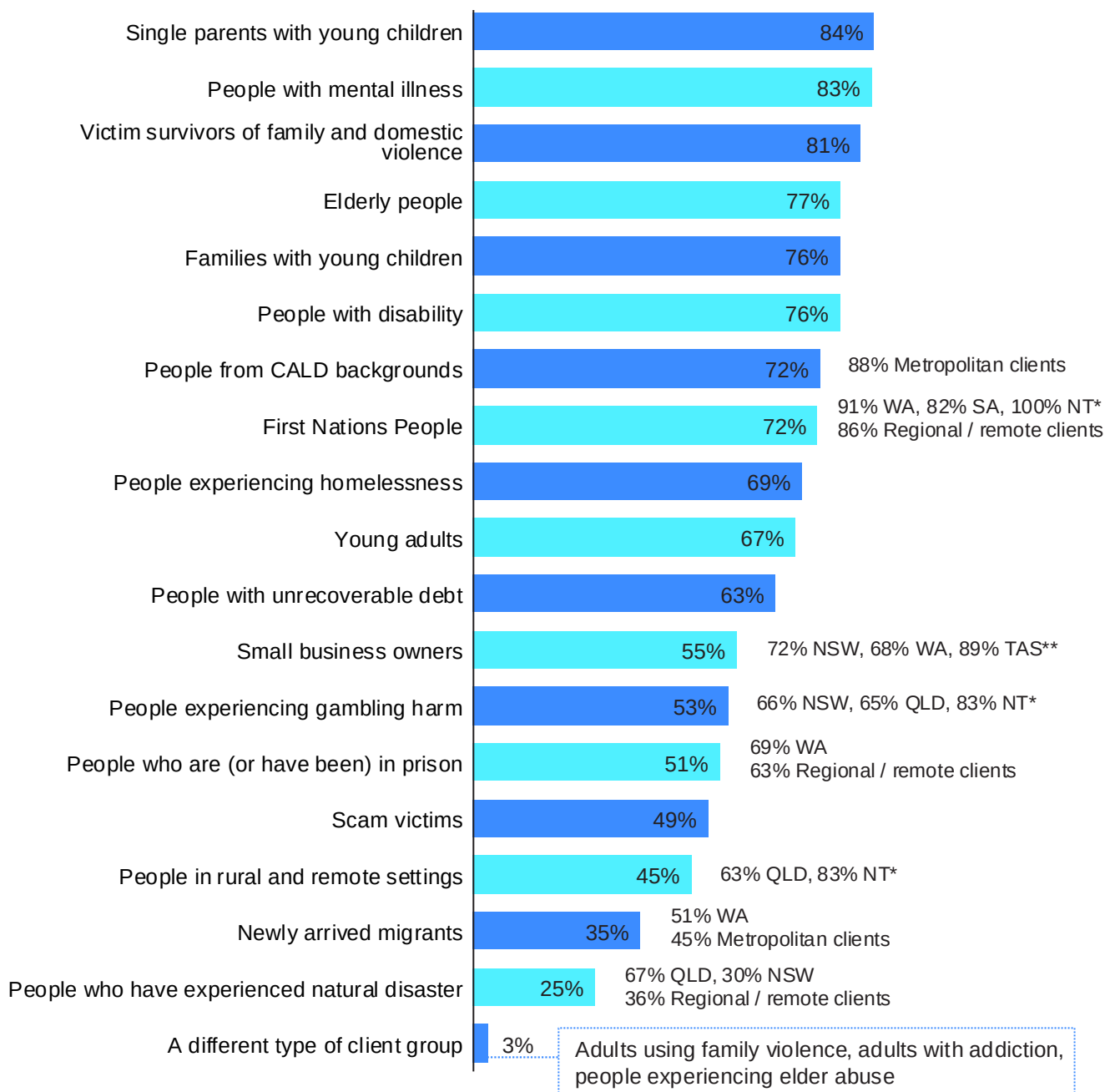
Note: For ease of reading, regional proportions for each state have not been labelled at Figure A1. Definitions of metro, regional and rural are contained in Q2 of the survey questions.



The largest proportion of financial counsellors work with single parents with young children, people with mental illness, and victim-survivors of family and domestic violence (all more than 80%).

Over-indexing states and territories are shown below for each client cohort, for example, of financial counsellors surveyed, those who work most with First Nations people were from Western Australia, South Australia and the Northern Territory.

**Figure A2. Specific cohorts worked with**



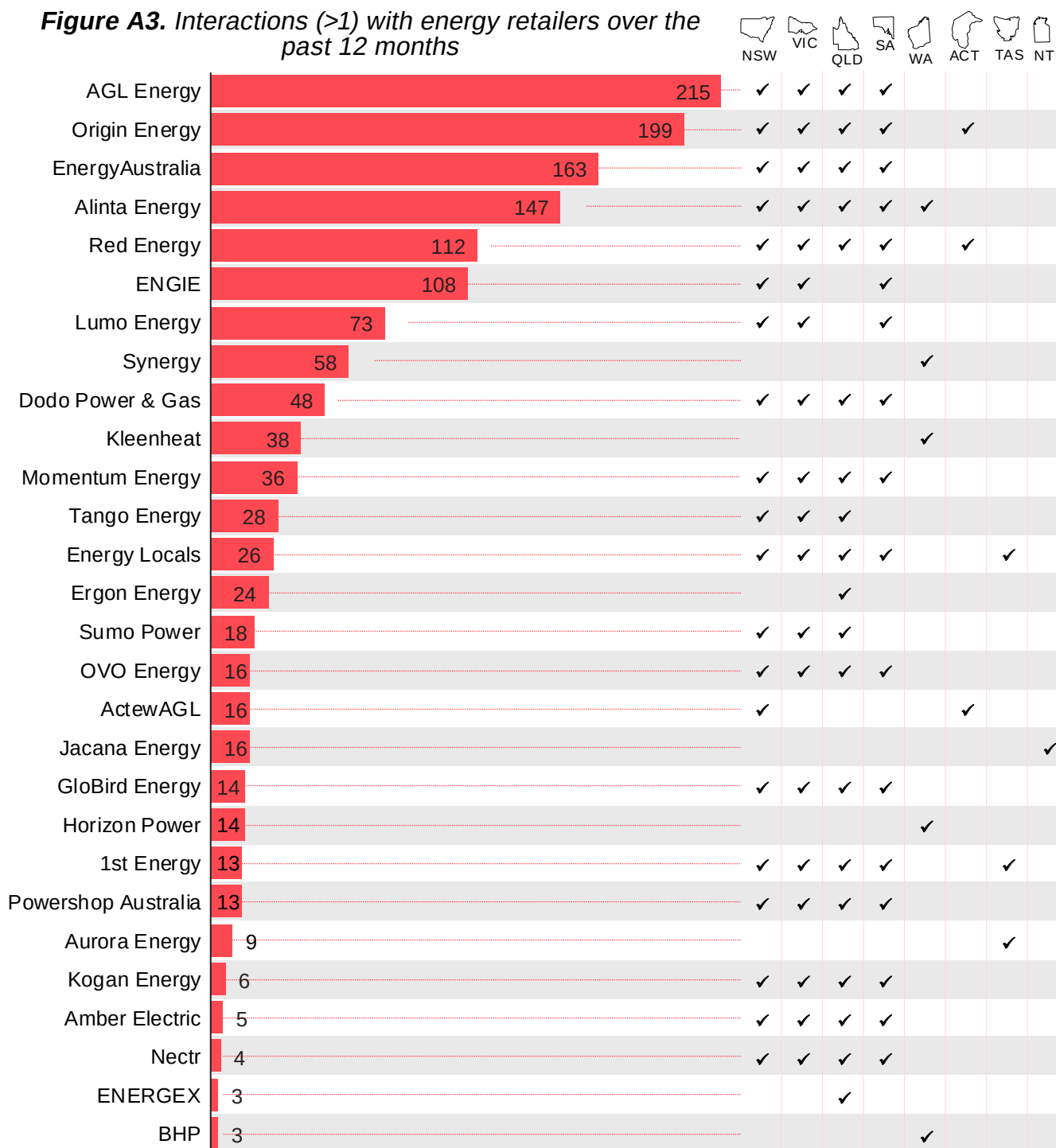
Base: Total who responded to the question, n=424

\* Caution: Small sample size (<30)

\*\* Caution: Very small sample size (<10)

Overall, the sample of financial counsellors registered interactions with 1,451 energy retailers over the past 12 months. Retailers most interacted with were the three market leading energy retailers: AGL Energy, Origin Energy and EnergyAustralia.

**Figure A3. Interactions (>1) with energy retailers over the past 12 months**



Retailers receiving less than 3 Financial Counsellors having interacted with them at all over the past 12 months have been excluded from the chart. These retailers receiving 1-2 responses include: CovaU, Diamond Energy, WINconnect, Savant Energy, Metered Energy, Andamooka Power House, CoPower, Discover Energy, Neighbourhood Energy, Pacific Blue, Telstra Energy, Ampol Energy, Glowpower, Smart Energy, Essential Energy, Amaysim Pty Ltd, ElectraNet, Municipal Council of Roxby Downs, Evoenergy, and Rimfire Energy.

## Analysing the research data

Upon receipt of the survey data, the dataset was cleaned and checked prior to analysis using Q Research Software. All quantitative survey data was analysed using descriptive techniques including cross-tabulation, and calculation of frequencies, means, medians and quartiles, where appropriate.

Quasi-qualitative data was coded into themes and analysed using the same descriptive techniques.

Due to the many energy retailers in Australia, lower numbers of ratings were achieved for smaller retailers. However, to provide a more accurate picture of the extensive energy retailer market, we have included smaller samples (from n=10 and above). Asterisks have been used to show where samples are small, and caution should be taken when interpreting findings:

\* for when the sample is between n=10 and n=29

\*\* for when the sample is less than n=10.

These can be seen on charts and in the footer on pages where applicable.

## Subgroup comparisons and statistical testing

Analysis at the total sample level was undertaken, followed by subgroup analysis, focusing on statistically significant differences by:

- state / territory of client majority, and
- location of client majority: metro vs regional/remote.

Statistically significantly higher proportions and differences between subgroups have been called out where they exist. If no subgroup differences are stated in the commentary of the report, this means any differences did not reach statistical significance.



# Data gathered

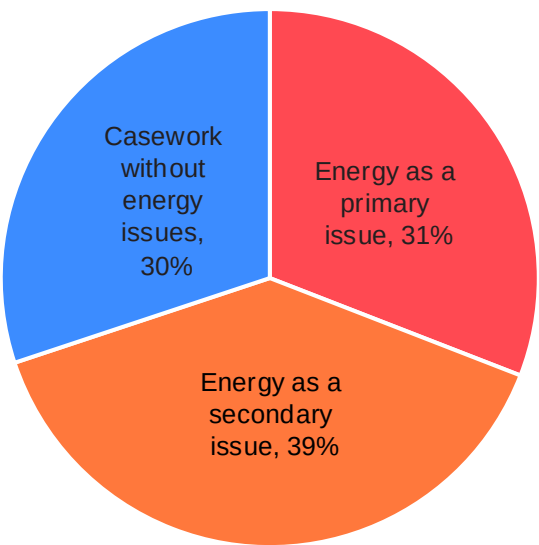
## Energy casework and client self-advocacy

On average, clients present to financial counsellors with energy as a primary issue 31% of the time, and as a secondary issue 39% of the time.

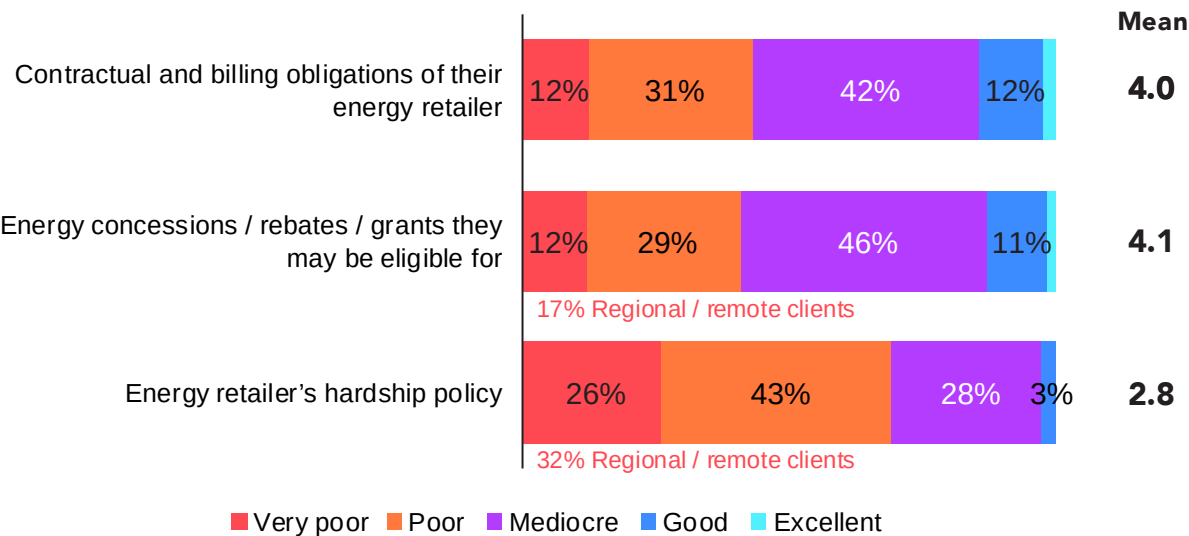
At the point of presentation to a financial counsellor, client understanding of energy concessions, and their energy retailer's billing obligations and hardship policy is limited (only 3-14% clients considered to have good-excellent understanding).

Financial counsellors with the majority of clients living in regional / remote areas were most likely to report very poor understanding of available energy concessions and their energy retailer's hardship policy, compared to their counterparts with most clients living in metropolitan areas.

**Figure A4.** Average proportion of energy-related casework



**Figure A5.** Client understanding of the energy retailer before engaging with a financial counsellor



Base: Total who responded to each question, n=384 (Figure A4) and n=357 (Figure A5)  
Note: For ease of reading, proportions lower than 3% have not been charted

## Changes in energy casework over the past year

When asked about changes in key markers of energy stress and energy-related harm over the past 12 months, financial counsellors were most likely to report the complexity of energy cases having increased, e.g. intersections with other areas of financial difficulty (81%).

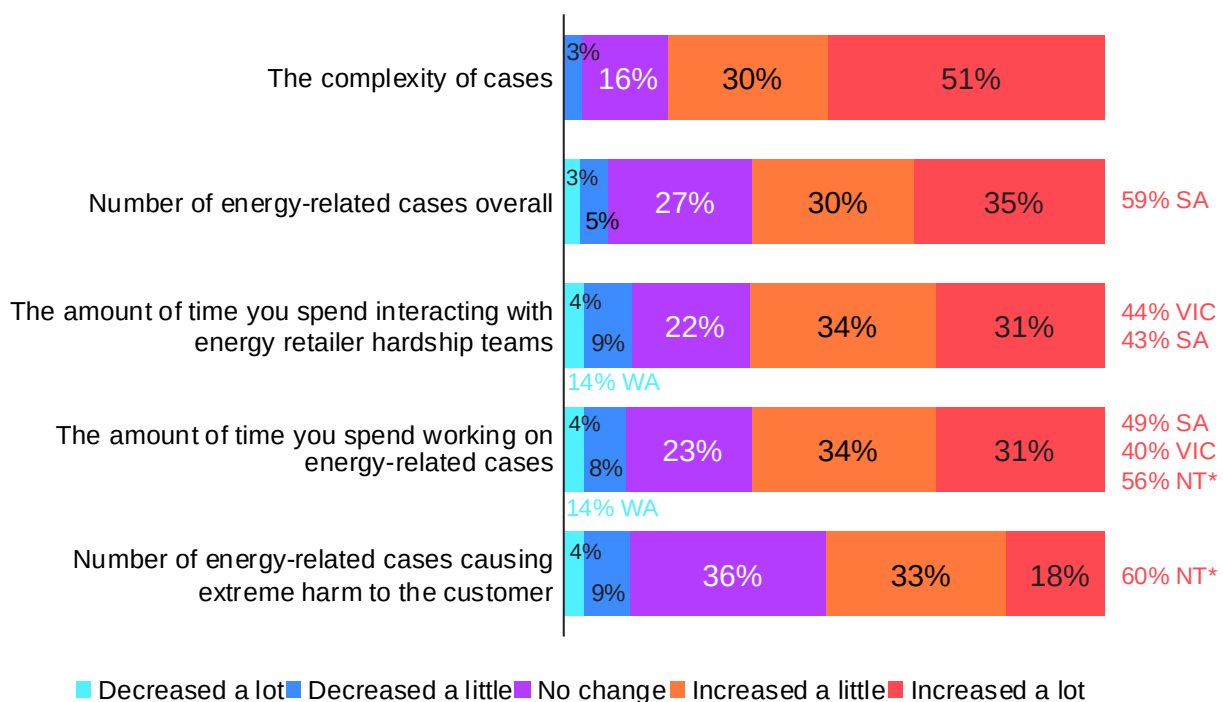
Very few financial counsellors feel that the key markers of energy stress have decreased over the past year (3-13% perceive a decrease in one or more markers below).

Interestingly, those with clients in South Australia were more likely to feel that the number of energy-related cases overall has increased a lot over the past year, and those with clients in Victoria and South Australia were more likely to feel that their time working on energy-related cases has increased a lot (44% and 43%, respectively, as well as time interacting with energy retailer hardship teams (40% and 49%, respectively).

In contrast, financial counsellors with clients in WA were more likely than those with clients in other states to feel that the amount of time working on energy-related cases and interacting with energy retailer hardship teams has decreased a lot (14% each).

Financial counsellors with clients in the Northern Territory were most likely to observe an increase in the number of energy-related cases causing extreme harm (60%) and an increase in the time they spend working on energy-related cases (56%).

**Figure A6.** Changes in energy stress markers over the past 12 months

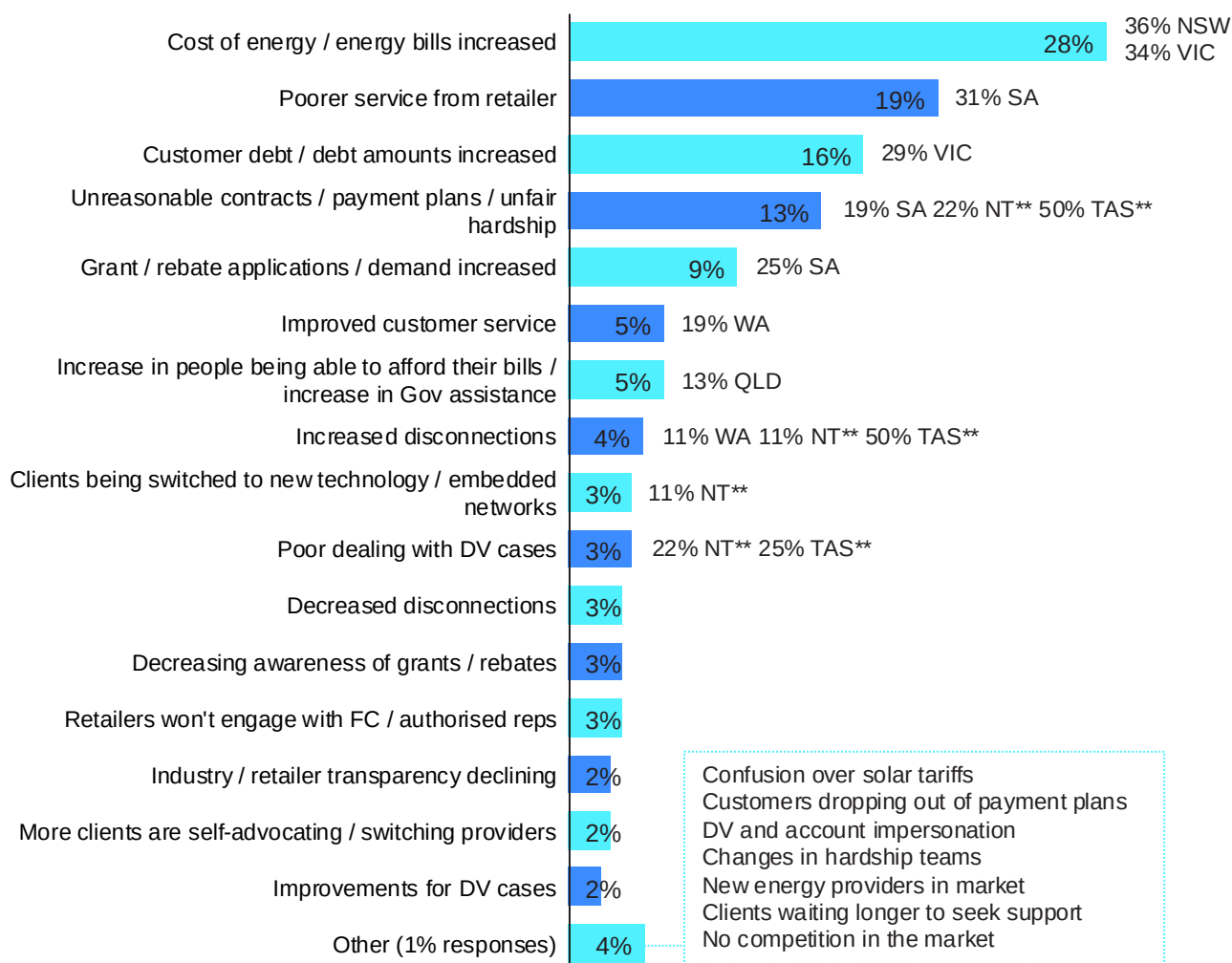


\* Caution: Small sample size (<30)

Base: Total who responded to the question, n range=337-356

Other perceived changes in energy-related issues over the past year included the increasing cost of energy and bill amounts (28%), followed by poor service from retailers (19%).

**Figure A7. Other energy-related changes observed in the past 12 months**



\* Caution: Small sample size (<30)

\*\* Caution: Very small sample size (<10)

Base: Total who responded to the question, n=180



## Communications and access to hardship teams

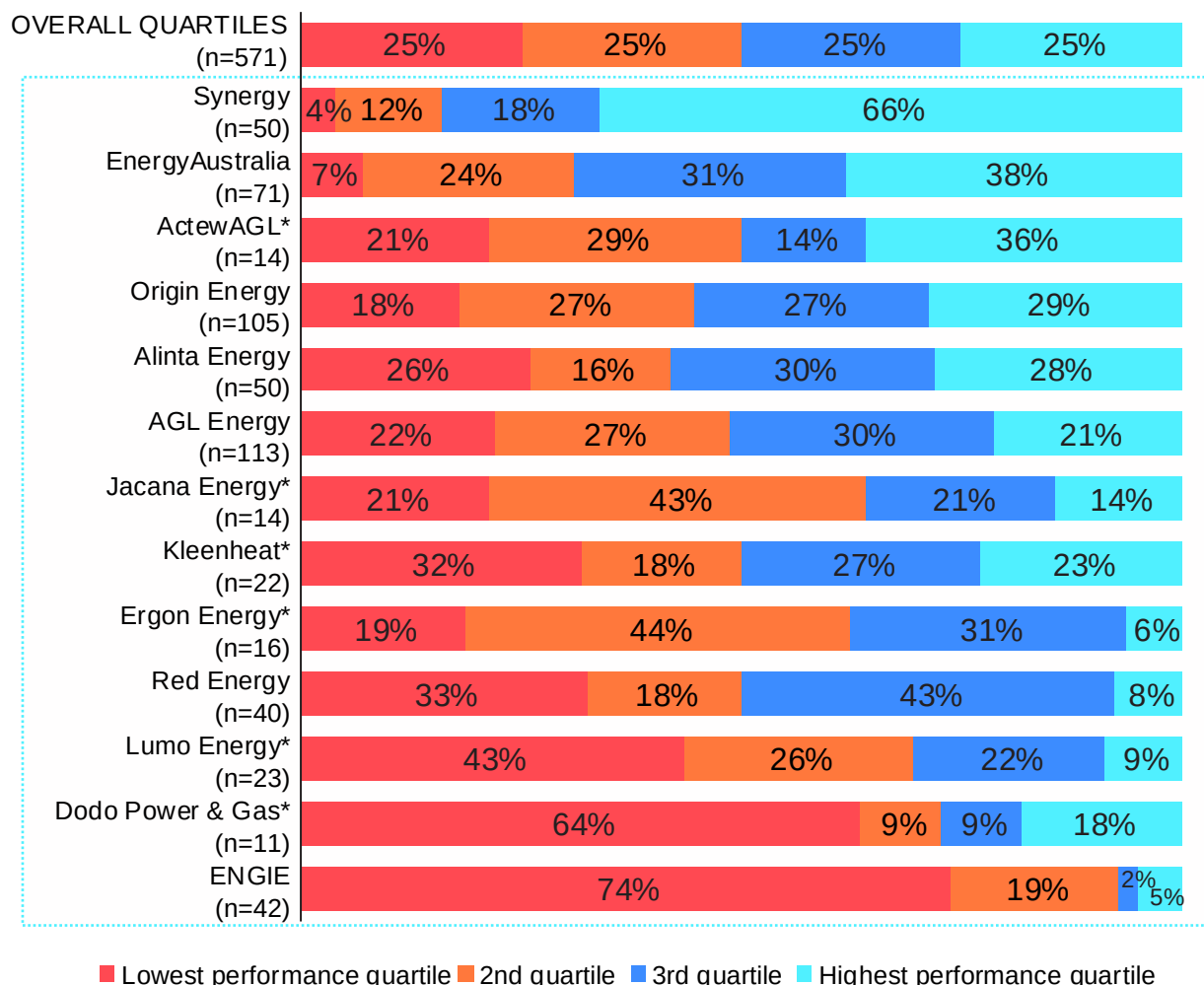
While the aggregations and overall multi-dimensional scaling findings are shown in the Report, ratings for each retailer are shown in this Appendix.

### Overall hardship team access and communications multi-dimensional scale

An overall multi-dimensional scale was created using an aggregation of all responses to communications and access questions (Q10 ease of access, Q11 communications evaluations and Q16 Third-Party Authorisation acceptance). Quartiles were derived, and each retailer's distribution relative to the overall quartiles can be seen below.

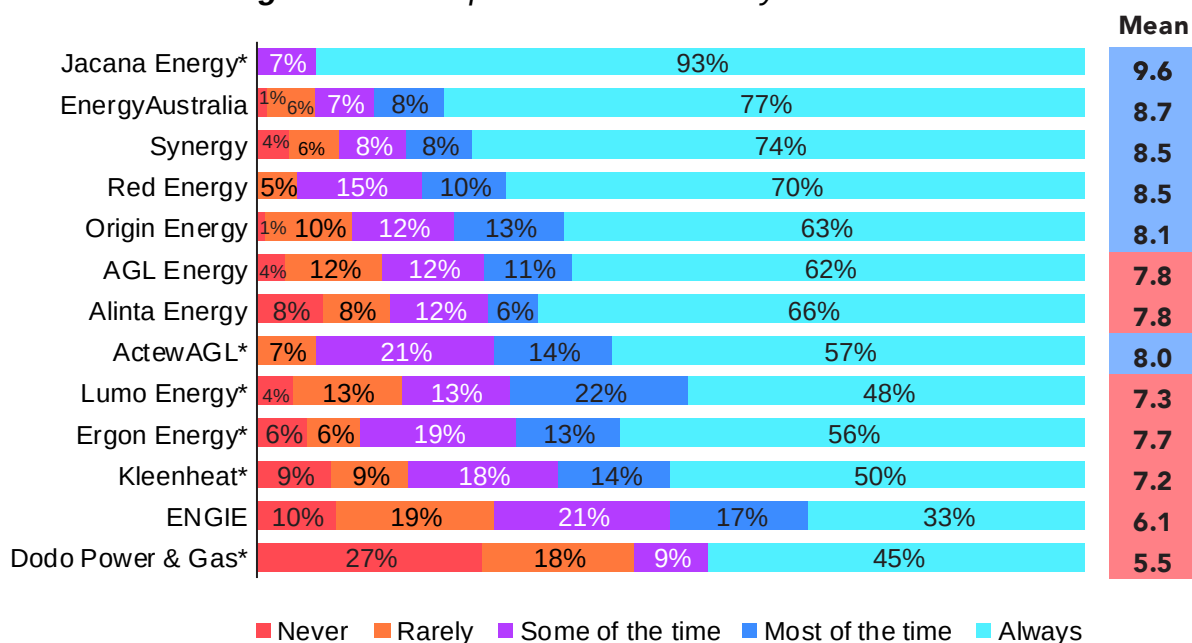
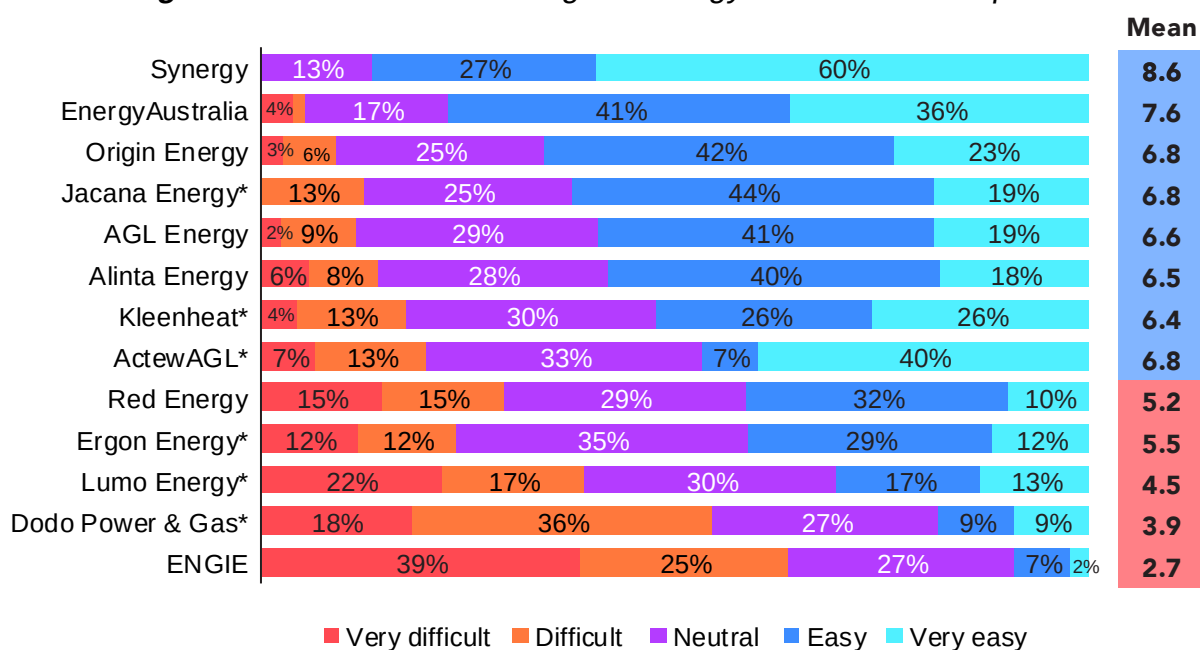
Synergy, EnergyAustralia and ActewAGL performed the best across all communication and access metrics (top quartile), while ENGIE and Dodo Power and Gas had the largest proportions of performance in the lowest quartile.

**Figure A8.** Relative communications and access performance of each retailer's hardship team



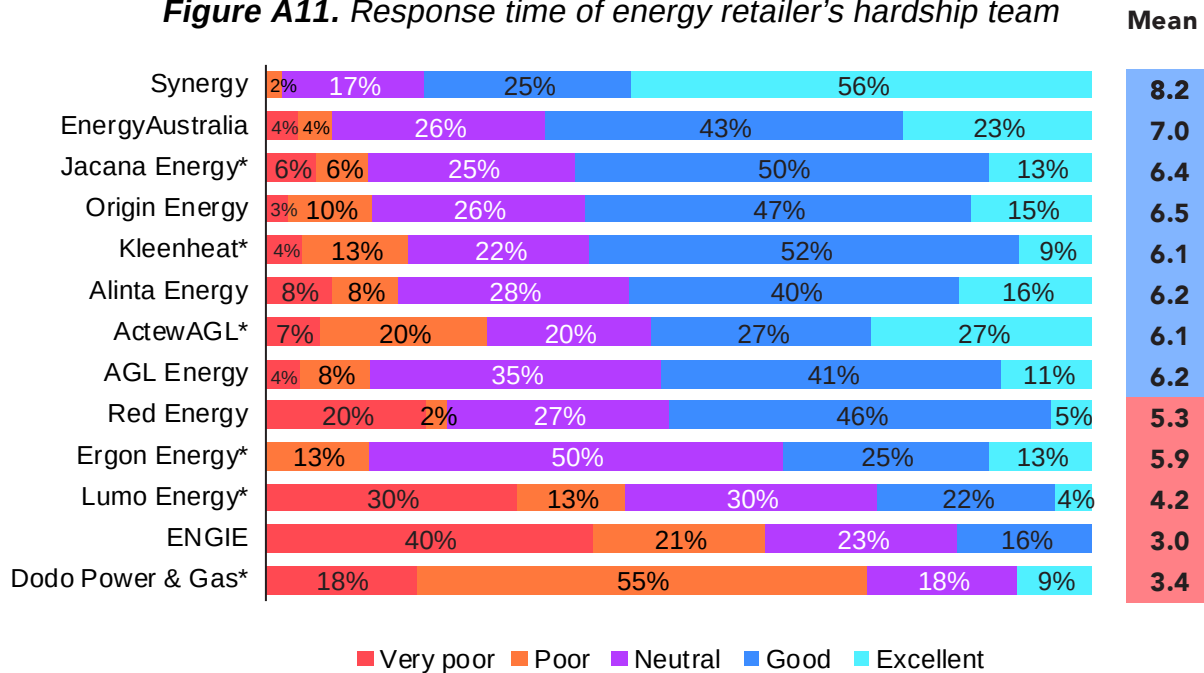
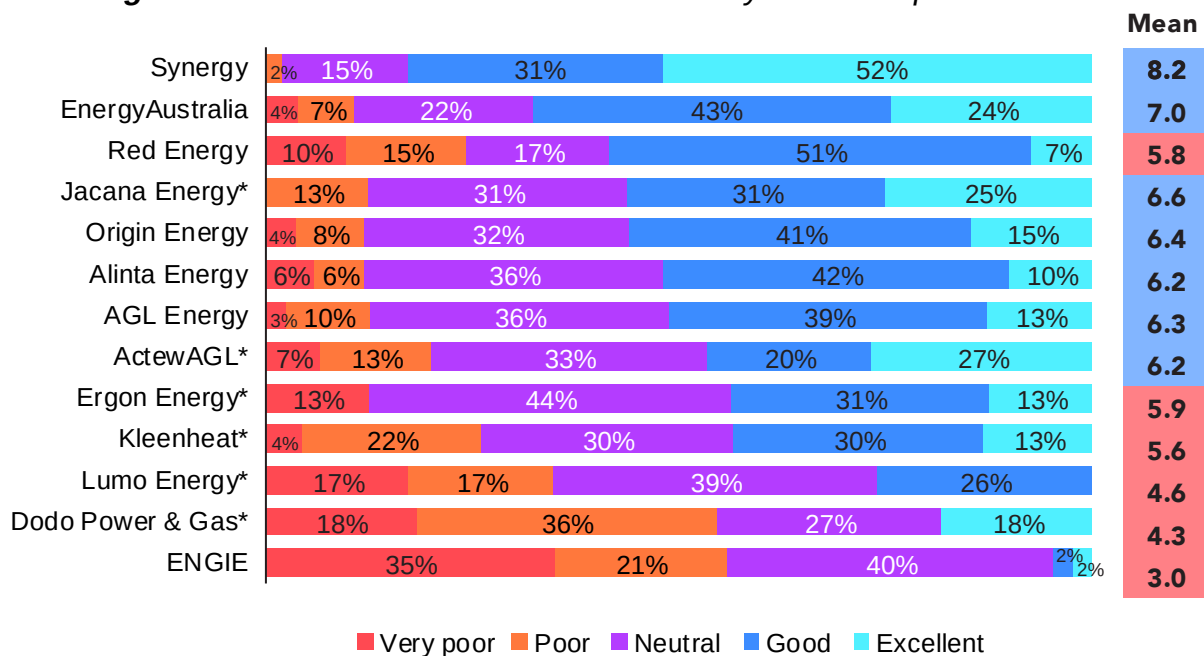
Base: Total responses included in the scale, n=571

\* Caution: Small sample size (<30)

**Figure A9. Acceptance of Third-Party Authorisation****Figure A10. Ease of accessing the energy retailer's hardship team**

Base: Financial counsellors who provided a rating, n range: 11-123; Blue shaded mean=an above average score

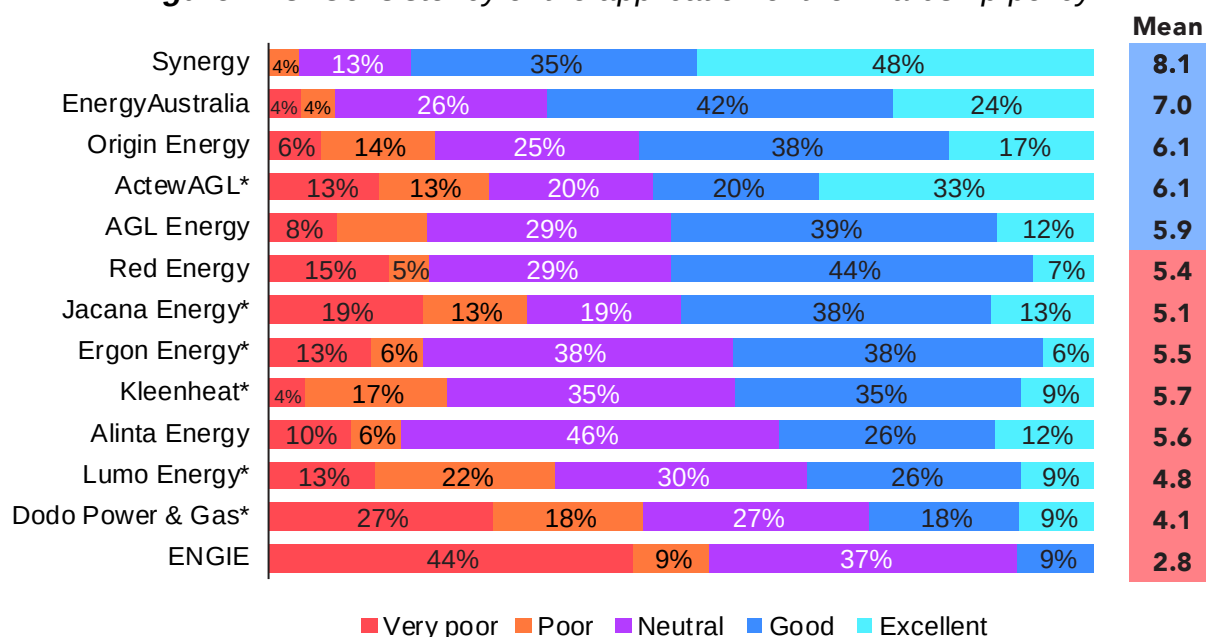
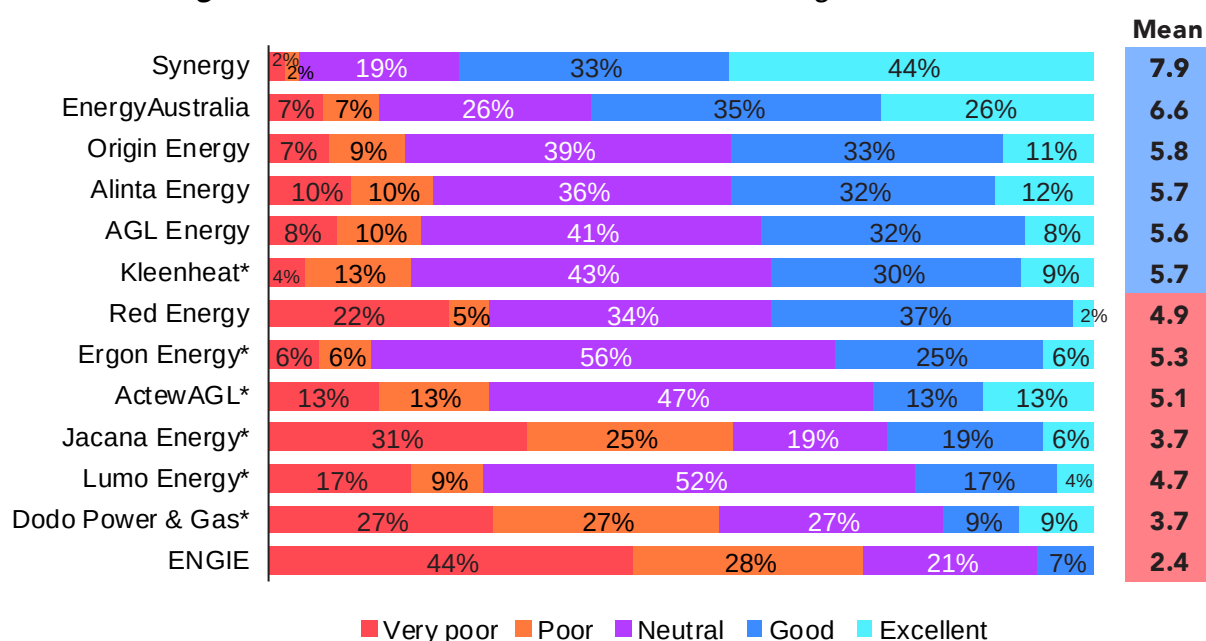
\* Caution: Small sample size (<30)

**Figure A11. Response time of energy retailer's hardship team****Figure A12. Communication of the availability of hardship assistance**

Base: Financial counsellors who provided a rating, n range: 11-119; Blue shaded mean=an above average score

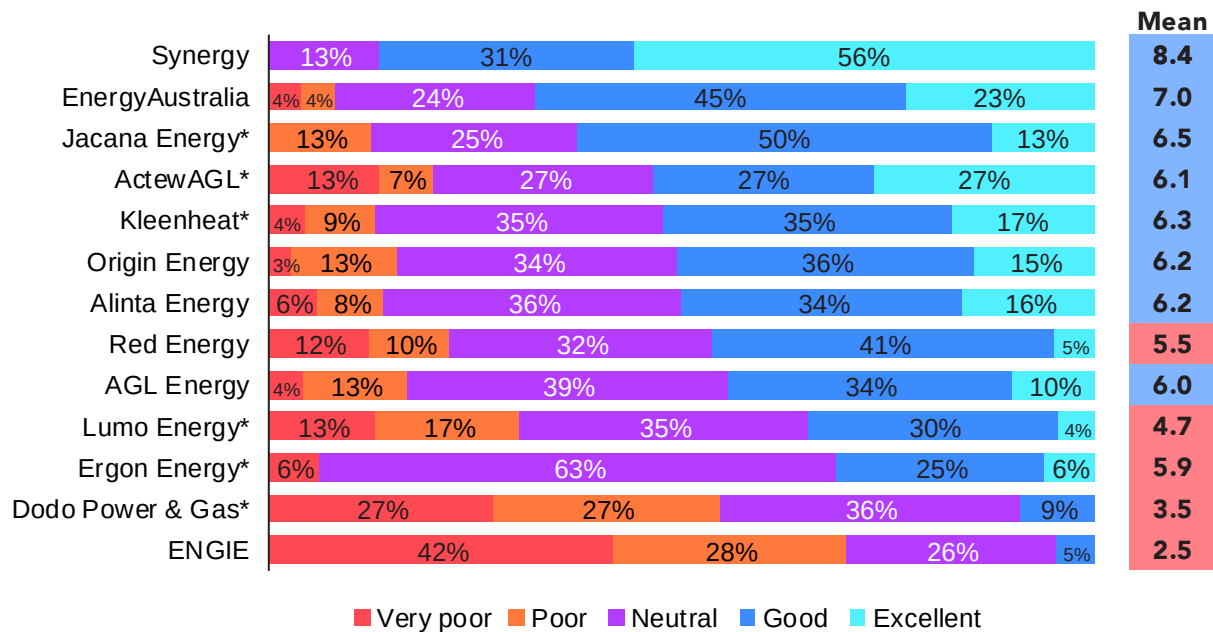
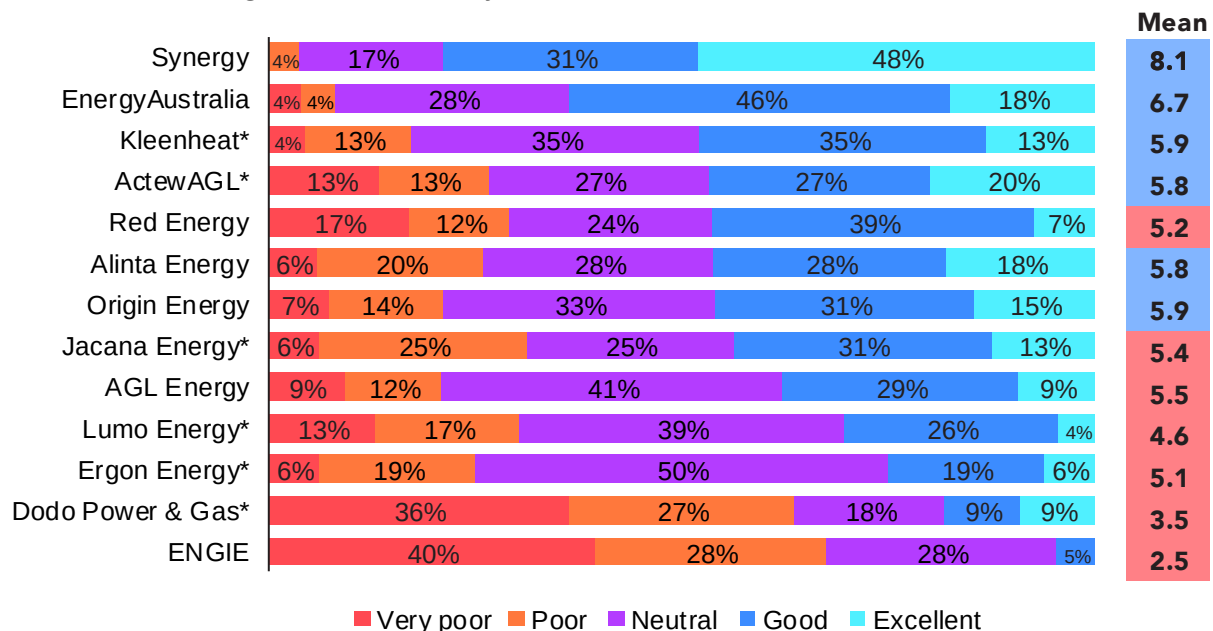
\* Caution: Small sample size (<30)



**Figure A13.** Consistency of the application of their hardship policy**Figure A14.** Proactiveness in accommodating different needs

Base: Financial counsellors who provided a rating, n range: 11-119; Blue shaded mean=an above average score

\* Caution: Small sample size (&lt;30)

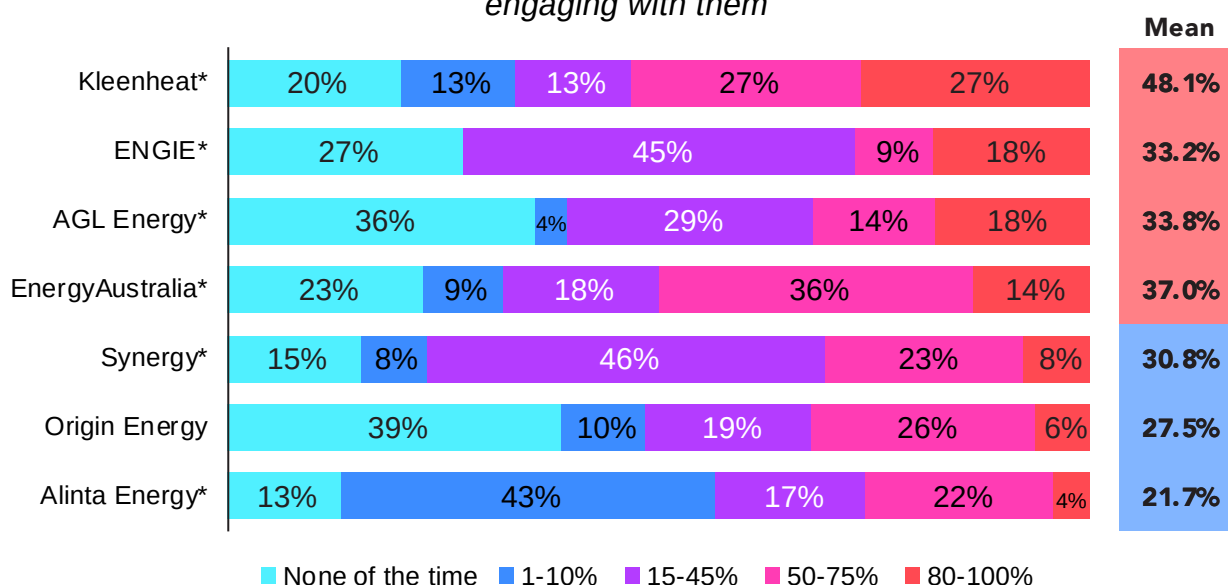
**Figure A15. Quality of communications with financial counsellors****Figure A16. Quality of communications with customers**

Base: Financial counsellors who provided a rating, n range: 11-119; Blue shaded mean=an above average score

\* Caution: Small sample size (<30)

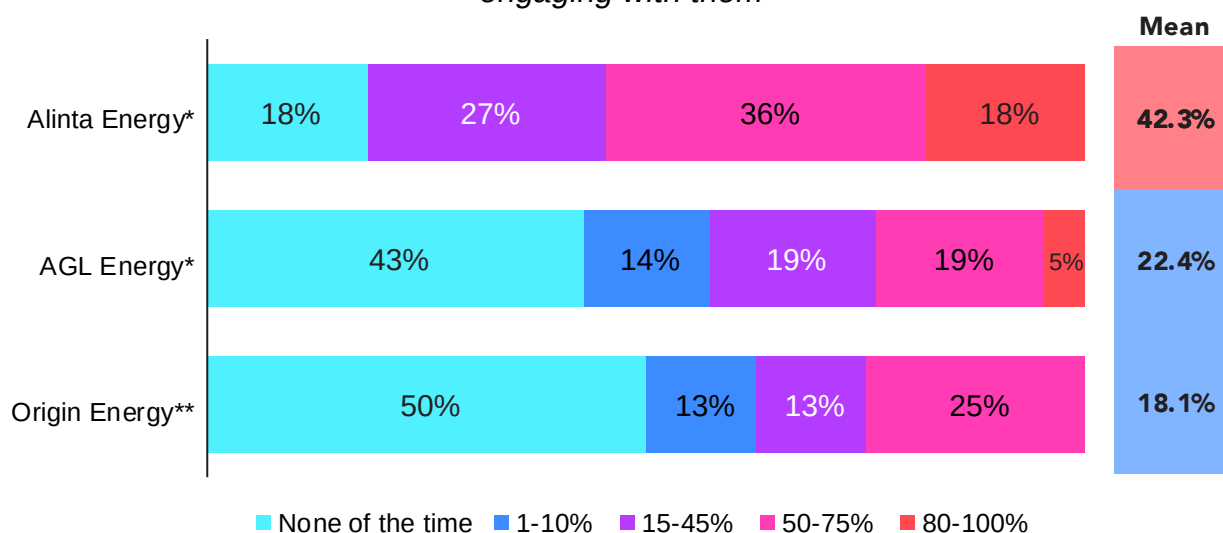
Financial counsellors were asked to estimate how often energy retailers required their customers to see a financial counsellor or referred them to the National Debt Helpline before engaging with them. Kleenheat was perceived the most likely to require customers to see a financial counsellor before engaging with them (on average 48.1% of the time), while Alinta Energy was deemed the least likely to do this (21.7% of the time).

**Figure A17. Requiring a customer to see a financial counsellor before engaging with them**



Alinta Energy was perceived as the most likely to refer a customer to the National Debt Helpline before engaging with them (18% of counsellors found this occurred 80-100% of the time); however, the sample size of financial counsellors responding to this question in relation to most energy retailers was modest (<30).

**Figure A18. Referring a customer to the National Debt Helpline before engaging with them**



Base: Financial counsellors who provided a response, n range: 11-31

\* Caution: Small sample size (<30); Red shaded mean=an above average score



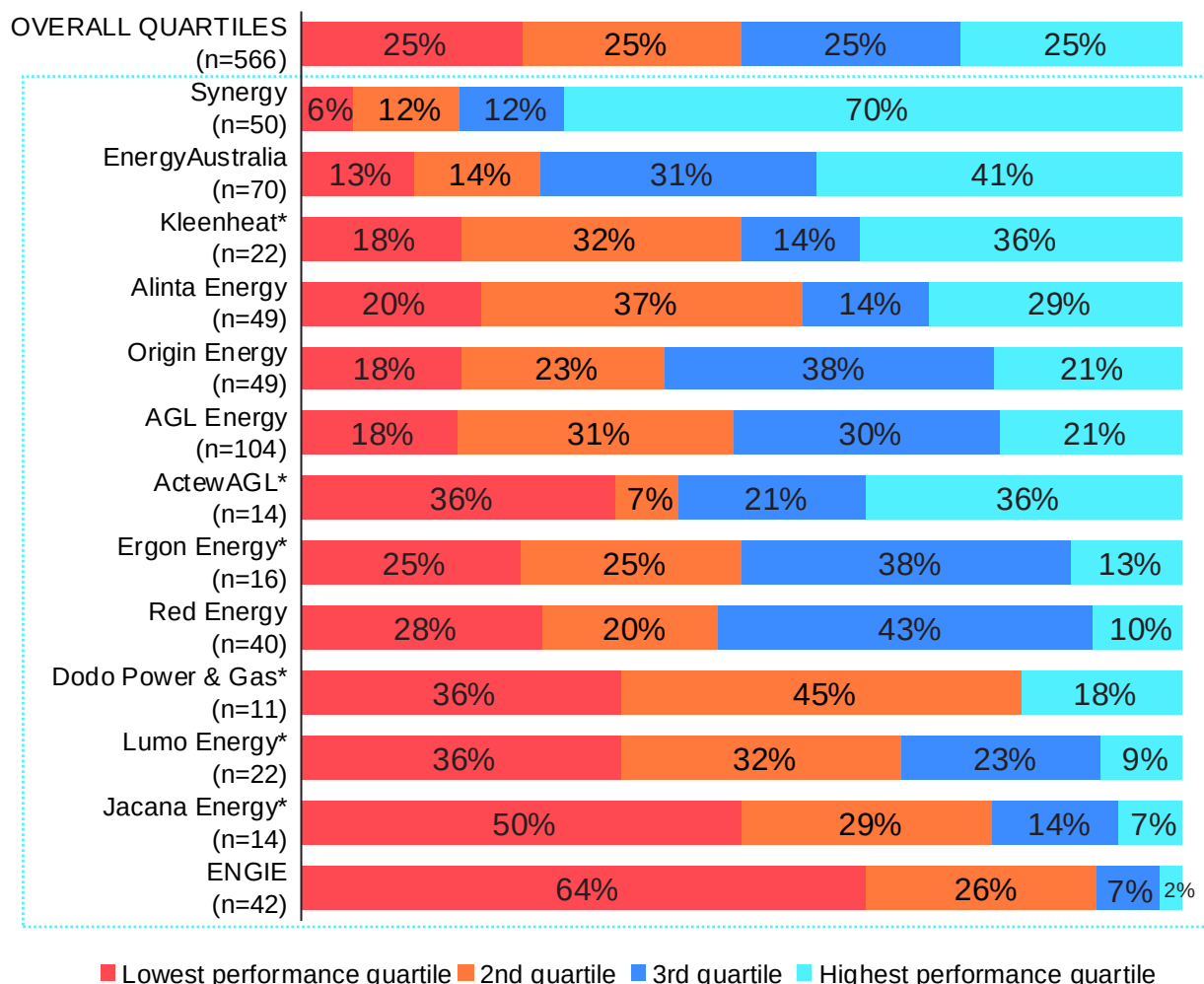
## Process and staff attitude

### Overall hardship team process and attitudinal multi-dimensional scale

An overall multi-dimensional scale was created using an aggregation of all responses to staff process and attitude questions (Q13 staff training and aptitude, Q14 staff attitude, Q15 trust and Q17 staff approach). Quartiles were derived, and each retailer's distribution relative to the overall quartiles can be seen below.

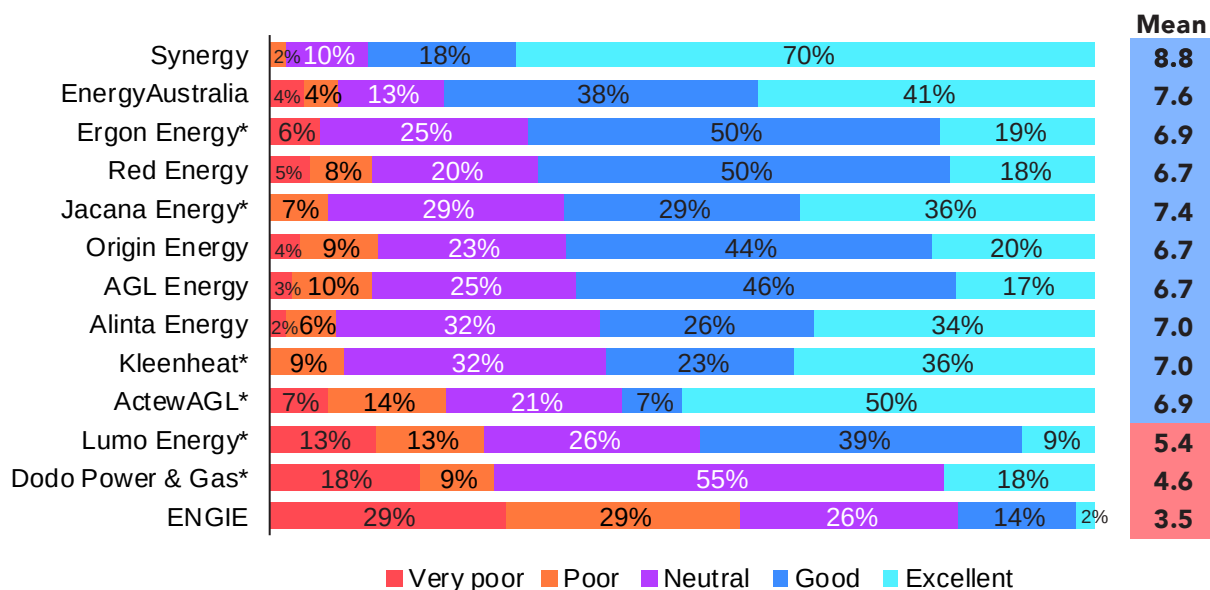
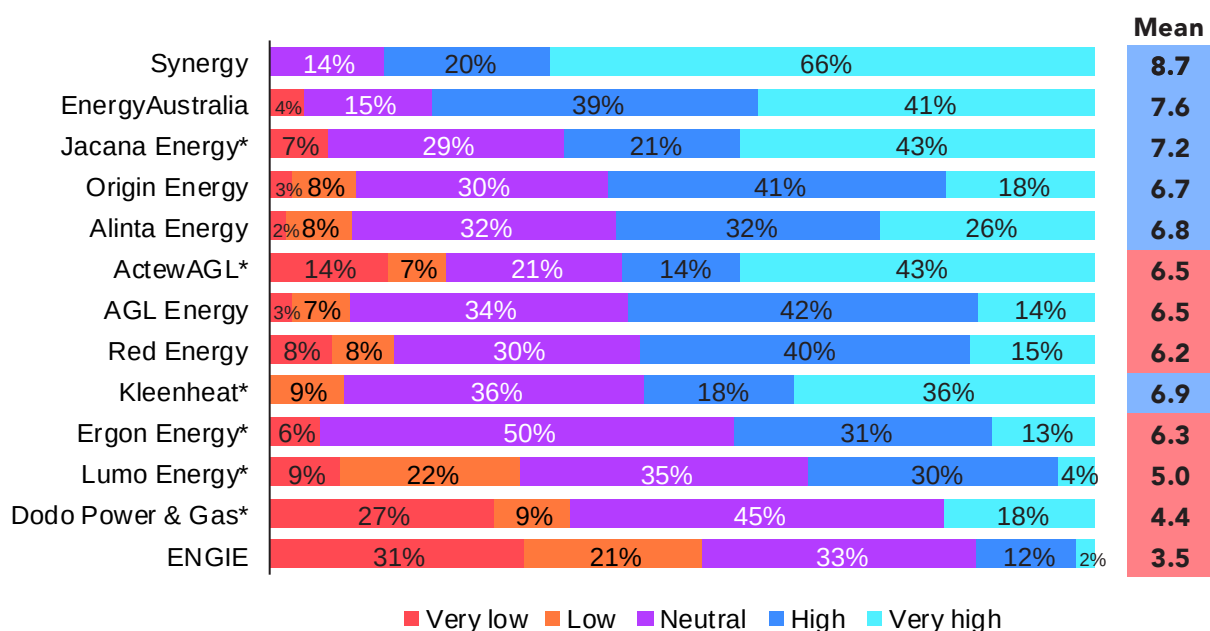
Synergy and EnergyAustralia performed the best across all process and attitude metrics (top quartile and top two quartiles), while ENGIE and Jacana Energy displayed the highest proportion in the lowest quartile.

**Figure A19.** Relative performance of each retailer's hardship team for processes and attitudes



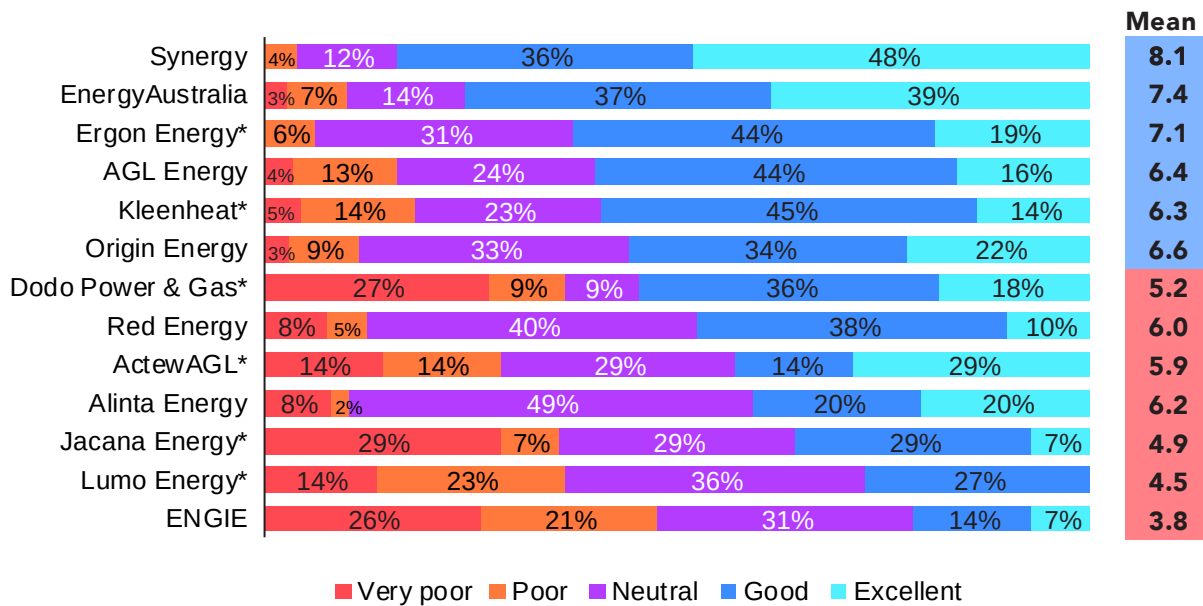
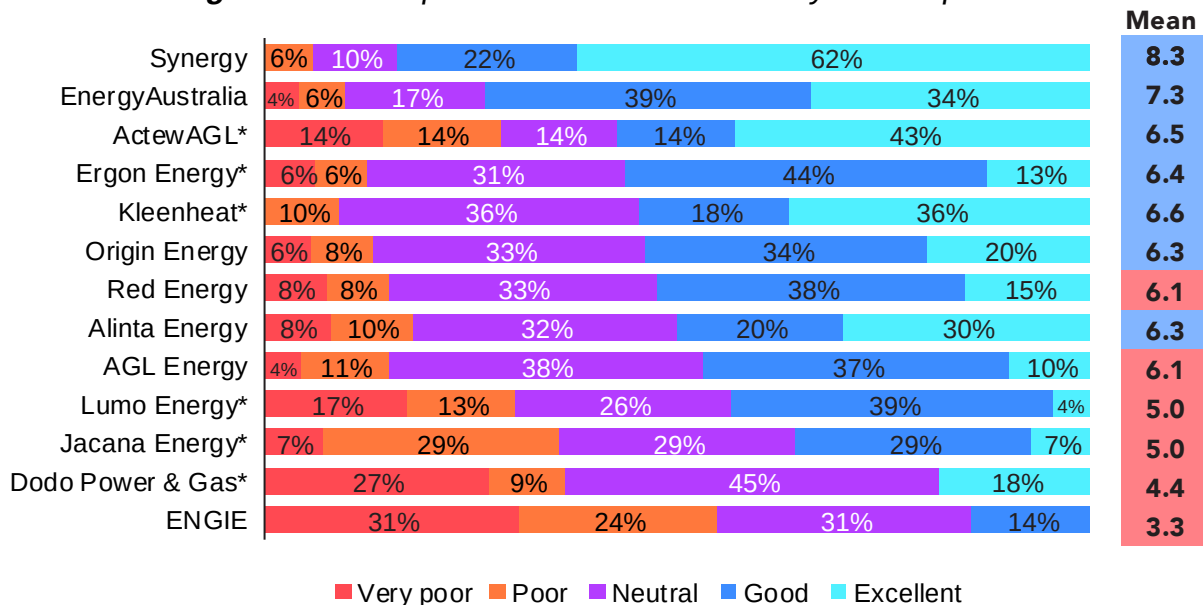
Base: Total responses included in the scale, n=566

\* Caution: Small sample size (<30)

**Figure A20.** Hardship team's attitude towards financial counsellors**Figure A21.** Level of trust between hardship team and financial counsellor

Base: Financial counsellors who provided a rating, n range: 11-113; Blue shaded mean=an above average score

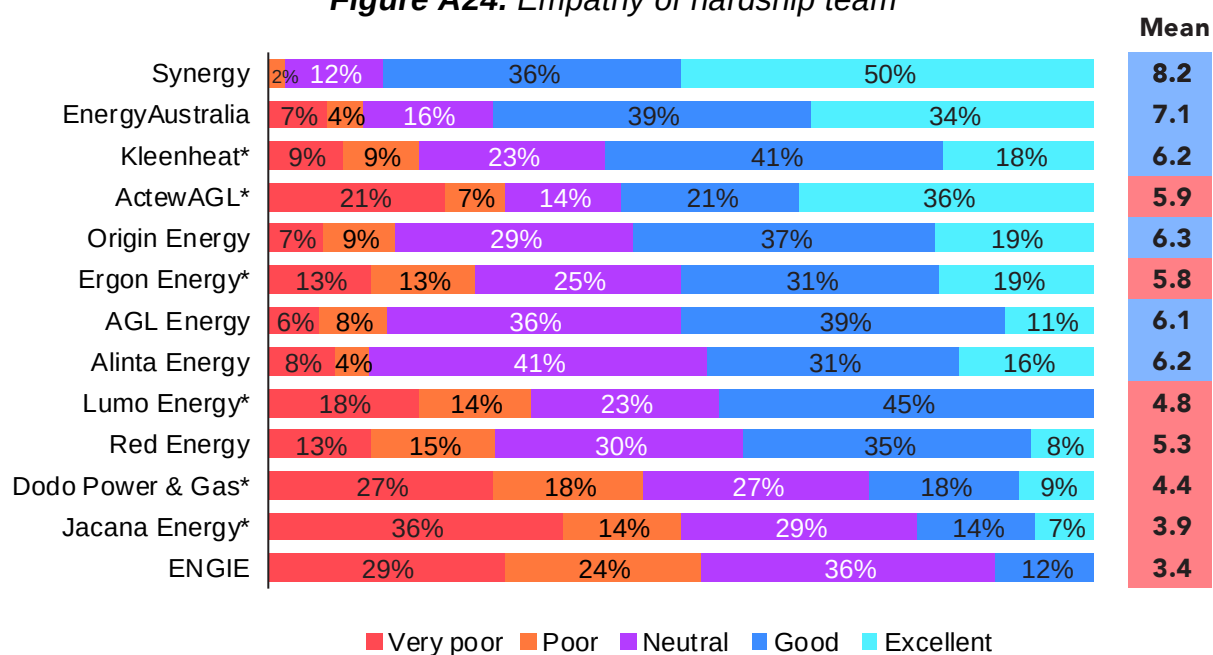
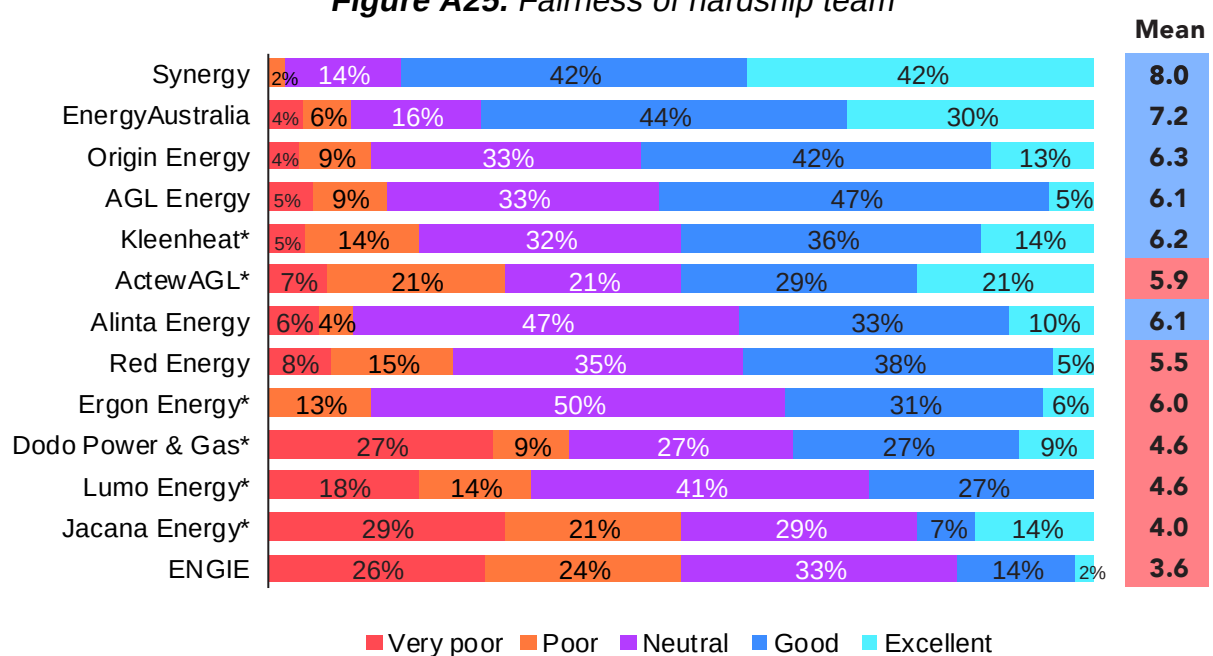
\* Caution: Small sample size (&lt;30)

**Figure A22. Discretion of hardship team****Figure A23. Respect shown to customers by hardship team**

Base: Financial counsellors who provided a rating, n range: 11-113; Blue shaded mean=an above average score

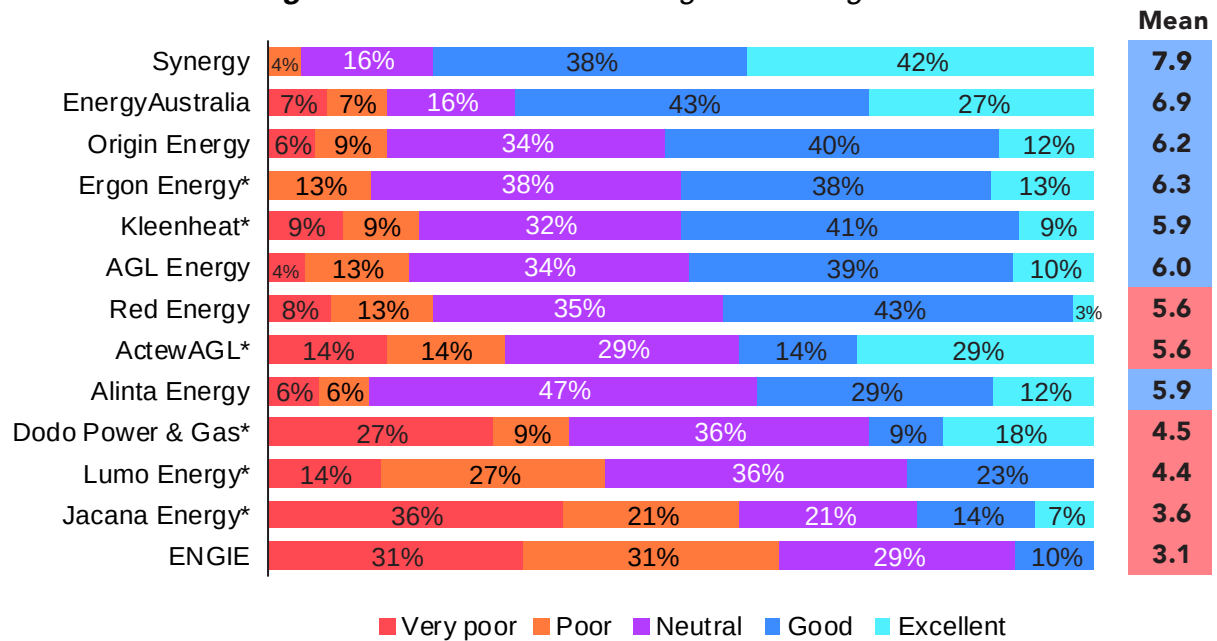
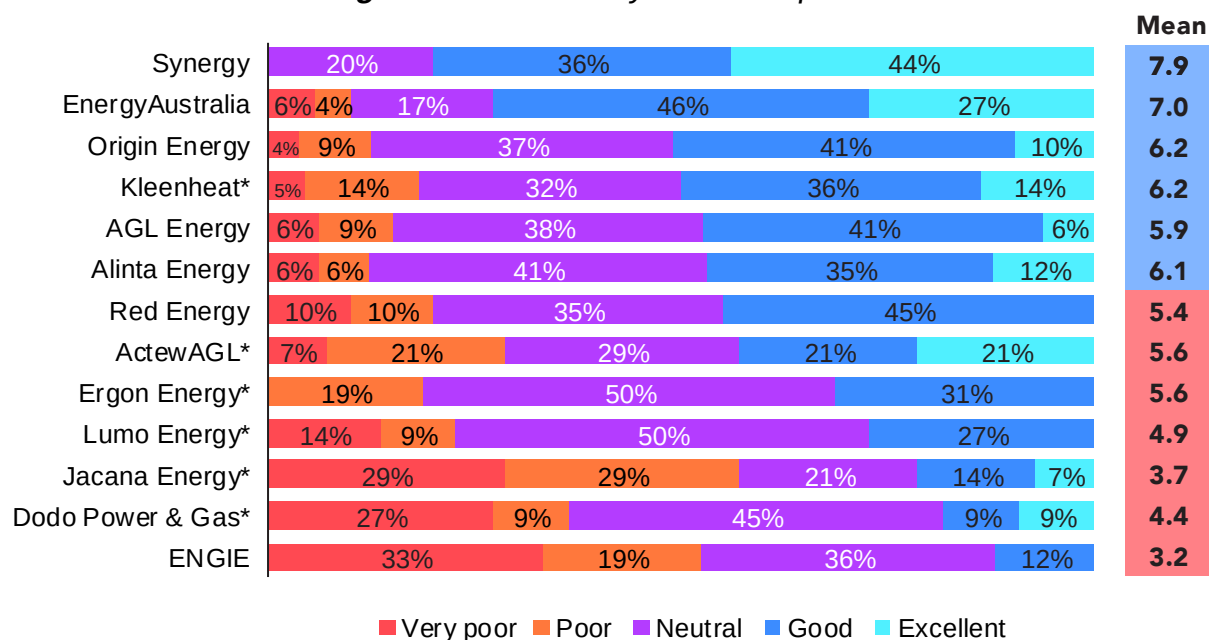
\* Caution: Small sample size (<30)



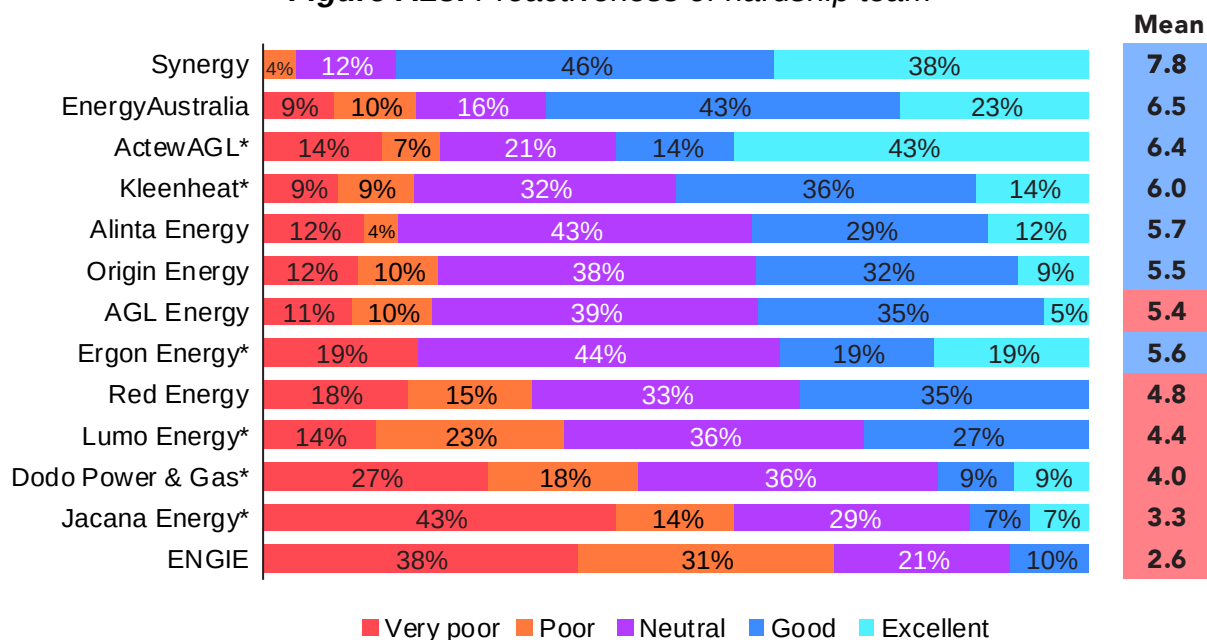
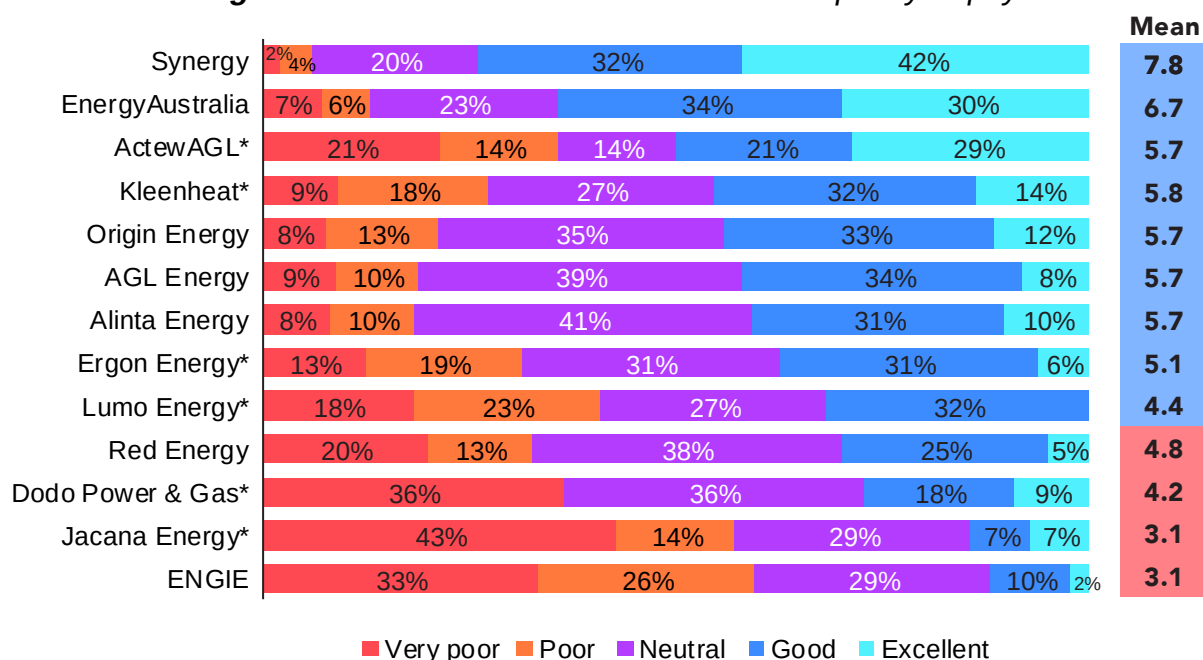
**Figure A24. Empathy of hardship team**

**Figure A25. Fairness of hardship team**


Base: Financial counsellors who provided a rating, n range: 11-112; Blue shaded mean=an above average score

\* Caution: Small sample size (<30)

**Figure A26. Customised / targeted arrangements****Figure A27. Flexibility of hardship team**

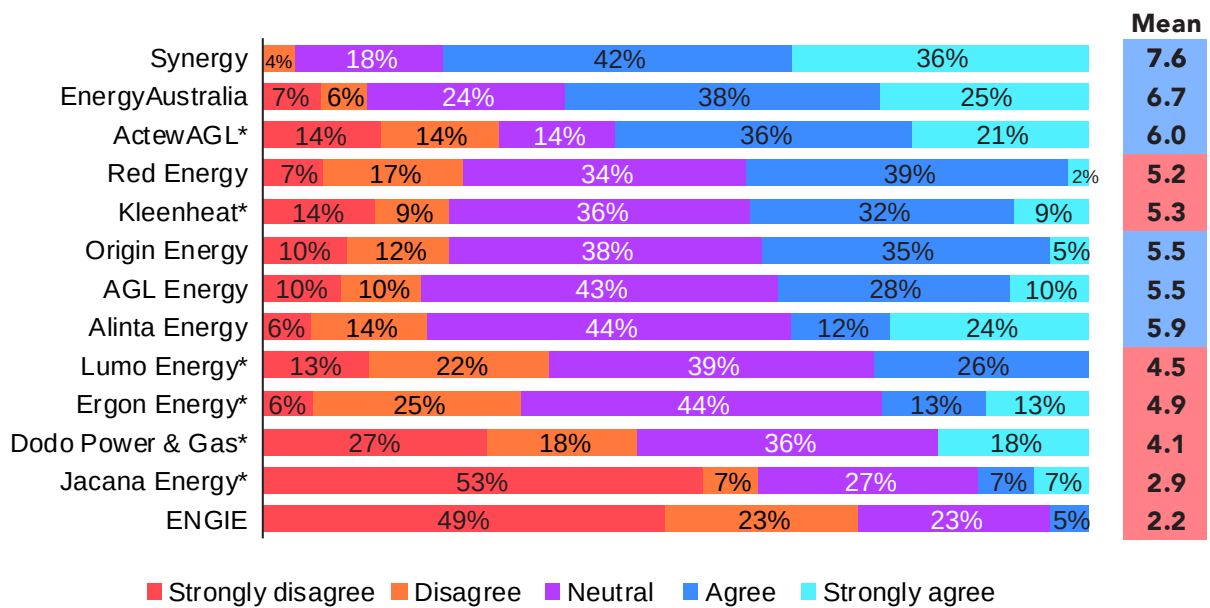
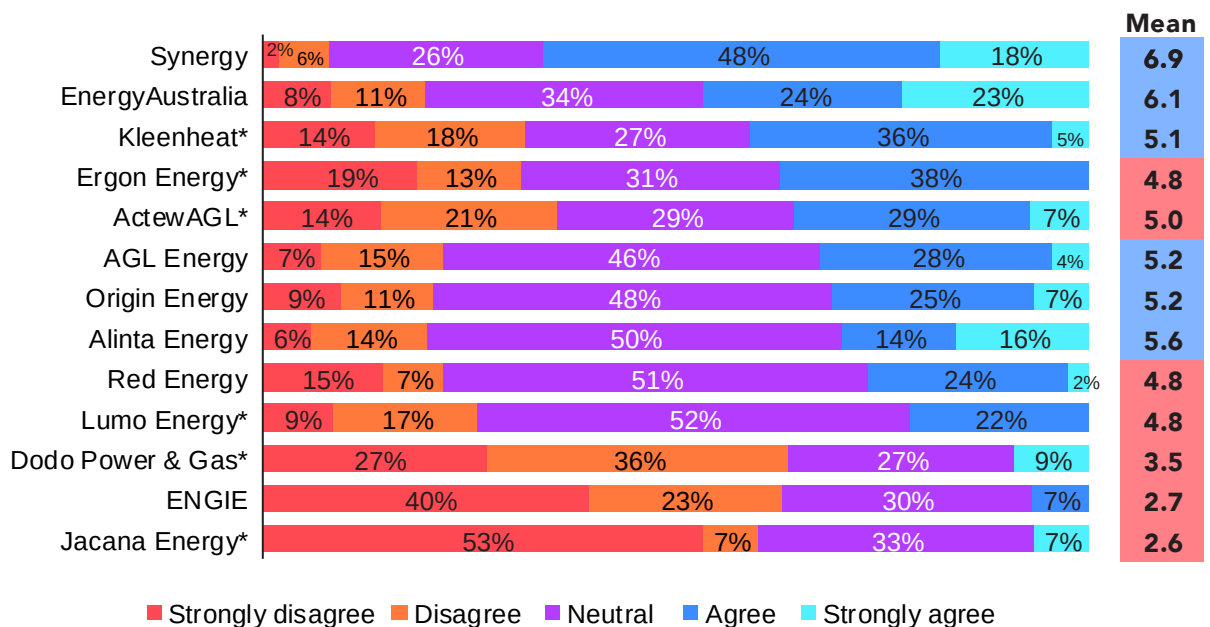
Base: Financial counsellors who provided a rating, n range: 11-112; Blue shaded mean=an above average score  
 \* Caution: Small sample size (<30)

**Figure A28. Proactiveness of hardship team****Figure A29. Consideration of customer's capacity to pay**

Base: Financial counsellors who provided a rating, n range: 11-112; Blue shaded mean=an above average score

\* Caution: Small sample size (<30)



**Figure A30.** Staff are trained to be well-informed and knowledgeable about hardship**Figure A31.** Energy retailer has demonstrated appropriate processes for early identification of hardship

Base: Financial counsellors who provided a rating, n range: 11-114; Blue shaded mean=an above average score

\* Caution: Small sample size (<30)

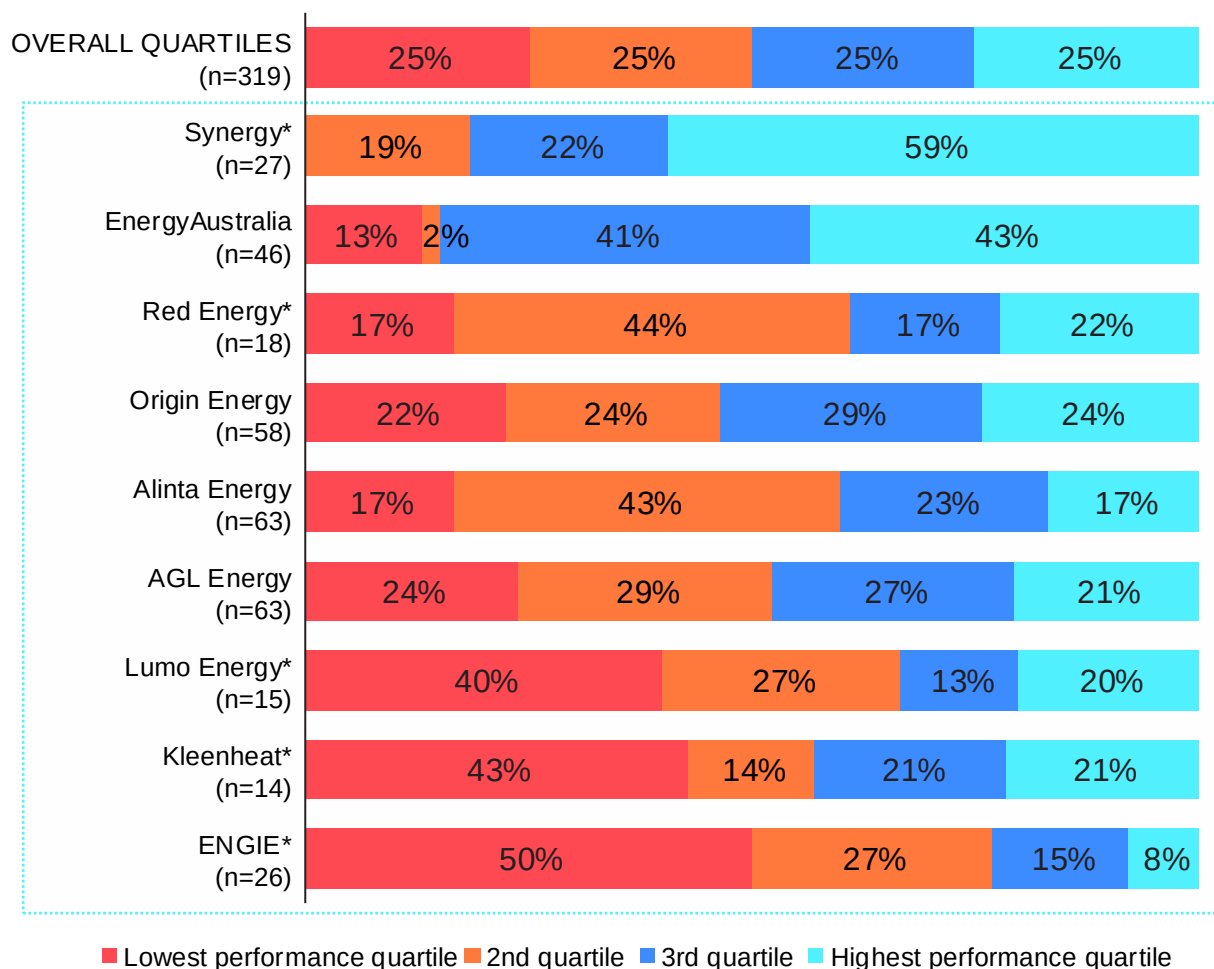
## Outcomes and consistency

### Overall outcomes and consistency multi-dimensional scale

An overall multi-dimensional scale was created using an aggregation of all responses to outcomes and arrangements questions (Q18). Quartiles were derived, and each retailer's distribution relative to the overall quartiles can be seen below.

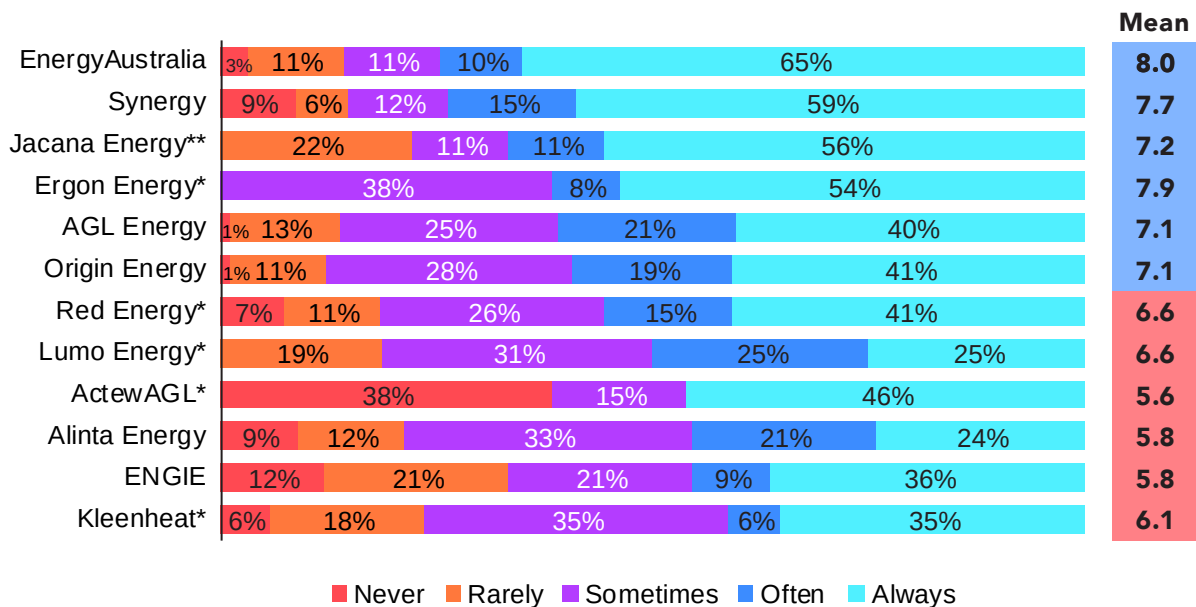
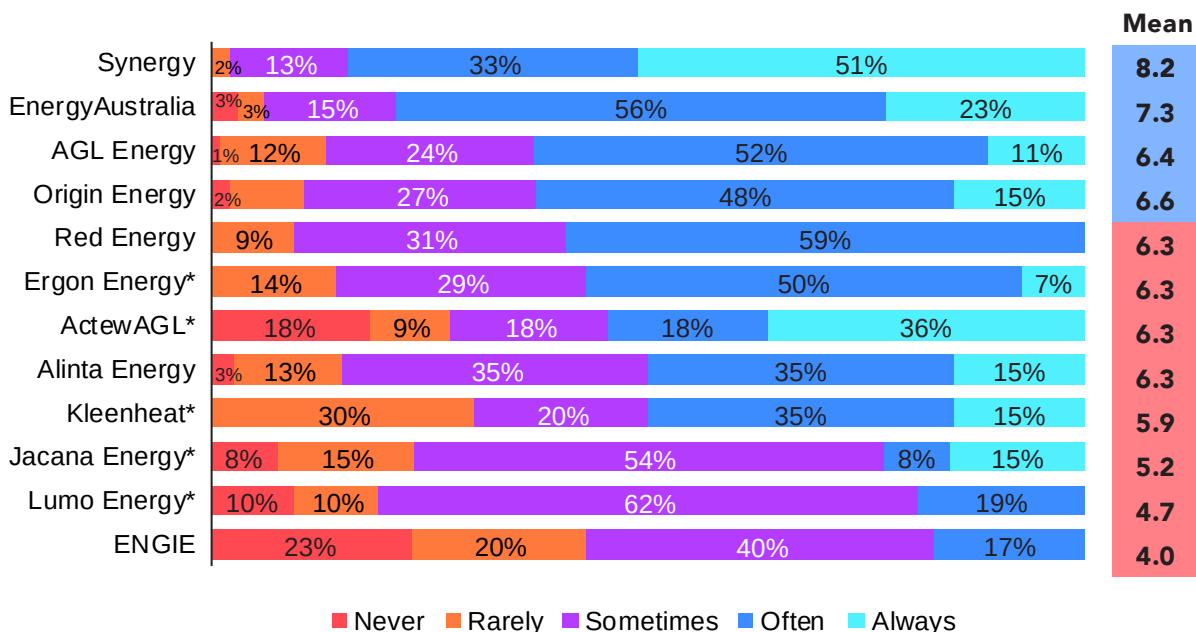
While base sizes diminished to a degree, Synergy and EnergyAustralia performed the best across all outcomes and consistency metrics (top two quartiles). The proportions of ENGIE, Kleenheat and Lumo Energy were highest in the lowest quartile.

**Figure A32.** Relative performance of each retailer's hardship team for outcomes and arrangements



Base: Total responses included in the scale, n=320

\* Caution: Small sample size (<30)

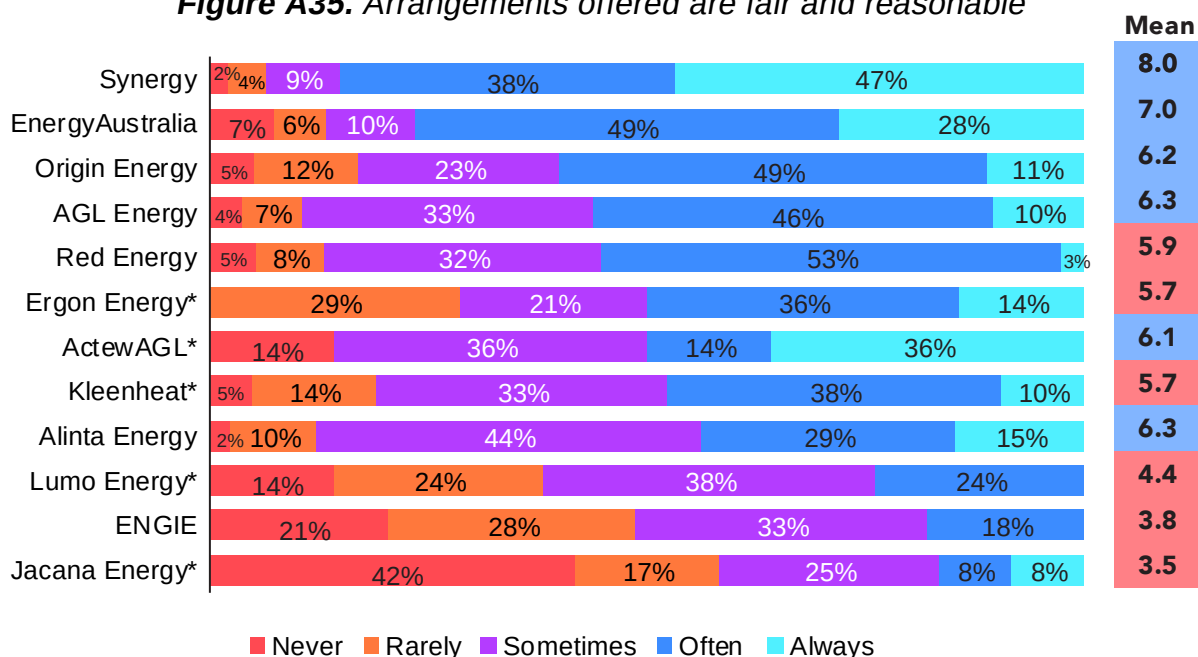
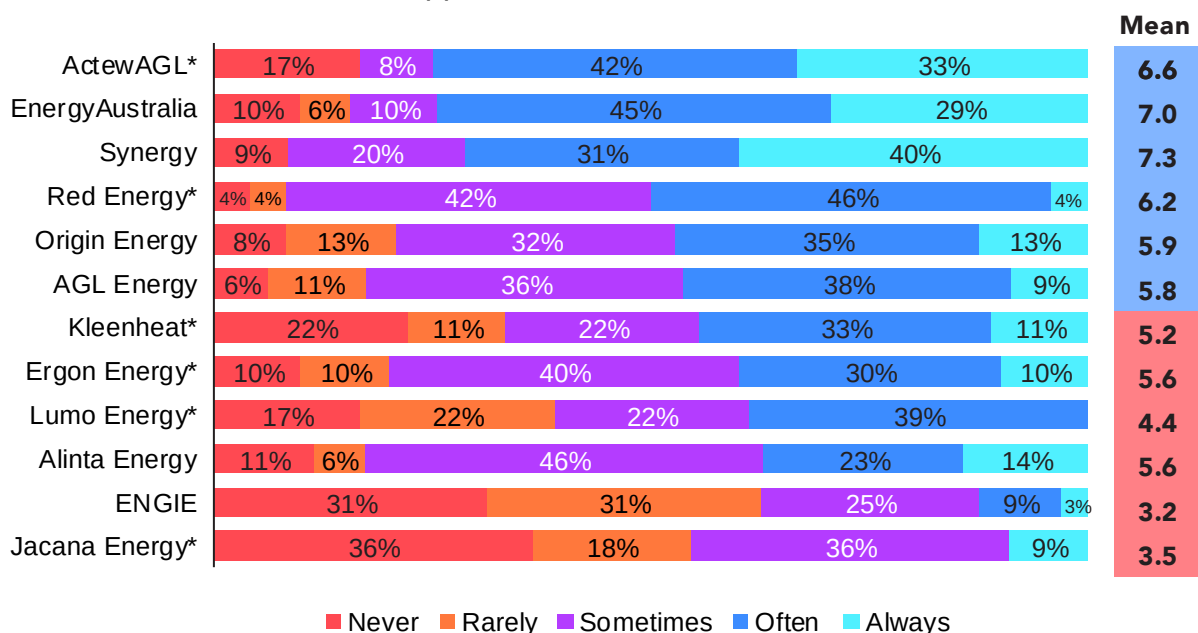
**Figure A33.** Clients issues are resolved and not escalated to Ombudsman / Tribunal**Figure A34.** Clients in similar hardship circumstances are provided with consistent arrangements

Base: Financial counsellors who provided a rating, n range: 9-100; Blue shaded mean=an above average score

\* Caution: Small sample size (<30)

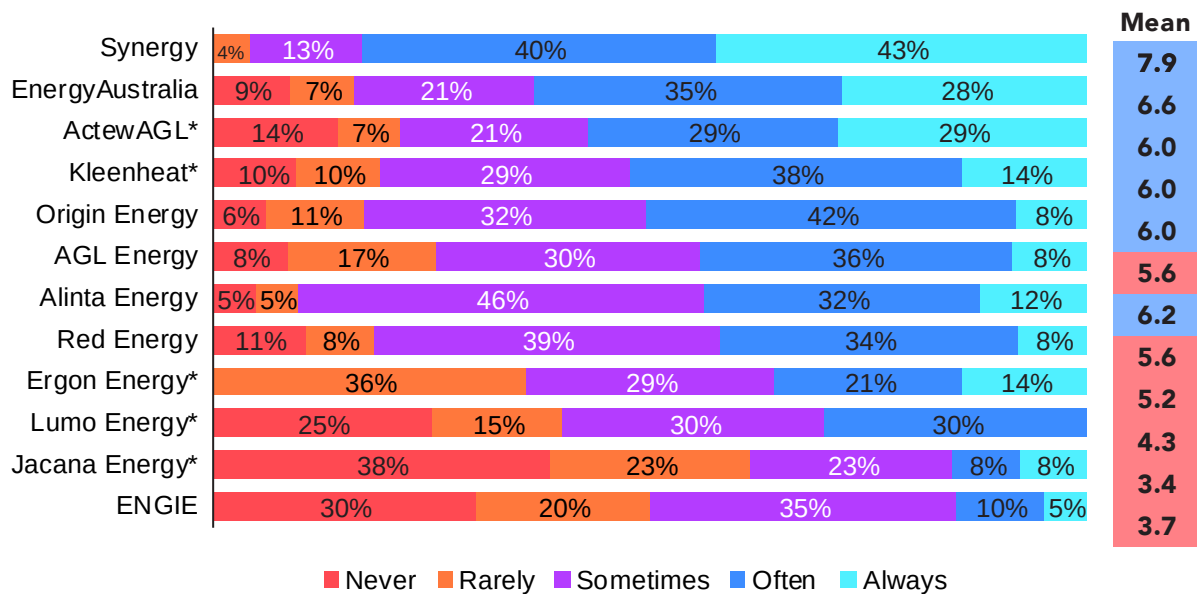
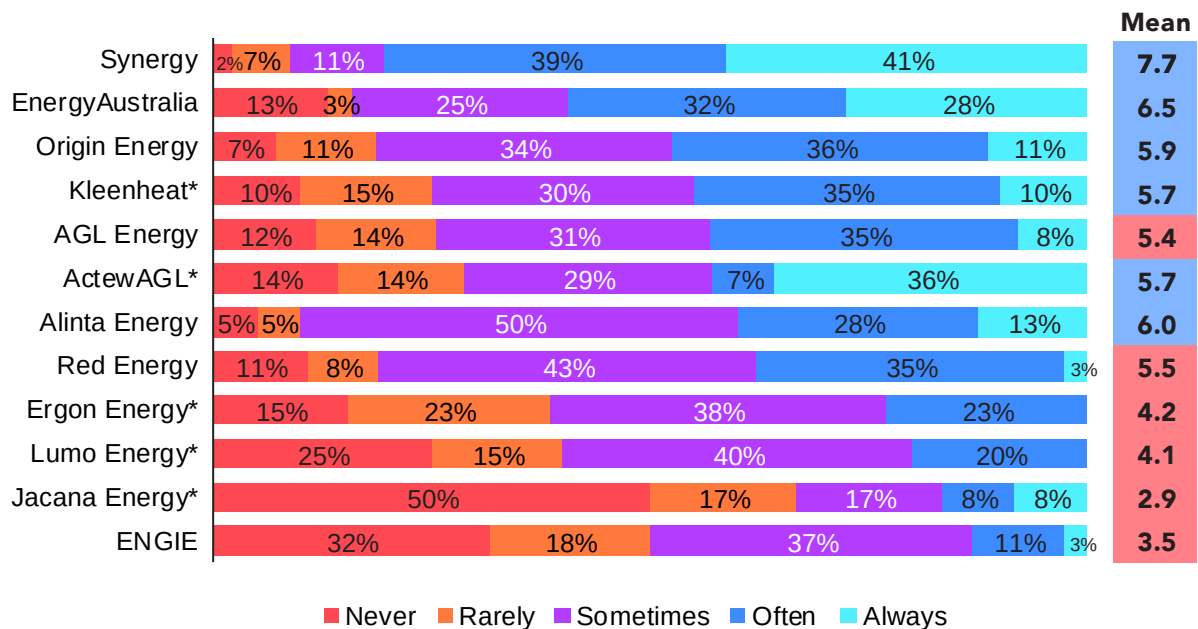
\*\* Caution: Small sample size (<10)



**Figure A35. Arrangements offered are fair and reasonable****Figure A36. Retailer contacts customers and offers appropriate support before disconnection**

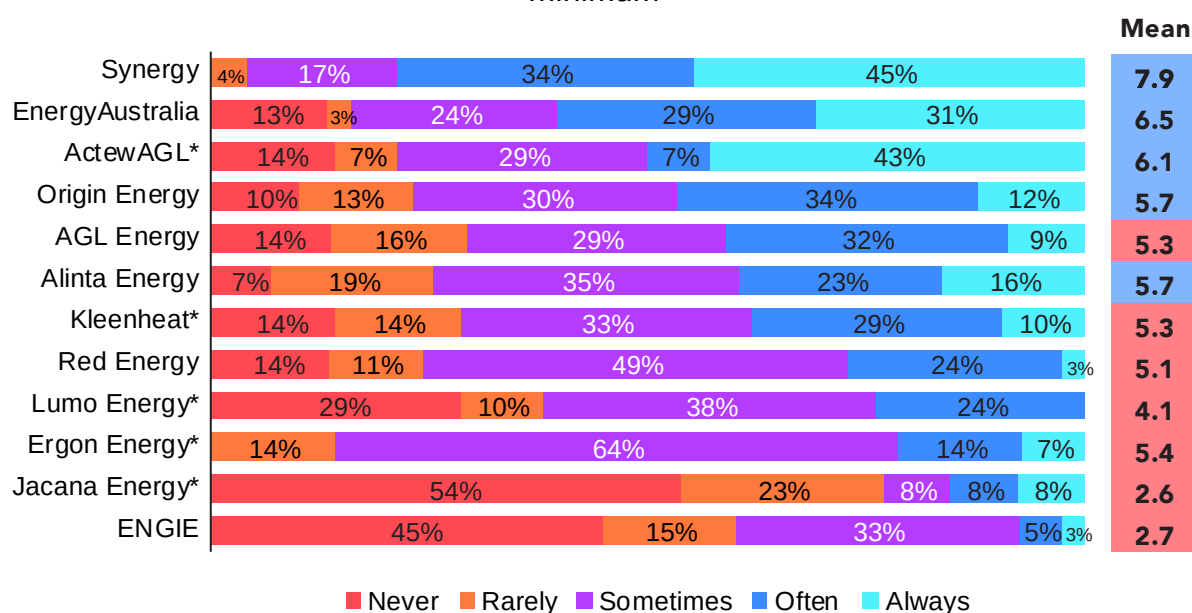
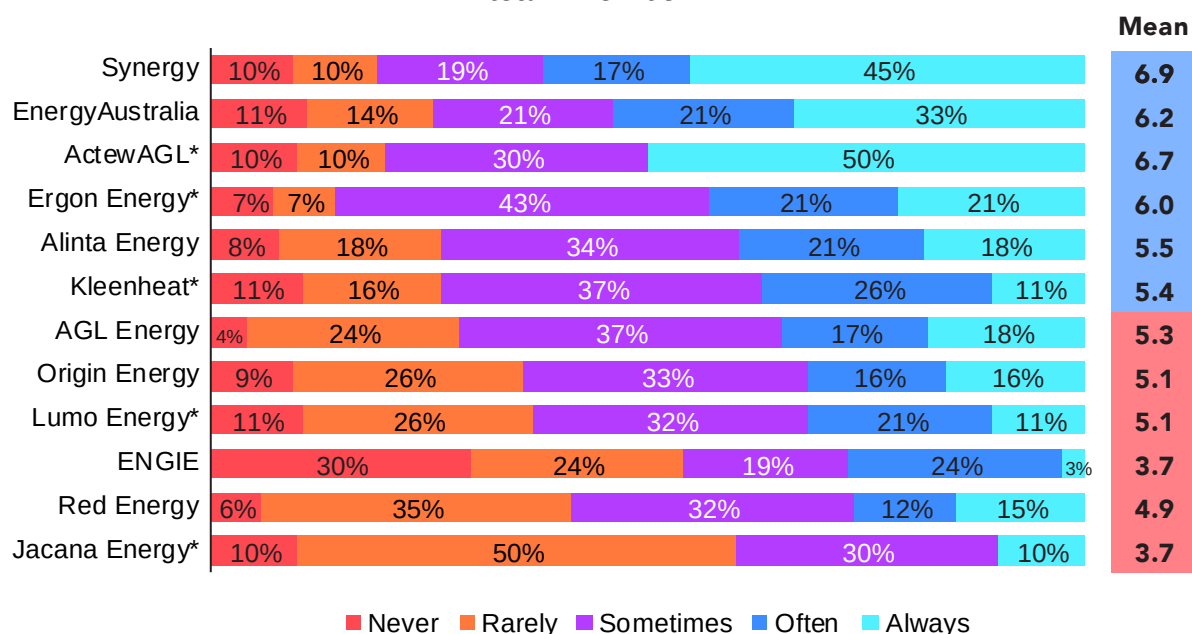
Base: Financial counsellors who provided a rating, n range: 10-105; Blue shaded mean=an above average score

\* Caution: Small sample size (&lt;30)

**Figure A37.** Assistance provided helps the client afford their energy and their other expenses**Figure A38.** Appropriate assistance and supports are provided for people with long-term affordability challenges

Base: Financial counsellors who provided a rating, n range: 12-106; Blue shaded mean=an above average score

\* Caution: Small sample size (&lt;30)

**Figure A39.** The retailer provides more assistance than the bare minimum**Figure A40.** Issues do not need to be escalated to a particular team member

Base: Financial counsellors who provided a rating, n range: 10-102; Blue shaded mean=an above average score

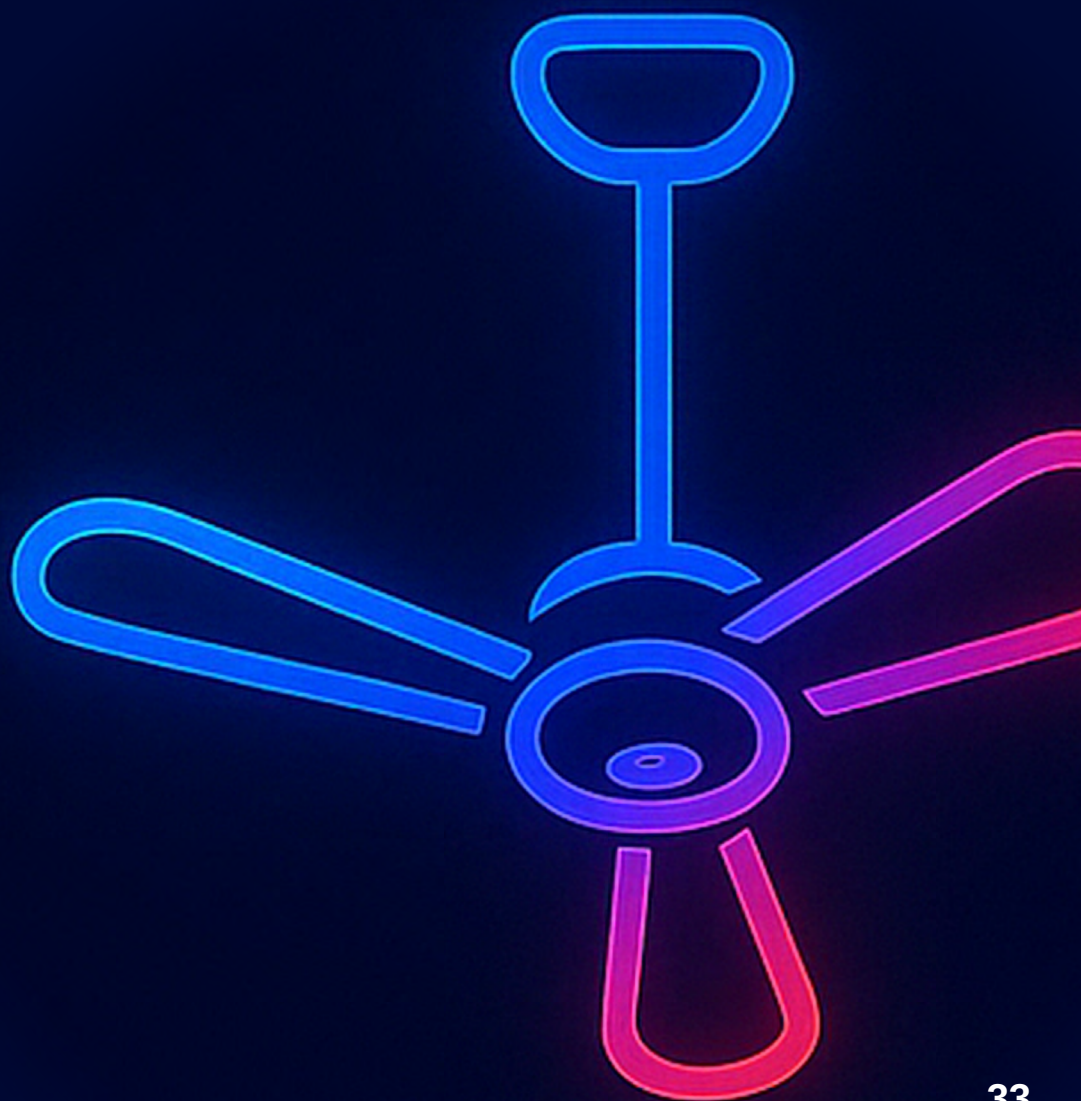
\* Caution: Small sample size (&lt;30)

## Assistance and support provided

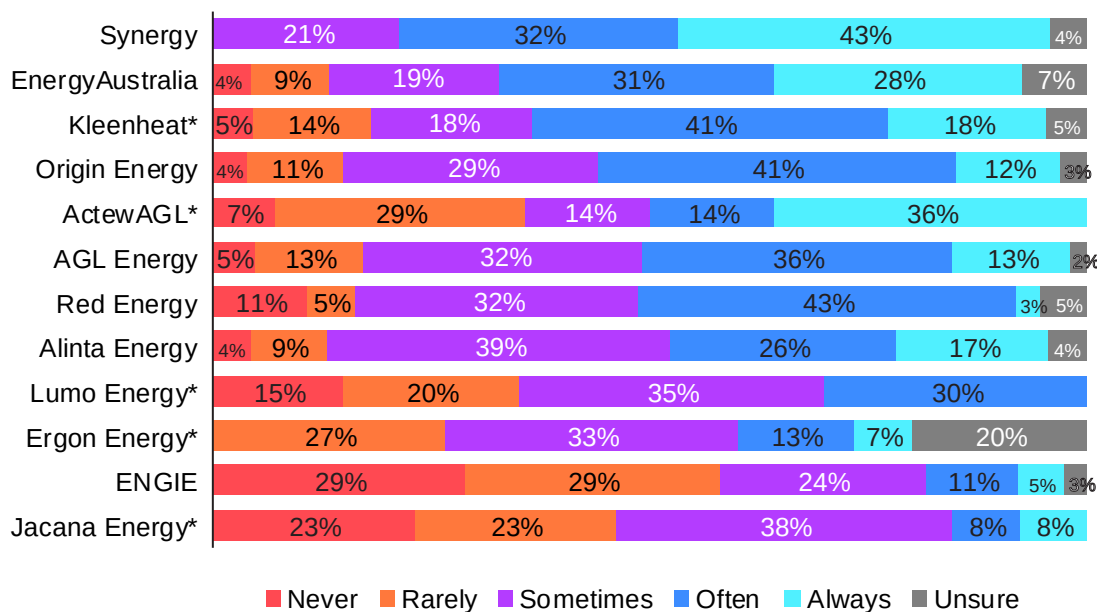
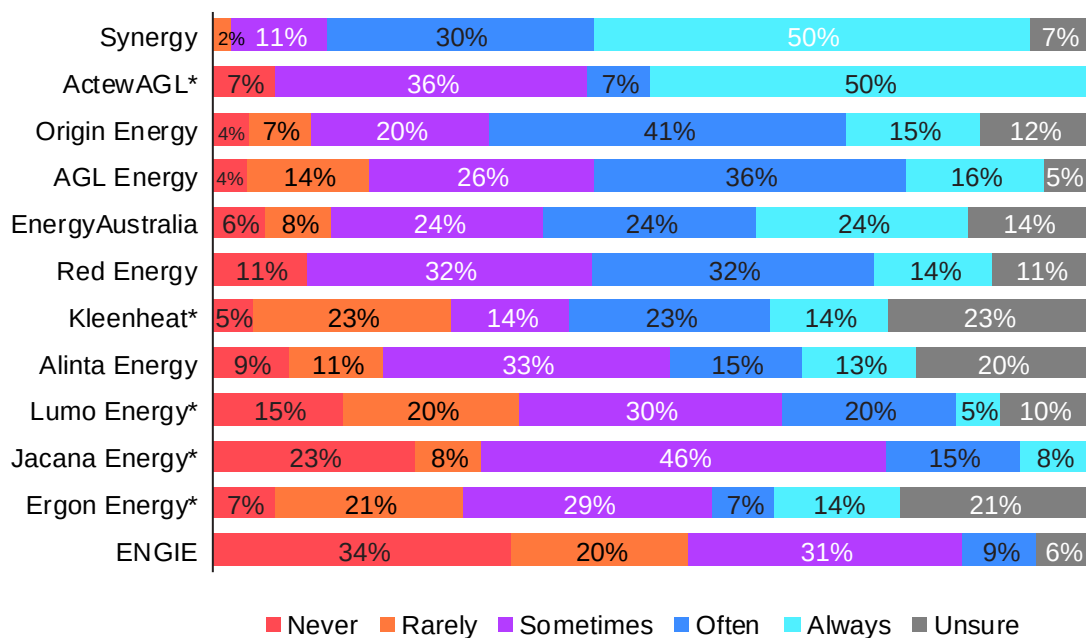
Q19 asked financial counsellors to rate the proactive support and assistance provided by energy retailer hardship teams, in relation to:

- affordable payment options
- energy-efficiency advice
- transferral to a better retail market contract
- concessions / rebates / grants that they were not otherwise receiving
- new appliances through appliance replacement programs
- incentive payments or discounts
- onsite energy audits
- reimbursement / credit of late payment fees; and
- accessing a crisis payment.

While the aggregations and overall multi-dimensional scaling findings are shown in the main body of the report, ratings for each retailer is shown in this section.

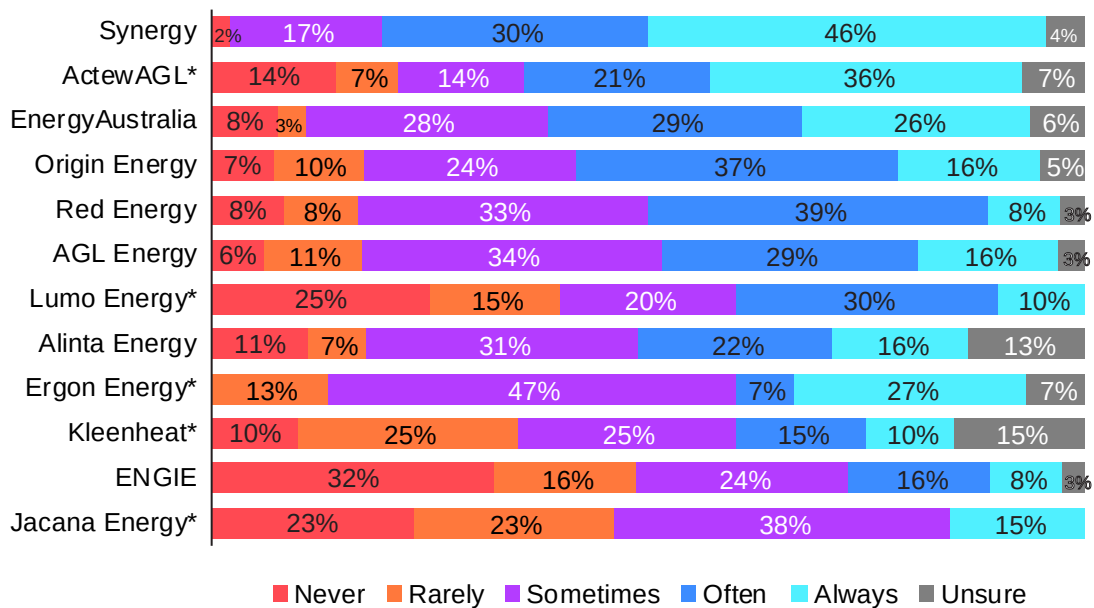
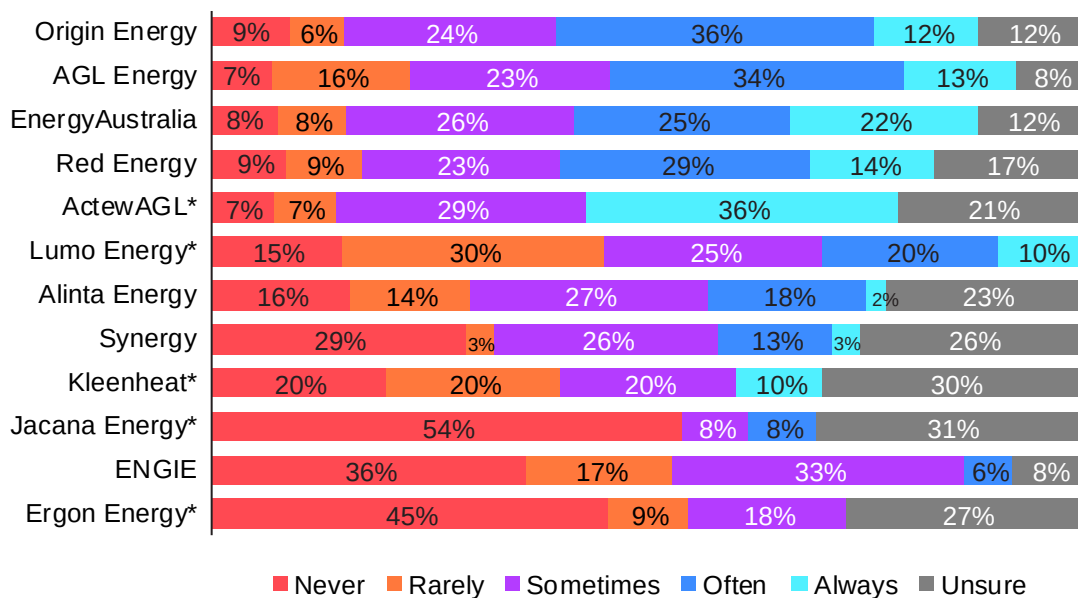




**Figure A41. Retailer provides affordable payment options****Figure A42. Retailer provides energy efficiency advice**

Base: Financial counsellors who provided a rating, n range: 13-104

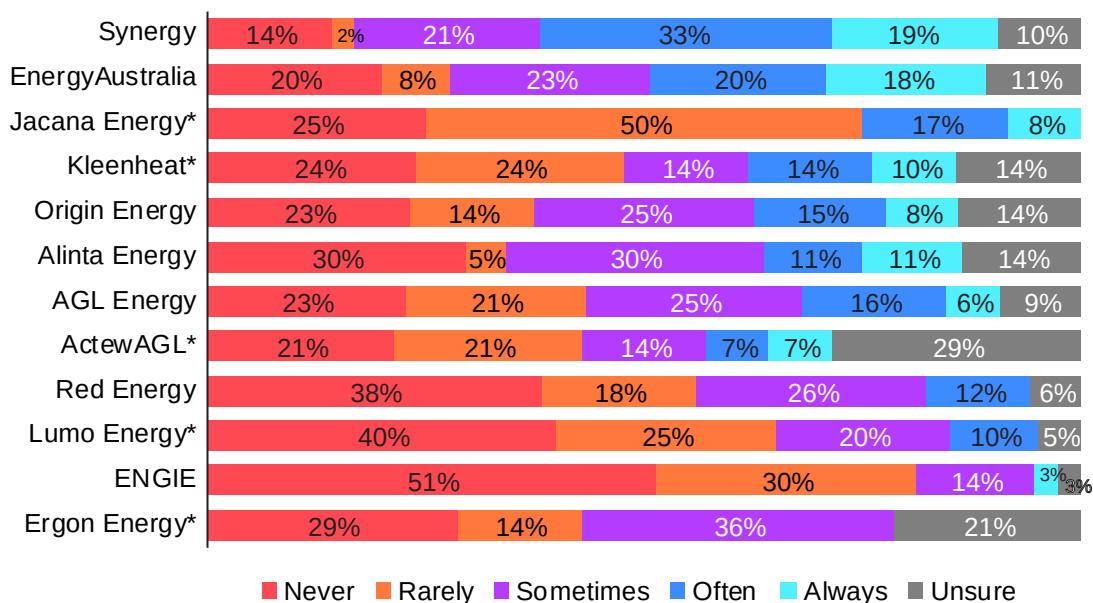
\* Caution: Small sample size (&lt;30)

**Figure A43.** Retailer provides concessions / rebates / grants**Figure A44.** Retailer provides customers with transferral to a better retail market contract

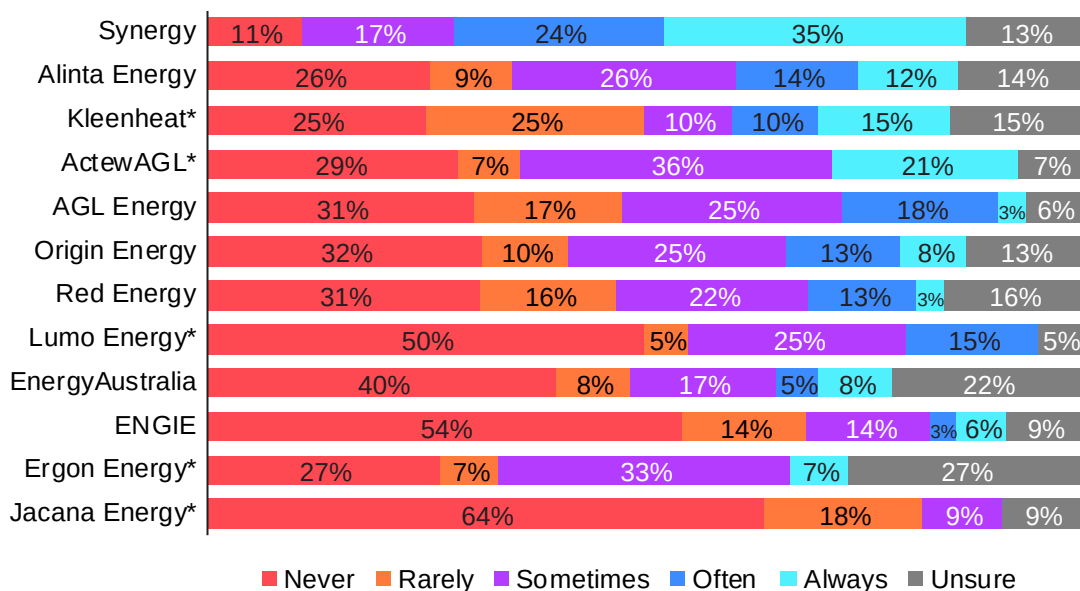
Base: Financial counsellors who provided a rating, n range: 11-101

\* Caution: Small sample size (&lt;30)

**Figure A45. Retailer provides incentive payments or discounts**

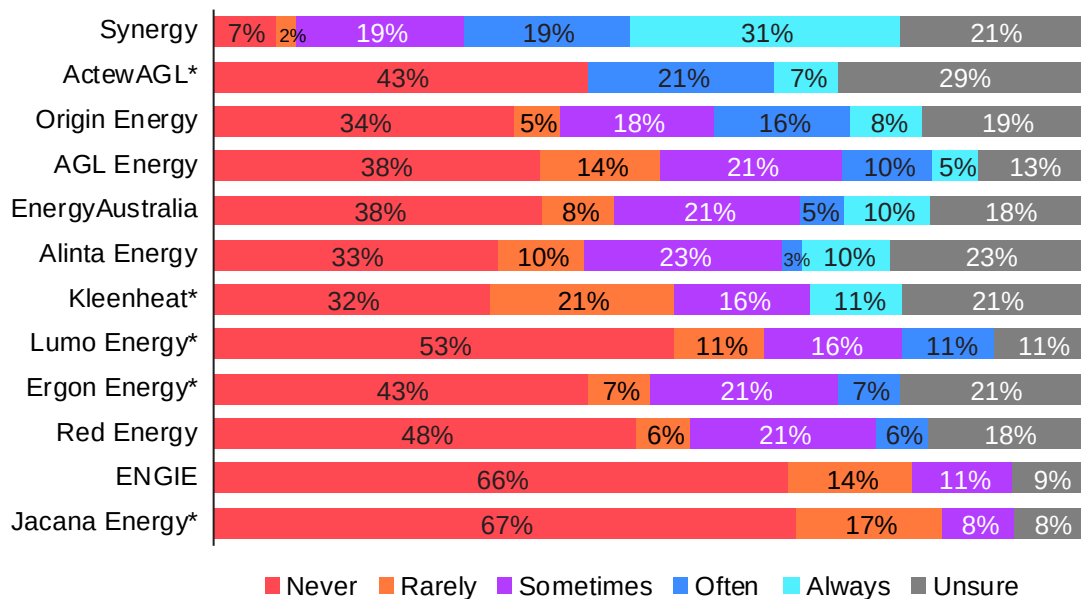
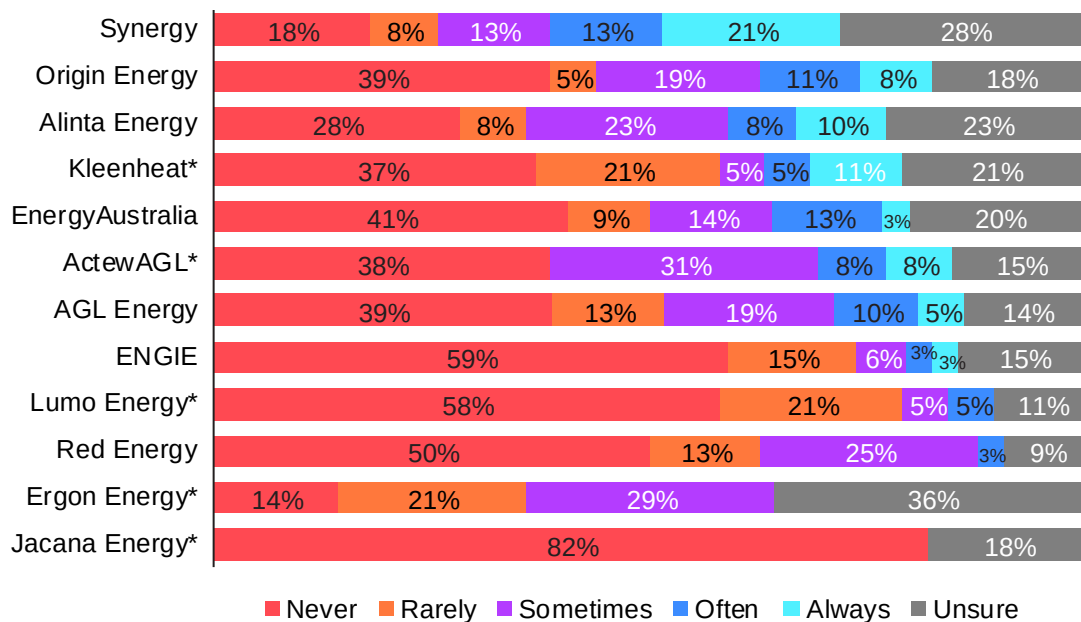


**Figure A46. Retailer provides reimbursement / credit of late payment fees**



Base: Financial counsellors who provided a rating, n range: 11-99

\* Caution: Small sample size (<30)

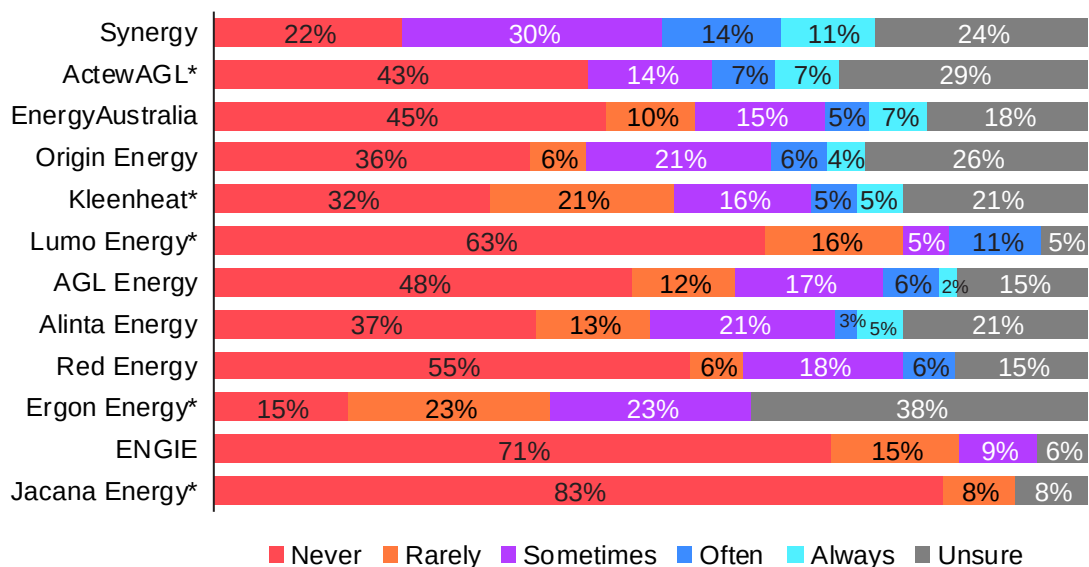
**Figure A47. Retailer provides onsite energy audits****Figure A48. Retailer provides access to a crisis payment**

Base: Financial counsellors who provided a rating, n range: 11-96

\* Caution: Small sample size (&lt;30)



**Figure A49.** Retailer provides new appliances through appliance replacement programs



Base: Financial counsellors who provided a rating, n range: 12-94

\* Caution: Small sample size (<30)

# Survey questions

## 2025 Rank the Energy Retailer Questionnaire

### SECTION 1. ABOUT YOU

#### **Q1. Where are the majority of your clients located?**

- a. Victoria
- b. New South Wales
- c. Western Australia
- d. Queensland
- e. South Australia
- f. Tasmania
- g. Australian Capital Territory
- h. Northern Territory

#### **Q2. Where do the majority of your clients live?**

- a. Metropolitan areas (i.e. Major cities accounting for 70% of Australia's population.)
- b. Regional centres (i.e. Areas that are in, or within 20km of a town with a population greater than 50,000.)
- c. Large rural towns (i.e. Areas that are within 15km of a town with a population between 15,000 and 50,000.)
- d. Medium / small rural towns (i.e. Areas that are within 10km of a town with a population between 5,000 and 15,000.)
- e. Geographically remote communities (i.e. All areas and islands that are separated from the mainland in the ABS geography and are less than 5km offshore)
- f. Geographically very remote communities (i.e. All other areas, and populated islands separated from the mainland that are more than 5km offshore.)

**Q3. Have you engaged with any of the following groups of people in the past 12 months? Please select as many as apply to you over the past year**

- a. First Nations People
- b. Newly arrived migrants
- c. People from culturally and linguistically diverse (CALD) backgrounds
- d. Small business owners
- e. People who are (or have been) in prison
- f. Elderly people
- g. Young adults
- h. People in rural and remote settings
- i. Scam victims
- j. Victim-survivors of family and domestic violence
- k. People with unrecoverable debt
- l. People experiencing homelessness
- m. People experiencing gambling harm
- n. People with mental illness
- o. People with disability
- p. Families with young children
- q. Single parents with young children
- r. People who have experienced natural disaster
- s. Any other client group/s we've missed? Please tell us: \_\_\_\_\_

**Q4. Based on your experiences of the past 12 months, please rate the hardship practices of the following sectors:**

- a. Energy retailers
- b. Water
- c. Telecommunications
- d. Banking
- e. Debt Collection Agencies

0-10 RATING SCALE: 0=Very poor 10=Excellent Unsure

## SECTION 2. ENERGY RETAILER CASEWORK

We now want you to turn your mind to your energy casework only, thinking specifically about the past 12 months.

**Q5. At present, what is the approximate percentage of your casework that presents as a primary energy issue? \_\_\_\_\_%**

**Q5B. At present, what is the approximate percentage of your casework that involves energy as a secondary issue? \_\_\_\_\_%**

**Q6. Over the past 12 months, how (if at all) has your casework changed in relation to energy issues?**

- a. Number of energy-related cases overall
- b. The amount of time you spend working on energy-related cases
- c. The amount of time you spend interacting with energy retailer hardship teams
- d. The complexity of cases – e.g. intersections with other areas of financial difficulty
- e. Number of energy-related cases causing extreme distress / hardship to the customer

**RESPONSES**

- i. It has decreased a lot
- ii. It has decreased a little
- iii. There's been no change, it's stayed the same
- iv. It has increased a little
- v. It has increased a lot
- vi. Not sure / Not applicable

**Q6B. Are there any other energy-related issues that have changed over the past 12 months?**

**Q7. At the point that a client first meets with you, in general what is their understanding of...**

- a. the contractual and billing obligations of their energy retailer?
- b. their energy retailer's hardship policy?
- c. energy concessions / rebates / grants they may be eligible for?

0=Very Poor 10=Excellent



**Q8. Which of the following energy retailers have you interacted with more than once over the past 12 months?**

Please focus on energy retailers you've had more than just one interaction with, and select all that apply to you.

*SEE TABLE 1 ACCORDING TO WHERE THE MAJORITY OF YOUR CLIENT BASE IS AT Q1*

**Q9. Please select up to four energy retailers you're comfortable sharing your thoughts about today:**

*SHOW RETAILERS SELECTED AT Q8*

## SECTION 3. ENERGY RETAILER EVALUATIONS

DEPENDING ON HOW MANY ENERGY RETAILERS YOU SELECTED ABOVE, YOU WILL SEE THIS BLOCK OF QUESTIONS UP TO 4 TIMES – ONCE FOR EACH RETAILER

### COMMUNICATION AND ACCESS

When answering the next few questions, we want you to focus on your interactions over the past 12 months with [ENERGY RETAILER 1].

Acknowledging there may be variation in your experiences, please provide your overall responses.

When answering the next few questions, we want you to focus on communications and ease of access of the hardship team.

**Q10. For you as a Financial Counsellor, how do you rate the ease with which you can make contact with / access the retailer's hardship team?**

0=Very difficult 10=Very easy

**Q11. How would you rate the energy retailer's hardship team in terms of...**

- a. Their communication of the availability of hardship assistance?
- b. Their response time after first making contact?
- c. The quality of their communication with you (reliability of returned calls, timely responses to requests, confirmation of agreements, etc.)?
- d. The quality of their communication with customers (reliability of returned calls, timely responses to requests, confirmation of agreements, etc.)?
- e. The proactiveness in accommodating different needs – e.g. different forms of communication, interpreter services?
- f. Consistency of their application of their hardship policy?

0=Very poor 10=Excellent

**Q12. In the past 12 months, approximately how often has the energy retailer**

- a. required a customer to see a Financial Counsellor before engaging with them about hardship? \_\_\_\_\_ % of the time Unsure
- b. referred a customer to the National Debt Helpline before engaging with them about hardship? \_\_\_\_\_ % of the time Unsure

## PROCESS AND ATTITUDE

When answering the next few questions, we want you to focus on your experience of the process of interacting with hardship teams of energy retailers.

### **Q13. How much do you agree or disagree that...**

- a. the retailer has demonstrated appropriate processes for the early identification customers in hardship?
- b. the retailer trains their staff to be well-informed and knowledgeable about hardship – including long-term effects (e.g. psycho-social effects)?

0=Strongly disagree 10=Strongly agree

### **Q14. Please rate the hardship team in terms of...**

- a. their attitude towards you as a financial counsellor
- b. the respect they show to customers

0=Very poor 10=Excellent

### **Q15. Please rate the energy retailer in terms of the level of trust between you and members of the hardship team.**

0=None / Very low 10=A lot / Very high

### **Q16. How often do you have problems with the energy retailer accepting your Third-Party Authorisation?**

0=Never 10=Always

### **Q17. Please rate the performance of the energy retailer's hardship team in applying the following principles to customers experiencing hardship:**

- a. flexibility
- b. fairness
- c. customised / targeted arrangements
- d. discretion
- e. empathy
- f. proactiveness
- g. consideration of capacity to pay

0=Very poor 10=Excellent

## CONSISTENCY OF OUTCOMES

When answering the next few questions, we want you to focus on consistency of assistance and client outcomes when you've interacted with hardship teams on behalf of your clients.

### **Q18. Based on your experience with the energy retailer, in general how often do the following occur?**

- a. clients in similar hardship circumstances are provided with substantially consistent arrangements
- b. issues need to be escalated to a particular team member
- c. arrangements offered are fair and reasonable, i.e. an appropriate solution with an appropriate duration
- d. the retailer contacts customers and offers appropriate support before disconnection
- e. client issues are escalated to the Ombudsman / Tribunal because appropriate hardship arrangements are unable to be negotiated
- f. The assistance provided helps the client afford their energy and their other expenses
- g. Appropriate assistance and supports are provided for people with long-term affordability challenges
- h. The retailer provides more assistance than the bare minimum

0=Never 10=Always Unsure

### **Q19. How often does the hardship team proactively offer customers assistance with...**

- a. affordable payment options?
- b. energy-efficiency advice?
- c. transferral to a better retail market contract?
- d. Concessions / rebates / grants that they were not otherwise receiving?
- e. new appliances through appliance replacement programs?
- f. incentive payments or discounts?
- g. onsite energy audits?
- h. reimbursement / credit of late payment fees?
- i. Accessing a crisis payment

0=Never 10=Always Unsure NA



**Q20. Please rate the energy retailer on how well they support the following groups of people**

a. *LIST OF CLIENT GROUPS SELECTED AT Q3*

b. ...

c. ...

0=Very poor 10=Excellent Unsure

**Q21. Do you have any comments you'd like to make?**

### **OVERALL**

**Q22. Again, acknowledging there may be variation in your experiences, overall, please rate the energy retailer in terms of their hardship policies and practices...**

0=Very poor 10=Excellent

**Q23. Please give us a short reason for your rating:** \_\_\_\_\_

*THE ABOVE QUESTIONS Q10-Q23 WILL BE REPEATED FOR UP TO 4 ENERGY RETAILERS SELECTED AT Q9*

**Q24. Acknowledging there may be variation in your experiences, overall, please rate each energy retailer in terms of their hardship policies and practices...**

• *[ALL RETAILERS AT Q8 NOT SELECTED AT Q9]*

• ...

0=Very poor 10=Excellent

## SECTION 4. FINAL QUESTIONS

We're almost at the end! We only have two more questions left.

**Q25. We are keen to hear any suggestions you may have for energy retailers that could improve outcomes for customers in hardship. What makes a good hardship response? (optional)**

**Q26. Please give us any additional comments you may have. For example, you're very welcome to share any specific examples or experiences. (optional)**

Thank you for your time in answering these questions.

You now have the option to enter into the prize draw to win ONE of THREE gift cards, valued at \$500, \$200 and \$100!

## TERMS & CONDITIONS

- This prize draw is open to any financial counsellor who has completed this survey (one entry per person). Personal information and survey responses will be de-identified (separated) and not stored in the same datafile. The prize draw consists of ONE of three gift cards valued at \$500, \$200 and \$100, selected at random.
- The random prize draw will take place on Wednesday 23 April, by the Consumer Policy Research Centre ([www.cprc.org.au](http://www.cprc.org.au)) on behalf of Financial Counselling Victoria.
- The three prizes will be issued by Financial Counselling Victoria, with winners notified by contact details provided.
- You are welcome to opt out or decline participation at any stage thereafter. Your responses will be used for research purposes only, with all contact details de-identified (separated) from responses, and responses kept confidential.

Q27. Would you like to go in the prize draw to win one of three gift cards?

a. Yes please! b. No thanks

RECORD NAME: \_\_\_\_\_

CONTACT NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

Thanks so much for taking part in this survey. These are all the questions we had for you today. We appreciate the time you've taken to give us your thoughts.

**Table A1. LIST OF OTHER ENERGY RETAILERS BY STATE / TERRITORY**

<b>Victoria</b>	<b>AGL Energy</b> <b>EnergyAustralia</b> <b>Origin Energy</b> 1st Energy Acacia Energy Alinta Energy Amber Electric Arcline by RACV Balance Energy Blue NRG Circular Energy Cogent Energy CoPower CovaU Delorean Energy Delta Energy Diamond Energy Discover Energy Dodo Power & Gas Electricity in a Box Enel Energy Australia	Energy Locals ENGIE Flow Power Future X Power GEE Energy GloBird Energy Iberdrola Australia International Power Indigo Power Kogan Energy Lumo Energy Momentum Energy MTA Energy MYOB powered by OVO Nectr Neighbourhood Energy Next Business Energy Onsite Energy Solutions OVO Energy	Pacific Blue Retail Powershop Australia Real Utilities Red Energy Shell Energy Simply Energy SmartestEnergy Solstice Energy Retail Stanwell Corporation Sumo Tango Energy Telstra Energy Tilt Renewables Total Energies Gas and Power Australia The People's Grid WINconnect ZEN Energy Retail A different energy retailer? None of the above
<b>New South Wales</b>	<b>AGL Energy</b> <b>EnergyAustralia</b> <b>Origin Energy</b> 1st Energy ActewAGL Alinta Energy Altogether (formerly Flow Systems) Amber Electric Ampol Energy Arc Energy Blue NRG CleanPeak Energy (formerly ReNu Energy) Commander Power & Gas CovaU CleanPeak Energy (CPE) Mascot (formerly Enwave Mascot) Diamond Energy Discover Energy	Dodo Power & Gas Electricity in a Box Energy Locals Energy Trade ENGIE (previously Simply Energy) Energy Flow Power Flo Energy Australia Future X Power GEE Energy GloBird Energy Glow Power Humenergy iGENO Kogan Energy Localvolts Locality Planning Energy Lumo Energy Macarthur Energy Retail Microgrid Power	Momentum Energy Nectr Next Business Energy OC Energy OVO Energy Powershop Australia Powow Radian Energy Real Utilities Red Energy Savant Energy Seene Shell Energy (formerly ERM Power) Smart Energy Sumo Tango Energy Telstra Energy WINconnect A different energy retailer? None of the above

<b>Western Australia</b>	<b>Horizon Power</b> <b>Synergy</b> Advanced Energy Resources Retail Alinta Energy Amanda Energy A-Star Electricity BHP Change Energy	Clear Energy Delorean Energy Eglinton Village Energy Kleenheat Ocean Reef Renewable Energy Peel Renewable Energy	Perdaman Energy Perth Energy Rottnest Island Authority A different energy retailer? None of the above
<b>Queensland</b>	<b>ENERGEX</b> <b>Ergon Energy</b> <b>EnergyAustralia</b> 1st Energy Active Utilities AGL Alinta Energy Altogether Amber Electric Ampol Energy Apex Energy Blue NRG Bright Spark Power CleanCo CovaU Diamond Energy Discover Energy	Dodo Power and Gas Electricity in a Box Energy Locals Essential Energy Future X Power Gee Power and Gas Globird Energy Nectr Humenergy Kogan Energy Metered Energy Momentum Energy Next Business Energy Origin Energy OVO Energy Tango Energy Powerdirect	Powerhub Powershop Australia Radian Real Utilities ReAmped Energy Red Energy Savant Energy Shell Energy Simply Energy Smart Energy Sumo Power Telstra Energy Seene A different energy retailer? None of the above



<b>South Australia</b>	<b>AGL Energy</b> <b>EnergyAustralia</b> <b>Origin Energy</b> 1st Energy Pty Ltd Alinta Energy Retail Sales Pty Ltd Amaysim Pty Ltd Amber Ampol Energy Pty Ltd Andamooka Power House Barossa Village Inc Belair National Park Caravan Park Blue NRG Pty Ltd CleanPeak Energy Retail Pty Ltd Circular Energy CovaU Pty Ltd Cowell Electric Pty Ltd CPE Mascot Pty Ltd CPE Tonsley Pty Ltd DALFOAM PTY LTD Delorean Energy Retail Diamond Energy	Discover Energy District Council of Coober Pedy Dodo Power & Gas ElectraNet Electricity In A Box Elysian Energy Energy Locals Enerven ENGIE (Previously Simply Energy) Flinders Power Partnership Flow Power Future X Power GloBird Energy Glow Power Kogan Energy Localvolts Lumo Energy Momentum Energy Mt View Homes Municipal Council of Roxby Downs Murraylink Transmission	Partnership Nectr Next Business Energy OneSteel Manufacturing Pty Ltd OVO Energy Pty Ltd Pacific Blue People Energy Port Lincoln Tourist Park Powerclub Powershop Powow Power ReAmped Energy Red Energy Savant Energy Power Networks Shell Energy Retail Pty Ltd Sustainable Savings Pty Ltd WINconnect ZEN Energy A different energy retailer? None of the above
<b>Tasmania</b>	<b>Aurora Energy</b> <b>CovaU</b> <b>Energy Locals</b> 1st Energy Elysian Energy	Glowpower Shell Energy A different energy retailer? None of the above	
<b>Australian Capital Territory</b>	<b>ActewAGL</b> <b>Origin Energy</b> <b>Red Energy</b> Evoenergy	Simply Energy A different energy retailer? None of the above	
<b>Northern Territory</b>	<b>Jacana Energy</b> <b>Rimfire Energy</b> EDL NGD Next Business Energy	A different energy retailer? None of the above	





