

Analysis of small business retail energy bills in Australia

Final Report, June 2020

Small and Medium Enterprise (SME) Retail Tariff Tracker Project

Prepared by Alviss Consulting, with Energy Consumers Australia



Disclaimer

The energy offers, different energy plans (tariffs) and bill calculations presented in this report and associated workbooks should be used as a general guide only and should not be relied upon. The workbooks are not an appropriate substitute for obtaining an offer from an energy retailer. The information presented in this report and the workbooks is not provided as financial advice.

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If you would like to obtain information about energy offers available to you as a customer, go to the relevant regulator's website or contact the energy retailers directly.

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The Small Business Tariff-Tracking Project: Purpose and outputs

The Small and Medium Enterprise (SME) Retail Tariff Tracker is an ongoing project that will evolve based on feedback received and new retail tariff data being collected.

To date this project has collected and compared small business electricity and gas retail tariffs across Australia and developed a spreadsheet-based tool that allows consumer advocates, and other interested parties, to compare prices and produce their own analysis. Workbooks, which allow the user to enter consumption levels and analyse bills for electricity and gas market offers available to small business customers as of April 2016, April 2017, October 2017, April 2018, October 2018, April 2019, October 2019 and April 2020, have been developed for each jurisdiction.¹ While every update of the workbooks will be accompanied by a report, we stress that the workbooks themselves are integral to this project and can be accessed at: energyconsumersaustralia.com.au/news/category/our-research/.

The analysis presented in this SME Retail Tariff Tracker project update report is based on retail offers available in April 2020 as well as those collected in October 2019, April 2019, October 2018, April 2018, October 2017, April 2017 and April 2016. The consumption levels of 20,000 kilowatt hours for annual electricity consumption and 100 gigajoules for annual gas consumption used for comparing changes in annual bills in this update report reflect feedback received on the SME Retail Tariff-Tracker: Preliminary Report (October 2017) and are consistent with those used for the previous update-report (December 2017, June 2018, December 2018, June 2019 and December 2019).² Readers interested in more background information about SME energy customers, contract and tariff types may also want to refer to the Preliminary Report.

As we collect more data over time the analysis and reporting will evolve. The project aims to highlight issues and trends in relation to price changes, bill-stacks, supply charges, discounting etc. However, the intention is not to ensure that every report covers all potentially interesting aspects in relation to SME energy prices. Timeliness of the update reports is crucial in order to ensure that SME customers, as well as other stakeholders, have access to up to date information. The timeliness aspect of the SME Tariff-Tracking project also means that the aim is not to explore or explain why changes are occurring. Rather the analysis and the findings should be regarded as a tool to track changes and identify potential issues in the SME energy retail markets. As such the aim of the reports is more to serve as conversation starters rather than proposing solutions to issues identified.

The tariff collection points will continue to be April and October each year. This means that the update report based on April data will be particularly relevant for capturing recent price changes in Victoria (where the major price re-set occurs in January every year) while the update report based on October data will be particularly relevant for analysis of recent price changes in all other jurisdictions.

This report presents some of the key findings produced by the SME Tariff-Tracking tool to date.

¹ All market offers are published offers and do not include special offers that retailers market through special campaigns or brokers. All offers have been sourced from the retailers' websites directly. The offers included in the analysis for this report are listed in Appendix A.

² Available at <http://energyconsumersaustralia.com.au/publication/sme-retail-tariff-tracker-preliminary-report-october-2017/>.

1. Key Findings

Key findings in this update report on the SME Tariff-Tracking project in regard to bills, price changes, prices-spreads, discounts, supply charges and network charges include:

SME ENERGY BILLS AND ANNUAL PRICE CHANGES

- A jurisdictional comparison of SMEs consuming 20,000 kWh per annum shows that **South Australian businesses continue to have the greatest annual electricity bills** (\$7,910) while Queensland businesses now have the lowest (\$5,525). [See section 3.1.](#)

- On average, nationally, annual electricity bills for SMEs with this consumption level **decreased by approximately \$40 or 1% between April 2019 and April 2020**. The greatest decreases in annual electricity bills are in Queensland (\$377) while businesses in the Western Australia had increases (\$221). [See section 3.1.](#)

- A jurisdictional comparison of SMEs consuming 100 GJ per annum shows that **Tasmanian businesses continue have the greatest annual gas bills (\$4,740) and Victorian businesses have the lowest (\$2,195)**. [See section 3.2.](#)

- On average, nationally, annual gas bills only increased by 1% between April 2019 and April 2019. On a jurisdictional level however, **annual gas bills for SMEs with this consumption level (100 GJ) have increased by \$150 (5%) in South Australia and by \$105 (2%) in Tasmania**. In the ACT, Western Australia and Victoria, on the other hand, they have decreased. [See section 3.2.](#)

IMPACT OF NEW ELECTRICITY REGULATION

- The regulated Default Market Offers (DMOs) took effect on 1 July 2019 and have replaced the retailer determined standing offers previously available in NSW, South Australia and South East Queensland. In Victoria, the initial Victorian Default Offer (VDO) took effect on 1 July 2019 and was adjusted on 1 January 2020. All SMEs previously on a retailer's standing offer have been moved to the VDO. [See section 3.1.6.](#)

- **In Victoria, the average VDO increased by 8% on 1 January 2020. On average, the current VDO is 21% lower than the standing offers prior to the initial VDO taking effect in Victoria. In NSW, the DMO is 9% lower than the standing offers prior to the DMO taking effect, in South Australia it is down by 8% and in South East Queensland the decrease is 6%.³** [See section 3.1.6.](#)

- In terms of broader market impacts, this analysis has found that:
 - Numbers of retailers have increased slightly while the total number of offers available has decreased
 - The use of additional discounts decreased substantially between April 2019 and April 2020
 - A lower proportion of offers contain incentives such as account credits
 - A lower proportion of offers have conditions such as limited 'benefit periods'
 - A significant proportion of offers are now conditional upon the customer receiving monthly bills
 - The maximum price-spread has drastically reduced in Queensland, Victoria and South Australia and to a lesser extent in NSW.⁴

For more details, [see section 3.1.7.](#)

- While some retailers offer non-standard products such as membership options, access to wholesale prices and community, or more local, retail services, there are less non-standard energy

³ Based on the 'big 3' retailers' standing offers prior to DMO/VDO taking effect on 1 July 2019 and small businesses consuming 20,000 kWh per annum.

⁴ Calculation of annual bills (for businesses using 20,000 kWh/annum) based on rates and inclusive of guaranteed discounts, pay on time discounts and other conditional discounts such as direct debit discounts as well as the value of any account credit incentives offered. All offers used for this calculation are listed in Appendix B. Note that this analysis includes all electricity offers available as of April 2019 and April 2020 while the main analysis presented in this report, and the associated workbooks, is based on one offer for each retailer.

products available to SMEs compared to residential customers. [See section 3.1.7.](#)

PRICE-SPREADS

- The difference between the electricity market offers, the maximum price-spread, has significantly decreased in South Australia and NSW and to a lesser extent in the ACT, Victoria and South East Queensland (compared to a year ago). **As of April 2020, the maximum price-spread in Victoria was approximately \$1,845, \$1,465 in NSW, \$1,450 in South East Queensland, \$1,800 in South Australia and \$445 in the ACT.**⁵ [See section 3.1.1.](#)

- The price-spread for gas increased in the ACT, Queensland and NSW, compared with the same period a year ago, while it decreased in South Australia and Victoria. **Currently the ACT has the greatest price-spread (\$810) despite there only being three retailers offering gas contracts in the ACT.**⁶ As of April 2020, the maximum price-spread was \$640 in South Australia, approximately \$445 in Victoria, \$255 in Queensland and \$325 in NSW. In Tasmania, the maximum price-spread was \$110.⁷ [See section 3.2.1.](#)

ADDITIONAL DISCOUNTS

- Additional discounts applied to electricity offers have the greatest impact in NSW (reduces a typical annual bill by approximately \$490) while they have the least impact in Tasmania (approximately \$130).⁸ [See section 3.1.2.](#)

- **In relation to gas offers, discounts have greatest impact in Western Australia (reduces an average annual bill by approximately \$960), the ACT and NSW.**⁹ It should be noted, however, that Western Australia only has three retailers that publish SME market offers and that this discount reflects the 45% discount offered by AGL and 30% discount offered by Origin Energy. Both retailers are relatively new entrants in the WA gas retail market. [See section 3.2.2.](#)

FIXED SUPPLY CHARGES

- **As of April 2020, fixed supply charges for electricity have decreased in Victoria, NSW and South East Queensland compared with the same period a year ago. The supply charges have increased in Western Australia, South Australia, Tasmania and the ACT, while they have remained unchanged in the Northern Territory.** Western Australia used to have relatively low supply charges but in July 2018 it increased considerably (by \$440 per annum) and it is now the highest supply charge in the country (\$648 per annum). Fixed supply charges are \$598 in NSW (decrease of 6%), \$459 in Victoria (decrease of 17%), \$505 in Queensland (decrease of 2%), \$493 in the ACT (increase of 2%), \$378 in Tasmania (increase of 2%) and \$386 in South Australia (increase of 3%). The supply charge is lowest in the Northern Territory (\$292). [See section 3.1.3.](#)

- **Compared with the same period a year ago, fixed supply charges for gas have decreased in NSW 9%) as well as in Victoria and Queensland (3%). In the ACT, South Australia, Western Australia and Tasmania, the supply charges have increased by a modest 1 to 2% since April 2019.** Fixed supply charges as a proportion of the annual bill are highest in the ACT and Victoria (19% and 17%) and lowest in Western Australia (4%). [See section 3.2.3.](#)

ELECTRICITY NETWORK CHARGES

- **Compared with the same period a year ago, the Network Use of System Charges (NUOS) decreased in NSW (6%), South East Queensland (3%) and Tasmania (2%). In South Australia and**

⁵ Based on annual consumption of 20,000 kWh and as of April 2020 the analysis is based on 7 retail offers in the ACT, 18 retailers in South Australia and South East Queensland, 22 retailers in NSW and 23 in Victoria.

⁶ ActewAGL does not offer any discounts on their standard gas offer. Customers that sign up for a dual fuel contract, however, do receive a discount.

⁷ Based on annual consumption of 100 GJ and analysis based on 11 retail offers in Victoria, 7 retailers in NSW, 6 in South Australia, 4 in Queensland, 3 in the ACT and 2 retailers in Tasmania. Analysis does not include WA as AGL and Origin are relatively new entrants in the WA gas retail market. As of April 2020, however, the maximum price-spread in WA was \$1,730.

⁸ Jurisdictions without market offers have not been included in this analysis. For Queensland, it is based on market offers in South East Queensland (Energen network) only.

⁹ Jurisdictions without or only a few market offers have not been included in this analysis

the ACT, on the other hand, it increased by 9% and in Victoria it increased by 8%. As of April 2020, South Australia is the jurisdiction with the highest NUOS charges (approximately \$3,260 for a SME consuming 20,000 kWh per annum) while Queensland has the lowest (approximately \$2,000 for the same consumption level).¹⁰ **See section 3.1.4.**

- Since April 2016 (when the SME Retail Tariff Tracker project commenced) there was first a trend decline in NUOS as proportion of the total retail bill in all jurisdictions. **As of April 2020, however, there is a slight increase in the NUOS proportion in all NEM jurisdictions except South Australia and Tasmania.** In April 2020 the NUOS proportion of bills was highest in the ACT and South Australia (43.8% and 41.2%, respectively). **See section 3.1.4.**

ELECTRICITY BILL-STACKS

- In order to examine what businesses actually pay for the various goods, services and policies that are costed by the supply chain and passed on to consumers in a retail bill, we deduct estimated cost components from the average annual retail bill for businesses using 20,000 kWh per annum as of April 2020.¹¹ **The residual retail component of the average market offer bill is negative in the ACT and as high as 13% in Tasmania.**¹² **The ‘green scheme’ component, on the other hand, is highest in the ACT (13%) and lowest in South East Queensland (6%).** **See section 3.1.5.**

JURISDICTIONAL ANALYSIS

- Section 4 of this report analyses and compares electricity and gas offers available to small business customers in each of the jurisdictions. It compares price-spreads (maximum price differences between retail offers) and assesses the impact guaranteed and conditional pay on time discounts have on energy bills. It also examines changes to network cost and estimates the network cost proportion of total electricity bills. Furthermore, it highlights price changes (increases and/or decreases) that have occurred over the previous six months,¹³ differences to annual bills (based on assumed consumption levels) between retailers, as well as electricity networks and gas pricing zones within each jurisdiction.

- There are significant differences between the various retailers’ bills, use of additional discounts and network charge proportion of bills across jurisdictions.

- **In NSW, South East Queensland and South Australia, none of the retail market offers (including guaranteed discounts) produce annual bills that are greater than the DMO.** In Victoria, a few retailers have market offers that produce higher bills than the VDO, some retailers have offers where customers need to obtain conditional discounts in order for the bill to be lower or similar to the VDO, and some retailers have offers that are lower than the VDO.

¹⁰ Based on annual consumption of 20,000 kWh

¹¹ To estimate wholesale and environmental (‘green-scheme’) costs we used the AEMC, Residential Electricity Price Trends data (EPR0064), Data available at <https://www.aemc.gov.au/news-centre/data-portal/price-trends-2019>.

¹² Note that the retail component is the residual amount after deducting other costs from the bills. All market offers are inclusive of any guaranteed or pay on time discount offered by the retailers. A negative residual amount in the ACT does not mean that the retailers do not have costs or a margin in the ACT. It can, however, indicate that the retail costs/margins are lower in the ACT compared to other jurisdictions. All market offers are inclusive of any guaranteed or pay on time discount offered by the retailers.

¹³ As the last data collection of retail offers occurred in April 2020, offers as of April 2020 have been compared to offers as of October 2019 (the previous data collection).

2. Methodology and caveats

2.1 Energy bill analysis and factors influencing price

When analysing the impact tariff changes have on customers' energy bills it is important to be mindful of the various cost components bills are made up of (the bill stack), as well as demand side characteristics such as consumption levels and patterns, and how all these factors may influence the cost of energy.

Firstly, energy bills are made up of three key components: competitive market costs, network costs and 'green scheme' costs. According to the Australian Energy Regulator (AER), the wholesale costs accounts for 34% of residential customers' electricity bills, the regulated network cost is 43%, retail (costs and margins) is 15%, and 8% are 'green scheme' costs.¹⁴ For gas, the wholesale component accounts for 33% of the total bill, network cost is 43%, and retail (costs and margins) is 24%.¹⁵

The regulated electricity network costs include transmission use of system charge and distribution use of system charge, as well as the cost of meters, meter reads and other ancillary services. The role of retailers is to manage the risk of the wholesale market and thus offer energy products suitable to end-users. All these components influence changes to energy costs and customers' bills. For example: generation costs vary according to fuel sources used, and supply and demand; transmission and distribution costs can go up due to approved network upgrades; retail costs or pricing strategies will be influenced by how well the retailer has managed risk (i.e. their hedging contracts) and effectiveness of competition and other cost inputs the retailers have to manage.

Secondly, as the tariff-tracking tool allows the user to nominate consumption level as well as peak/off-peak proportions where relevant, it is important to be mindful of the significant difference between small businesses' consumption level and usage pattern. Gas bills are particularly difficult to estimate as consumption can be highly seasonal. However, the tool allows the user to analyse bill impacts based on their own assumptions or the type of small business they have in mind.

2.2 Types of businesses and consumption levels

Small business customers are a very heterogeneous customer group in terms of consumption levels, consumption patterns and fuel mix. While households certainly vary in terms of consumption levels and patterns as well, the type of business being conducted can arguably have a much greater impact on consumption, and thus costs. A small office based business largely operating during business hours will have very different consumption levels and usage patterns to a restaurant that is open seven days a week with peak operating hours during the evening.

As part of the small business SME Retail Tariff Tracker project, we aim to establish some potential business profiles that can increase understanding of the various energy needs and usage patterns of different, but relatively common, types of small businesses. We therefore hope these reports will trigger interest in the issues pertaining to small business energy customers and start a dialogue amongst stakeholders that will inform this project as well as Energy Consumer Australia's work more broadly.

2.3 Consumption levels used for this analysis

In order to make a national comparison of electricity and gas bills we have chosen a standard annual consumption level of 20,000 kWh per annum, with the same rate charged for usage all day (which is termed the single rate). For gas we have used a standard annual consumption level of 100 GJ per annum.¹⁶ The 20,000 kWh electricity consumption is based on a (rounded) average of average consumption for small businesses in various NEM networks by Jacobs Australia for the Australian Energy

¹⁴ Note that these are NEM averages and that the 'bill-stack' does vary between jurisdictions. Also, while the AER analysis is based on residential customers, the breakdown is similar for SMEs. AER, *State of the Energy market 2018*, 36.

¹⁵ Ibid, 38.

¹⁶ Feedback received on our preliminary report (October 2017) included that previous assumptions used for consumption levels were too high for most networks and that using different consumption levels for the jurisdictions made the analysis unnecessarily confusing.

Market Operator (AEMO) presented in Table 1 below. We arrived at the 100 GJ gas consumption after receiving feedback that the previous assumption of 250 GJ was too high for all jurisdictions except Victoria.

Average consumption levels vary significantly between jurisdictions due to factors such as climate and fuel mix. In Victoria, for example, gas penetration is high and this means that many businesses use gas for purposes that Tasmanian businesses, for example, are more likely to use electricity for. Overall, an assumed standard annual electricity consumption of 20,000 kWh is high in NSW's Ausgrid network, South Australia and South-East Queensland (Energex), while it is very low for the ACT. An assumed standard annual gas consumption of 100 GJ is low for Victoria and the ACT while more representative for other parts of Australia.

TABLE 1 | Estimated average consumption and typical tariff types for selected NEM network areas¹⁷

Jurisdiction	Network	kWh/annum	Common tariff/meter type
NSW	Ausgrid	13,000	EA050 (single rate)
NSW	Endeavour Energy	27,299	N90 (single rate)
VIC	Citipower	36,209	C1G (single rate)
VIC	Powercor	21,674	ND5 (interval tariff)
VIC	Ausnet Services	24,724	NEE12 (single rate)
VIC	Jemena	21,858	A200 (single rate)
VIC	United Energy	23,629	LVM1R (single rate)
QLD	Energex	16,628	8300 (demand tariff)
SA	SAPN	14,262	2 rate (peak/off-peak rate)
TAS	TasNetworks	25,315	TAS22 (single rate)
ACT	Evoenergy	32,257	General network (single rate)

In terms of tariff types, the single rate, the tariff type used for this analysis, is the most common for small businesses in all network areas except Energex, Powercor and South Australian Power Network (see table 1). Finally, we would encourage anyone with interest in energy bill analysis of different tariff types and/or consumption levels to use the small business SME Retail Tariff Tracker project workbooks available at: energyconsumersaustralia.com.au/news/category/our-research.

2.4 Bill calculations

Energy offers are made up of numerous rates and charges (i.e. peak rates, off peak rates and supply charges) and in order to compare offers, or prices, we have based the analysis on estimated annual bills for certain consumption levels. Annual bills, inclusive of guaranteed discounts, pay on time discounts and GST, have been calculated for all retail offers.¹⁸ When the report refers to the average bill for a jurisdiction or a network, it refers to the average (arithmetic mean) bill based on all relevant retailers. The average bill is not weighted to reflect individual retailers' customer numbers.

¹⁷ Table based on Jacobs Australia, *Retail electricity price history and project trends*, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

Note that Powercor has advised that their most common small business tariff is the ND1 (single rate) and not ND5 as per Table 1.

¹⁸ Appendix A contains a list of all offers used for this report.

3. National comparison of energy bills

This section analyses and compares electricity and gas offers available to small business customers in Australia, based on available retail offers as of April 2016, April 2017, October 2017, April 2018, October 2018, April 2019, October 2019 and April 2020. The analysis highlights changes to energy bills, jurisdictional differences to annual bills (based on assumed consumption levels) as well as electricity networks, differences in the fixed supply charges and the impact guaranteed and conditional pay on time discounts have on energy bills in various areas. It also estimates the size of the network, wholesale, 'green schemes' and retail components of electricity bills. As the electricity Network Use of System (NUOS) charges change on 1 January in Victoria and on 1 July in all other jurisdictions, the April data, and associated report, will typically reveal recent price changes in Victoria while the October data (and report) will highlight major price changes in the other jurisdictions. That said, there are minor changes to most of the competitive energy retail markets throughout the year, and the six-monthly update approach ensures that both major and minor price resets in each jurisdiction are covered.

3.1 Electricity bills

Chart 1 shows estimated annual electricity bills for SMEs that consume 20,000 kWh per annum across all states and territories. South Australian businesses with this consumption level will typically have an annual electricity bill of approximately \$7,910, while Queensland businesses will pay \$5,525.

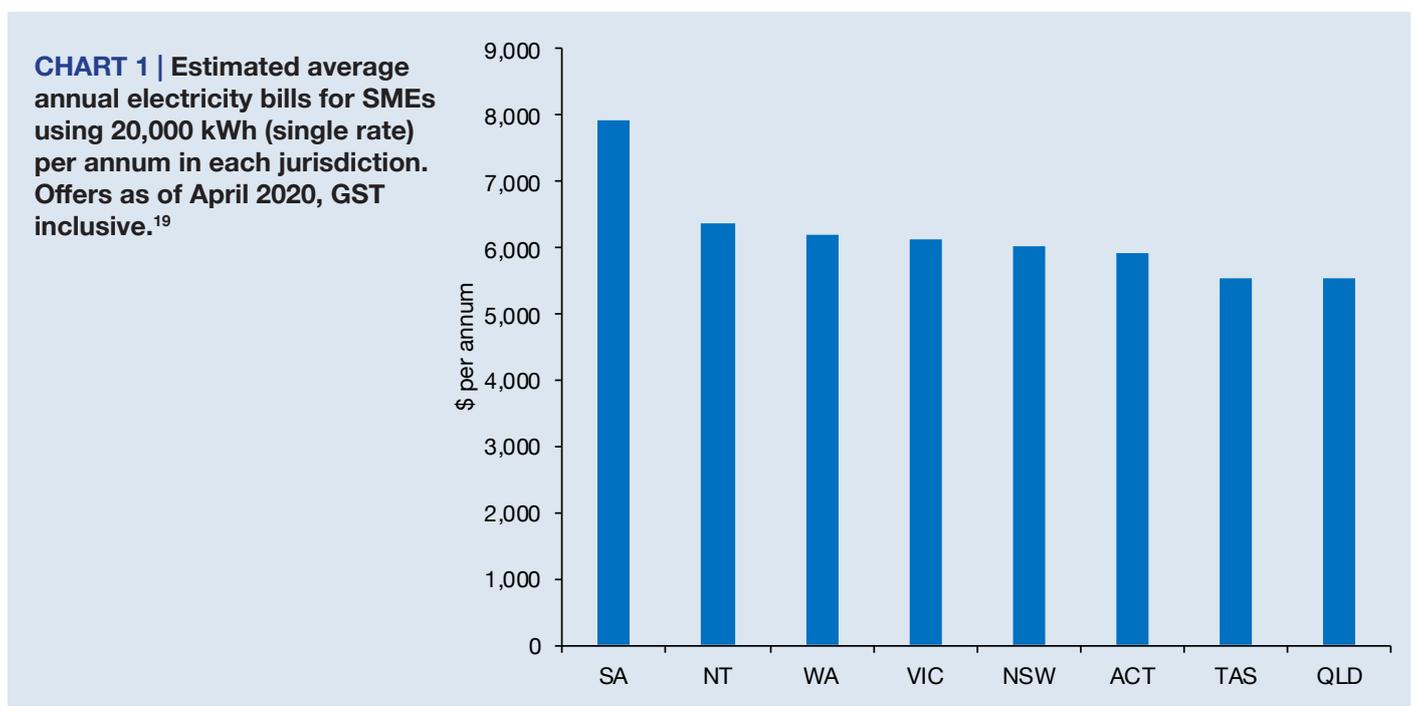


Chart 2 shows changes to electricity bills from April 2016 to April 2020. It shows that bills increased in all jurisdictions except for Tasmania during the period but that the increases vary significantly between jurisdictions.²⁰ Furthermore, it shows that average bills have decreased or remained unchanged in all jurisdictions, except Victoria, over the last six months.

¹⁹ Based on offers available in April 2020. Average market offer (including guaranteed discounts and pay on time discounts) for each network area. For areas without market offers (the Ergon Energy, PWC, Horizon Energy and Western Power networks) the bills are based on the regulated/standing offer.

²⁰ Note that a second retailer entered the Tasmanian market during this period and that the average bill calculation for October 2019 and April 2020 is based on Aurora Energy and 1st Energy's offers.

CHART 2 | Trend estimated average annual electricity bills for SMEs using 20,000 kWh (single rate) per annum in each jurisdiction since April 2016. GST inclusive.²¹

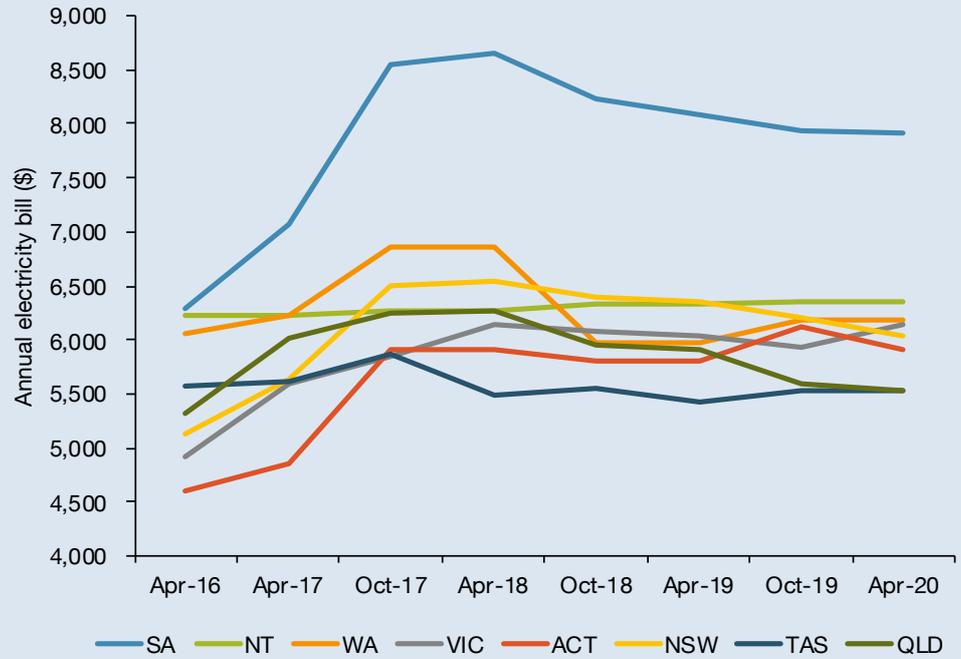
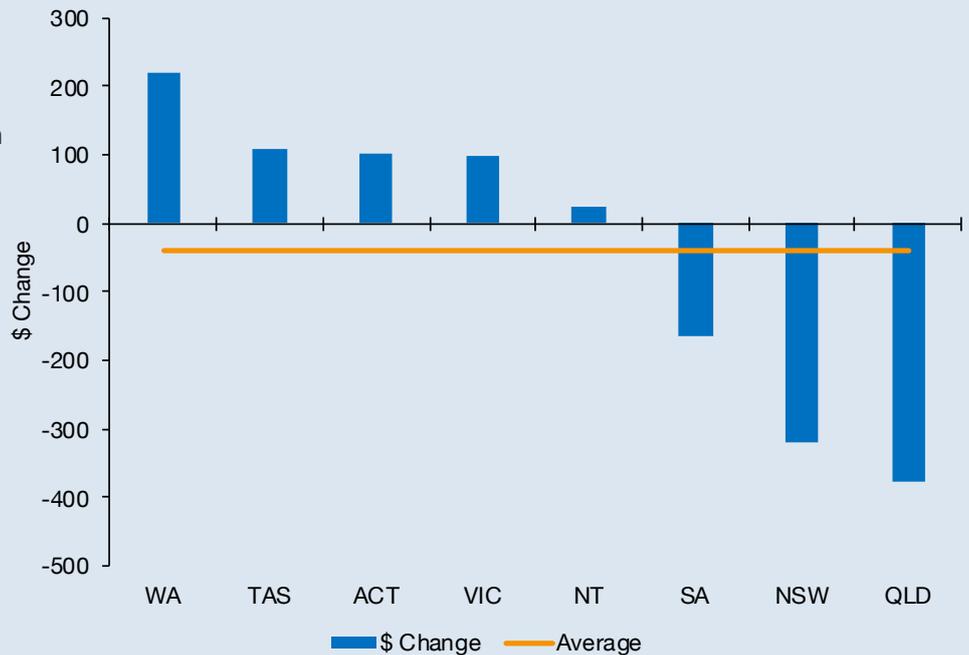


Chart 3 shows \$ changes to annual bills between April 2019 and April 2020. On average, nationally, annual electricity bills for SMEs with this consumption level decreased by approximately \$40 or 1% between April 2019 and April 2020. The greatest decreases in annual electricity bills are in Queensland (\$377) while businesses in the Western Australia had increases (\$221).²²

CHART 3 | Changes (\$) to average annual electricity bills for SMEs using 20,000 kWh (single rate) per annum in each jurisdiction from April 2019 to April 2020. GST inclusive.

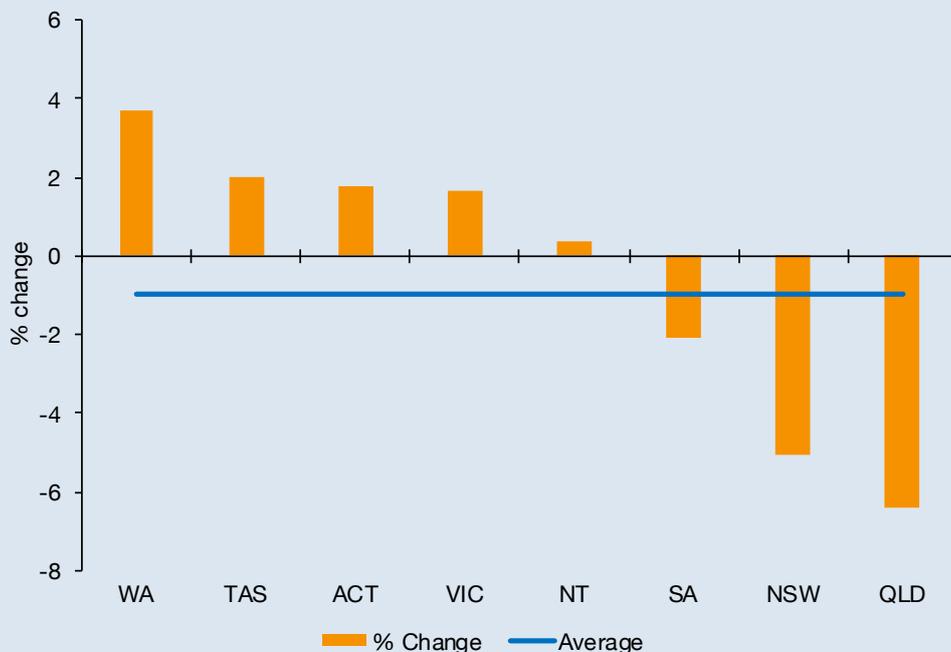


In terms of percentage changes, Chart 4 shows that bills in Queensland, NSW and South Australia had greater decreases than the average (1%) during this period.

²¹ Average market offer (including guaranteed discounts and pay on time discounts) for each network area. For areas without market offers (the Ergon Energy, PWC, Horizon Energy and Western Power networks) the bills are based on the regulated/standing offer.

²² Note that these price changes may differ from the overall averages in the jurisdictional analyses (section 4 below). This is because the average bill in this section is based on all retailers offering retail contracts as of April 2019 and April 2020 while the jurisdictional analyses compare retailers that had offers in both April 2019 and April 2020 only. Also, in relation to Tasmania, the October 2018 bill calculation is based on Aurora Energy only while the October 2019 and April 2020 bill calculations are based on Aurora as well as 1st Energy (a relatively new market entrant in Tasmania).

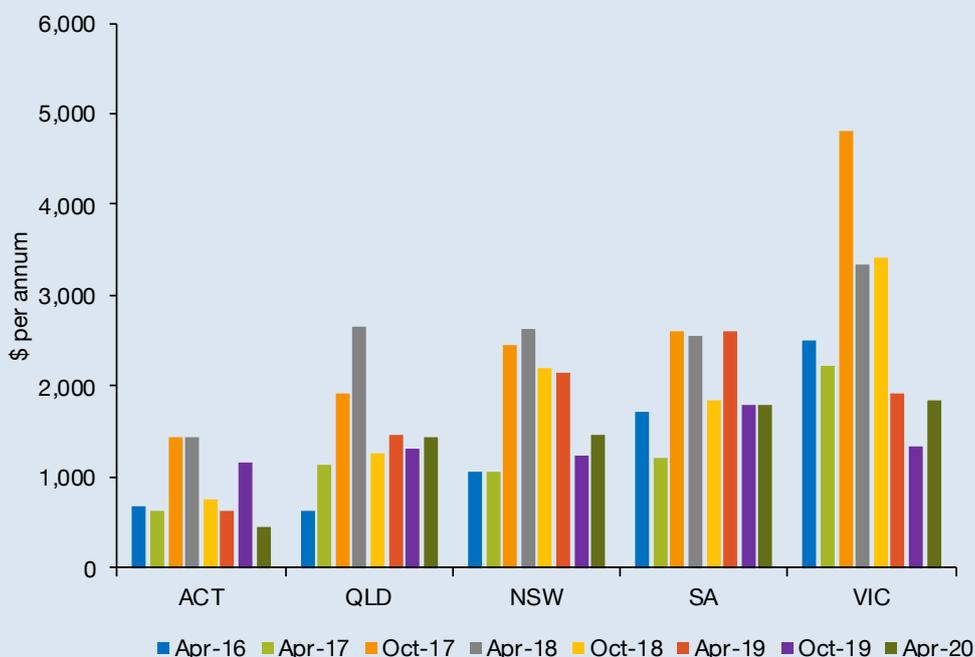
CHART 4 | Changes (%) to average electricity bills for SMEs using 20,000 kWh (single rate) per annum in each jurisdiction from April 2019 to April 2020. GST inclusive.



3.1.1 Maximum price spread – electricity

The difference between the electricity market offers, the maximum price-spread, has significantly decreased in South Australia and NSW and to a lesser extent in the ACT, Victoria and South East Queensland (compared to a year ago). In April 2020 the maximum price-spread in Victoria was approximately \$1,845, \$1,465 in NSW, \$1,450 in South East Queensland, \$1,800 in South Australia and \$445 in the ACT.²³ Chart 5 shows the trend in the maximum price-spread since April 2016 for all jurisdictions where a number of retailers offer electricity market contracts.

CHART 5 | Maximum price-spread for electricity market offers (including guaranteed and pay on time discounts) in each jurisdiction since April 2016. Based on SMEs using 20,000 kWh (single rate) per annum, GST inclusive.

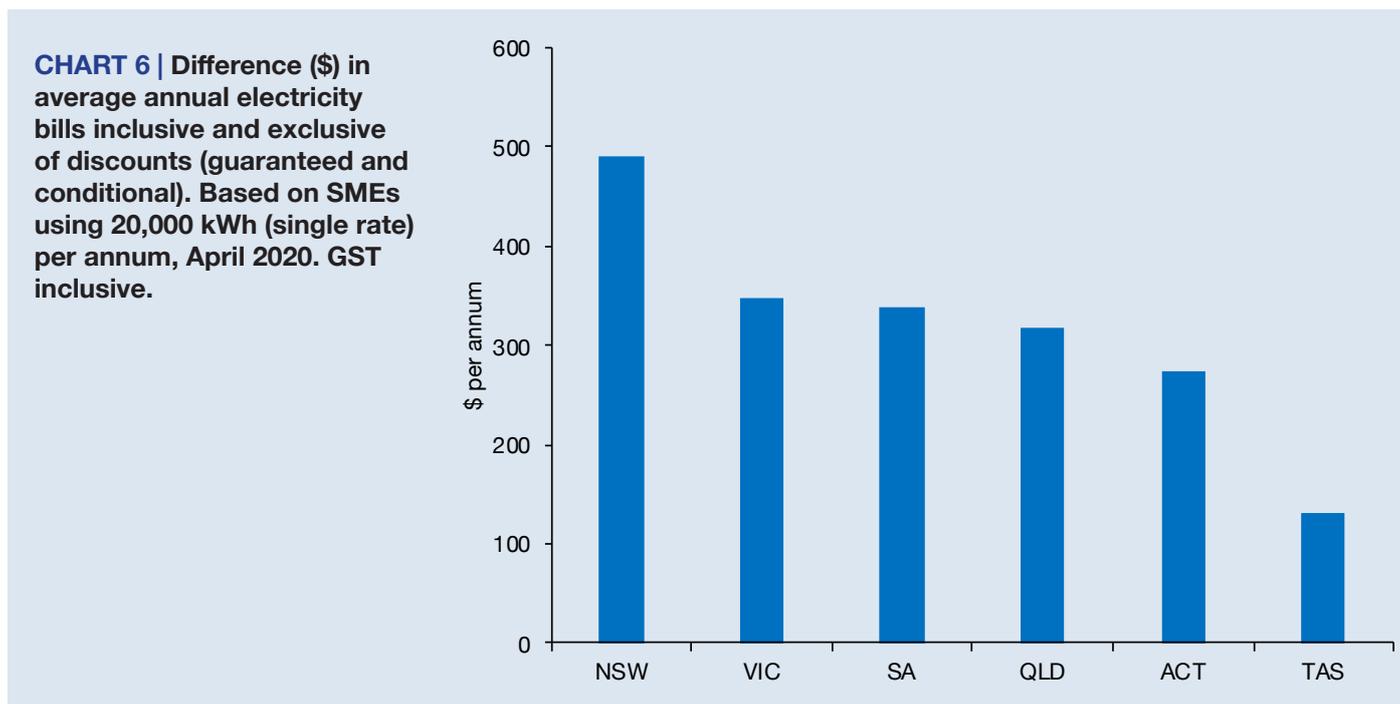


3.1.2 Additional discounts – electricity

While some retailers offer guaranteed discounts others have discounts that are conditional upon bills being paid on time. Chart 6 shows the difference between the average market offer bill excluding

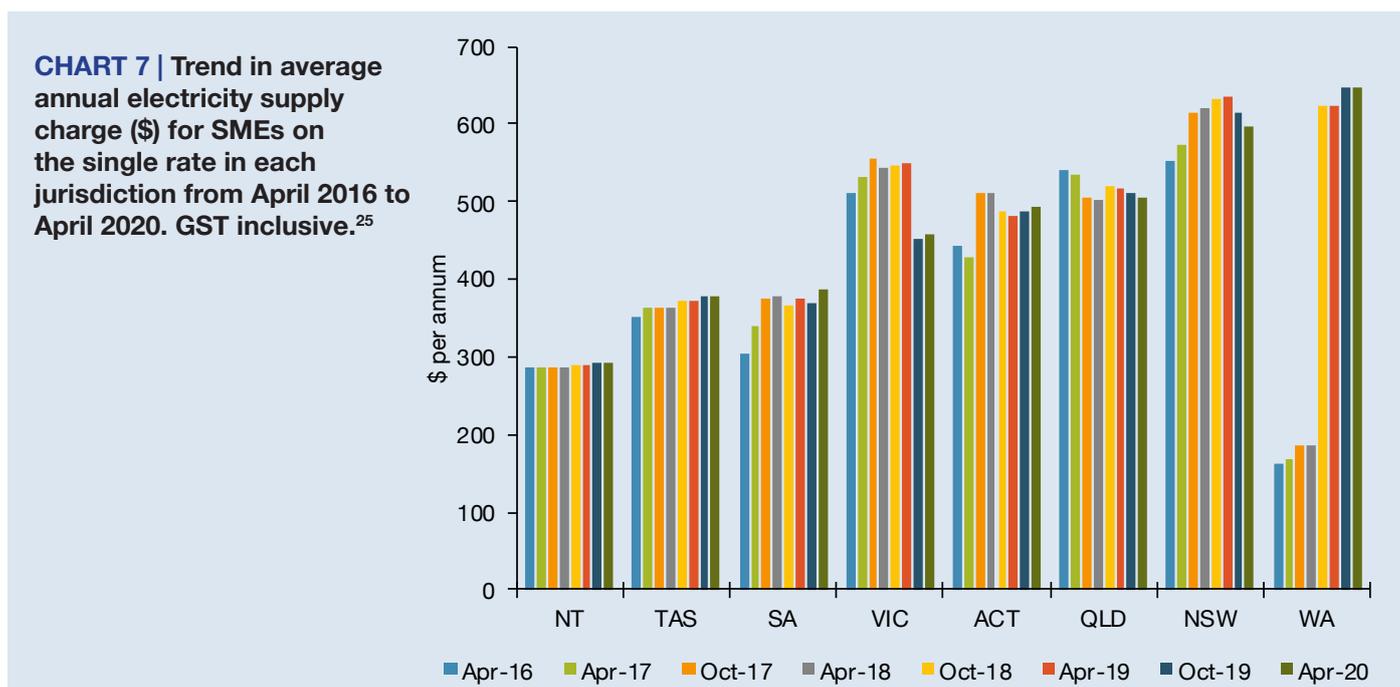
²³ Based on annual consumption of 20,000 kWh and as of April 2020 the analysis is based on 7 retail offers in the ACT, 18 retailers South Australia and South East Queensland, 22 retailers in NSW and 23 in Victoria.

guaranteed and conditional discounts, and the average market offer bill inclusive of discounts. It shows that discounts have the greatest impact in NSW (reduces a typical annual bill by approximately \$490) while they have the least impact in Tasmania (approximately \$130).²⁴



3.1.3 Fixed supply charge – electricity

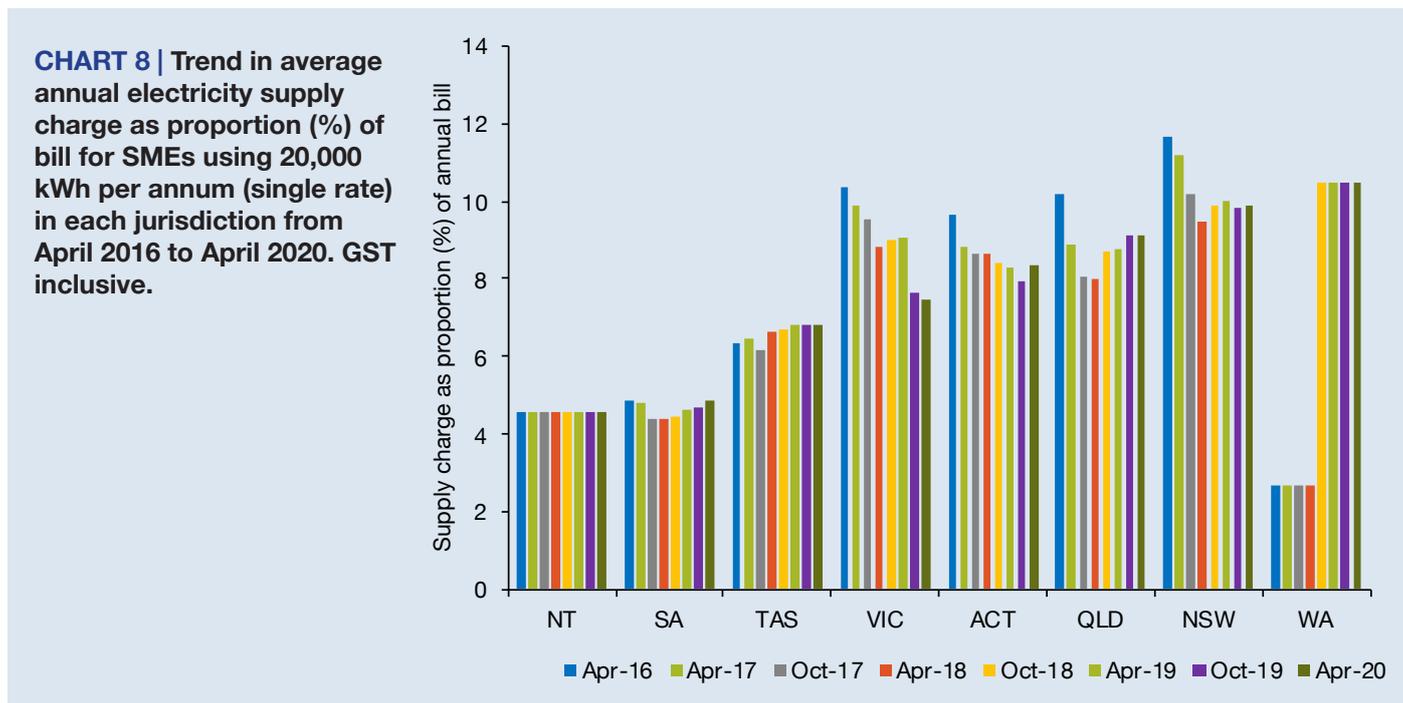
As of April 2020, fixed supply charges have decreased in Victoria, NSW and South East Queensland compared with the same period a year ago. The supply charges have increased in Western Australia, South Australia, Tasmania and the ACT, while they have remained unchanged in the Northern Territory. Western Australia used to have relatively low supply charges but in July 2018 it increased considerably (by \$440 per annum) and it is now the highest supply charge in the country (\$648 per annum). Fixed supply charges are \$598 in NSW (decrease of 6%), \$459 in Victoria (decrease of 17%), \$505 in Queensland (decrease of 2%), \$493 in the ACT (increase of 2%), \$378 in Tasmania (increase of 2%) and \$386 in South Australia (increase of 3%). The supply charge is lowest in the Northern Territory (\$292).



²⁴ Jurisdictions without market offers have not been included in this analysis. For Queensland, it is based on market offers in South East Queensland (Energex network) only.

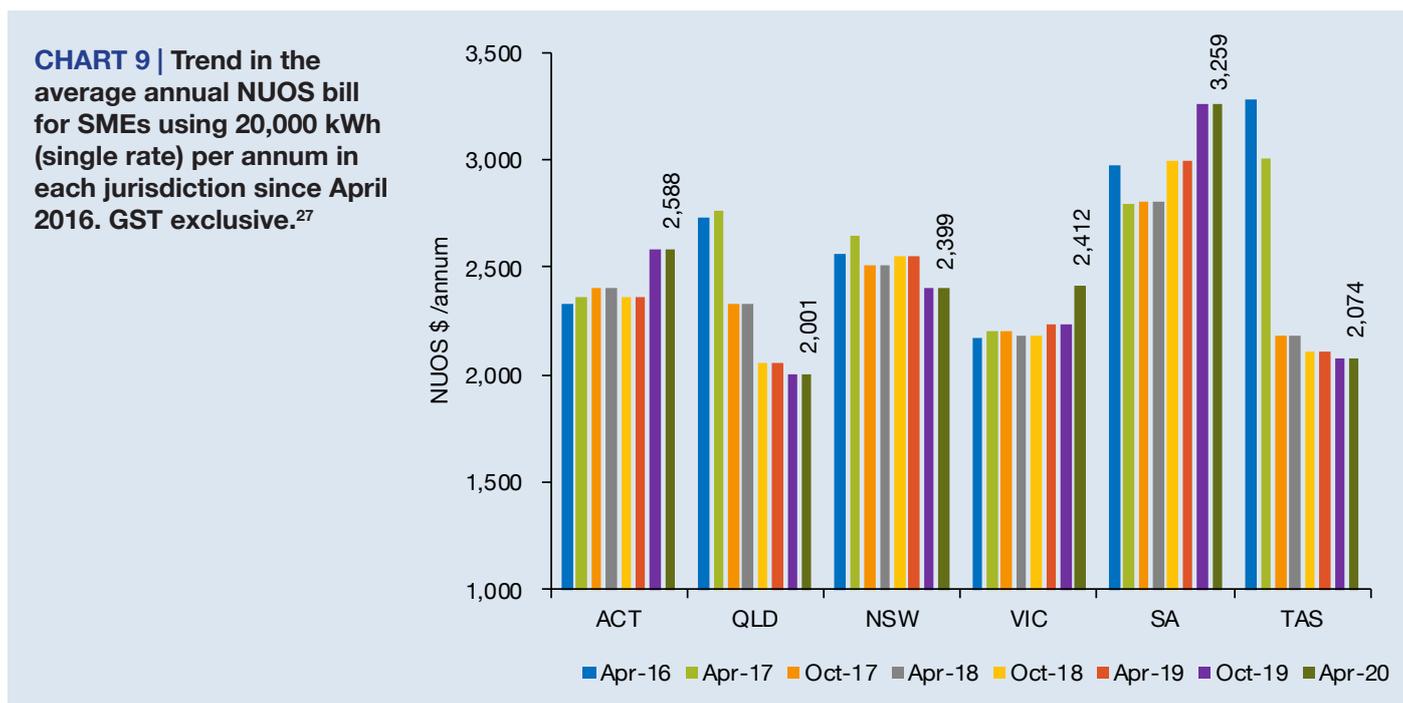
²⁵ Based on the average annual supply charge for electricity market offers except for in WA, NT, Tasmania and Northern Queensland (Ergon Energy network) where it is based on the regulated rate.

The supply charge as proportion of annual bills for SME customers using 20,000 kWh per annum has, however, remained stable in all jurisdictions except Victoria, where it has decreased, over this period. Fixed supply charges as a proportion of the annual bill are currently highest in NSW and Western Australia (10%) and lowest in South Australia and the Northern Territory (5%). Chart 8 shows the trend in the average electricity supply charge as proportion of bill in each jurisdiction.



3.1.4 Electricity network charges

Compared with the same period a year ago, the Network Use of System Charges (NUOS) decreased in NSW (6%), South East Queensland (3%) and Tasmania (2%). In South Australia and the ACT, on the other hand, it increased by 9% and in Victoria it increased by 8%. As of April 2020, South Australia is the jurisdiction with the highest NUOS charges (approximately \$3,260 for a SME consuming 20,000 kWh per annum) while Queensland has the lowest (approximately \$2,000 for the same consumption level).²⁶

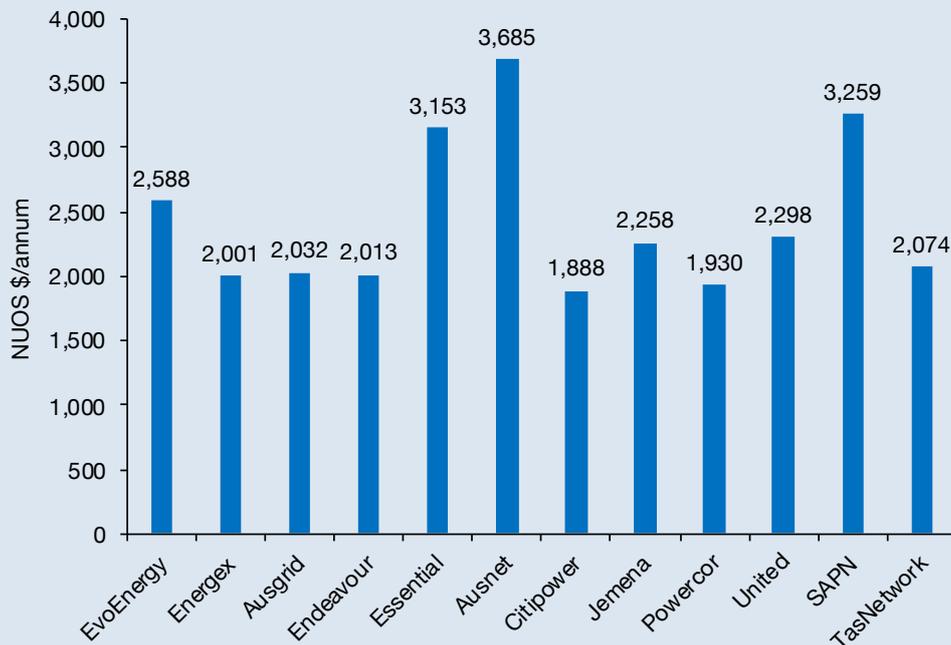


²⁶ Based on annual consumption of 20,000 kWh.

²⁷ Queensland is based on Energex network only.

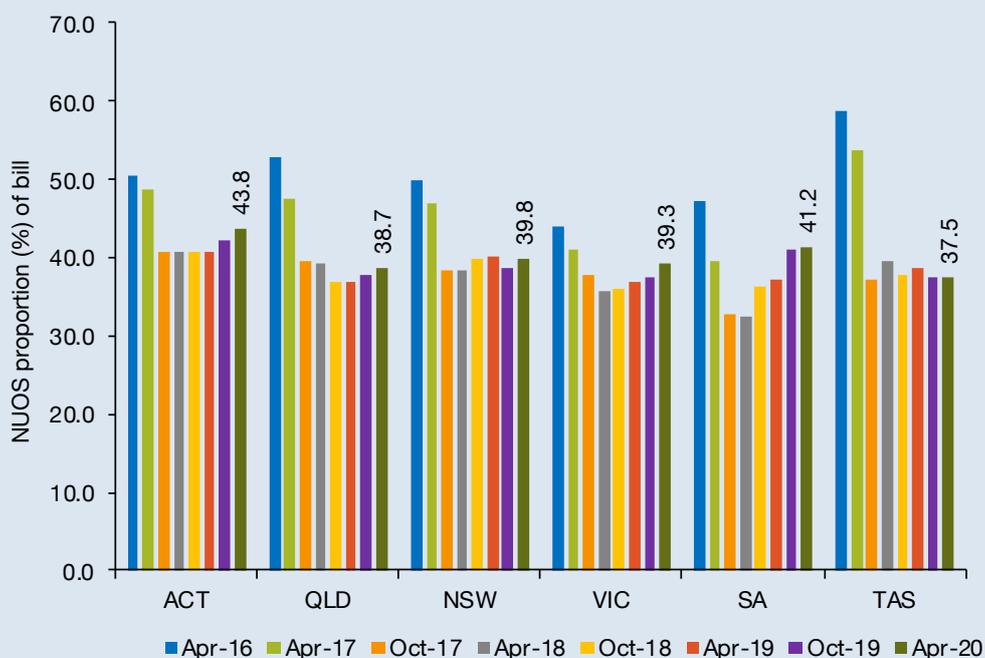
In NSW and Victoria, where there is more than one network area, the state variations in NUOS charges are significant. Large, and predominantly country networks, such as Essential Energy in NSW and Ausnet Services in Victoria have network charges that are similar to that of the South Australia Power Network (SAPN). Victoria’s urban Citipower and Powercor (suburban and rural) networks, on the other hand are the networks with the lowest NUOS charges in the National Electricity Market (NEM). See Chart 10.

CHART 10 | Annual NUOS bill for SMEs using 20,000 kWh (single rate) per annum in each network as of April 2020. GST exclusive.²⁸



Since April 2016 (when the SME Retail Tariff Tracker project commenced) there was first a trend decline in NUOS as proportion of the total retail bill in all jurisdictions. As of April 2020, however, there is a slight increase in the NUOS proportion in all NEM jurisdictions except South Australia and Tasmania. In April 2020 the NUOS proportion of bills was highest in the ACT and South Australia (43.8% and 41.2%, respectively). See Chart 11.

CHART 11 | NUOS as proportion of total annual electricity bill for SMEs using 20,000 kWh (single rate) per annum in each jurisdiction since April 2016. Total retail bill is GST inclusive.²⁹



²⁸ NUOS bills are based on the fixed supply charge and usage charges only and do not include separately listed metering charges.

²⁹ Total retail bill based on average market offer including guaranteed and pay on time discounts. Note that Queensland is based on the Energex network only.

3.1.5 Electricity ‘bill-stacks’

In the preceding section we estimated the proportion that network charges make up in the retail bill. The Australian Energy Market Commission (AEMC) annually publishes estimates of the components of the residential retail bill. We have undertaken a similar breakdown for the SME retail bill, but this needs to be qualified by the availability of public data to accurately estimate wholesale costs.

In order to estimate the what retailers currently pay for wholesale energy we have used the AEMC’s 2019/20 figures.³⁰

TABLE 2 | AEMC estimated electricity wholesale costs 2019/20

	2019/20 \$/MWh
ACT	115.8
NSW	118.5
Queensland	99.9
South Australia	150.9
Tasmania	94.1
Victoria	120.2

The AEMC’s Electricity Price Trends data is also the source used to estimate ‘green scheme’ costs.³¹ Table 3 below shows AEMC’s estimated environmental costs for 2019/20 used for this analysis.

TABLE 3 | AEMC estimated ‘Green scheme’ costs (c/kWh) 2019/20

	2019/20 c/kWh
ACT	3.52
NSW	1.97
Queensland	1.43
South Australia	3.16
Tasmania	2.00
Victoria	1.91

By deducting estimated GST, NUOS costs, wholesale costs and the cost of environmental policies (‘green schemes’), the residual retail component of the average market offer bill is shown in Chart 12. This component is currently negative in the ACT and as high as \$676 in Tasmania.³²

³⁰ AEMC, Residential Electricity Price Trends data (EPR0064), Data available at <https://www.aemc.gov.au/news-centre/data-portal/price-trends-2019>.

³¹ See AEMC, Residential Electricity Price Trends data (EPR0064), Data available at <https://www.aemc.gov.au/news-centre/data-portal/price-trends-2019>.

³² Note that the retail component is the residual amount after deducting other costs from the bills. All market offers are inclusive of any guaranteed or pay on time discount offered by the retailers. A negative residual amount in the ACT does not mean that the retailers do not have costs or a margin in the ACT. It can, however, indicate that the retail costs/margins are lower in the ACT compared to other jurisdictions. We have also been advised that the NUOS includes some ‘green scheme’ costs in the ACT.

CHART 12 | Estimated cost components of annual electricity bill for SMEs using 20,000 kWh (single rate) per annum in each jurisdiction in April 2020. Total retail bill is GST exclusive.³³

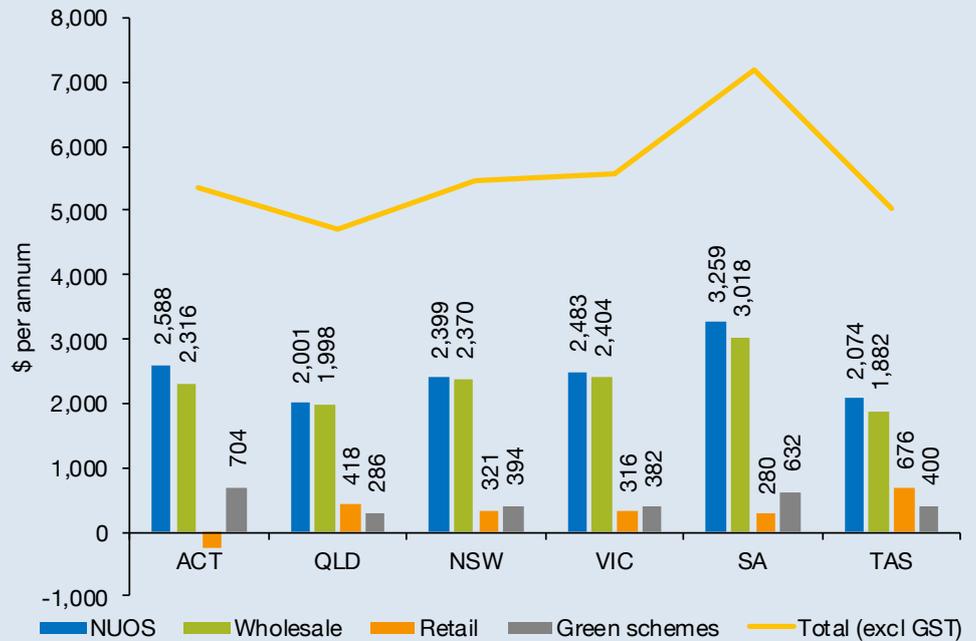
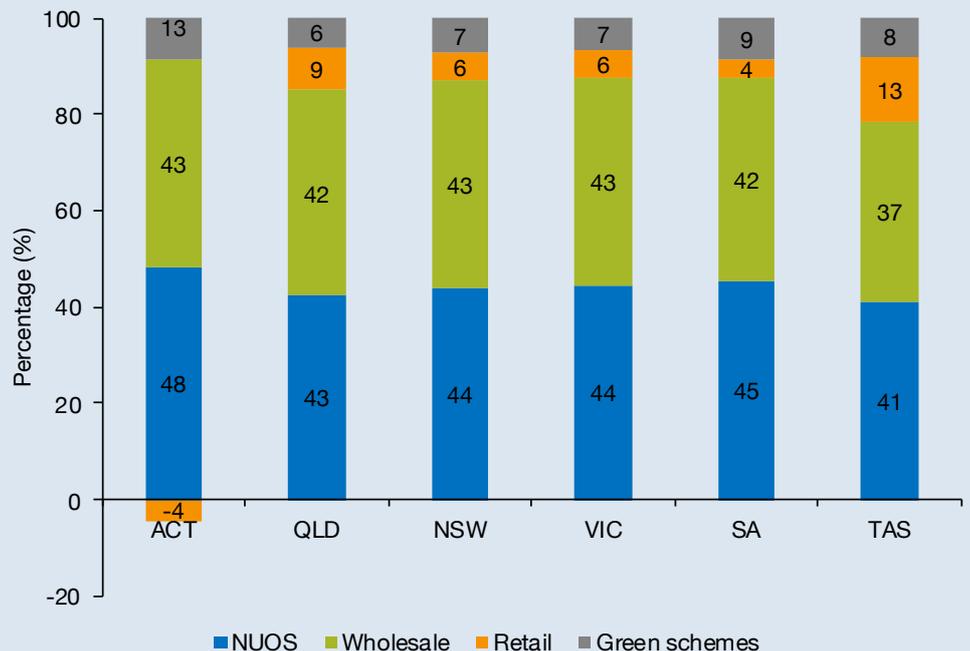


Chart 13 shows the bill components as a percentage of the total bill. It shows that the NUOS component of a retail bill (exclusive of GST) is 41-48%. The cost of wholesale energy ranges from 37% in Tasmania to 43% in the ACT, NSW and Victoria. The residual retail component also varies significantly. While it is negative in the ACT it is as high as 13% in Tasmania.³⁴ The ‘green scheme’ component is highest in the ACT (13%) and lowest in South East Queensland (6%).

CHART 13 | Estimated bill-stack proportions of annual electricity bill for SMEs using 20,000 kWh (single rate) per annum in each jurisdiction in April 2020. Total retail bill is GST exclusive.³⁵



³³ The NUOS does not include separately listed standard metering charges but the cost of rolling out smart meters in Victoria is included. Note that for simplicity, the Victorian NUOS charge includes the cost of rolling out smart-meters (\$71.50 on average) and that this charge is not included in the NUOS analysis in section 3.1.4 above. To estimate the impact of the Victorian smart meter rollout on the bill-stack, we used AER’s indicative average annual metering bill for 2019 and 2020. See table 1-2 in AER, *Advanced Metering Infrastructure, Transition charges applications*, Final Decision (December 2016). The Queensland figures are based on the Energex network only.

³⁴ A negative residual amount in the ACT does not mean that the retailers do not have costs or a margin in the ACT. It can, however, indicate that the retail costs/margins are lower in the ACT compared to other jurisdictions.

³⁵ Total retail bill based on average market offer including guaranteed and pay on time discounts. Note that as these proportions are based on total retail bills exclusive of GST, the network proportion will be greater than in chart 11 which is based on bills inclusive of GST.

3.1.6 Impact of the Default Market Offer (DMO) and Victorian Default Offer (VDO)

In October 2018 the Australian Treasurer and the Minister for Energy requested the Australian Energy Regulator (AER) develop a Default Market Offer (DMO) for each electricity network area in NSW, South Australia and South East Queensland.³⁶ This request was in response to recommendations outlined in the Australian Competition and Consumer Commission’s (ACCC) Retail Electricity Pricing Inquiry. The regulated DMOs took effect on 1 July 2019 and have replaced the retailer determined standing offers previously available in these networks.

The Victorian Default Offer (VDO) is a Victorian Government initiative that requires the Essential Services Commission (ESC) to set a VDO for basic metering types (single rate) in each network area. All retailers are required to offer the VDO but they can, and still do, offer other market contracts. The initial VDO took effect on 1 July 2019 but these rates were replaced by new VDO rates on 1 January 2020. All small businesses previously on a retailer’s standing offer have been moved to the VDO.

On average, the current DMO/VDO have lowered standing offer bills by approximately 21% in Victoria, 9% in NSW, 8% in South Australia and 6% in South East Queensland compared to one year ago (April 2019).³⁷ The below outlines decreases to standing offers post the DMO and VDO taking effect and further analysis on impacts and market changes are discussed under the jurisdictional analysis (Section 4).

The Default Market Offer (DMO)

The AER’s DMO is expressed as an annual bill for a set consumption level and retailers are still able to “translate the annual amount into different tariff structures”.³⁸ The Regulations stipulate that retailers must structure their prices to not exceed the annual DMO price for that consumption level.³⁹

The DMO prices for single rate in NSW, South East Queensland and South Australia, as well as AER’s estimated median saving for customers on set consumption levels are listed in table 4 below.⁴⁰ There are no DMO prices for other tariff types (i.e. Time of Use, Demand tariffs) as the Regulations are designed to apply to the most common tariffs only.⁴¹

TABLE 4 | Small business DMO prices in NSW, South East Queensland and South Australia for 2019-20 (including GST)

	Ausgrid	Endeavour Energy	Essential Energy	Energex	SAPN
SINGLE / FLAT RATE					
Annual bill	\$7,371	\$6,204	\$8,045	\$6,025	\$9,120
Saving from median offer*	\$878	\$579	\$709	\$457	\$896
Consumption level	20,000 kWh/ annum				

*Median saving is the difference between the median standing offer and the DMO price in that distribution zone, based on the model annual usage.

³⁶ See <https://www.aer.gov.au/system/files/Letter%20to%20the%20AER%20Chair%20-%20default%20pricing.pdf>

³⁷ Based on the ‘big 3’ retailers’ standing offers prior to DMO/VDO taking effect and small businesses consuming 20,000 kWh per annum.

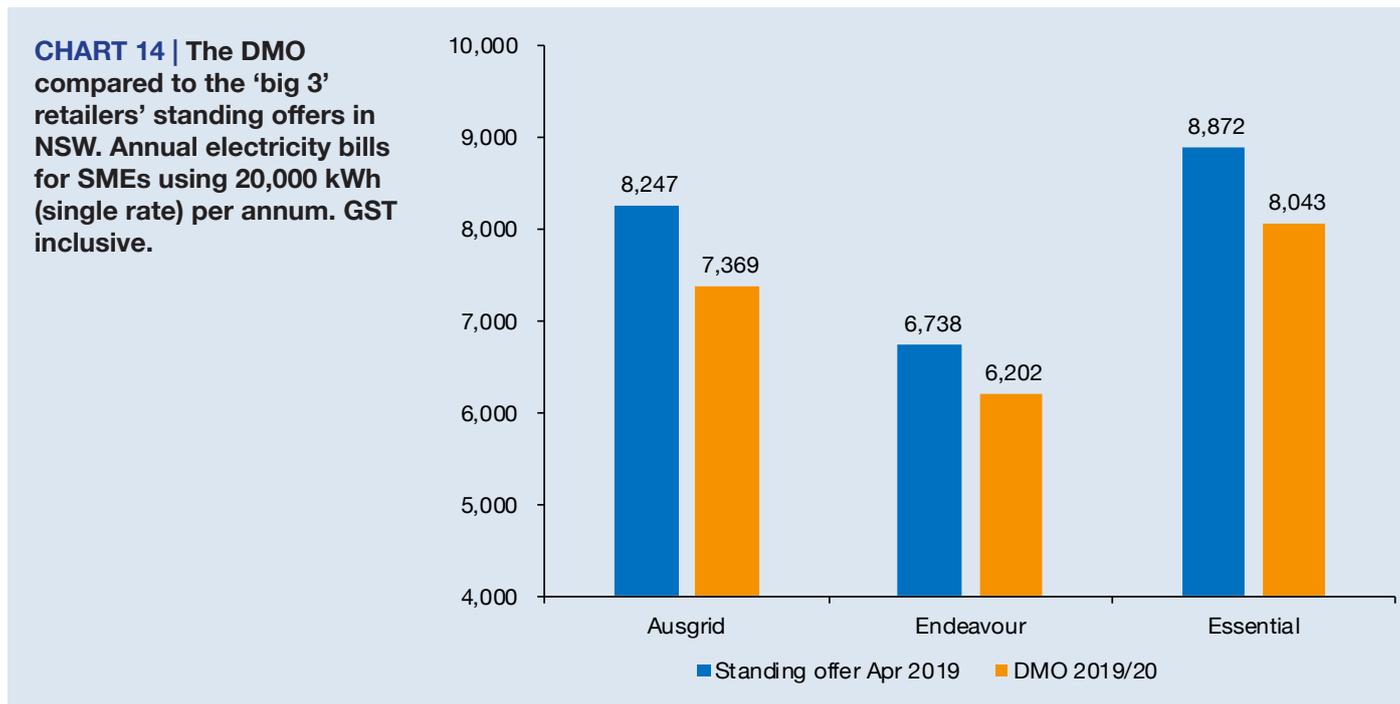
³⁸ AER, Default Market Offer Prices 2019-20, Final Determination, April 2019, 9

³⁹ Ibid., 9

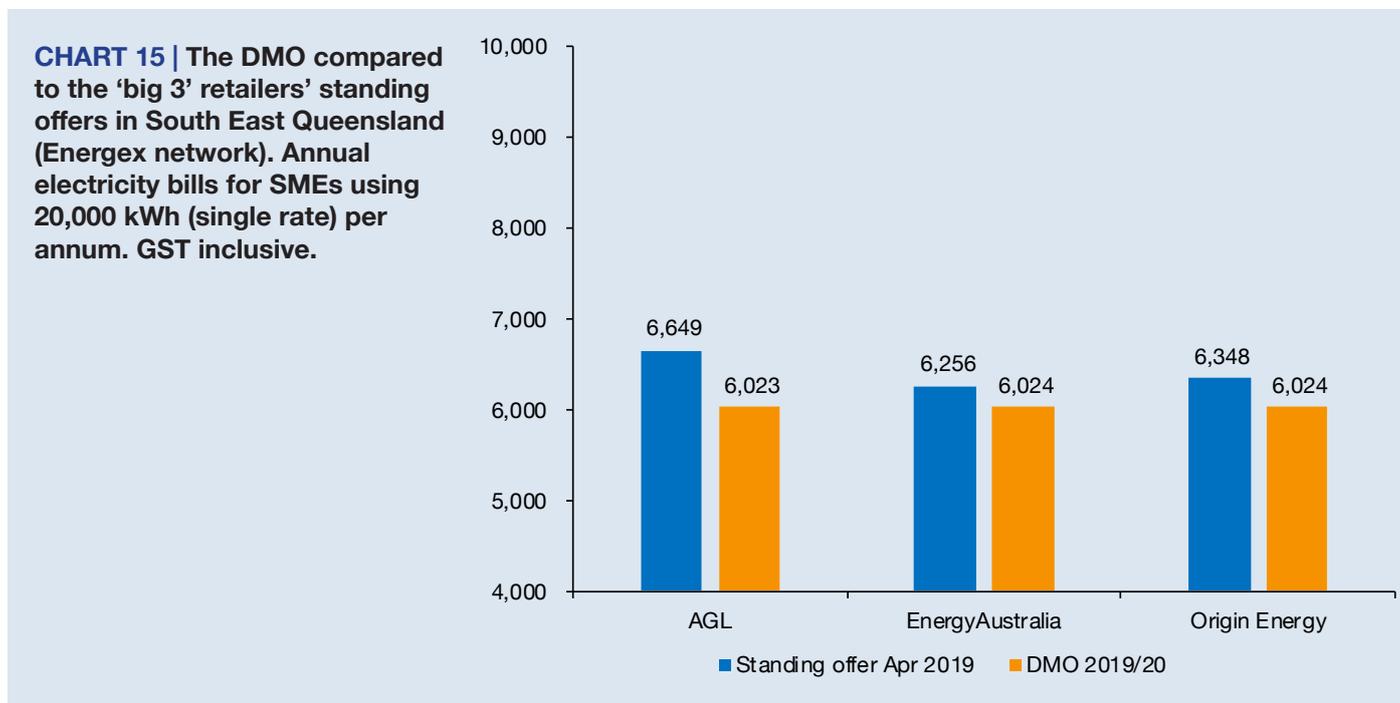
⁴⁰ Ibid., 8. Note that there have been no changes to this analysis since April 2019 as the current DMOs are in place until 1 July 2020.

⁴¹ Ibid., 22

In NSW, the DMO produces significantly lower bills compared to AGL, Energy Australia and Origin Energy's standing offers prior to 1 July 2019. Chart 14 compares the DMO to the 'big 3' retailers' average standing offers in each network area.⁴² In the Ausgrid network the DMO is 11% less than the average standing offer, in Endeavour Energy it is 8% less and bills are down by 9% in Essential Energy.

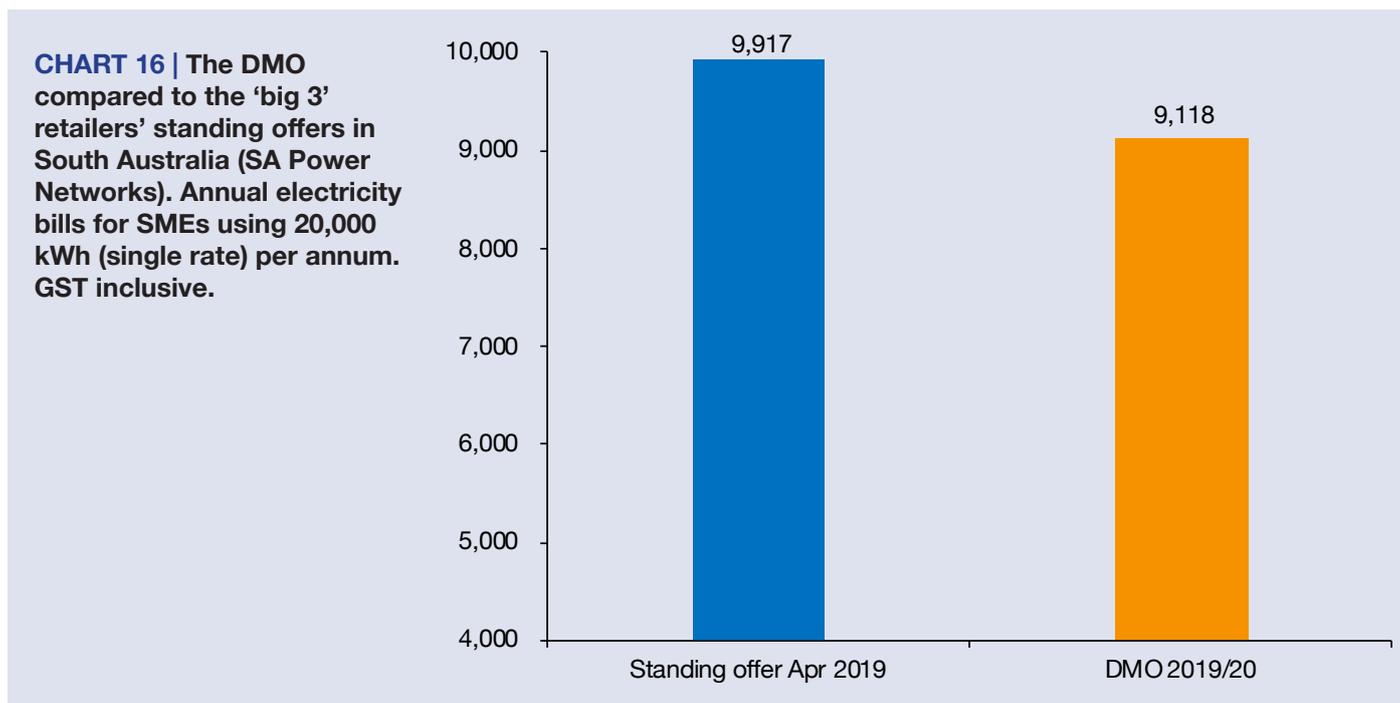


In South East Queensland, the DMO produces an annual bill that is 6% less than the 'big 3' retailers' average standing offer.



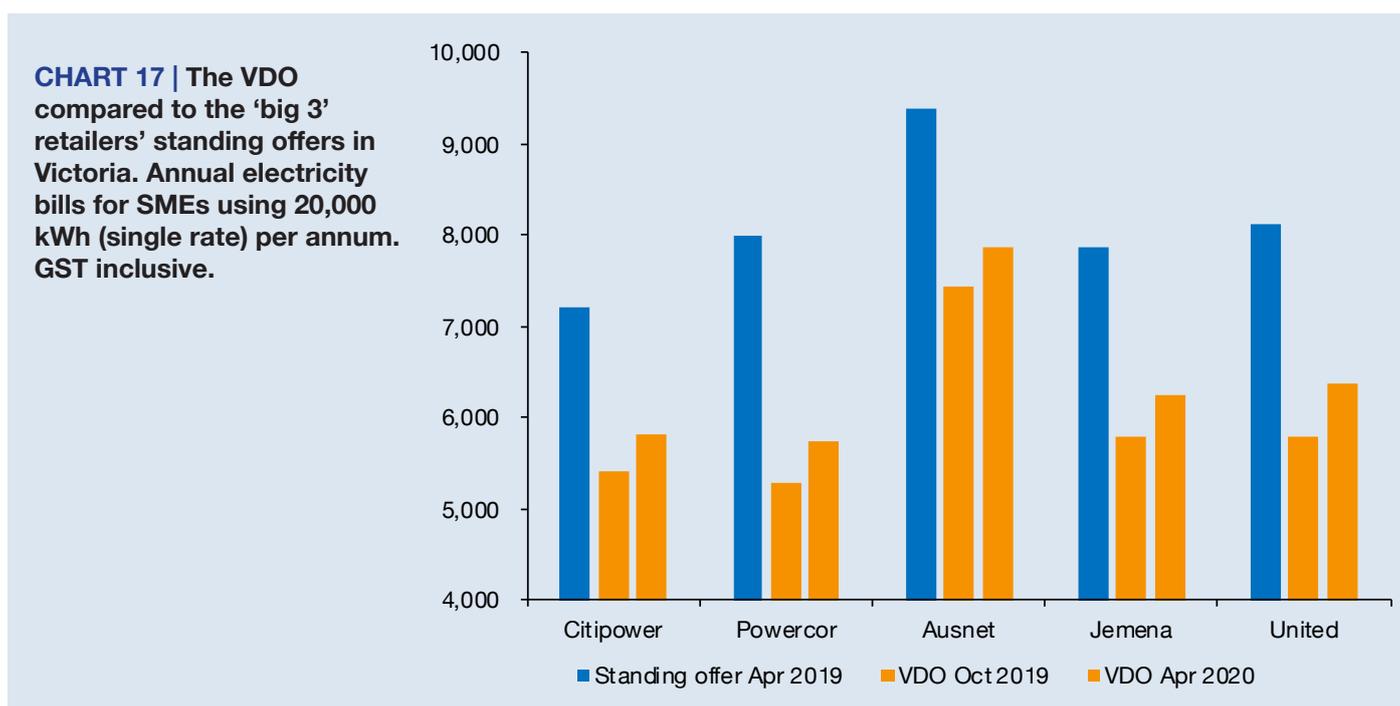
⁴² The 'big 3' retailers are AGL, Energy Australia and Origin Energy.

In South Australia, the DMO produces an annual bill that is 8% less than the ‘big 3’ retailers’ average standing offer.



Victorian Default Offer (VDO)

Chart 17 compares the VDO to the ‘big 3’ retailers’ average standing offers (as of April 2019) in each of the five Victorian network areas.⁴³ In October 2019 the VDO in the Powercor network was 34% less than the average standing offer in place prior to the VDO taking effect. The increase in January 2020, however, means that the VDO is now up by 8%. The VDO is still 28% less than the average standing offer one year ago (prior to the VDO arrangements taking effect). In the Ausnet Services network bills initially reduced by 21% and then increased by 6%. Bills are now 16% less compared to a year ago. In Jemena they initially went down by 26%, increased by 8% and are now 20% lower than in April 2019. In Citipower they first went down by 25% but that is now reduced to 19% due to the increase (8%) taking effect in January. The January 2020 increase was greatest in the United Energy network (10%). Bills are now 21% less compared to one year ago instead of the initial decrease of 29%.



⁴³ While the VDO only applies to the single rate tariff, retailers have been required, since 1 January 2020, to ensure that all standing offers (irrespective of tariff type) are within the maximum bill determination for the single rate VDO offer.

3.1.7 Broader market impacts from re-regulation

This section compares electricity offers available in NSW (the Ausgrid network), Victoria (the Citipower network), Queensland (the Energex network) and South Australia (SA Power Networks) prior to the DMO/VDO taking effect (offers available in April 2019) to offers currently available (April 2020).⁴⁴ It examines changes to the number of offers available, use of discounts and other offer features, as well as changes to the price-spread.⁴⁵

As of April 2019, there were 38 retail offers in NSW's Ausgrid network and in April 2020 it was down to 28 offers. It has been a similar trend in the other jurisdictions. In Victoria's Citipower network where there were 56 offers in April 2019 compared to 45 offers in April 2020, in Queensland's Energex network the number of offers available has been reduced to 36 (from 46) and South Australia currently has 33 offers compared to 46 in April 2019. In terms of the number of retailers operating in each state, however, there is one more retailer offering contracts in each jurisdiction as of April 2020 compared to April 2019. As such, the number of products each retailer offers is down while the number of retailers is slightly up.

The use of additional discounts decreased substantially between April 2019 and April 2020. Table 5 below shows proportion of offers with a guaranteed discount and proportion of offers with a conditional pay on time discount as of April 2019 and April 2020.

TABLE 5 | Proportion of total offers with guaranteed and pay on time discounts in April 2019 and April 2020

	% of offers with guaranteed discount April 2019	% of offers with guaranteed discount April 2020	% of offers with pay on time discount April 2019	% of offers with pay on time discount April 2020
NSW (Ausgrid)	34	25	37	18
VIC (Citipower)	25	7	36	29
QLD (Energex)	26	11	28	14
SA (SAPN)	26	15	28	12

Incentives such as account credits have historically been less widespread compared to discounts but also this type of incentive has become less common post the introduction of the DMO/VDO (with the exception of NSW). That said, while a lower proportion of offers contain account credits the maximum annual value of the credit offered has increased. Table 6 below shows proportion of offers with an account credit incentive and the maximum annual value of the credits offered as of April 2019 and April 2020.

TABLE 6 | Proportion of total offers with account credits and maximum annual value of account credit offered in April 2019 and April 2020

	% of offers with account credit April 2019	% of offers with account credit April 2020	Maximum annual value of account credit (\$) April 2019	Maximum annual value of account credit (\$) April 2020
NSW (Ausgrid)	16	18	50	90
VIC (Citipower)	25	13	50	100
QLD (Energex)	24	17	50	160
SA (SAPN)	24	12	50	90

⁴⁴ While the analysis only examines retail offers available in one network for each jurisdiction, most retail offers apply the same features (discounts, conditions etc.) to their offers across all network areas within a jurisdiction.

⁴⁵ Appendix B contains all offers used for this analysis as well as estimated annual bill amounts and offer features. Note that this analysis includes all electricity offers available as of April 2019 and April 2020 while the main analysis presented in this report, and the associated workbooks, is based on one offer for each retailer.

For some years, retailers have commonly applied a “benefit period” to their offers. The “benefit period” (typically 12 or 24 months) stipulated how long incentives, such as discounts, were available for. As discounts are less common now compared to a year ago, the use of “benefit periods” have also declined. Table 7 below shows proportion of offers with a set “benefit period” as of April 2019 and April 2020.

TABLE 7 | Proportion of total offers with a set “benefit period” in April 2019 and April 2020

	% of offers with a set “benefit period” April 2019	% of offers with a set “benefit period” April 2020
NSW (Ausgrid)	45	29
VIC (Citipower)	34	13
QLD (Energex)	33	19
SA (SAPN)	33	21

An offer feature that has become increasingly common is a mandatory shortened billing cycle. Typically, electricity bills are issued every quarter, but a significant proportion of offers are now conditional upon the customer receiving monthly bills. Table 8 below shows proportion of offers with a mandatory monthly billing condition as of April 2019 and April 2020.

TABLE 8 | Proportion of total offers with a mandatory monthly billing condition in April 2019 and April 2020

	% of offers with monthly billing April 2019	% of offers with monthly billing April 2020
NSW (Ausgrid)	13	43
VIC (Citipower)	18	71
QLD (Energex)	11	36
SA (SAPN)	11	33

A decrease in the total number of products each retailer offers combined with the reference price the DMO/VDO effectively sets, has had an impact on the maximum price-spread (the difference between the best and worst market offer available). A calculation of annual bills (for businesses using 20,000 kWh/annum) based on rates and inclusive of guaranteed discounts, pay on time discounts and other conditional discounts such as direct debit discounts as well as the value of any account credit incentives offered, shows that the maximum price-spread has drastically reduced in Queensland, Victoria and South Australia and to a lesser extent in NSW. Table 9 below shows maximum price-spread as of April 2019 and April 2020 as well as the reduction (%) from April 2019 to April 2020.

TABLE 9 | Maximum price-spread for annual electricity bills as of April 2019 and April 2020 and reduction to maximum price-spread (%). Based on businesses using 20,000 kWh/annum and bills inclusive of any discount or account credit incentive offered.

	Max price spread (\$) April 2019	Max price spread (\$) April 2020	Reduction (%) to max price spread
NSW (Ausgrid)	2,991	2,666	11
VIC (Citipower)	2,889	2,030	30
QLD (Energex)	3,947	1,540	61
SA (SAPN)	3,947	2,664	33

3.1.8 Electricity retail products and innovation

Some retailers offer non-standard products such as membership options, access to wholesale prices and community, or more local, retail services.

As of April 2020, Energy Locals and Powerclub have offers with an annual membership fee. Powerclub has offers in NSW, Victoria, South East Queensland, South Australia and the ACT and they charge an annual membership fee of \$72 (excl. GST) in exchange for access to wholesale energy prices and bill smoothing technology.⁴⁶ In addition to the membership fee, Powerclub requires customers to pay a refundable deposit into the customer's 'Powerbank'. With standard retail products, the retailer manages the risk of wholesale price volatility and customers pay for this risk management through their electricity rates. Powerclub's model, however, is based on the customer making a deposit to the 'Powerbank' which the fluctuating wholesale prices are reconciled against. According to Powerclub: "Hedging your own risk against wholesale energy market fluctuations reduces our operational costs significantly, meaning we can pass on the savings through cheaper rates. As the wholesale market price goes up and down, your Powerbank will rise and fall in the short term. To build up the level of cover, your Powerbank is designed to grow by around 10% a year. Once your Powerbank reaches the maximum amount, the overflow will be refunded to you as a deduction on your monthly energy bill".⁴⁷ The deposit needs to be \$40 per 1,000 kWh of annual consumption meaning that a SME using 20,000 kWh per annum would need to pay a refundable deposit of \$800 into their 'Powerbank'.⁴⁸

Energy Locals' membership product charges an annual fee of \$239.90 (excl. GST) in NSW, South East Queensland, South Australia and the ACT. In Victoria the fee is lower at \$185.35 (excl. GST). In exchange for a membership fee, Energy Locals provides access to wholesale rates and they state that they "don't earn money from the amount of energy you use" (our emphasis).⁴⁹ All retailers charge a fixed daily supply charge and a membership fee effectively increases the fixed charges. Whether a SME is better off on a product with a membership fee would depend on how the products' total fixed charges as well as usage charges compare to non-membership products. Furthermore, an SME's consumption level should be considered as higher fixed charges typically disadvantage SMEs with low consumption.

Table 10 below compares fixed charges (including membership fees for Powerclub and Energy Locals) as a proportion (%) of annual bills for SMEs using 5,000 kWh, 20,000 kWh and 40,000 kWh per annum in NSW's Ausgrid network. It shows that Energy Locals' offer has the second highest (out of 22 retailers) fixed charge proportion of bill for SMEs using 5,000 kWh per annum. Powerclub's fixed charge proportion is the 6th highest for this consumption level. For SMEs using 40,000 kWh per annum, the fixed charge component of bills will clearly be much lower. Energy Locals has the highest fixed charge component (9%) for this consumption level while Powerclub is at 7%.

TABLE 10 | Fixed charges (including membership fees for Powerclub and Energy Locals) as a proportion (%) of annual bills for SMEs using 5,000 kWh, 20,000 kWh and 40,000 kWh per annum in NSW's Ausgrid network.

	5,000 kWh	20,000 kWh	40,000 kWh
AGL	30	10	5
Click Energy	32	11	6
Commander	39	14	7
CovaU	46	15	8
Diamond Energy	33	10	5
EnergyAustralia	37	12	6
Next Business Energy	34	11	6
Momentum Energy	31	10	5
Origin Energy	32	10	5
Powerdirect	36	12	6
Powershop	41	14	7

⁴⁶ See <https://powerclub.com.au>

⁴⁷ See <https://powerclub.com.au/powerbank>

⁴⁸ Based on Powerclub's explanation: "Your Powerbank is a one-off deposit, tailored based on how much energy you use. The minimum amount you need to cover yourself from standard variations in wholesale prices is \$40 per 1,000 kWh of annual usage. For example, if you use 5,000kWh per year, (that's about 13.7kWh per day), your Powerbank will be 5 x \$40 = \$200." Ibid.

⁴⁹ See <https://energylocals.com.au/our-price-promise/>

Red Energy	31	10	5
Simply Energy	38	13	7
Energy Locals	44	16	9
1st Energy	43	14	7
Alinta Energy	36	12	6
Blue NRG	42	15	8
Powerclub	39	14	7
Amaysim	29	9	5
Enova Energy	34	12	6
Future X Power	36	12	7
Tango Energy	35	12	6

As stated above, higher fixed charges may be offset by lower usage charges. Table 11 below compares annual usage charges for SMEs using 5,000 kWh, 20,000 kWh and 40,000 kWh per annum in NSW's Ausgrid network. It shows that Powerclub has the lowest annual usage charges for all consumption levels while Energy Locals has the 3rd lowest usage charges for SMEs using 40,000 kWh per annum. For low consumption SMEs (5,000 kWh/annum) Energy Locals lands in the middle.

TABLE 11 | Annual usage charges for SMEs using 5,000 kWh, 20,000 kWh and 40,000 kWh per annum in NSW's Ausgrid network.

	5,000 kWh	20,000 kWh	40,000 kWh
AGL	1,748	5,693	10,953
Click Energy	1,957	6,256	11,988
Commander	1,821	5,492	10,386
CovaU	1,850	6,066	11,687
Diamond Energy	1,881	6,383	12,413
EnergyAustralia	1,815	5,951	11,466
Next Business Energy	1,697	5,316	10,112
Momentum Energy	2,112	6,715	12,853
Origin Energy	1,909	6,334	12,233
Powerdirect	1,785	5,881	11,342
Powershop	1,921	6,066	11,593
Red Energy	1,817	5,926	11,404
Simply Energy	1,710	5,197	9,846
Energy Locals	1,880	5,405	10,105
1st Energy	1,691	5,701	11,117
Alinta Energy	1,831	5,655	10,753
Blue NRG	2,047	6,004	11,280
Powerclub	1,659	4,976	9,398
Amaysim	1,922	6,293	12,121
Enova Energy	1,842	5,772	11,011
Future X Power	1,854	5,741	10,925
Tango Energy	1,845	5,722	10,892

In terms of overall bills (fixed charges and usage charges), Powerclub produces the lowest bills for low consumption SMEs (5,000 kWh/annum) as well as high consumption SMEs (40,000 kWh/annum).⁵⁰ Energy Locals has the 4th best offer for high consumption SMEs while it is the 5th worst for low consumption. See Table 12 below.

TABLE 12 | Annual bills for SMEs using 5,000 kWh and 40,000 kWh per annum in NSW's Ausgrid network

	5,000 kWh		40,000 kWh
Powerclub	1,822	Powerclub	9,561
Next Business Energy	1,838	Simply Energy	10,007
Simply Energy	1,871	Next Business Energy	10,253
1st Energy	1,872	Energy Locals	10,312
AGL	1,875	Commander	10,562
Powerdirect	1,946	Alinta Energy	10,917
Red Energy	1,954	Tango Energy	11,053
EnergyAustralia	1,980	AGL	11,080
Alinta Energy	1,995	Future X Power	11,089
Commander	1,997	Enova Energy	11,168
Enova Energy	1,998	1st Energy	11,298
Tango Energy	2,006	Blue NRG	11,495
Future X Power	2,017	Powerdirect	11,504
Diamond Energy	2,034	Red Energy	11,540
Amaysim	2,058	EnergyAustralia	11,631
Origin Energy	2,061	Powershop	11,790
CovaU	2,064	CovaU	11,901
Energy Locals	2,087	Click Energy	12,142
Click Energy	2,111	Amaysim	12,257
Powershop	2,118	Origin Energy	12,385
Blue NRG	2,262	Diamond Energy	12,567
Momentum Energy	2,273	Momentum Energy	13,014

A few retailers take a more local, or community approach, to energy retailing. Enova Energy, for example, started out retailing in NSW's Essential network but now covers all of NSW (and with plans to extend to South East Queensland, Victoria and South Australia).⁵¹ Enova Energy has a not-for-profit arm called Enova Community where a proportion of the profit generated from Enova Energy goes to fund community renewable energy projects and energy efficiency services. Locality Planning Energy (LPE) is a Queensland based retailer that specialises in retail solutions for embedded networks and building common areas. They also offer solar packages for businesses that own premises or are part of a commercial body corporate.

There are less non-standard energy products available to SMEs compared to residential customers. In the residential market there are subscription plans (e.g. Amaysim) based on households estimated electricity consumption. Amaysim, for example, offers prepaid subscription plans for small, medium, large and extra-large consumption households. Elysian Energy has a similar concept where residential customers can choose between 'The Minimalist' for individuals and couples, 'A New Chapter' for small families, 'The Good Life' for growing households and 'The Full House' for big families. Consumption levels for the

⁵⁰ It should be noted, however, that Powerclub requires customers to make a refundable deposit into their 'Powerbank'. For a SME using 5,000 kWh per annum, the deposit would be approximately \$200 and for a SME using 40,000 kWh per annum, the deposit would be \$1,600.

⁵¹ See <https://enovaenergy.com.au/about-us/our-story/>

SME customer cohort are more diverse than it is for the residential cohort, and consumption patterns are often linked to the type of business they operate (e.g. offices with predominantly daytime consumption, restaurants with evening peaks and bakeries with morning peaks etc.). As such, SMEs could potentially benefit from plans tailored to their type of business' consumption level and pattern.

While Energy Locals states that the membership fee for SMEs provides access to wholesale electricity prices, the price per kWh does not actually vary in accordance with the wholesale market. Amber Electric offers residential plans (through Energy Locals) that passes on the variable wholesale price of electricity (as well as other charges such as network costs). The maximum price is, however, capped at DMO/VDO level. As Amber Electric does not separate the wholesale price from other costs such as network charges, metering costs, regulatory compliance costs etc. on their website, it is difficult to ascertain whether these are straight passthroughs or include some margins. Amber Electric states that they have built their retail fee (\$10/month) into the fixed supply charge.⁵²

3.2 Gas bills

Chart 18 shows estimated annual gas bills for SMEs that consume 100 GJ per annum across all states and territories. Tasmanian businesses with this consumption level will have an annual gas bill of just over \$4,740, though this is understood to be a high level of use for a typical SME in Tasmania (with many using less). For this level of consumption Victorian businesses will pay approximately \$2,195.

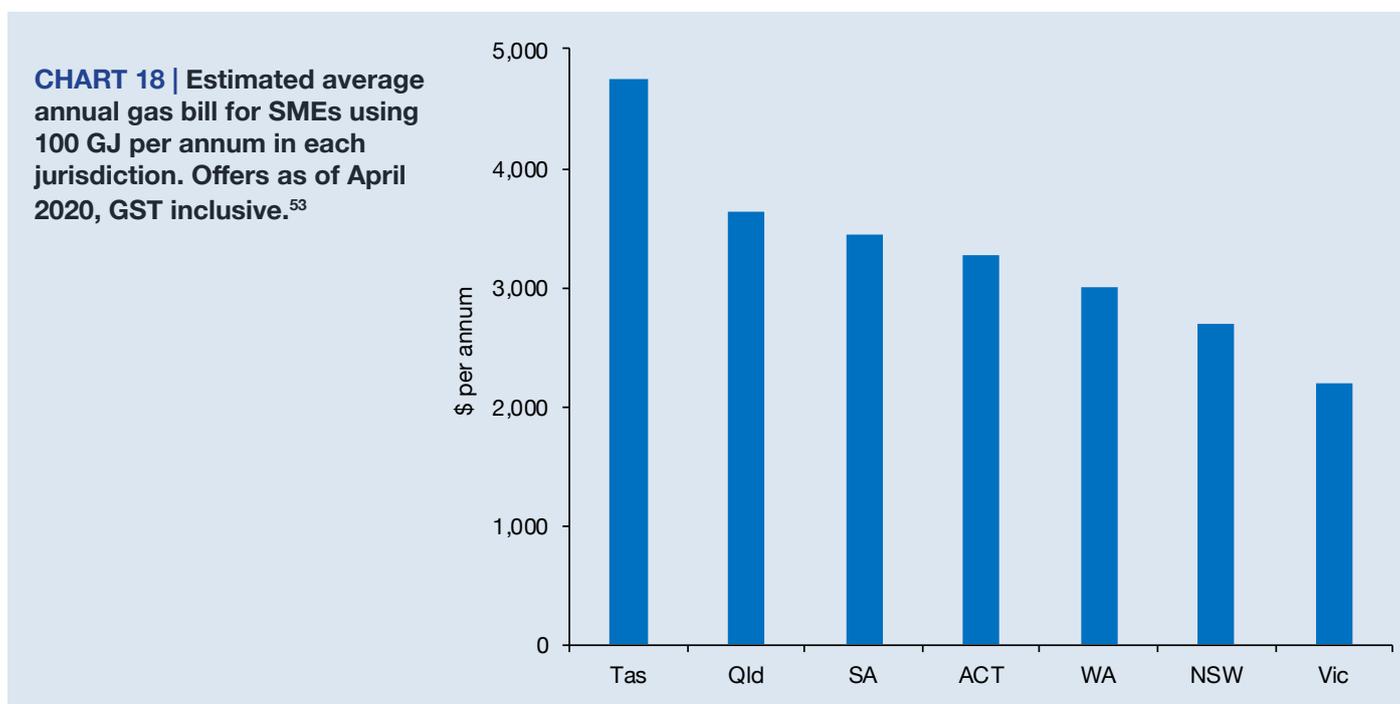


Chart 19 shows the trend in annual gas bills from April 2016 to April 2020. It shows that bills increased in all jurisdictions except for Western Australia during the period but that the increases vary significantly between jurisdictions. SMEs in Victoria and Tasmania have experienced the greatest price increases since April 2016.

⁵² See <https://help.amberelectric.com.au/hc/en-us/articles/360037454751-How-much-does-Amber-cost->

⁵³ Based on offers available in April 2020. Average market offer (including guaranteed discounts and pay on time discounts). In QLD this is based on offers available in the Brisbane North and the Brisbane South pricing zones, in NSW it is based on offers available in the Sydney/Jemena zone, in Victoria it is based on the eight major gas zones, and in WA it is based on the South West zone. Tasmania and SA only have one pricing zone.

CHART 19 | Estimated average annual gas bills for SMEs using 100 GJ per annum in each jurisdiction since April 2016. GST inclusive.⁵⁴

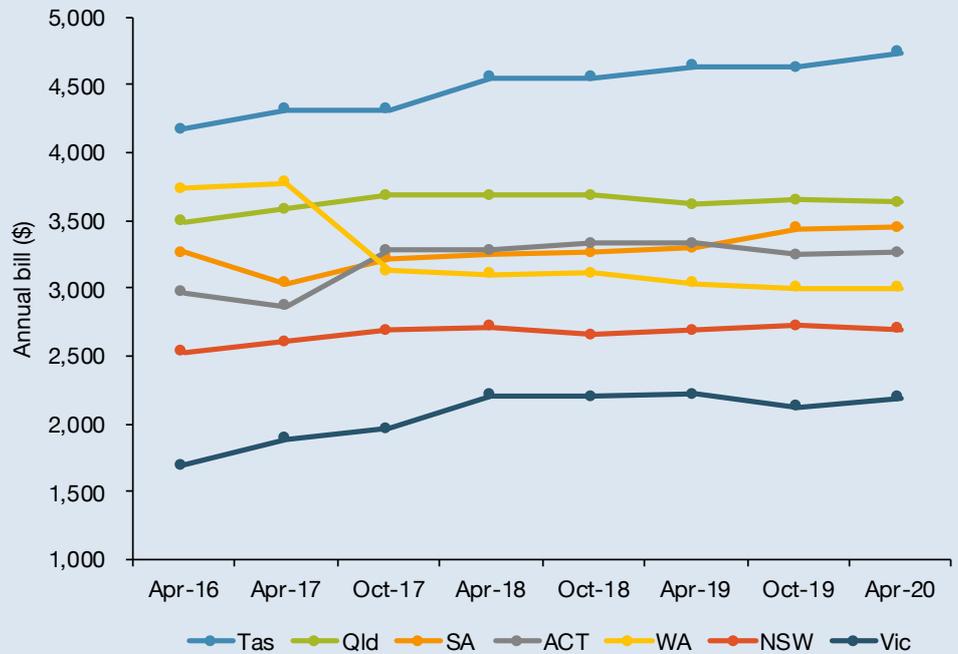


Chart 20 shows \$ change to annual bills from April 2019 to April 2020. Annual gas bills for South Australian SMEs with this consumption level (100 GJ) increased by approximately \$150 (5%), and in Tasmania bills increased by \$105 (2%). In the ACT, Western Australia and Victoria, on the other hand, they have decreased.

CHART 20 | Changes (\$) to average annual gas bill for SMEs using 100 GJ per annum in each jurisdiction from April 2019 to April 2020. GST inclusive.

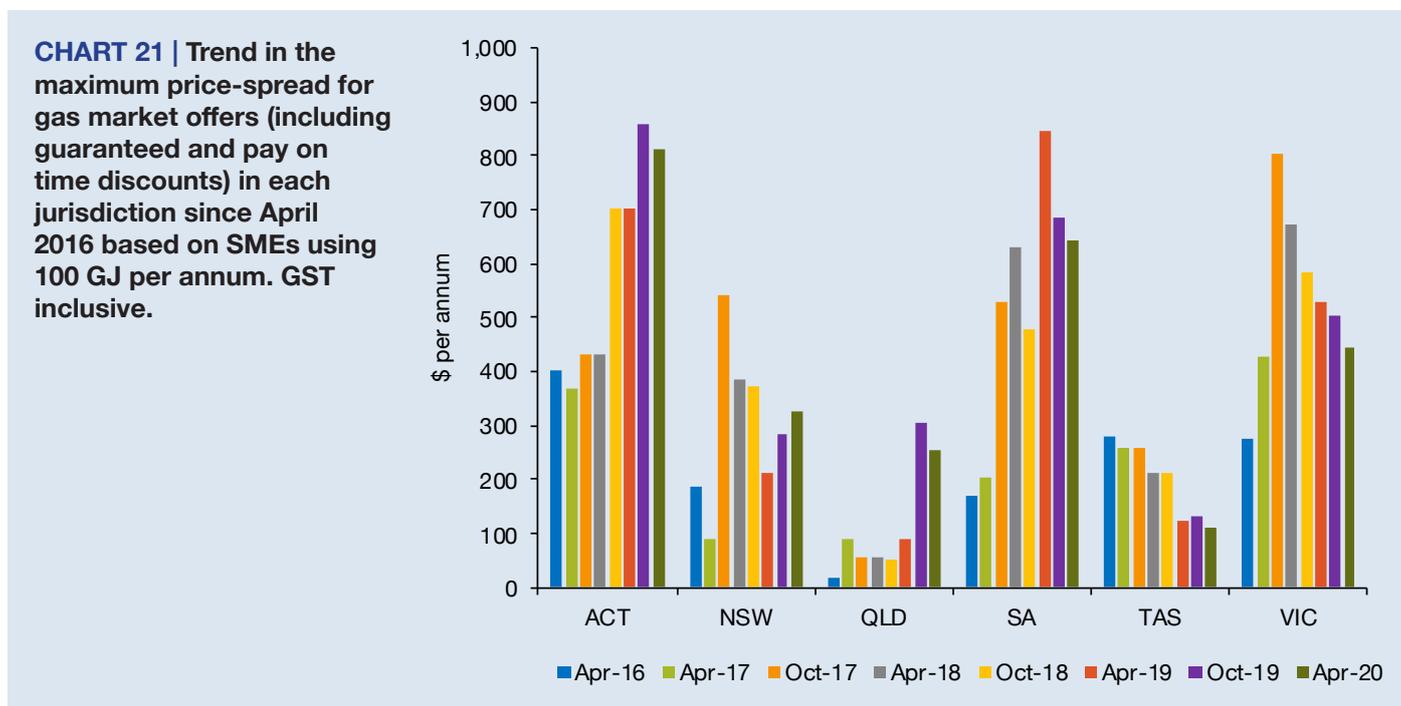


3.2.1 Maximum price spread – gas

The difference between the gas market offers, the maximum price-spread, increased in the ACT, Queensland and NSW compared with the same period a year ago. For South Australia and Victoria, on the other hand, the price-spread has decreased. In Tasmania the maximum price-spread remains stable. In previous years, the price-spread has typically increased with the number of retailers operating in a market

⁵⁴ Average market offer (including guaranteed discounts and pay on time discounts) for each jurisdiction. In QLD this is based on offers available in the Brisbane North and the Brisbane South pricing zones, in NSW it is based on offers available in the Sydney/Jemena zone, in Victoria it is based on the eight major gas zones, and in WA it is based on the South West zone. Tasmania and SA only have one pricing zone.

as well as immediately after deregulation.⁵⁵ However, the ACT continues to have the greatest price-spread (\$810) despite there only being three retailers offering gas contracts in the ACT.⁵⁶ As of April 2020, the maximum price-spread was \$640 in South Australia, approximately \$445 in Victoria, \$255 in Queensland and \$325 in NSW. In Tasmania, the maximum price-spread was \$110.⁵⁷ Chart 21 shows the trend in the maximum price-spread since April 2016 for all jurisdictions where a number of retailers offer gas market contracts.



3.2.2 Additional discounts – gas

While some retailers offer guaranteed discounts, many discounts are conditional upon bills being paid on time. Chart 22 shows the difference between the average market offer bill excluding guaranteed and conditional discounts, and the average market offer bill inclusive of discounts. It shows that discounts have greatest impact in Western Australia (reduces an average annual bill by \$960) while they have the least impact in South Australia, Victoria and Queensland.⁵⁸ It should be noted, however, that Western Australia only has three retailers that publish SME market offers and that this discount reflects the 45% discount offered by AGL and 30% discount offered by Origin Energy. Both retailers are relatively new entrants in the WA gas retail market.

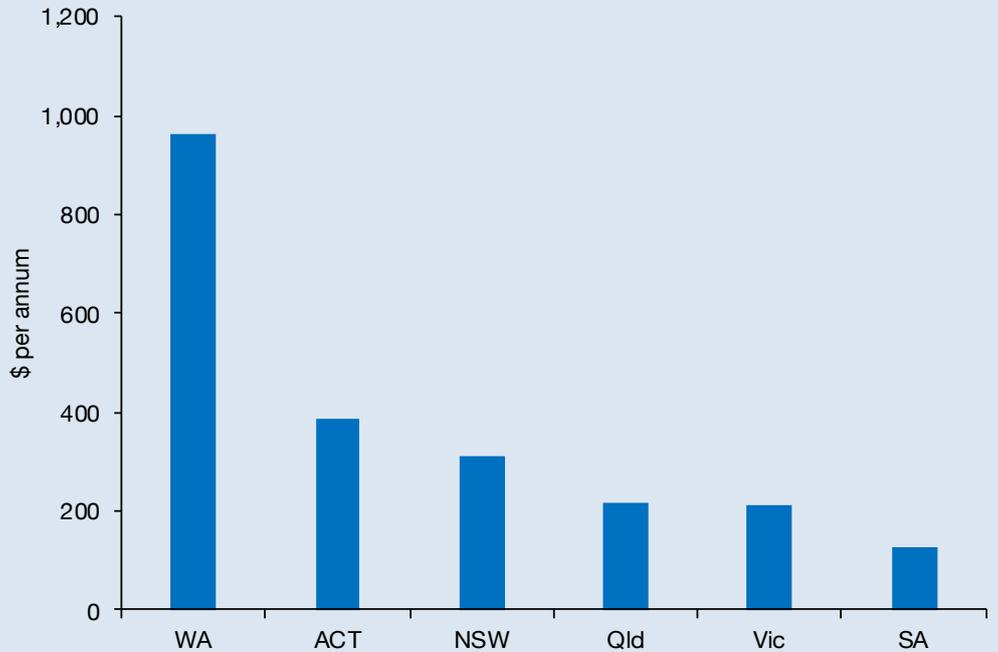
⁵⁵ Note that NSW gas retail prices were deregulated on 1 July 2017.

⁵⁶ ActewAGL does not offer any discounts on their standard gas offer. Customers that sign up for a dual fuel contract, however, do receive a discount.

⁵⁷ Based on annual consumption of 100 GJ and analysis based on 11 retail offers in Victoria, 7 retailers in NSW, 6 in South Australia, 4 in Queensland, 3 in the ACT and 2 retailers in Tasmania. Analysis does not include WA as AGL and Origin are relatively new entrants in the WA gas retail market. As of April 2020, however, the maximum price-spread in WA was \$1,730.

⁵⁸ Jurisdictions without or only a few market offers have not been included in this analysis.

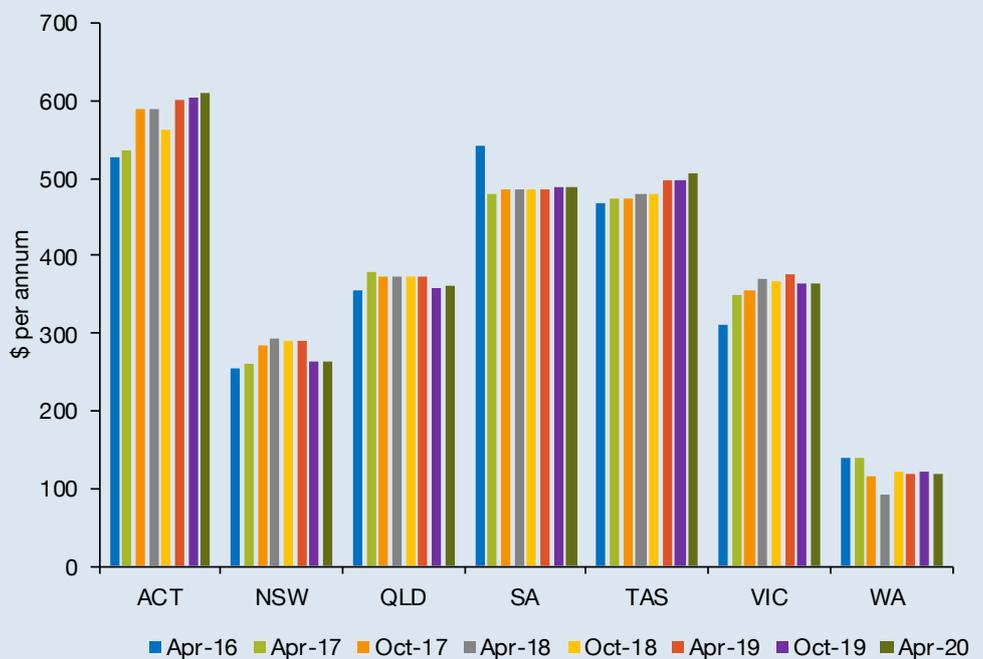
CHART 22 | Difference (\$) to average annual gas bill inclusive and exclusive of discounts) guaranteed and conditional), based on SMEs using 100 GJ per annum, April 2020. GST inclusive.



3.2.3 Fixed supply charge – gas

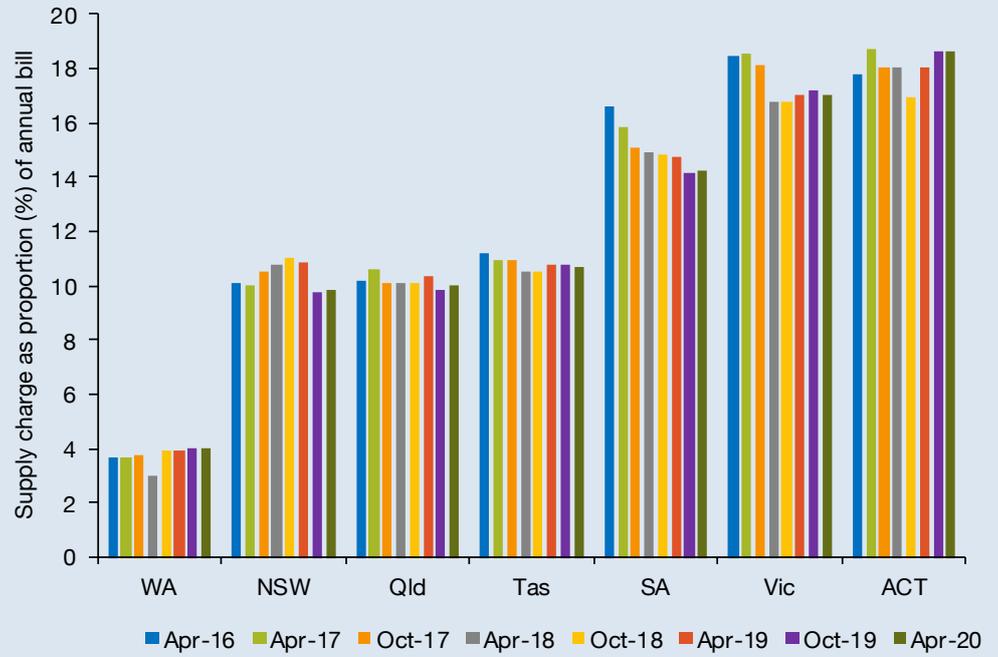
For gas supply charges, there are significant differences between jurisdictions. Fixed supply charges are highest in the ACT and lowest in Western Australia. Compared with the same period a year ago, fixed supply charges have decreased in NSW (9%) as well as in Victoria and Queensland (3%). In the ACT, South Australia, Western Australia and Tasmania, the supply charges have increased by a modest 1 to 2% since April 2019. Fixed supply charges as a proportion of the annual bill are highest in the ACT and Victoria (19% and 17%) and lowest in Western Australia (4%).

CHART 23 | Trend in average annual gas supply charge (\$) for SMEs in each jurisdiction from since April 2016. GST inclusive.⁵⁹



⁵⁹ Based on the average supply charge for gas market offers. In WA, Alinta Energy and AGL's supply charges are inclusive of a daily Account Administration Fee as of April 2019, October 2019 and April 2020. In the April 2018 update, only Alinta explicitly stated that an Account Administration Fee applies. Origin's offers in WA do not mention this fee.

CHART 24 | Trend in average annual gas supply charge as proportion (%) of bill for SMEs using 100 GJ per annum in each jurisdiction from April 2016 to April 2020. GST inclusive.



4. Jurisdictional analysis

This section analyses and compares electricity and gas offers available to small business customers in each of the jurisdictions. It compares price-spreads (maximum price differences between retail offers), the impact guaranteed and conditional pay on time discounts have on energy bills, and the network cost as proportion of total electricity bills. It also highlights price changes (increases and/or decreases) that have occurred over both a six month and twelve-month period to April 2020,⁶⁰ differences to annual bills (based on assumed consumption levels) between retailers, as well as electricity networks and gas pricing zones within each jurisdiction.⁶¹

Consistent with section 3 above, we assume an annual consumption level of 20,000 kWh⁶² (single rate) for electricity and 100 GJ for gas. We stress that gas consumption varies significantly between jurisdictions and that the 100 GJ consumption level is a low consumption level in Victoria, medium in the ACT and South Australia, and high in Queensland. We note that the workbooks accompanying this report allow users to nominate their own consumption levels and we encourage all stakeholders to access the workbooks at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

4.1 New South Wales

Electricity retail prices in NSW have been deregulated since 2014 but on 1 July 2019 the Australian Energy Regulator's Default Market Offer (DMO) replaced the previously retailer determined electricity standing offers in NSW. Gas retail prices for customers using less than 1,000 GJ per annum became deregulated in July 2017.

NSW has three electricity networks and several gas pricing zones:

Electricity network and incumbent retailer	Area
Ausgrid (Energy Australia)	Inner Sydney, Northern Sydney, Swansea, Newcastle, Maitland, Cessnock, Singleton and Upper Hunter
Endeavour Energy (Origin)	Western Sydney, Wollongong, Blue Mountains, Lithgow, Kandos, Moss Vale, Nowra, Ulladulla
Essential Energy (Origin)	Rural and Regional NSW
NSW Gas zones and host retailer	Area
Jemena/Sydney (AGL)	Sydney, Newcastle, Wollongong, Blue Mountains
AGN (Origin)	Cooma and Bombala
	Temora, Holbrook, Henty, Culcairn and Walla Walla
	Tumut and Gundagai
	Wagga Wagga and Uranquity
	Albury, Moama and Jindera
	Murray Valley Towns
Central ranges (Origin)	Tamworth
Jemena/Capital Region (ActewAGL)	Boroowa, Goulburn, Yass and Young
Queanbeyan (ActewAGL)	Queanbeyan and Bundgendore
Shoalhaven (ActewAGL)	Shoalhaven

⁶⁰ As the last data collection of retail offers occurred in April 2020, offers as of April 2020 have been compared to offers in October 2019 (the previous data collection), and the trend over the twelve months since April 2019. As the electricity Network Use of System (NUOS) charges change on 1 January in Victoria and on 1 July in all other jurisdictions, the April data, and associated report, will typically reveal recent price changes in Victoria while the October data (and report) will highlight major price changes in the other jurisdictions.

⁶¹ Appendix A contains a list of the various retail offers used for this analysis.

⁶² This consumption level for electricity is based on the NEM average, see Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

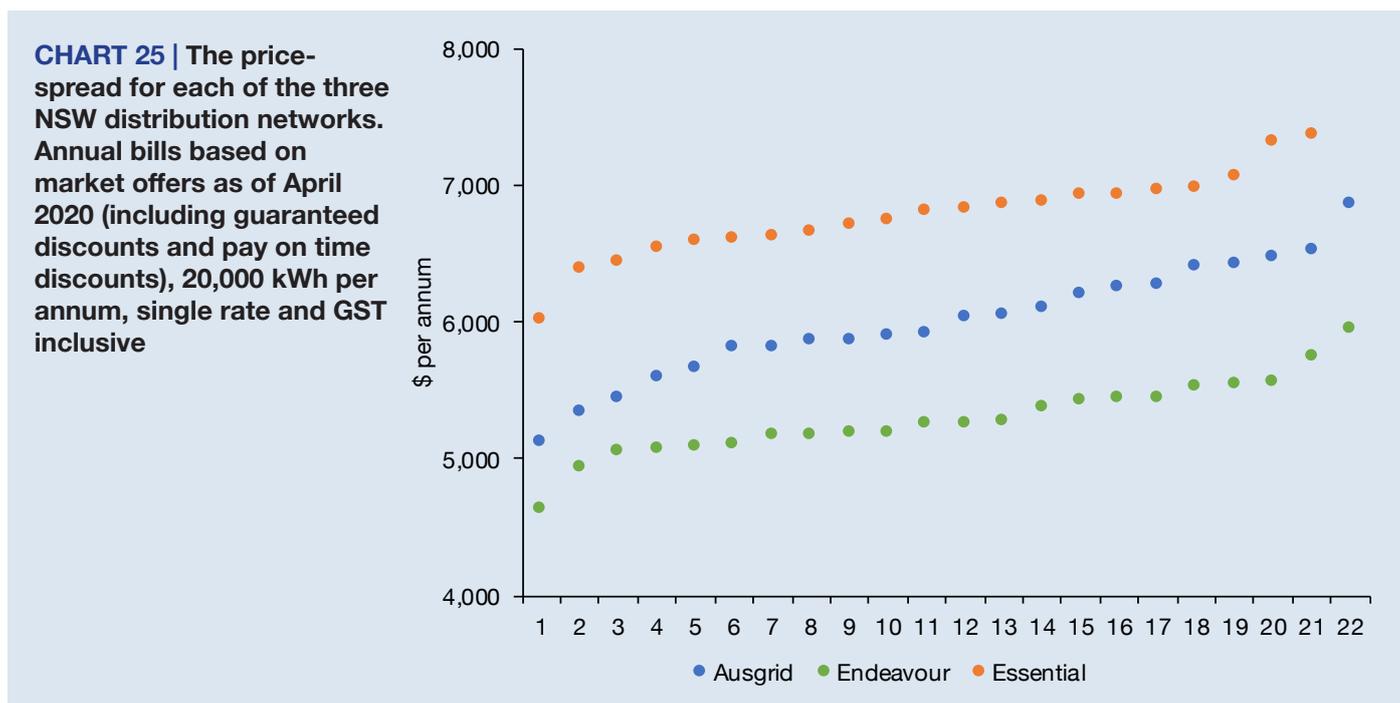
4.1.1 NSW electricity bills April 2020

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO⁶³ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. According to the AEMO report, average consumption for a small business in the Ausgrid network is 13,000 kWh per annum while the average consumption is 27,266 kWh in the Endeavour Energy network. We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

The price-spread

Chart 25 shows annual bills for SMEs consuming 20,000 kWh per annum (single rate) for 22 retailers across the three NSW distribution networks.⁶⁴ It shows that the typical annual bill for SMEs with this consumption level is between \$5,310 and \$6,790 (depending on network area).

It also shows that prices are highest in the Essential Energy network and lowest in Endeavour Energy. The maximum price-spread is greatest in Ausgrid where the difference between the lowest and the highest annual bill is \$1,735 compared to \$1,310 in the Endeavour Energy network. The average maximum price-spread for all three networks is approximately \$1,465. Compared to six months ago (October 2019), the maximum price-spread has reduced in all three network areas. The average maximum price-spread for all three networks has reduced by \$675.



Figures 1 - 3 below rank the retail offers from lowest to highest annual electricity bills in each of the three network areas.⁶⁵ The lowest annual retail bill in each network area has decreased since October 2019. In Ausgrid the best offer, as of April 2020, produces an annual bill that is \$410 less than the best offer six months ago, in Endeavour Energy it is \$220 less and in Essential Energy it is \$260 less.

⁶³ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

⁶⁴ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

⁶⁵ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Bill calculations based on SMEs using 20,000 kWh/annum (single rate). All bills are inclusive of guaranteed and pay on time discounts as well as GST. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

FIGURE 1 | Lowest to highest annual electricity bills for market offers in NSW's **Ausgrid network** (April 2020)

	Powerclub	\$5,139
	Simply Energy	\$5,358
	Next Business Energy	\$5,457
	Energy Locals	\$5,612
	Commander	\$5,668
	Alinta Energy	\$5,819
	AGL	\$5,820
	1st Energy	\$5,882
	Tango Energy	\$5,883
	Future X Power	\$5,905
	Enova Energy	\$5,928
	Powerdirect	\$6,042
	Red Energy	\$6,062
	EnergyAustralia	\$6,116
	BlueNRG	\$6,219
	Powershop	\$6,263
	CovaU	\$6,280
	Click Energy	\$6,410
	Amaysim	\$6,429
	Origin Energy	\$6,485
	Diamond Energy	\$6,536
	Momentum Energy	\$6,876

FIGURE 2 | Lowest to highest annual electricity bills for market offers in NSW's **Endeavour Energy network** (April 2020)

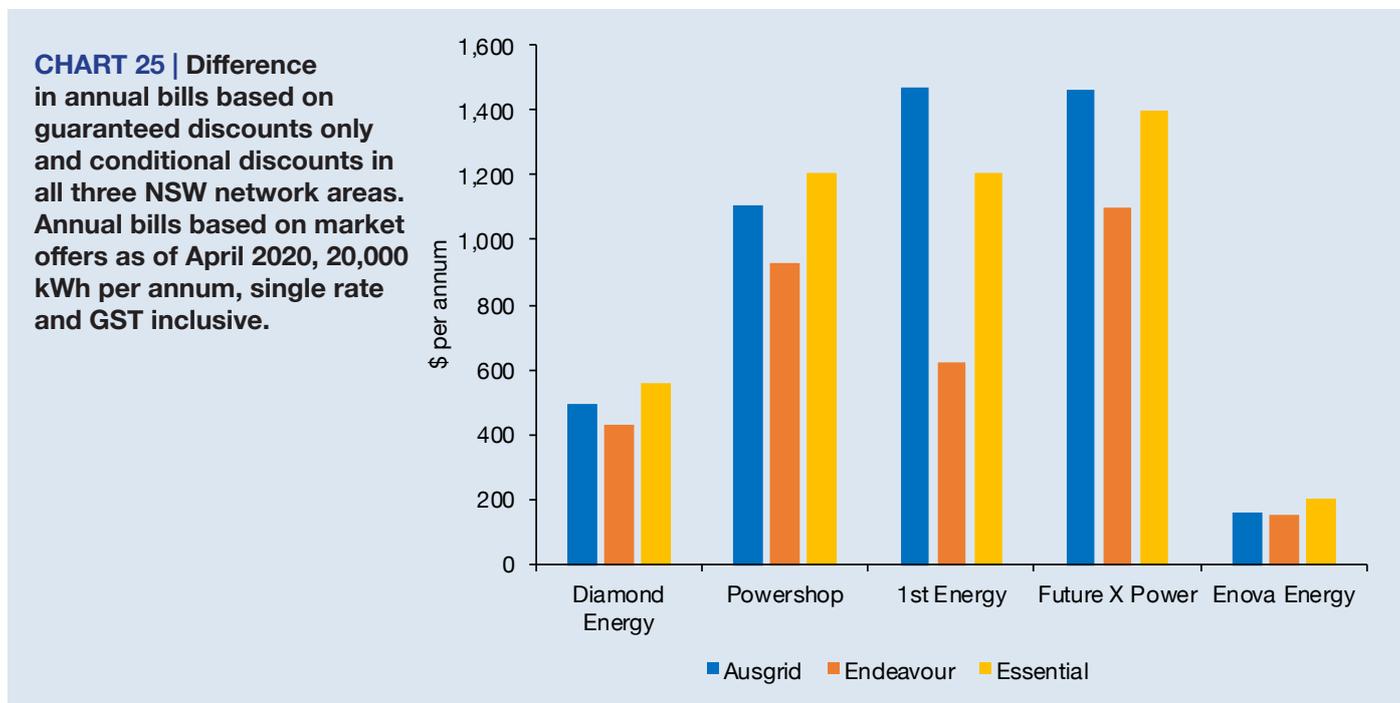
	Next Business Energy	\$4,650
	Powerclub	\$4,952
	Commander	\$5,063
	AGL	\$5,084
	Future X Power	\$5,101
	Simply Energy	\$5,121
	Alinta Energy	\$5,182
	Momentum Energy	\$5,187
	Red Energy	\$5,200
	Powerdirect	\$5,210
	Powershop	\$5,271
	EnergyLocals	\$5,277
	Tango Energy	\$5,287
	EnergyAustralia	\$5,396
	Enova Energy	\$5,441
	Origin Energy	\$5,459
	Click Energy	\$5,459
	BlueNRG	\$5,547
	CovaU	\$5,554
	1st Energy	\$5,577
	Diamond Energy	\$5,768
	Amaysim	\$5,961

FIGURE 3 | Lowest to highest annual electricity bills for market offers in NSW's **Essential Energy network** (April 2020)

	Next Business Energy	\$6,029
	Powerclub	\$6,407
	Simply Energy	\$6,447
	AGL	\$6,561
	Commander	\$6,603
	Red Energy	\$6,620
	Future X Power	\$6,642
	EnergyAustralia	\$6,675
	Alinta Energy	\$6,723
	Powerdirect	\$6,756
	1st Energy	\$6,819
	Powershop	\$6,835
	CovaU	\$6,882
	BlueNRG	\$6,886
	EnergyLocals	\$6,937
	Momentum Energy	\$6,946
	Amaysim	\$6,975
	Click Energy	\$6,998
	Origin Energy	\$7,078
	Enova Energy	\$7,328
	Diamond Energy	\$7,381

Additional discounts

Five of the twenty-two retailers operating in NSW offer conditional pay on time discounts (down from ten in April 2019). For customers using 20,000kWh per annum the conditional discount can be worth up to \$1,470 (1st Energy's offers in the Ausgrid network).⁶⁶ This is, however, significantly less than twelve months ago (April 2019) when the difference was almost \$3,000 per annum. Other retailers with conditional discounts are Diamond Energy, Powershop, Future X Power and Enova Energy.⁶⁷ Chart 26 below shows the difference to annual bills that include guaranteed discounts only compared to annual bills that include conditional discounts (only retailers that offer conditional discounts are included in this Chart).



Charts 27 - 29 show annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts for all three network areas. It shows that four retailers, CovaU, Energy Australia, Origin Energy and Powerdirect, offer significant guaranteed discounts. These retailers, however, also have some of the highest base rates.⁶⁸ The charts also compare the market offers to the DMO and they show that none of the retailers have market offers (inclusive of guaranteed discounts) that produce bills that are higher than the DMO.

⁶⁶ Note that 1st Energy's conditional discount is highest in Ausgrid and lowest in Endeavour Energy.

⁶⁷ Note that Powershop's conditional discount is not a conventional pay on time discount as customers obtain the discount by pre-purchasing "specials".

⁶⁸ Origin Energy and Powershop's discounts are applied to amounts inclusive of GST while all other discounts are applied to amounts exclusive of GST.

CHART 27 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the DMO in NSW's Ausgrid network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.

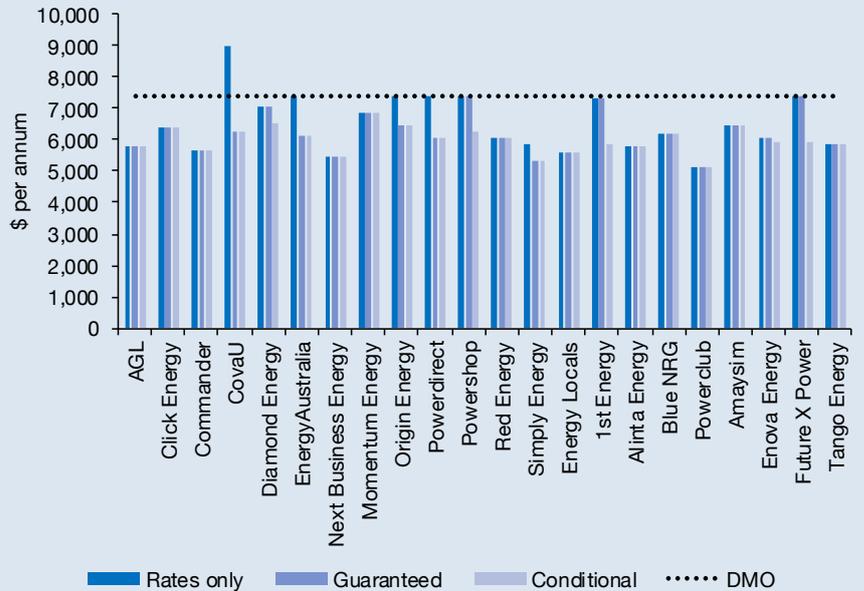


CHART 28 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the DMO in NSW's Endeavour Energy network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.



CHART 29 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the DMO in NSW's Essential Energy network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.

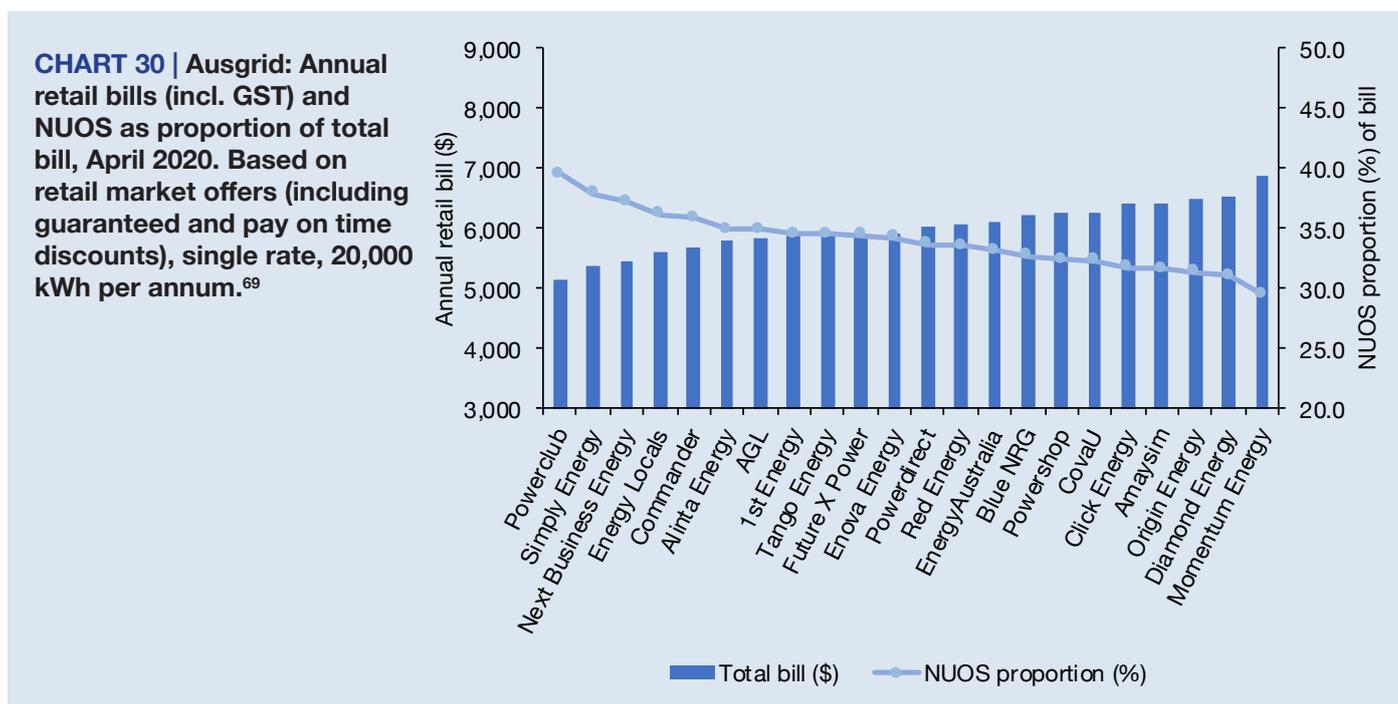


Network charges

The NSW electricity networks, Ausgrid, Endeavour Energy and Essential Energy, introduce new Network Use of System (NUOS) charges as of 1 July every year. These NUOS charges are approved by the Australian Energy Regulator (AER) and comprise Transmission Use of System (TUOS) and Distribution Use of System (DUOS) as well as other costs such as jurisdictional charges and metering charges. The retailers can, and generally will, build changes to the NUOS (in relation to both shape and price) into their retail tariffs.

The charts presented in this section show that the NUOS proportion of bills varies significantly between retail offers. In the Ausgrid network, for example, the NUOS proportion of the bill for Powerclub's customers is almost 40% while the NUOS comprises 30% of the total bill for Momentum Energy's customers.

Charts 30 - 32 show annual retail bills (columns) and NUOS as proportion of annual bill (dotted line) for each of the three network areas.



⁶⁹ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Ausgrid's charges (tariff EA 050) for the 2019/20 financial year. The NUOS also includes fixed charges.

CHART 31 | Endeavour Energy: Annual retail bills (incl. GST) and NUOS as proportion of total bill, April 2020. Based on retail market offers (including guaranteed and pay on time discounts), single rate, 20,000 kWh per annum).⁷⁰

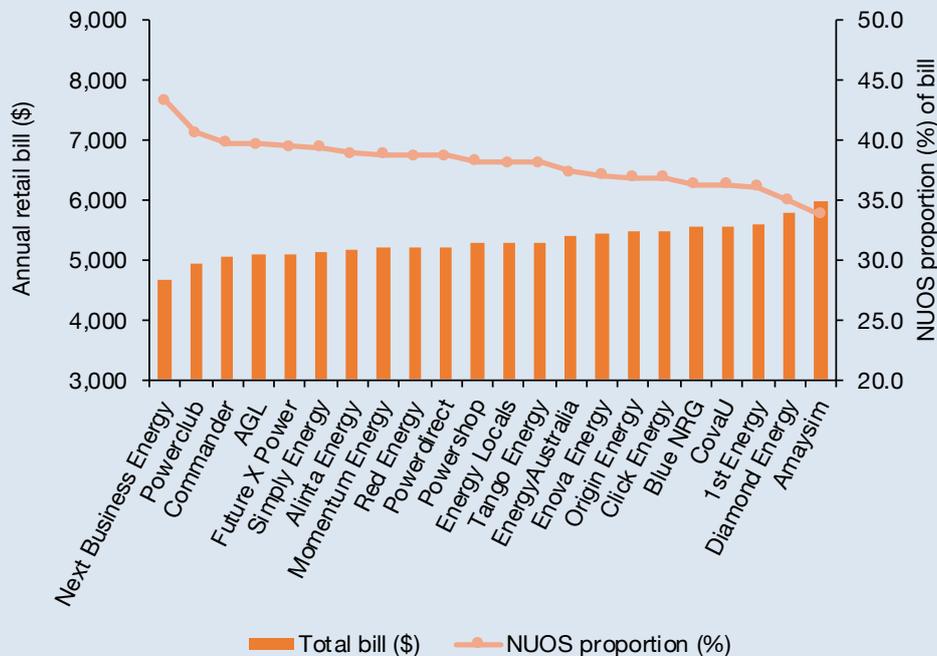
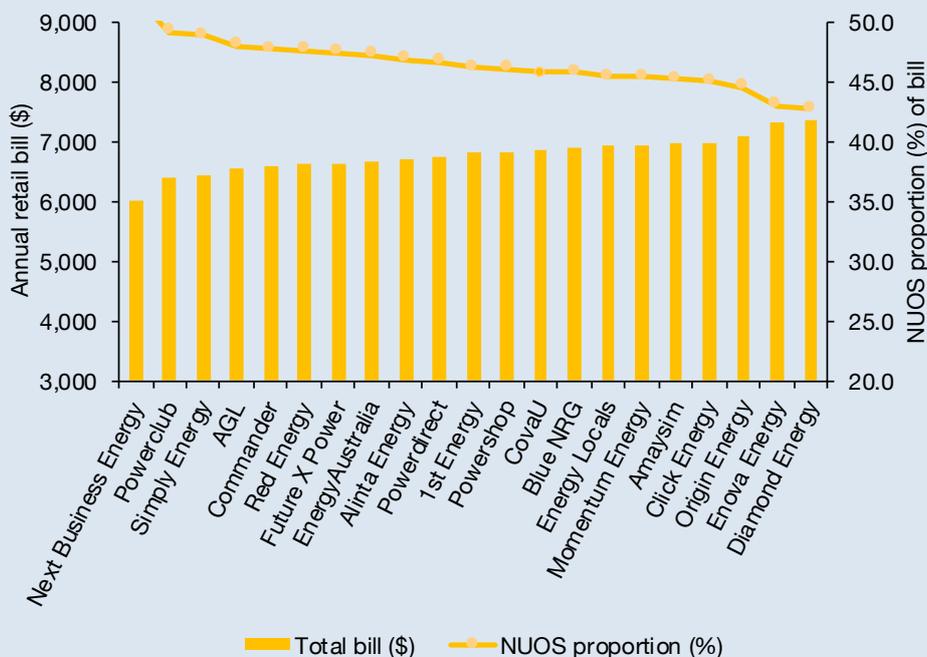


CHART 32 | Essential Energy: Annual retail bills (incl. GST) and NUOS as proportion of total bill, April 2020. Based on retail market offers (including guaranteed and pay on time discounts), single rate, 20,000 kWh per annum).⁷¹



4.1.2 NSW gas bills April 2020

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill).⁷² Small businesses using gas for heating purposes are unlikely to have a flat consumption profile.

The price-spread

The Jemena/AGL (Sydney) gas zone is, unsurprisingly, the area with most gas market offers in NSW. AGL is the incumbent retailer in this area.

⁷⁰ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Endeavour Energy’s charges (tariff N 90) for the 2019/20 financial year. The NUOS also includes fixed charges.

⁷¹ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Essential Energy’s charges (tariff BLNN 1AU) for the 2019/20 financial year. The NUOS also includes fixed charges.

⁷² See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

The typical annual market offer bill for SMEs consuming 100 GJ per annum is \$2,695 (including discounts). Chart 33 shows annual bills for seven retailers in the Jemena/AGL (Sydney) gas zone and that the maximum price-spread is approximately \$325 per annum. Compared to six months ago (October 2019), the maximum price-spread has increased by \$40.

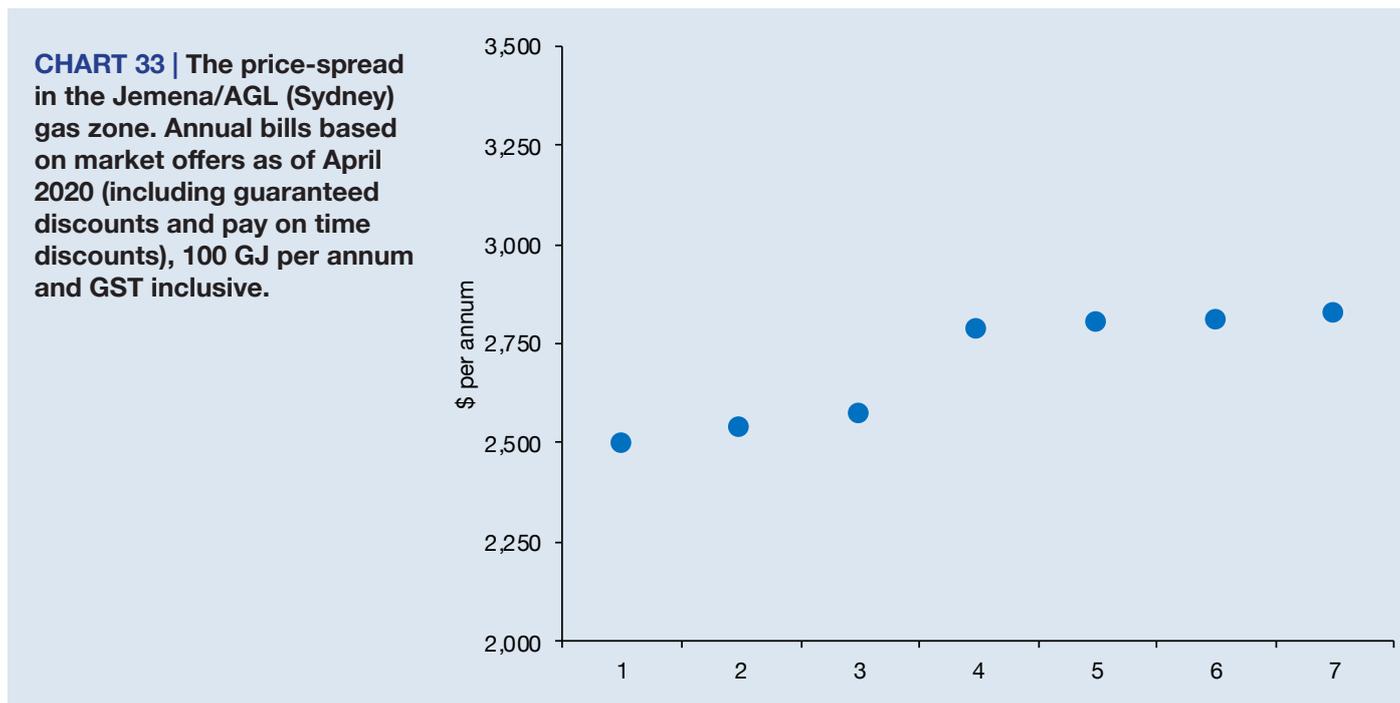


Figure 4 below ranks the retail offers from lowest to highest annual gas bills in the Jemena/Sydney gas zone.⁷³ The lowest annual bill, AGL’s offer, has remained unchanged since October 2019.

FIGURE 4 | Lowest to highest annual gas bills (incl GST) for market offers in the Jemena/AGL (Sydney) gas zone (April 2020). Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum.

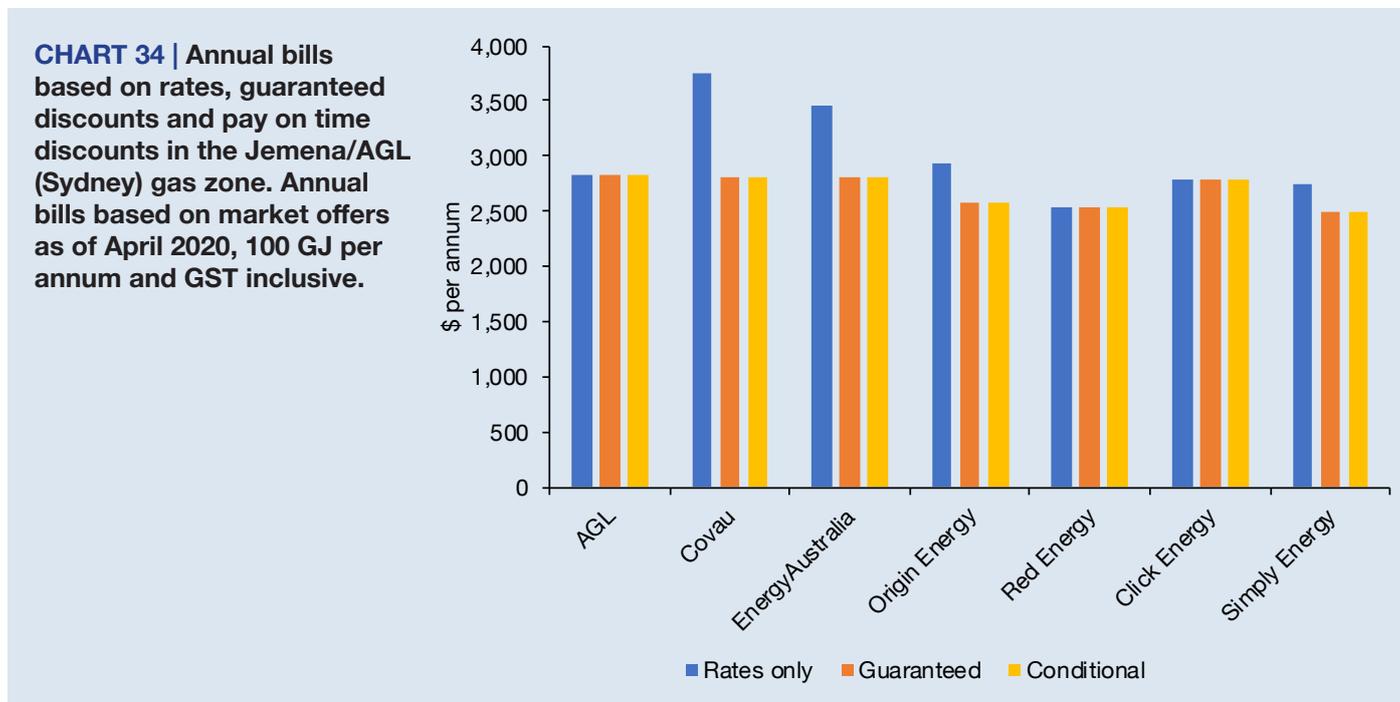
	Simply Energy	\$2,502
	Red Energy	\$2,541
	Origin Energy	\$2,577
	Click Energy	\$2,789
	CovaU	\$2,805
	EnergyAustralia	\$2,808
	AGL	\$2,826

⁷³ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

Additional discounts

CovaU, Energy Australia, Origin Energy and Simply Energy offer guaranteed discounts while AGL, Red Energy and Click Energy do not offer any additional discounts.

Chart 34 shows annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts in the Jemena/AGL (Sydney) gas zone. It shows that Red Energy is the retailer that produces the lowest bill based on rates only. For bills inclusive of guaranteed discounts, however, Simply Energy's offer produces the lowest bill.

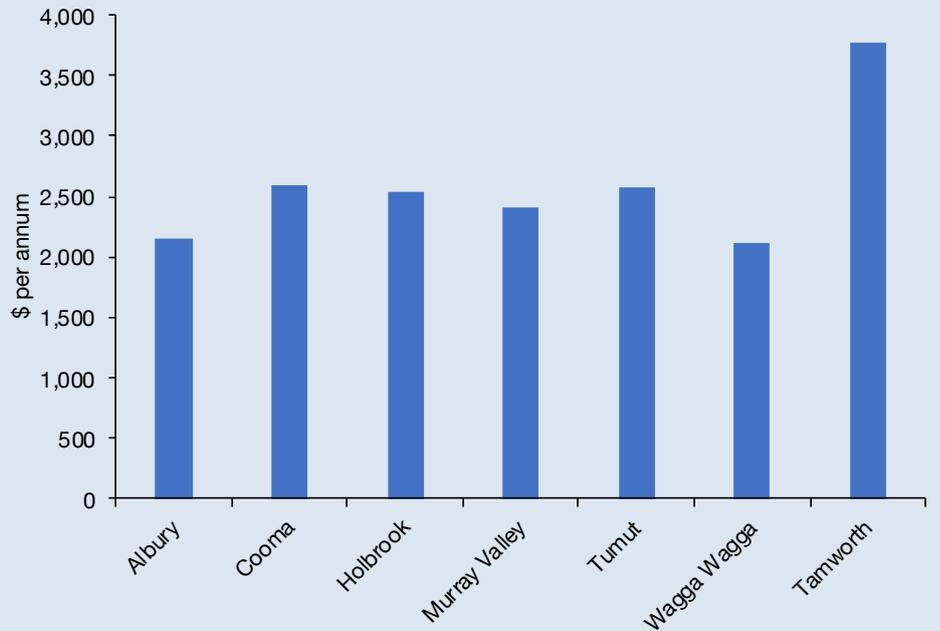


Regional NSW

The Australian Gas Network (AGN) covers six different pricing zones in regional NSW and Origin Energy is the incumbent retailer. Origin Energy is also the incumbent retailer in the Tamworth gas zone. In addition to Origin Energy's market offers, AGL, Energy Australia and Red Energy also have offers in some of these price zones.

Chart 35 shows annual bills for Origin's market offers (discounts included) in the AGN pricing zones. Origin's market offers produce annual bills from approximately \$2,110 (in Wagga Wagga) to \$3,765 (Tamworth) for customers consuming 100 GJ per annum. Energy Australia and AGL also offer gas market offers in the Albury and Murray Valley gas zones. However, both Energy Australia and AGL's offers produce annual bills that are higher than Origin's. Red Energy offers gas in the Tumut and Cooma pricing zones, but these gas offers produce significantly higher bills than Origin Energy.

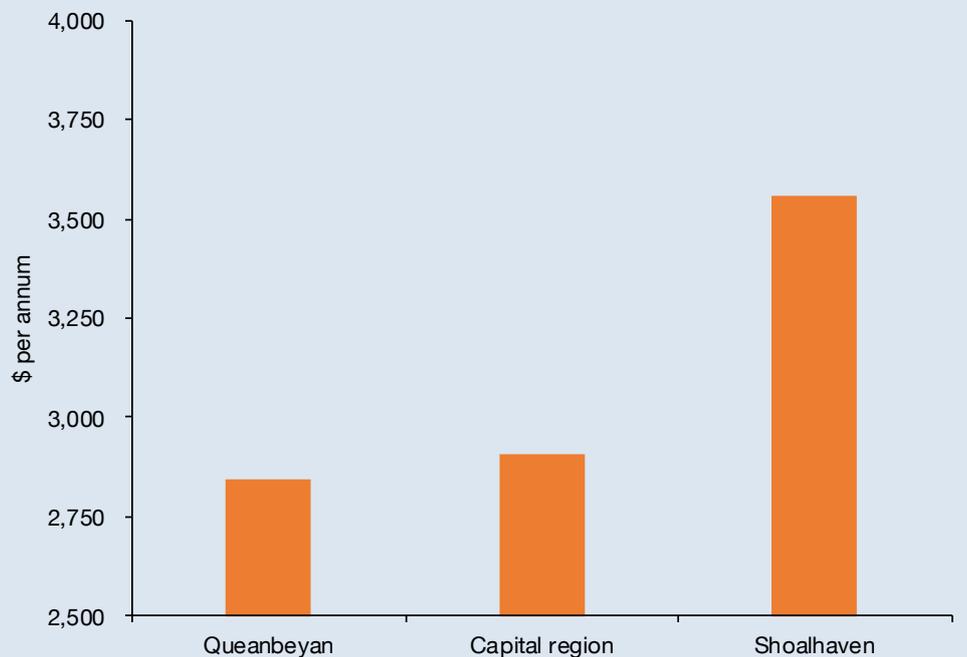
CHART 35 | Annual bills based in Origin's gas zones. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.



ActewAGL is the host retailer in three pricing zones: The Capital region, Shoalhaven and Queanbeyan. Energy Australia also has market offers in two of these pricing zones.

Chart 36 shows annual bills for ActewAGL's offers in these three pricing zones. ActewAGL's offers produce annual bills from approximately \$2,910 (in Capital region) to \$3,555 (Shoalhaven) for customers consuming 100 GJ per annum. Energy Australia also offers gas market offers in the Queanbeyan and Capital region gas zones. Energy Australia's offers produce annual bills that are \$180 less than ActewAGL's offer in Queanbeyan and \$100 less in Capital region.

CHART 36 | Annual bills based in ActewAGL's gas zones. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.

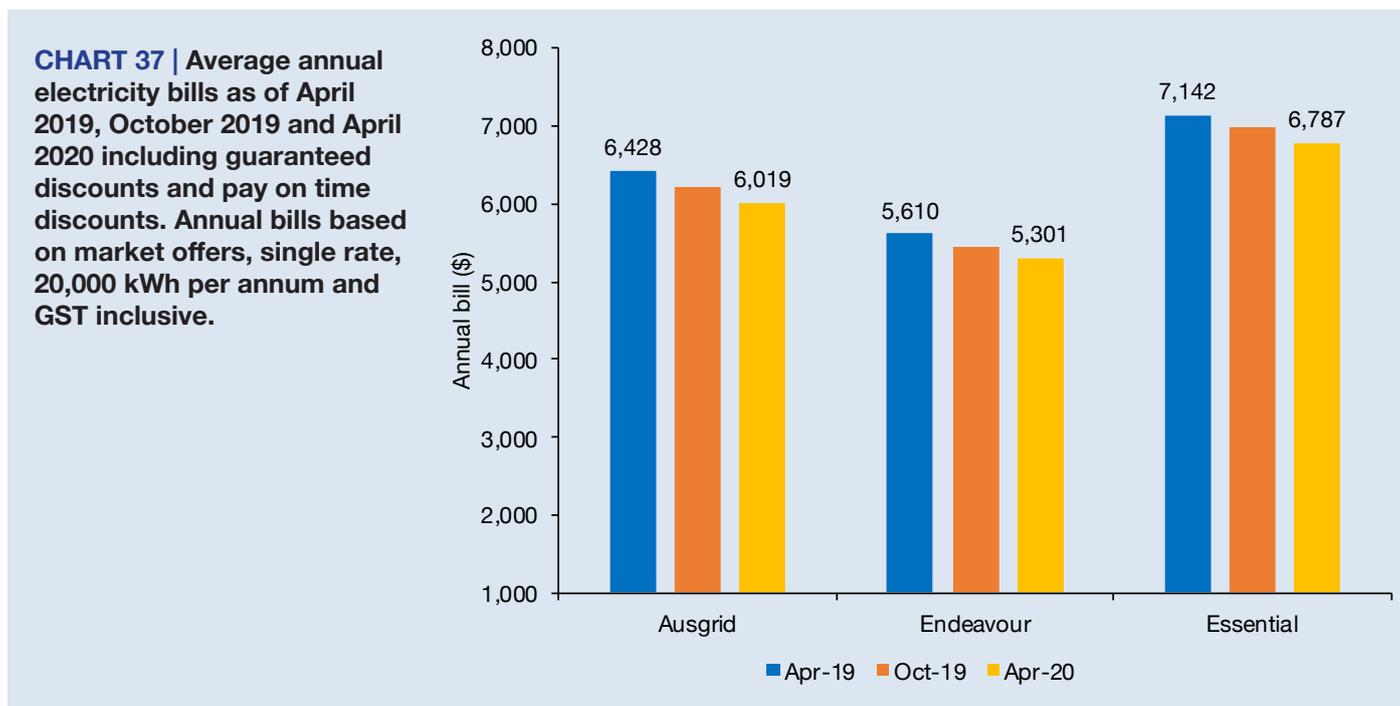


4.1.3 Changes in energy bills in NSW⁷⁴

The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months from October 2018 to October 2019.

NSW electricity prices have not had an underlying price reset, such as new network tariffs taking effect, during this period. However, some retailers have still changed their offers (rates, discounts or both).

On average, bills have decreased in all network areas. Chart 37 below shows average annual bills as of April 2019, October 2019 and April 2020.



In the Ausgrid network, the annual bills for Next Business Energy and 1st Energy have decreased by 19% and 14% respectively since October 2019. Future X Power, Simply Energy, AGL and Alinta Energy have also reduced their bills while Energy Australia and Momentum's bills have increased slightly. See Chart 38.

In the Endeavour network, Next Business Energy has decreased their bills by 19% and Simply Energy by 9% over the last six months. Click Energy, Energy Australia and Momentum Energy, on the other hand, have increased their bills by 1%. See Chart 39.

Next Business Energy has decreased their bills by 19% in the Essential Energy network as well. Future X Power, 1st Energy and Simply Energy have all reduced their bills by around 10%. Energy Australia and Momentum Energy's bills, however, have increased slightly. See Chart 40.

Charts 38 to 40 below show changes (\$) to the retailers' bills (columns) as well as percentage changes (marker) for each network area.⁷⁵

⁷⁴ Note that these price changes may differ from the overall averages in the national comparison (section 3 above). This is because the average bill in this section is based on retailers offering retail contracts as of both October 2019 and April 2020 while the national comparison includes all retailers offering retail contracts as of October 2019 and April 2020. For example; Tango Energy, being a new retailer in NSW, would be included in the April 2020 average bill data used for national comparison but not in this more detailed jurisdictional analysis (as they did not have any offers in October 2019).

⁷⁵ Note that only retailers that have changed their offers during the period are included in these charts.

CHART 38 | Ausgrid bill changes: Comparison of October 2019 and April 2020 annual electricity bills including guaranteed discounts and pay on time discounts in the Ausgrid network. Annual bills based on market offers, 20,000 kWh per annum, single rate and GST inclusive.

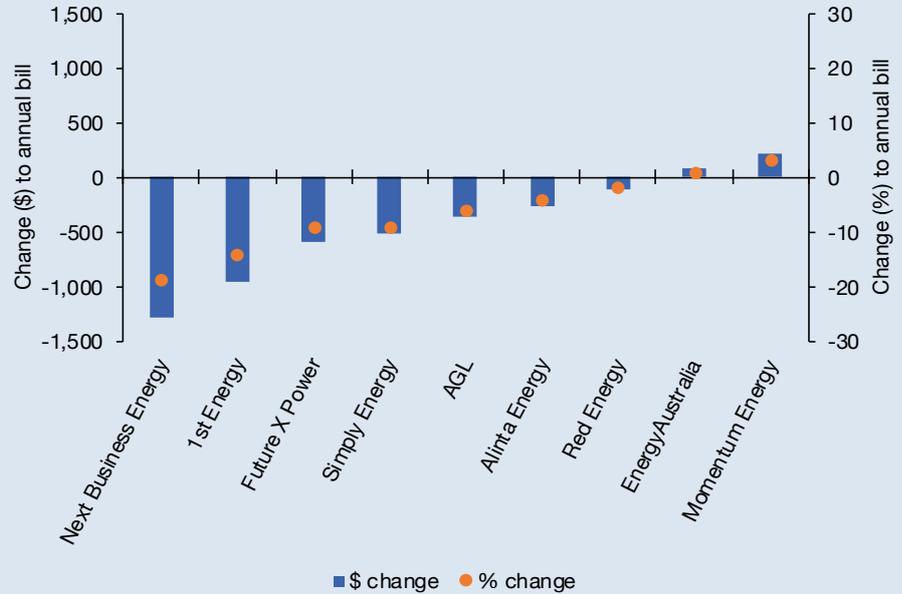


CHART 39 | Endeavour Energy bill changes: Comparison of October 2019 and April 2020 annual electricity bills including guaranteed discounts and pay on time discounts in the Endeavour Energy network. Annual bills based on market offers, 20,000 kWh per annum, single rate and GST inclusive.

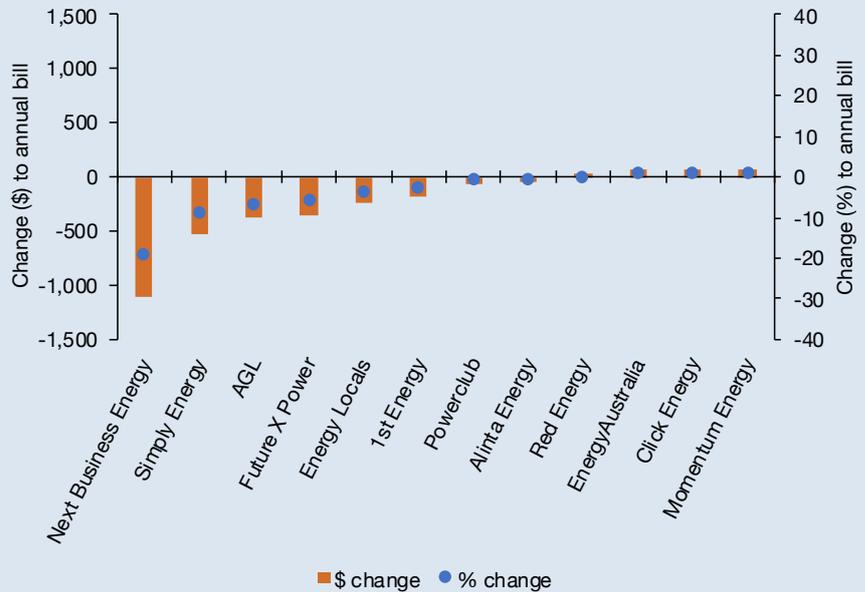
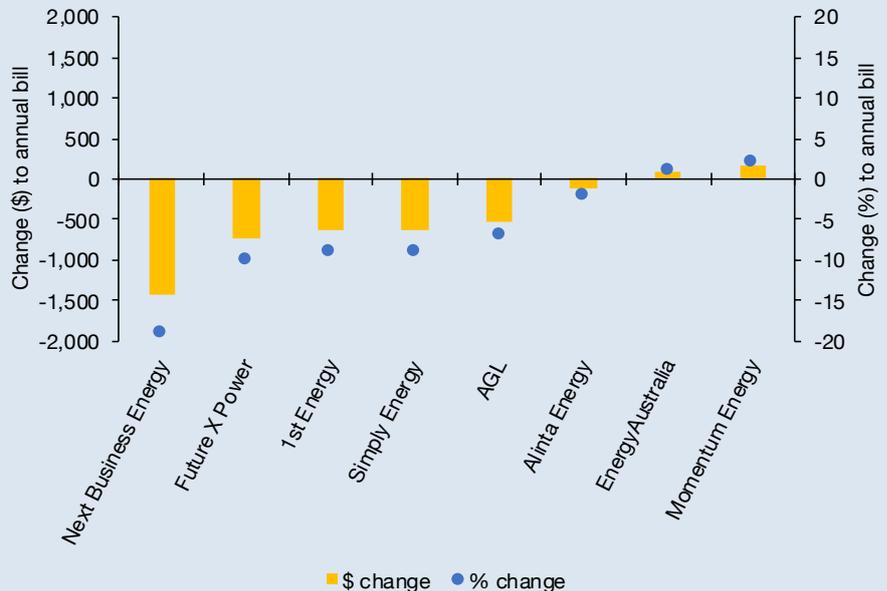
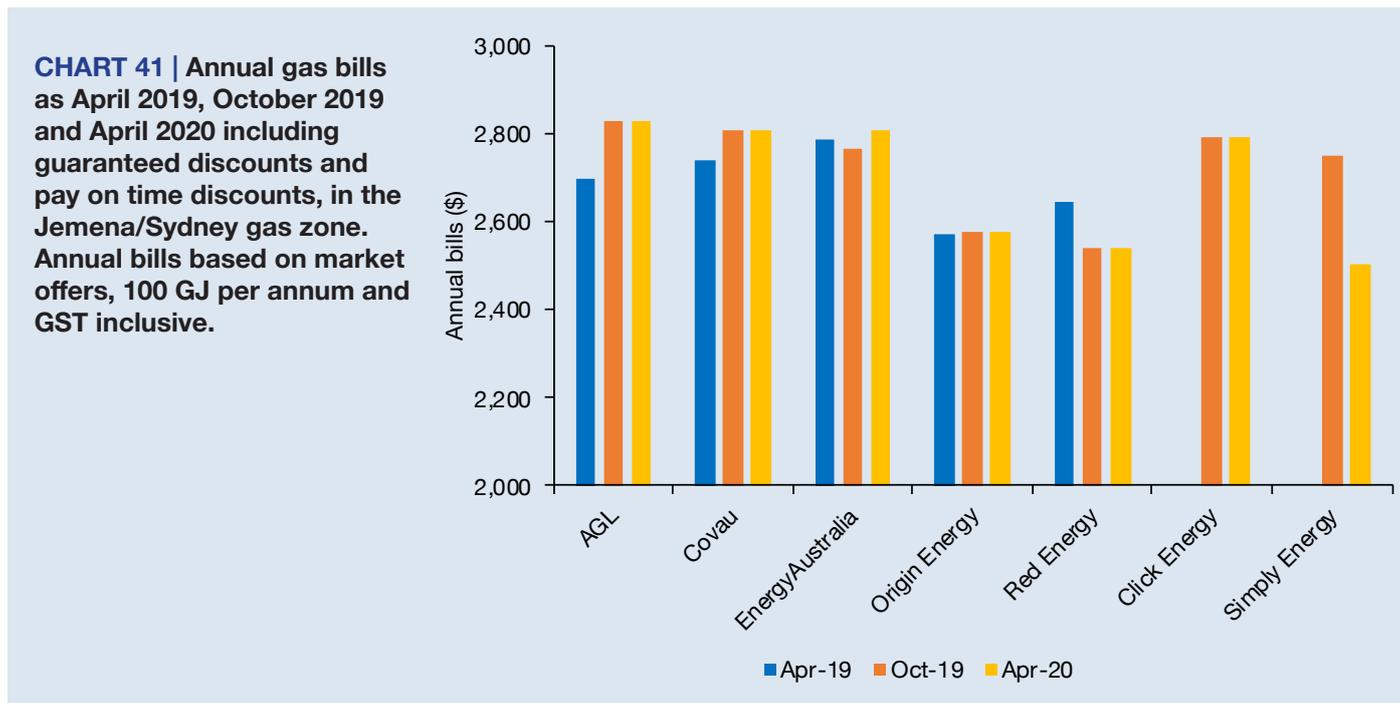


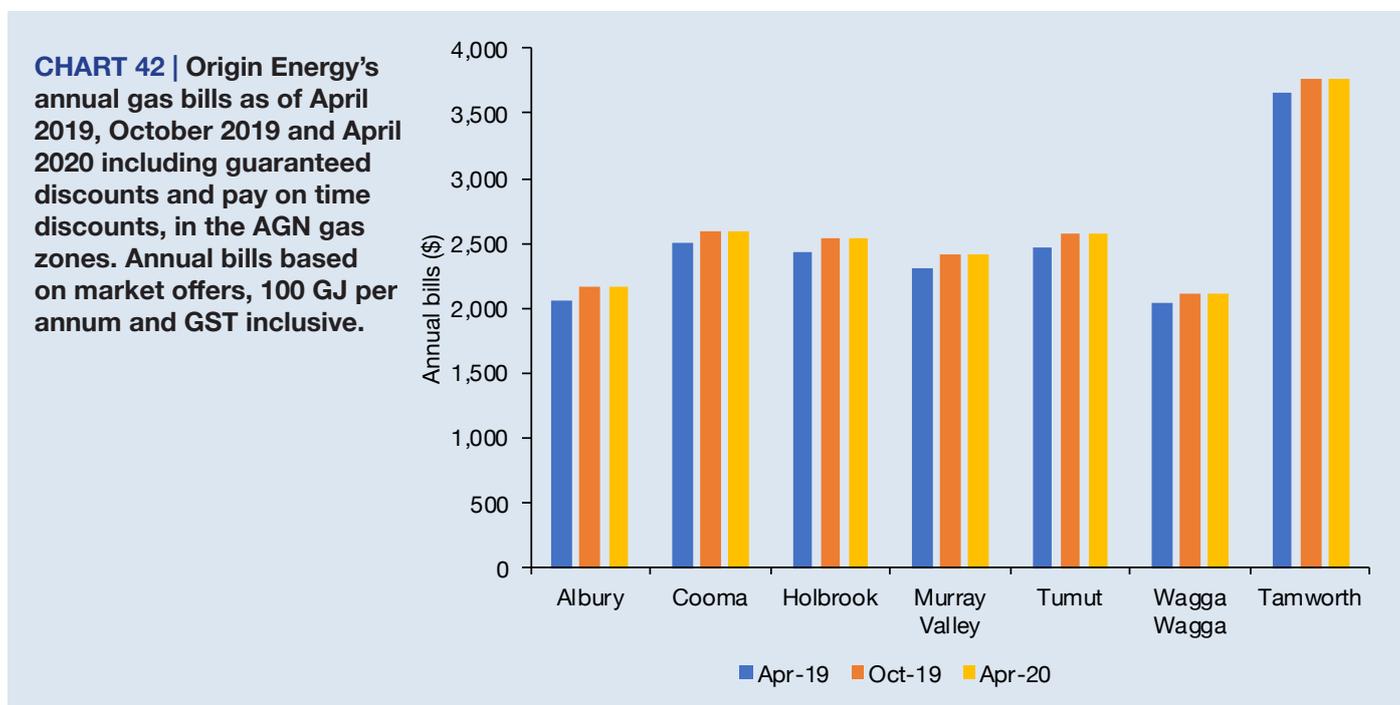
CHART 40 | Essential Energy bill changes: Comparison of October 2019 and April 2020 annual electricity bills including guaranteed discounts and pay on time discounts in the Essential Energy network. Annual bills based on market offers, 20,000 kWh per annum, single rate and GST inclusive.



In relation to gas, one retailer (Energy Australia) has increased their gas offer since October 2019 in the Sydney/Jemena pricing zone, while one retailer (Simply Energy) has decreased their gas bills. For the five remaining retailers the bills remain unchanged. See Chart 41 below.

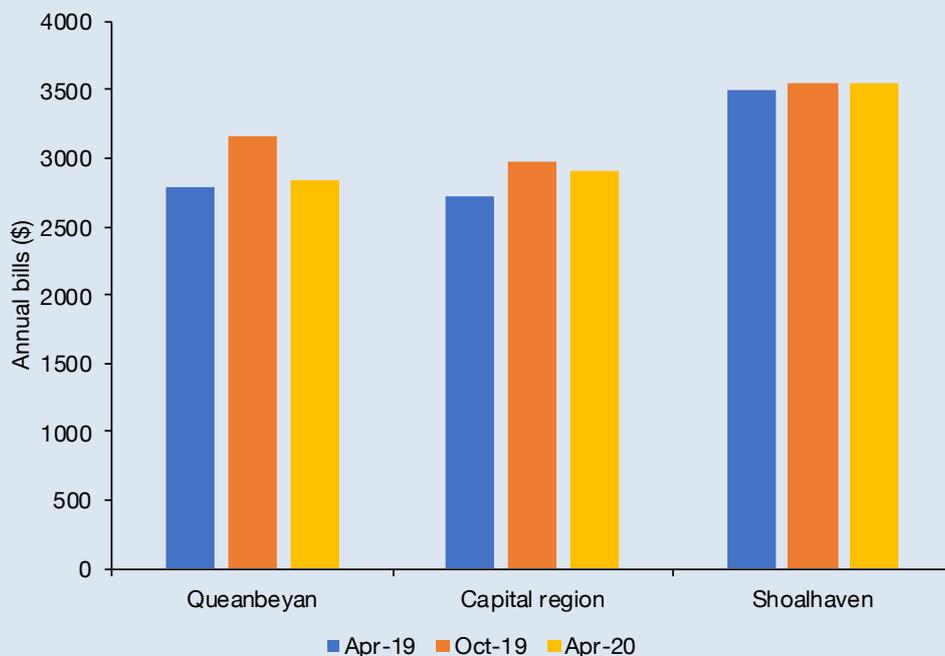


In terms of the many smaller NSW pricing zones, Origin and ActewAGL are the main retailers (although AGL, Energy Australia and Red Energy do have offers in some of these zones). Between October 2019 and April 2020, Origin’s market offers remained unchanged in all pricing zones after slight increases in October 2019. See Chart 42.



Between October 2019 and April 2020 ActewAGL’s prices decreased in two out of three pricing zones. Queanbeyan has received the greatest price decreases (10% or \$325 per annum) while the decreases in the Capital Region have been more modest (2% or \$65 per annum). See Chart 43.

CHART 43 | ActewAGL's annual gas bills as of April 2019, October 2019 and April 2020 including guaranteed discounts and pay on time discounts. Annual bills based on market offers, 100 GJ per annum and GST inclusive.

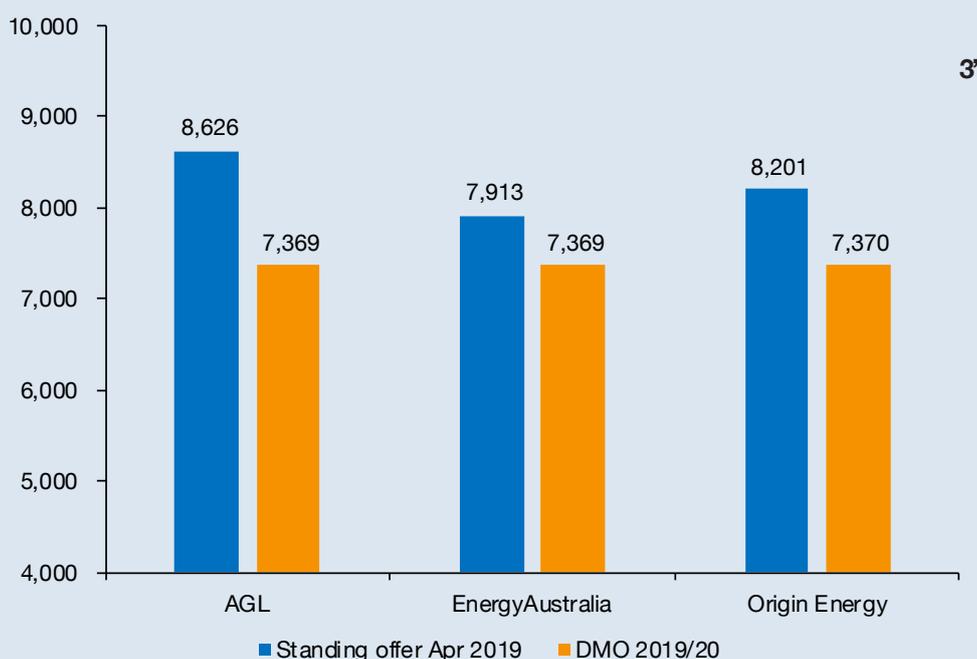


4.1.4 Impact of the DMO

Since the introduction of the DMO on 1 July 2019, fewer retailers offer conditional pay on time discounts compared to previously. Furthermore, as shown in section 4.1.3 above, the average market offer bill has continued to decrease in all three network areas in April 2020 and none of the retail market offers, inclusive of guaranteed discounts, produce annual bills that are greater than the DMO (see section 4.1.1 above).⁷⁶

Businesses previously on a standing offer with one of the ‘big 3’ retailers (AGL, Energy Australia and Origin Energy) experienced significant bill reductions since the introduction of the DMO on 1 July 2019. Charts 43 – 45 below compare AGL, Energy Australia and Origin Energy’s standing offers prior to the DMO taking effect to their current DMO offers. They show that the bill reduction for businesses using 20,000 kWh per annum is between \$480 and \$1,260 (depending on the network and retailer). AGL’s bills in Ausgrid and Essential have reduced the most (by more than \$1,200) while Origin Energy’s bill reduction in the Endeavour network is more modest (approximately \$485).⁷⁷

CHART 44 | The DMO compared to the ‘big retailers’ standing offers in the Ausgrid network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.



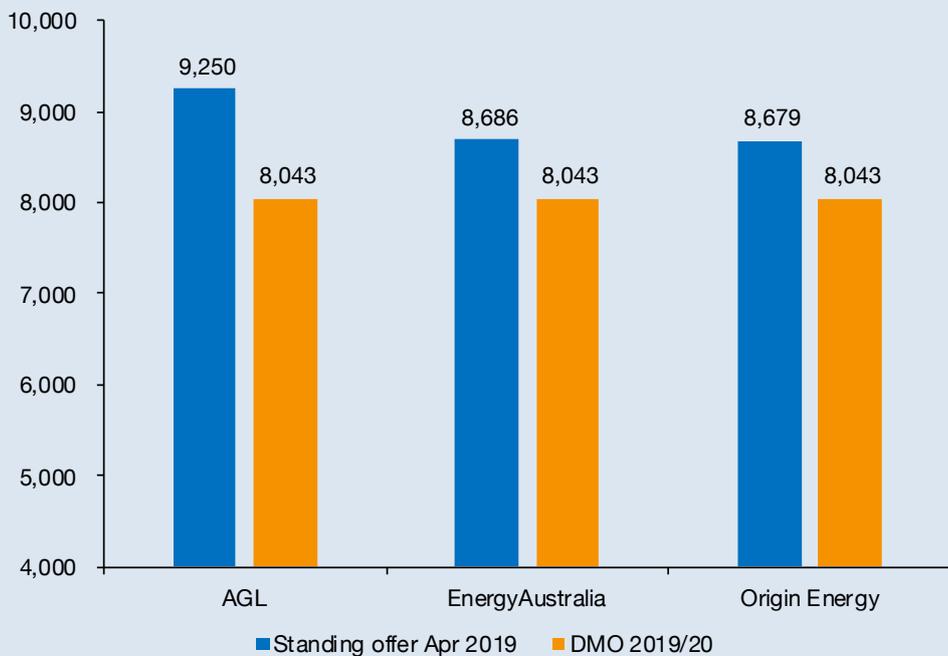
⁷⁶ Market offer bills including guaranteed discounts compared to the DMO in each network area.

⁷⁷ Note that as the DMO has not changed since 1 July 2019, this comparison has remained unchanged since the October 2019 analysis.

CHART 45 | The DMO compared to the 'big 3' retailers' standing offers in the Endeavour network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.



CHART 46 | The DMO compared to the 'big 3' retailers' standing offers in the Essential Energy network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.



4.2 Victoria

Victorian electricity and gas retail prices have been deregulated since 2009 but on 1 July 2019 the Essential Services Commission's Victorian Default Offer (VDO) replaced the previously retailer determined electricity standing offers in Victoria. Victoria has five electricity networks and three gas distributors. There are, however, numerous gas pricing zones in Victoria and only the eight largest zones have been included in this analysis.

Victoria's five electricity networks and eight main gas pricing zones:

Electricity network and incumbent retailer	Area
Citipower (Origin)	Inner city, inner North and Eastern suburbs
Powercor (Origin)	Outer Western suburbs and Western Victoria
Ausnet Services (Energy Australia)	Outer Northern and Eastern suburbs and Eastern Victoria
Jemena (AGL)	Inner West and North Western Suburbs
United Energy (AGL)	South Eastern suburbs and Mornington Peninsula
Gas zones and incumbent retailer	Area
Multinet 1 (Origin)	Eastern and South Eastern suburbs
Multinet 2 (AGL)	Bayside and outer South Eastern suburbs
Ausnet Services Central 1 (Energy Australia)	Outer Western suburbs, Geelong and Bellarine Peninsula
Ausnet Services Central 2 (AGL)	Western and North Western suburbs
Ausnet Services West (Energy Australia)	Macedon Ranges, Bendigo, Ballarat and Western Victoria
AGN Central 1 (Origin)	Frankston, Mornington Peninsula and Gippsland
AGN Central 2 (Energy Australia)	CBD, inner city and North Eastern suburbs
AGN North (Origin)	Northern and North Eastern Victoria

4.2.1 Victorian electricity bills April 2020

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO⁷⁸ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. According to the AEMO report, the network specific average consumption for small businesses is:

- 36,209 kWh/annum in Citipower
- 21,674 kWh/annum in Powercor
- 24,724 kWh/annum in Ausnet Services
- 21,858 kWh/annum in Jemena
- 23,629 kWh/annum in United Energy

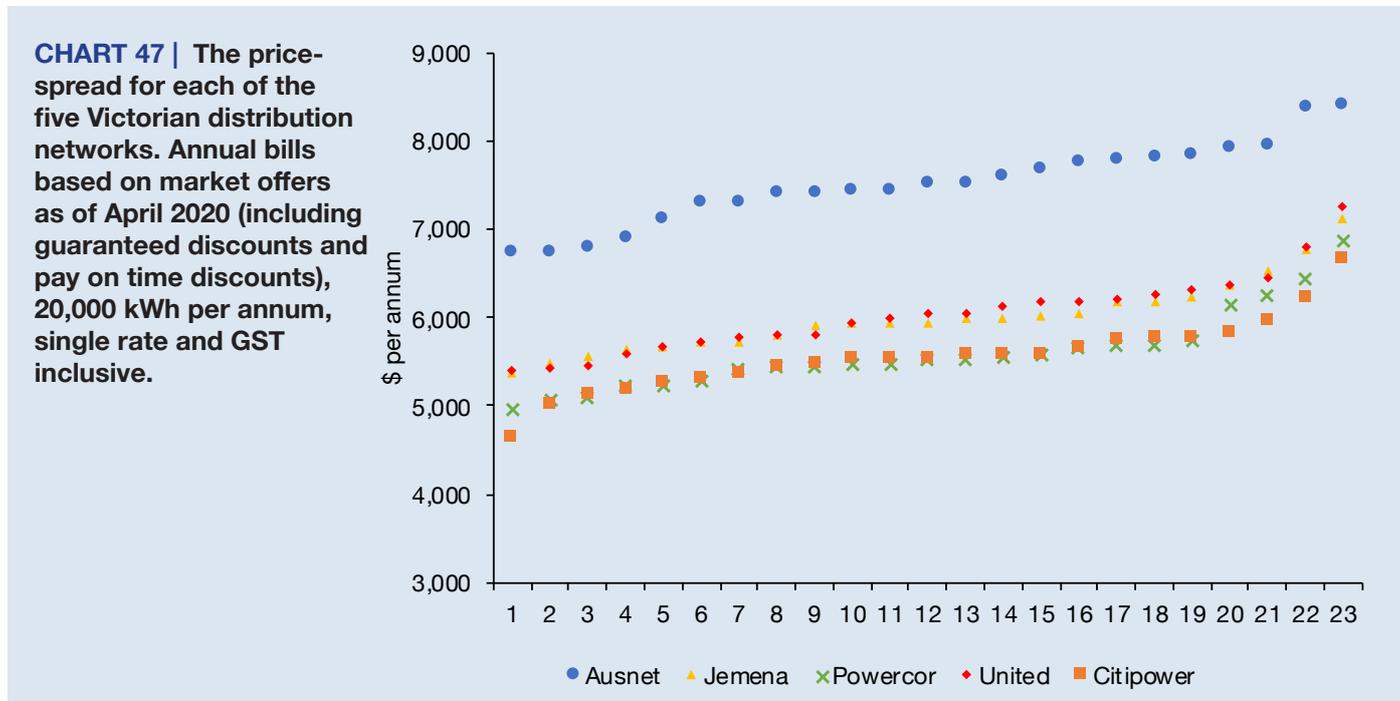
We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>

The price-spread

The typical annual bill for SMEs consuming 20,000 kWh per annum (single rate) is between \$5,560 and

⁷⁸ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

\$7,520 (depending on network area).⁷⁹ Chart 47 shows annual bills for SMEs consuming 20,000 kWh per annum (single rate) for 23 retailers across the five Victorian distribution networks. It shows that bills are highest in the Ausnet Services network and lowest in Citipower and that the offers in Citipower, Jemena, Powercor and United Energy network areas are quite similar. The maximum price-spread is currently greatest in the Citipower network where the difference between the lowest and the highest annual bill is approximately \$2,030. Compared to six months ago (October 2019), the maximum price-spread has increased in all network areas except Ausnet Services. The average maximum price-spread for all five networks has increased by \$500.



Figures 5 - 9 below rank the retail offers from lowest to highest annual electricity bills in each of the five network areas.⁸⁰ The lowest annual retail bill in each network area has changed since October 2019. In Citipower the best offer, as of April 2020, produces an annual bill that is \$270 less than the best offer six months ago and in Jemena it is \$40 less. In the United Energy network, on the other hand, the best offer is \$180 more per annum compared to six months ago. In Powercor it is \$65 more and in Ausnet Services it is \$30 more.

⁷⁹ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

⁸⁰ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

FIGURE 5 | Lowest to highest annual electricity bills (incl GST) for market offers in Victoria's **Citipower network** (April 2020) including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

	Powerclub	\$4,639
	1st Energy	\$5,019
	Simply Energy	\$5,124
	GloBird Energy	\$5,188
	Tango Energy	\$5,264
	Lumo Energy	\$5,309
	Alinta Energy	\$5,368
	Momentum Energy	\$5,469
	Red Energy	\$5,478
	EnergyAustralia	\$5,530
	Commander	\$5,531
	Diamond Energy	\$5,544
	AGL	\$5,588
	Powerdirect	\$5,588
	Click Energy	\$5,588
	EnergyLocals	\$5,665
	Amaysim	\$5,762
	CovaU	\$5,778
	Sumo Power	\$5,785
	Origin Energy	\$5,821
	Powershop	\$5,979
	Next Business Energy	\$6,222
	BlueNRG	\$6,669

FIGURE 6 | Lowest to highest annual electricity bills (incl GST) for market offers in Victoria's **Powercor network** (April 2020) including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

	1st Energy	\$4,956
	Simply Energy	\$5,055
	GloBird Energy	\$5,106
	Tango Energy	\$5,222
	Lumo Energy	\$5,230
	Alinta Energy	\$5,291
	Red Energy	\$5,403
	Powerclub	\$5,437
	Diamond Energy	\$5,437
	Commander	\$5,457
	EnergyAustralia	\$5,457
	Click Energy	\$5,514
	Powerdirect	\$5,514
	Momentum Energy	\$5,560
	AGL	\$5,571
	Sumo Power	\$5,660
	EnergyLocals	\$5,674
	Amaysim	\$5,687
	Origin Energy	\$5,744
	CovaU	\$6,152
	Powershop	\$6,260
	Next Business Energy	\$6,427
	BlueNRG	\$6,875

FIGURE 7 | Lowest to highest annual electricity bills (incl GST) for market offers in Victoria's **Ausnet Services network** (April 2020), including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

	1st Energy	\$6,732
	Momentum Energy	\$6,754
	GloBird Energy	\$6,797
	Simply Energy	\$6,905
	Tango Energy	\$7,116
	Lumo Energy	\$7,296
	Powerclub	\$7,304
	Red Energy	\$7,410
	Alinta Energy	\$7,415
	Commander	\$7,454
	EnergyAustralia	\$7,455
	Powerdirect	\$7,532
	Click Energy	\$7,533
	AGL	\$7,611
	Diamond Energy	\$7,688
	Amaysim	\$7,768
	EnergyLocals	\$7,801
	Powershop	\$7,813
	Origin Energy	\$7,847
	CovaU	\$7,926
	Sumo Power	\$7,965
	Amaysim	\$8,383
	Next Business Energy	\$6,427

FIGURE 8 | Lowest to highest annual electricity bills (incl GST) for market offers in Victoria's **Jemena network** (April 2020) including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

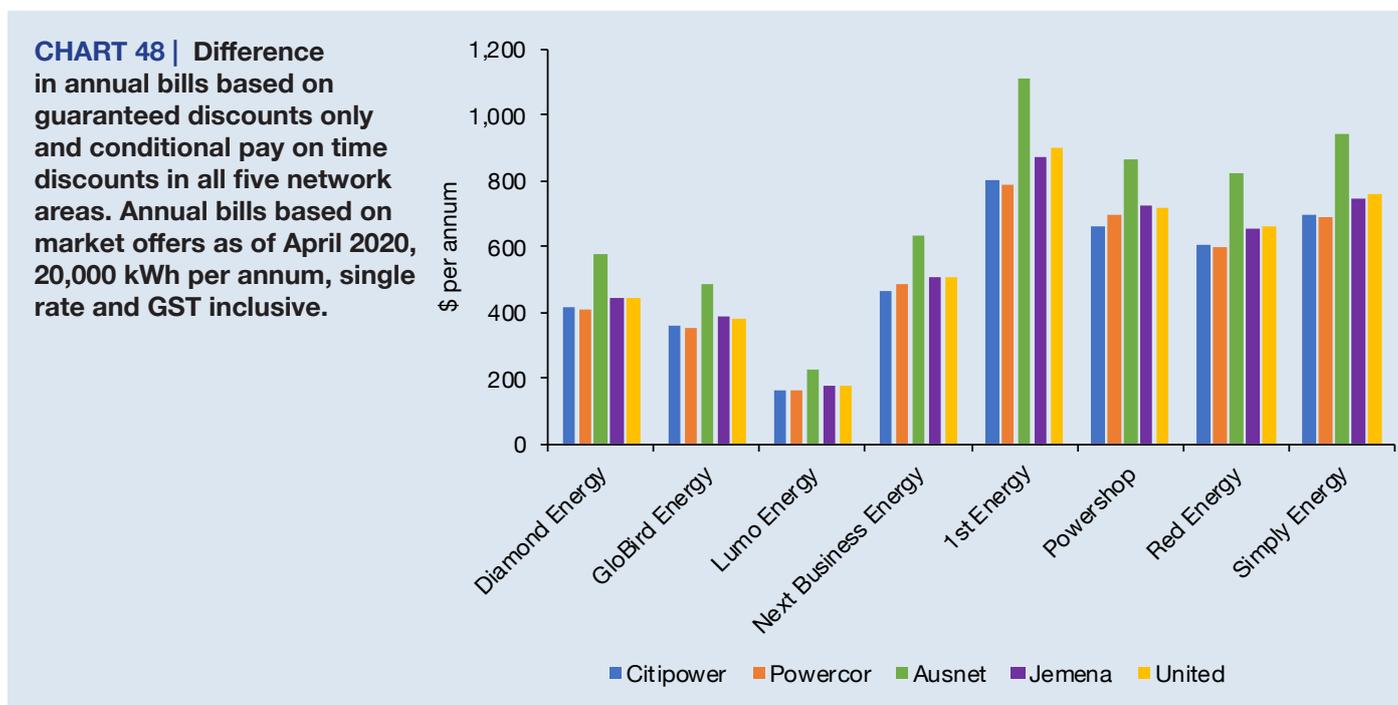
	1st Energy	\$5,367
	Simply Energy	\$5,490
	Globird Energy	\$5,577
	Momentum Energy	\$5,649
	Tango Energy	\$5,674
	Powerclub	\$5,713
	Lumo Energy	\$5,727
	Alinta Energy	\$5,802
	Red Energy	\$5,904
	EnergyAustralia	\$5,926
	Commander	\$5,927
	Diamond Energy	\$5,936
	Powerdirect	\$5,987
	Click Energy	\$5,989
	EnergyLocals	\$6,010
	AGL	\$6,049
	Amaysim	\$6,176
	Sumo Power	\$6,186
	Origin Energy	\$6,238
	CovaU	\$6,367
	Powershop	\$6,533
	Next Business Energy	\$6,776
	BlueNRG	\$7,119

FIGURE 9 | Lowest to highest annual electricity bills (incl GST) for market offers in Victoria's **United Energy network** (October 2019) including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

	Globird Energy	\$5,415
	Momentum Energy	\$5,434
	1st Energy	\$5,464
	Simply Energy	\$5,603
	Tango Energy	\$5,668
	Click Energy	\$5,725
	Alinta Energy	\$5,787
	Powerclub	\$5,796
	Lumo Energy	\$5,814
	Diamond Energy	\$5,941
	Red Energy	\$5,988
	EnergyAustralia	\$6,049
	Commander	\$6,049
	EnergyLocals	\$6,124
	AGL	\$6,174
	Powerdirect	\$6,174
	Sumo Power	\$6,197
	CovaU	\$6,273
	Amaysim	\$6,303
	Origin Energy	\$6,367
	Powershop	\$6,453
	Next Business Energy	\$6,789
	BlueNRG	\$7,262

Additional discounts

Eight of the 23 retailers operating in Victoria offer conditional pay on time discounts (down from twelve in April 2019 but up from six in October 2019). For customers using 20,000kWh per annum the conditional discount can be worth up to \$1,115 (1st Energy's offers in Ausnet Services). This is, however, significantly less than a year ago (April 2019) when the difference was almost \$3,545 per annum and six months ago (October 2019) when the difference was \$2,020. Other retailers with conditional pay on time discounts are Diamond Energy, GloBird Energy, Lumo Energy, Next Business Energy, Powershop, Red Energy and Simply Energy.⁸¹ Chart 47 below shows the difference to annual bills that include guaranteed discounts only compared to annual bills that include pay on time discounts (only retailers that offer conditional discounts are included in this Chart).



Charts 49 – 53 show annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts for all five network areas.⁸² They also compare the market offers to the VDO and while some offers produce bills that are lower than the VDO, Next Business Energy and Blue NRG's offers are consistently higher than the VDO. In the case of CovaU, Powershop and Red Energy, customers need to obtain the conditional discounts in order to have bills that are below or similar to the VDO.

⁸¹ Note that Powershop's conditional discount is not a conventional pay on time discount as customers obtain the discount by pre-purchasing "specials".

⁸² Origin Energy, Red Energy and Powershop's discounts are applied to amounts inclusive of GST while all other discounts are applied to amounts exclusive of GST.

CHART 49 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the VDO in Victoria's Citipower network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.

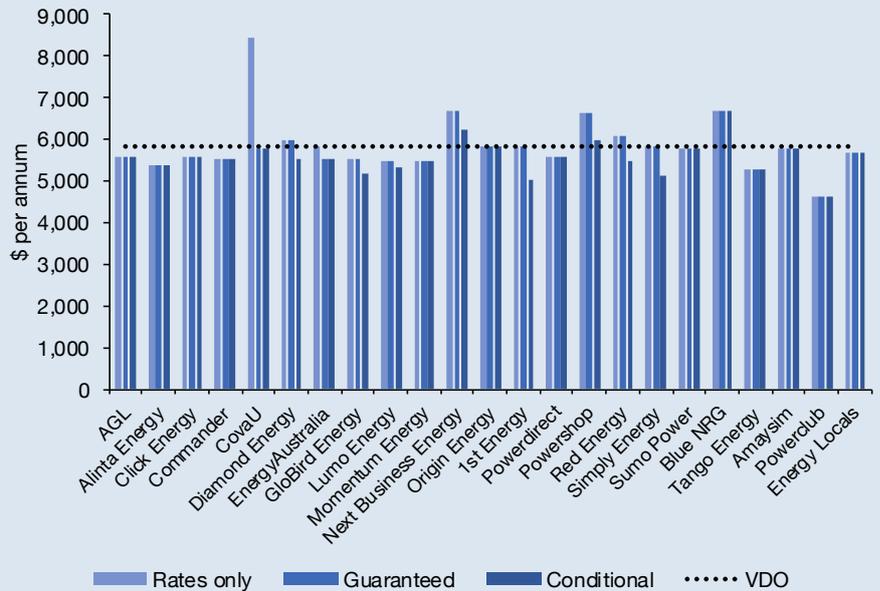


CHART 50 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the VDO in Victoria's Powercor network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.

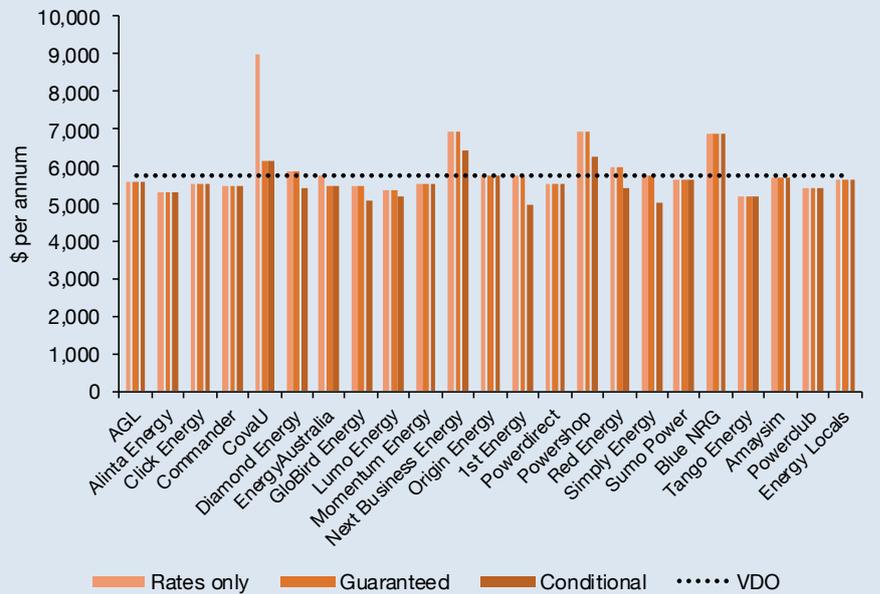


CHART 51 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the VDO in Victoria's Ausnet Services network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.

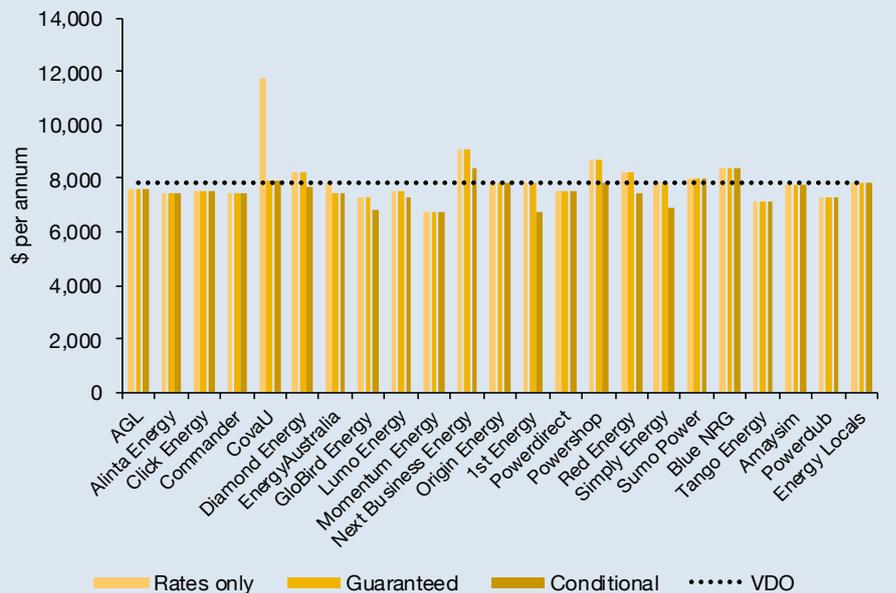


CHART 52 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the VDO in Victoria's Jemena network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.

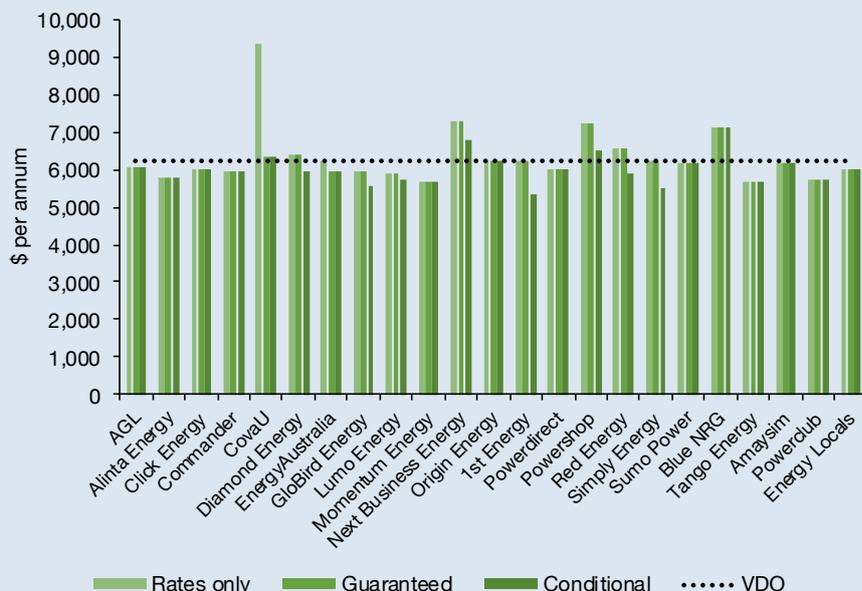
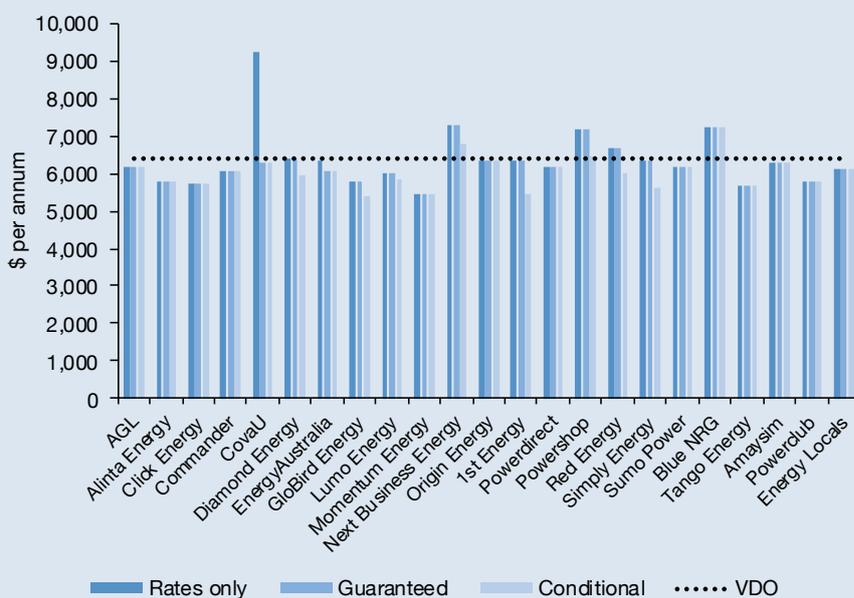


CHART 53 | Annual bills based on rates, guaranteed discounts and pay on time discounts as well as the VDO in Victoria's United Energy network. Annual bills based on market offers as of April 2020, 20,000 kWh per annum, single rate and GST inclusive.



Network charges

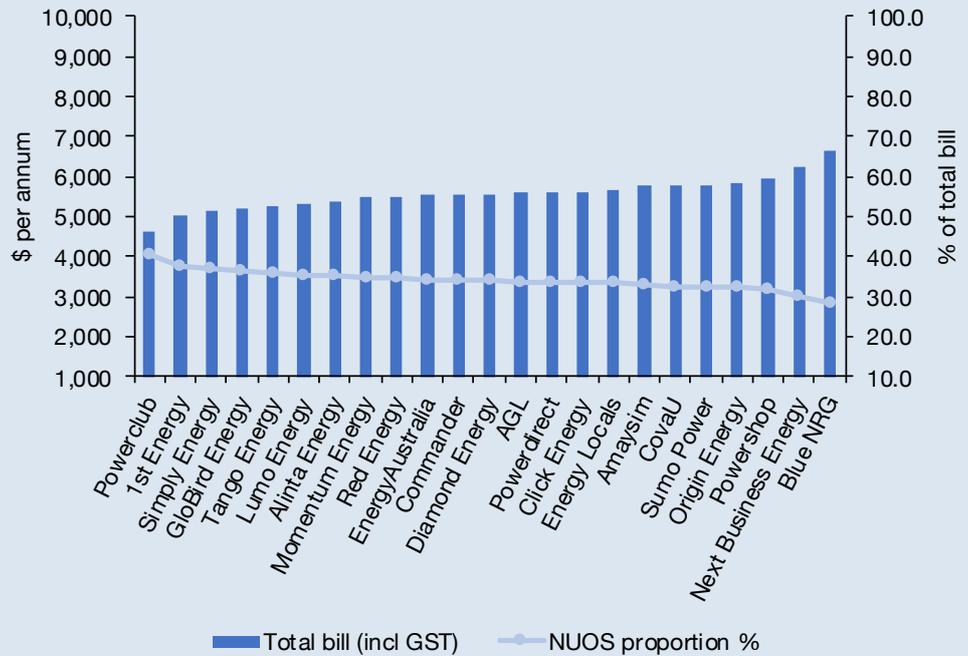
The five Victorian electricity networks (Citipower, Powercor, Ausnet Services, Jemena and United Energy), introduce new Network Use of System (NUOS) charges as of 1 January every year. These NUOS charges are approved by the Australian Energy Regulator (AER) and comprise Transmission Use of System (TUOS) and Distribution Use of System (DUOS) as well as other costs such as jurisdictional charges and metering charges. The retailers can, and generally will, build changes to the NUOS (in relation to both shape and price) into their retail tariffs.

The charts presented in this section show that the NUOS proportion of bills varies significantly between retail offers as well as network areas.

Charts 54 - 58 show annual retail bills (columns) and NUOS as proportion of annual bill (line) for each of the five network areas.

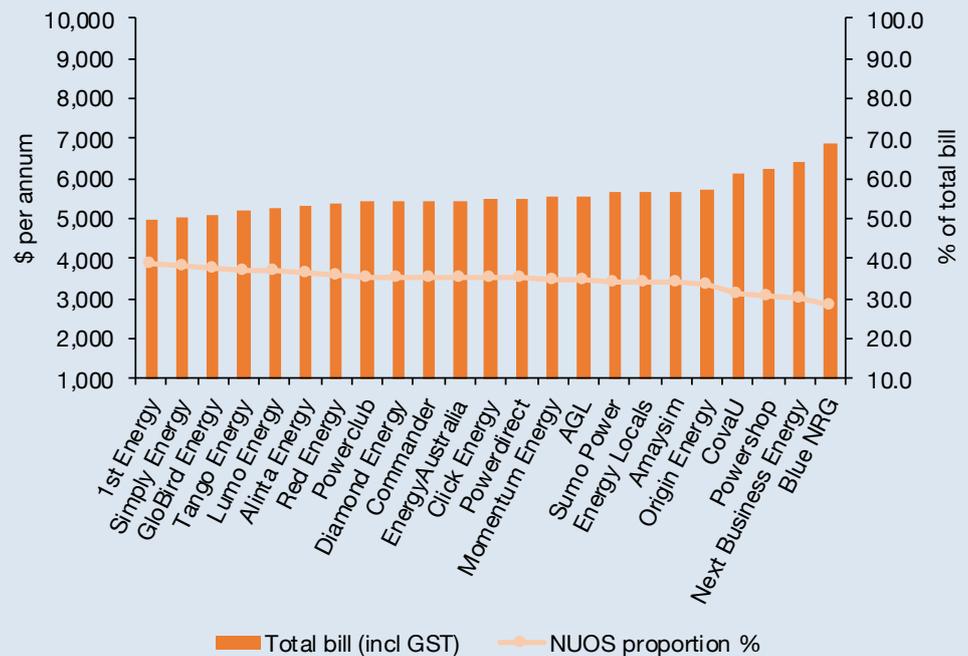
In the Citipower network the NUOS charges account for almost 41% of Powerclub's annual bill while they make up 28% of Blue NRG's offer.

CHART 54 | Citipower:
Annual retail bills (incl. GST) and NUOS as proportion of total bill, April 2020. Based on retail market offers (including guaranteed and pay on time discounts), single rate, 20,000 kWh per annum).⁸³



In the Powercor network the NUOS charges account for approximately 39% of 1st Energy’s annual bill while they only make up 28% of Blue NRG’s offer.

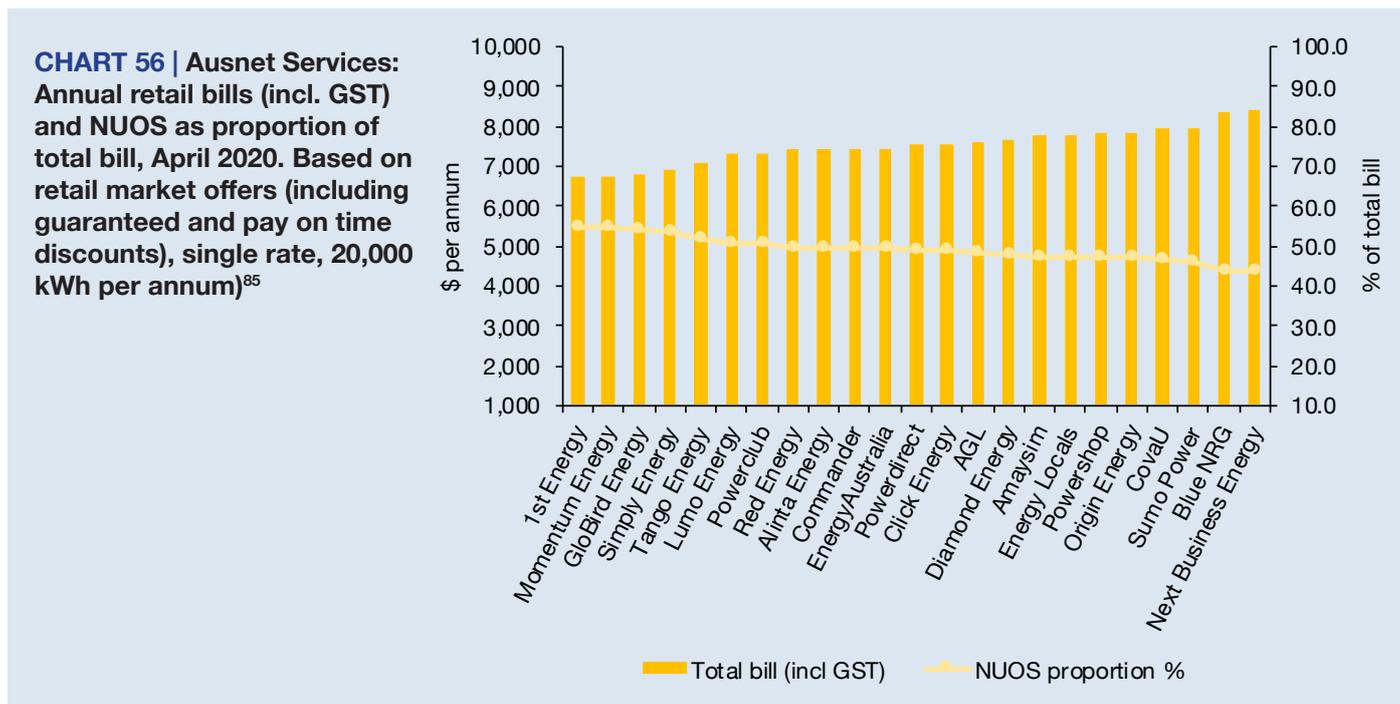
CHART 55 | Powercor:
Annual retail bills (incl. GST) and NUOS as proportion of total bill, April 2020. Based on retail market offers (including guaranteed and pay on time discounts), single rate, 20,000 kWh per annum).⁸⁴



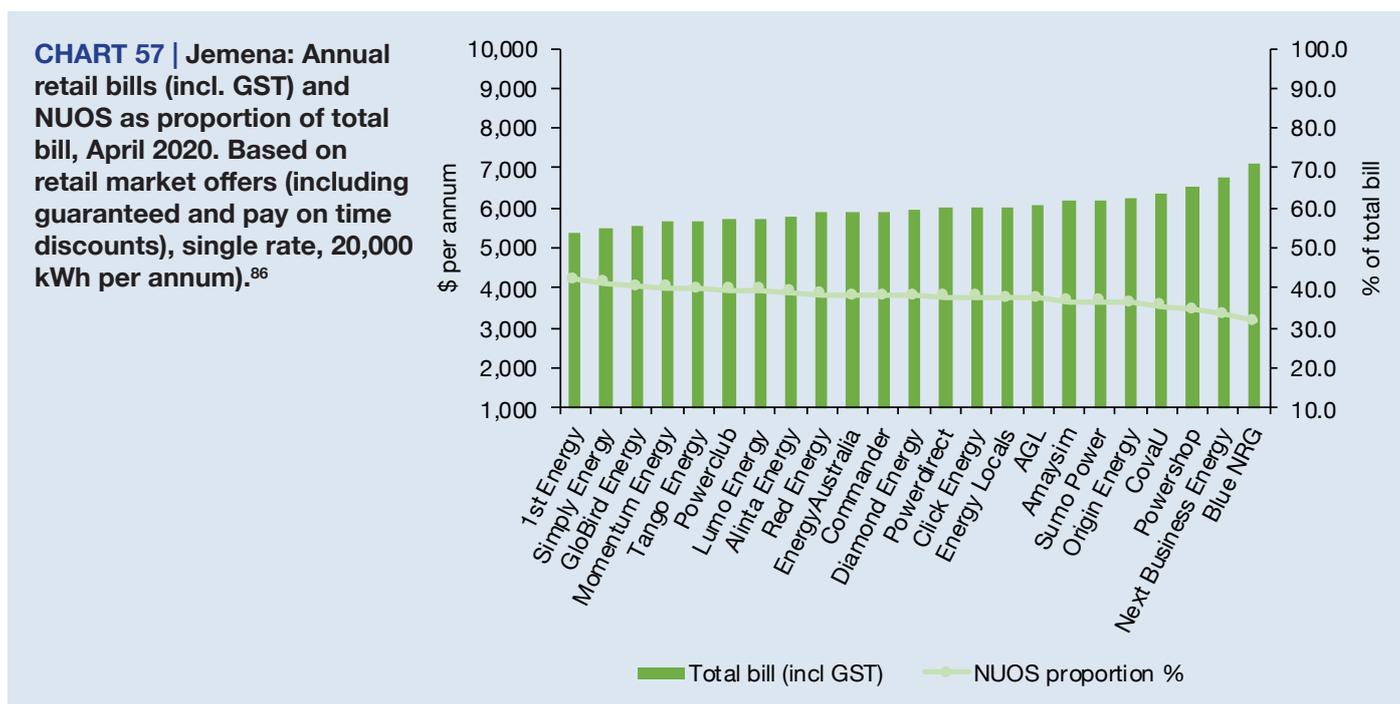
⁸³ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Citipower’s charges (tariff C1G) for the 2020 calendar year. The NUOS also includes fixed charges.

⁸⁴ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Powercor’s charges (tariff ND1) for the 2020 calendar year. The NUOS also includes fixed charges.

In the Ausnet Services network where the NUOS charges are higher, the NUOS charges account for almost 55% of 1st Energy’s annual bill while they only make up 44% of Next Business Energy’s offer.



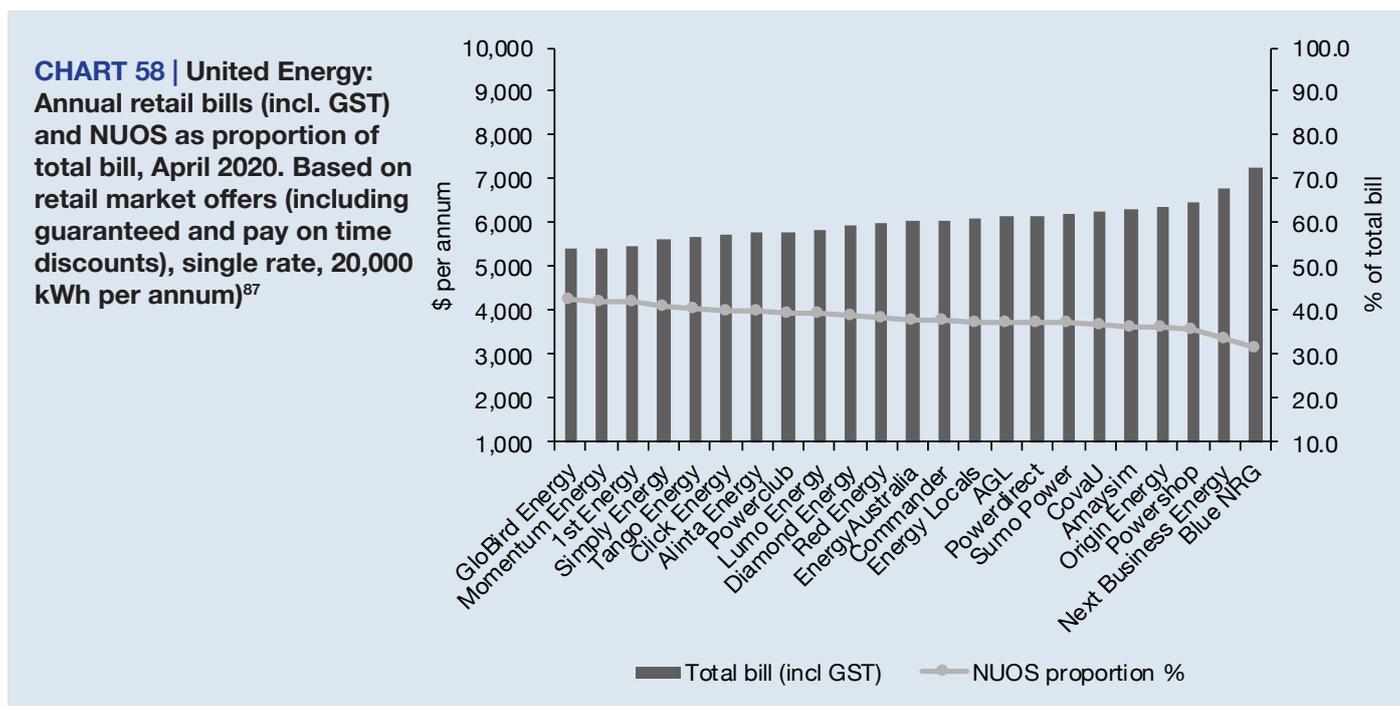
In the Jemena network the NUOS charges account for approximately 42% of 1st Energy’s annual bills while they only make up 32% of Blue NRG’s offer.



⁸⁵ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Ausnet Services’ charges (tariff NEE 12) for the 2020 calendar year. The NUOS also includes fixed charges.

⁸⁶ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Jemena’s charges (tariff A200) for the 2020 calendar year. The NUOS also includes fixed charges.

In the United Energy network the NUOS charges account for 42% of GloBird Energy’s offer while they only make up 31.5% of Blue NRG’s offer.



4.2.2 Victorian gas bills April 2020

There are eight main pricing zones in Victoria, two in the Multinet network, three in Ausnet Services and three in Australian Gas Networks (AGN).

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill).⁸⁸ Small businesses using gas for heating purposes are unlikely to have a flat consumption profile and may use more at peak rates (winter months) than what has been calculated here. Furthermore, as Victorian small businesses typically have a higher gas consumption compared to SMEs in other jurisdictions, a 100 GJ annual consumption is a relatively low gas consumption in Victoria.

The price-spread

The typical annual market offer bill for SMEs consuming 100 GJ per annum ranges from \$2,040 (including discounts) in the Ausnet Central pricing zones to \$2,315 in the AGN/Envestra pricing zones. The maximum price-spread is highest in the Multinet 2 pricing zone where the difference between the highest and lowest annual bill is \$605 per annum. The price-spread is lowest in the Ausnet West zone (\$435). Compared to six months ago (October 2019), the maximum price-spread has reduced in six of the pricing zones and increased in two. The average maximum price-spread for all eight pricing zones has reduced by \$10.

Chart 59 shows the average gas market offer bill for the eight main pricing zone as well as the maximum price-spread for each area.

⁸⁷ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the United Energy’s charges (tariff LVM 1R) for the 2020 calendar year. The NUOS also includes fixed charges.

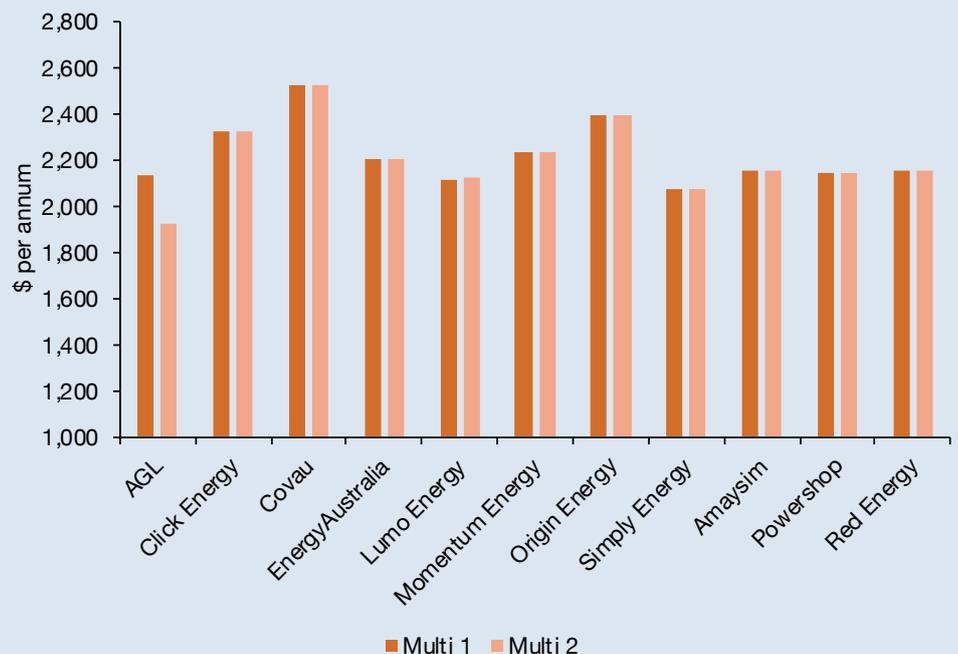
⁸⁸ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

CHART 59 | Average annual bills and price-spread in the Victorian gas pricing zones. Annual bills based on market offers as of April 2020 (including guaranteed discounts and pay on time discounts), 100 GJ per annum and GST inclusive.



Chart 60 shows the retailers' gas market offer bills in the two Multinet pricing zones.

CHART 60 | Annual gas bills in Victoria's Multinet pricing zones. Annual bills based on market offers as of April 2020 (including guaranteed discounts and pay on time discounts), 100 GJ per annum and GST inclusive.



Figures 10 - 11 below rank the retail offers from lowest to highest annual gas bills in the two Multinet pricing zones.⁸⁹ The lowest annual retail bills in Multinet's pricing zones have increased since October 2019. On average, across all both pricing zones, the best offers, as of April 2020, produce an annual bill that is \$110 more than the best offers six months ago.

⁸⁹ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

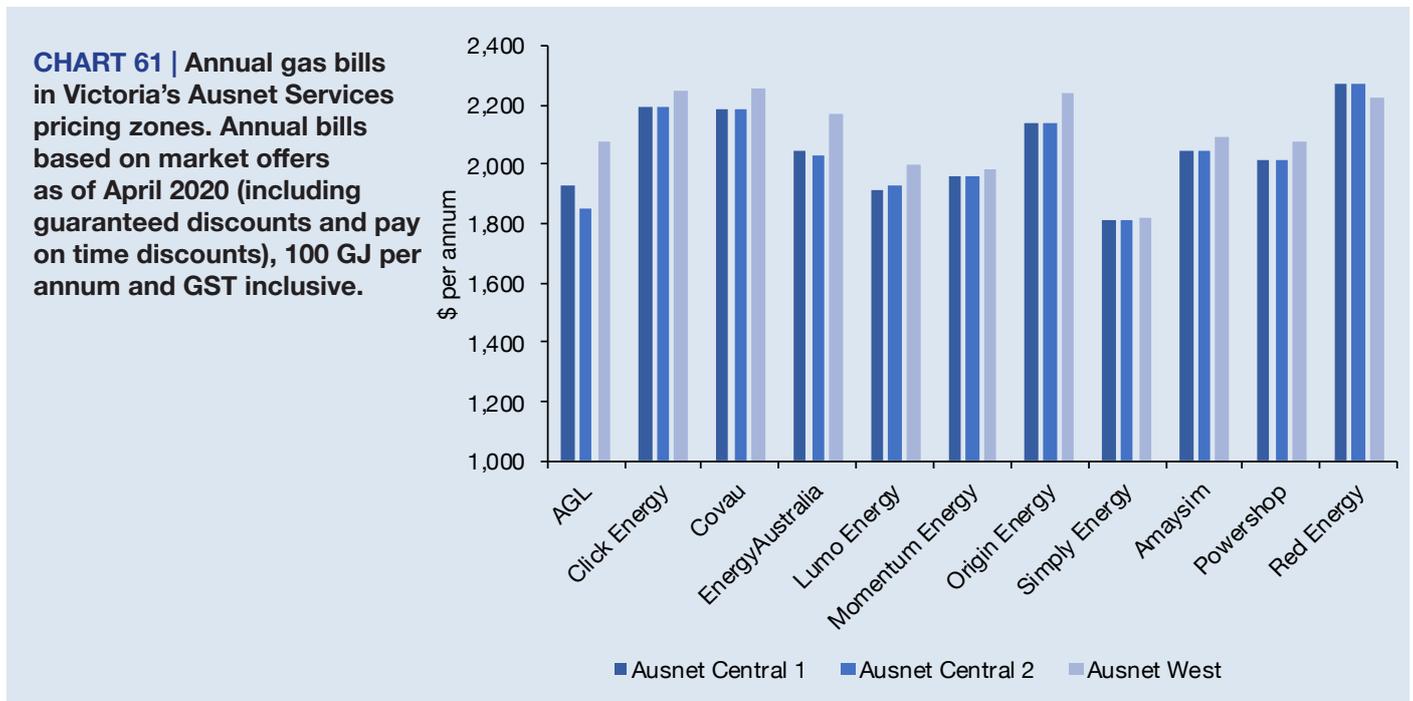
FIGURE 10 | Lowest to highest annual gas bills (incl GST) for market offers in the **Multinet 1 gas zone** (April 2020). Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	Simply Energy	\$2,068
	Lumo Energy	\$2,115
	AGL	\$2,134
	Powershop	\$2,144
	Red Energy	\$2,151
	Amaysim	\$2,155
	EnergyAustralia	\$2,202
	Momentum Energy	\$2,227
	Click Energy	\$2,325
	Origin Energy	\$2,391
	CovaU	\$2,525

FIGURE 11 | Lowest to highest annual gas bills (incl GST) for market offers in the **Multinet 2 gas zone** (April 2020). Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	AGL	\$1,921
	Simply Energy	\$ 2,068
	Lumo Energy	\$2,118
	Powershop	\$2,144
	Red Energy	\$2,151
	Amaysim	\$2,155
	EnergyAustralia	\$2,199
	Momentum Energy	\$2,227
	Click Energy	\$2,325
	Origin Energy	\$2,391
	CovaU	\$2,525

Chart 61 shows the retailers' gas market offer bills in the three Ausnet Services pricing zones.



Figures 12 - 14 below rank the retail offers from lowest to highest annual gas bills in the three Ausnet Services pricing zones.⁹⁰ The lowest annual retail bills in Ausnet Services's pricing zones have increased since October 2019. On average, across all three pricing zones, the best offers, as of April 2020, produce

⁹⁰ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

an annual bill that is \$55 more than the best offers six months ago.

FIGURE 12 | Lowest to highest annual gas bills (incl GST) for market offers in the **Ausnet Services Central 1 gas zone** (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	Simply Energy	\$1,811
	Lumo Energy	\$1,911
	AGL	\$1,928
	Momentum Energy	\$1,959
	Powershop	\$2,013
	EnergyAustralia	\$2,042
	Amaysim	\$2,042
	Origin Energy	\$2,136
	CovaU	\$2,184
	Click Energy	\$2,193
	Red Energy	\$2,274

FIGURE 13 | Lowest to highest annual gas bills (incl GST) for market offers in the **Ausnet Services Central 2 gas zone** (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

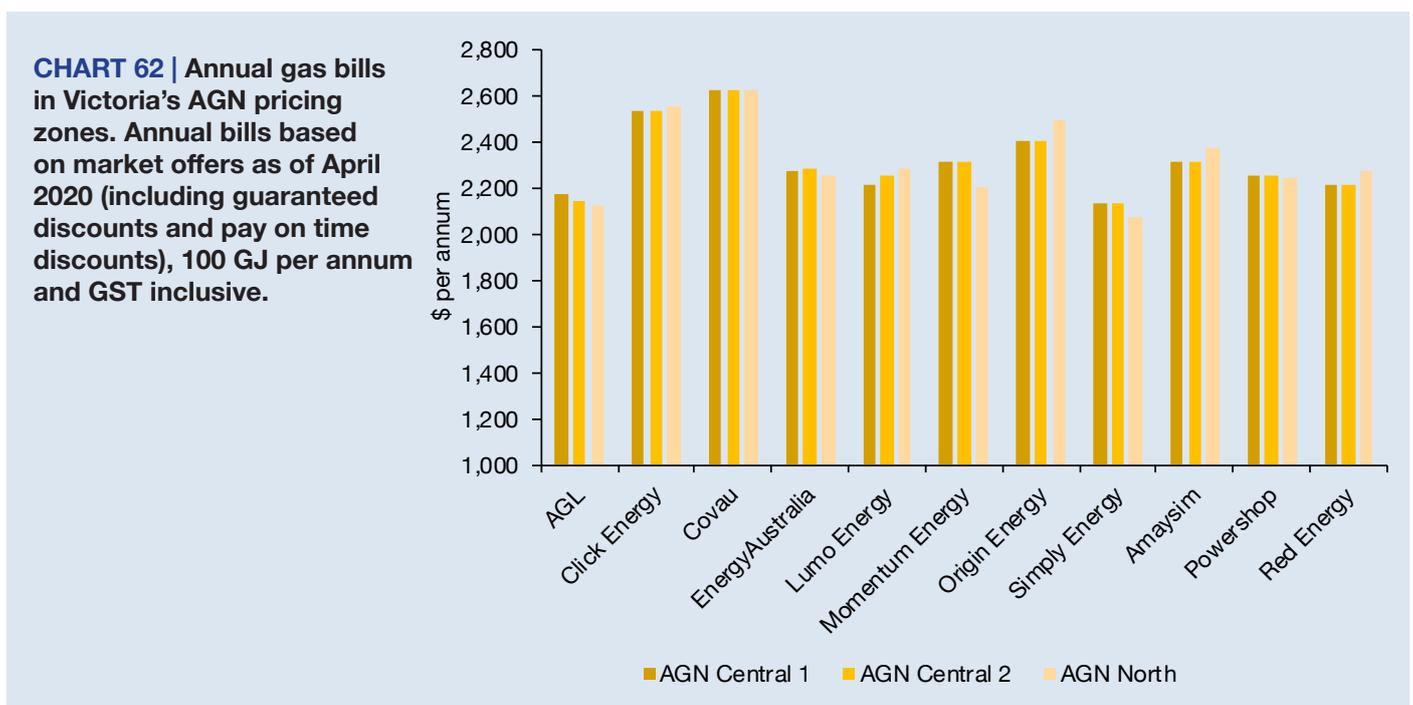
	Simply Energy	\$1,811
	AGL	\$1,847
	Lumo Energy	\$1,925
	Momentum Energy	\$1,959
	Powershop	\$2,013
	EnergyAustralia	\$2,032
	Amaysim	\$2,042
	Origin Energy	\$2,136
	CovaU	\$2,184
	Click Energy	\$2,193
	Red Energy	\$2,274

FIGURE 14 | Lowest to highest annual gas bills (incl GST) for market offers in the **Ausnet Services West gas zone** (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	Simply Energy	\$1,819
	Momentum Energy	\$1,982
	Lumo Energy	\$2,001
	Powershop	\$2,072
	AGL	\$2,077
	Amaysim	\$2,089
	EnergyAustralia	\$2,166
	Red Energy	\$2,222
	Origin Energy	\$2,242
	Click Energy	\$2,249
	CovaU	\$2,252

Chart 62 shows the retailers' gas market offer bills in the three AGN pricing zones.



Figures 15 - 17 below rank the retail offers from lowest to highest annual gas bills in the three AGN pricing zones.⁹¹ The lowest annual retail bills in AGN's pricing zones have increased since October 2019. On average, across all three pricing zones, the best offers, as of April 2020, produce an annual bill that is \$175 more than the best offers six months ago.

FIGURE 15 | Lowest to highest annual gas bills (incl GST) for market offers in the **AGN Central 1 gas zone** (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum.

	Simply Energy	\$2,133
	AGL	\$2,173
	Lumo Energy	\$2,209
	Red Energy	\$2,212
	Powershop	\$2,255
	EnergyAustralia	\$2,267
	Amaysim	\$2,310
	Momentum Energy	\$2,312
	Origin Energy	\$2,399
	Click Energy	\$2,536
	CovaU	\$2,625

FIGURE 16 | Lowest to highest annual gas bills (incl GST) for market offers in the **AGN Central 2 gas zone** (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum.

	Simply Energy	\$2,133
	AGL	\$2,144
	Red Energy	\$2,212
	Lumo Energy	\$2,250
	Powershop	\$2,255
	EnergyAustralia	\$2,284
	Amaysim	\$2,310
	Momentum Energy	\$2,312
	Origin Energy	\$2,397
	Click Energy	\$2,536
	CovaU	\$2,625

FIGURE 17 | Lowest to highest annual gas bills (incl GST) for market offers in the **AGN North gas zone** (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum.

	Simply Energy	\$2,076
	AGL	\$2,118
	Momentum Energy	\$2,198
	Powershop	\$2,238
	EnergyAustralia	\$2,248
	Red Energy	\$2,271
	Lumo Energy	\$2,277
	Amaysim	\$2,374
	Origin Energy	\$2,492
	Click Energy	\$2,552
	CovaU	\$2,625

Additional discounts

Energy Australia and CovaU offer guaranteed discounts while Lumo, Simply Energy, Powershop and Red Energy offer discounts that are conditional upon the bills being paid on time. The remaining retailers (AGL, Origin Energy, Click Energy, Momentum and Amaysim) do not offer any additional discounts.

Charts 63 - 70 show annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts in the each of the eight gas pricing zones.

The Charts show that Energy Australia's guaranteed discounts are more than \$600 per annum for customers with this consumption level across all pricing zones. CovaU and Simply Energy also offer significant discounts. The greatest discount (\$680) are offered to Energy Australia's customers in the AGN Central 2 gas zone. AGL, on the other hand, is the retailer with the lowest base rates in all pricing zones.

⁹¹ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

CHART 63 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the Multinet 1 gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.

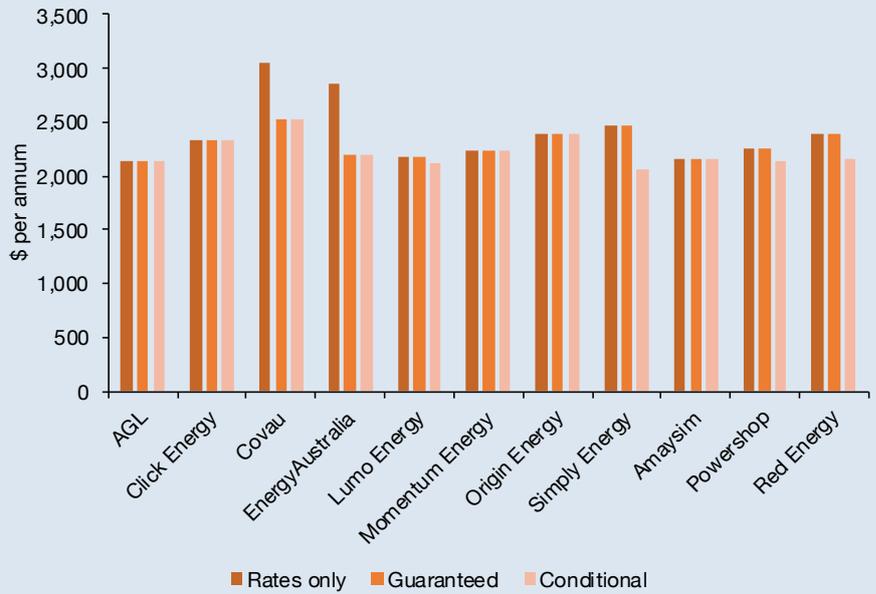


CHART 64 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the Multinet 2 gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.

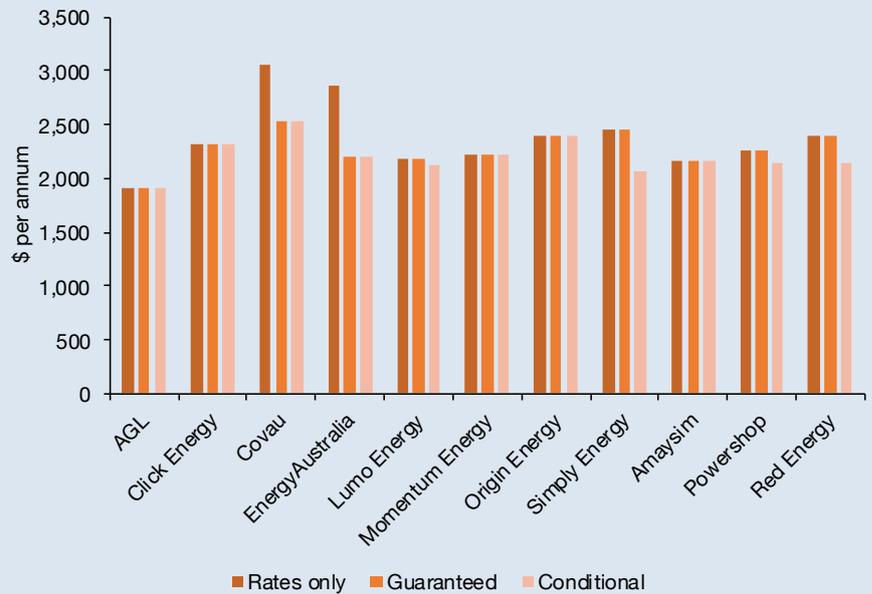


CHART 65 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the Ausnet Services Central 1 gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.

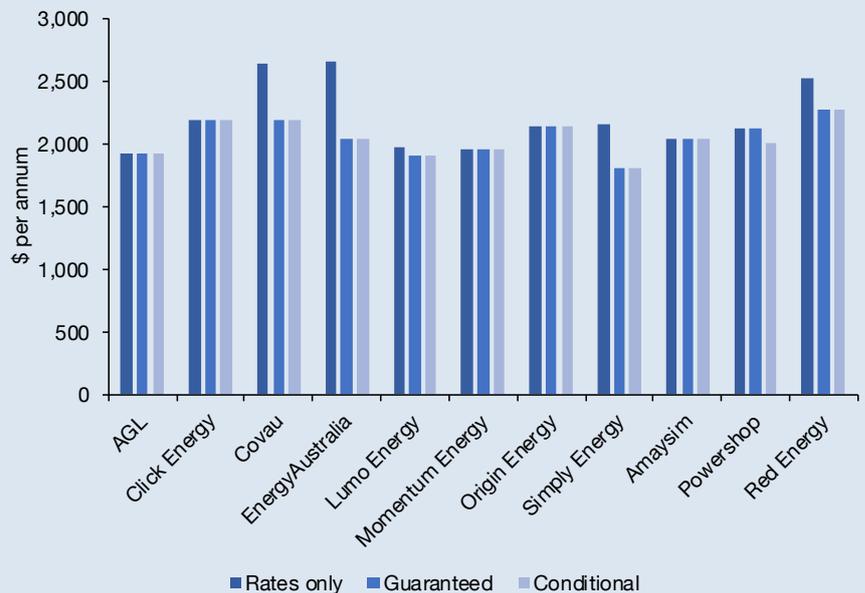


CHART 66 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the Ausnet Services Central 2 gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive

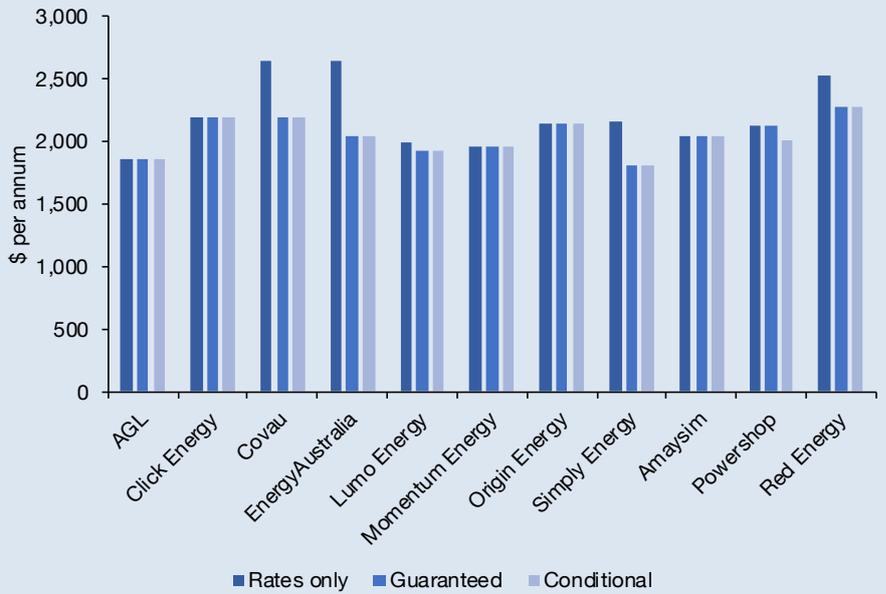


CHART 67 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the Ausnet Services West gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive

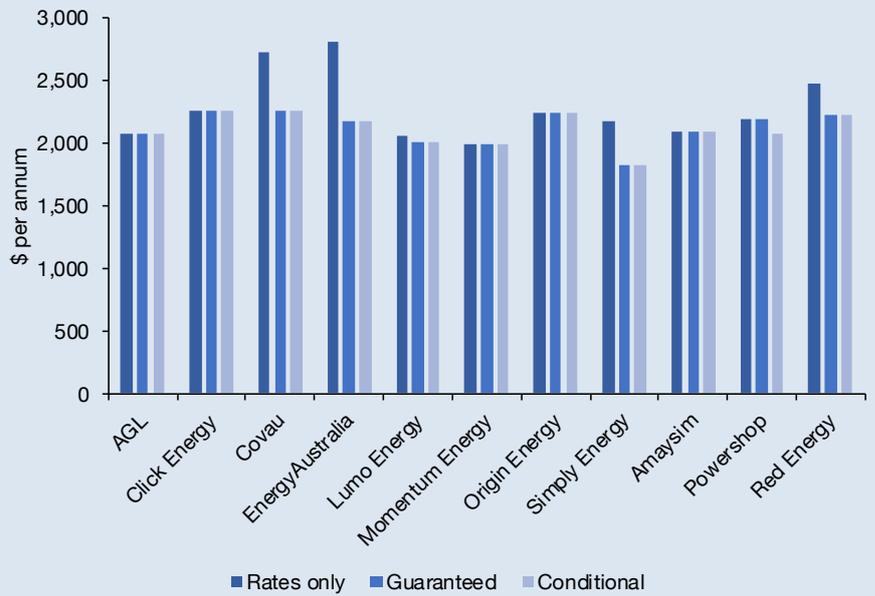


CHART 68 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the AGN Central 1 gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive

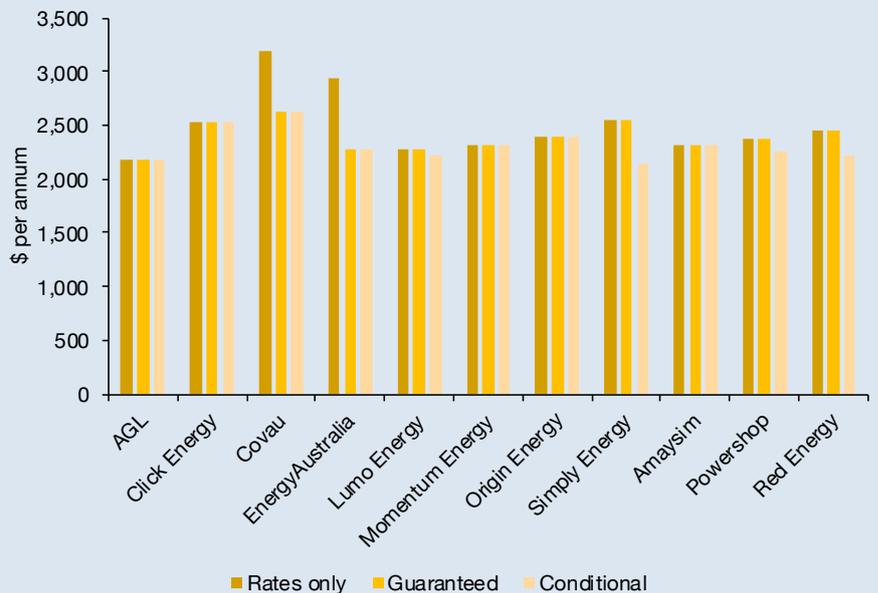


CHART 69 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the AGN Central 2 gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.

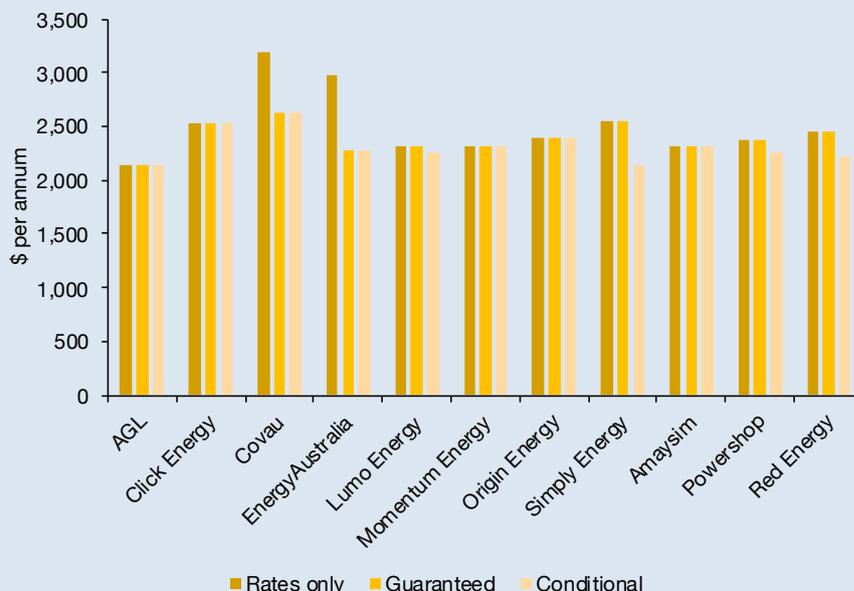
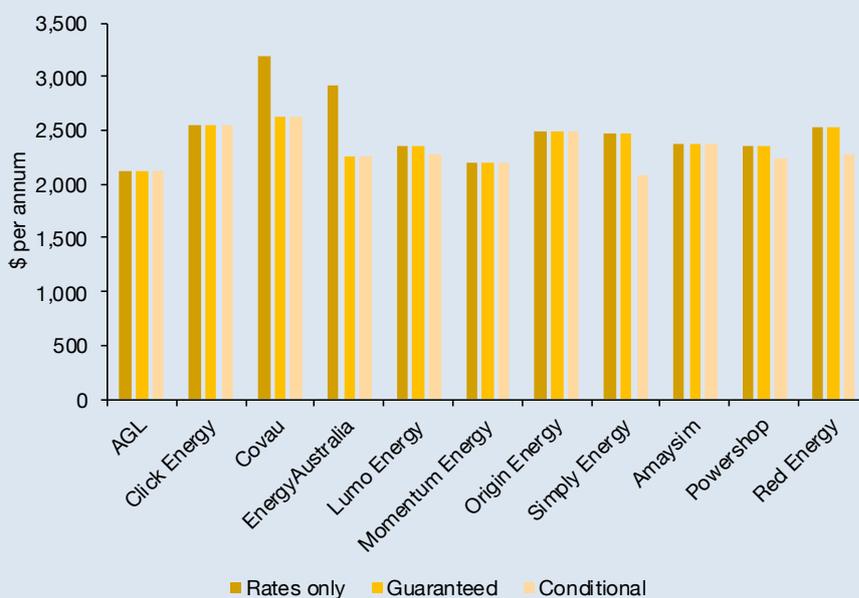


CHART 70 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the AGN North gas zone. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.



4.2.3 Changes in energy bills in Victoria

The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months to April 2020.

In Victoria, new network tariffs took effect in January 2020 meaning that the electricity retail prices have been affected by an underlying price reset in this six-month period. Most of the retailers have thus changed their offers (rates, discounts or both). It should be noted, however, that these changes are not always caused by higher base rates. Some offers have been discontinued, new offers have been introduced and others have changed their discounts.

From October 2019 to April 2020, average retail electricity bills for SMEs consuming 20,000 kWh per annum (single rate) increased by around 4% in the Citipower and Powercor network areas and by approximately 5% in United Energy. In Jemena the average bill increased by 3.5% while the smallest increase (1.5%) was in the Ausnet Services network. Chart 71 below shows average annual bills as of April 2019, October 2019 and April 2020.

CHART 71 | Average annual electricity bills as of April 2019, October 2019 and April 2020 including guaranteed discounts and pay on time discounts. Annual bills based on market offers, single rate, 20,000 kWh per annum and GST inclusive.



In terms of individual retailers, 1st Energy and Simply Energy's offers produce lower bills in April 2020 compared to six months ago (October 2019) in all network areas. Some retailers have offers that produce lower bills in some network areas while there are bill increases in other networks. The majority of the retailers, however, have offers that produce higher bills compared to 6 months ago.

Charts 72 to 76 show retail bills as of April 2019, October 2019 and April 2020 for each network area.

CHART 72 | Electricity bills including guaranteed discounts and pay on time discounts, from April 2019 to April 2020 in Citipower's network area. Annual bills based on market offers as of April 2019, October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.

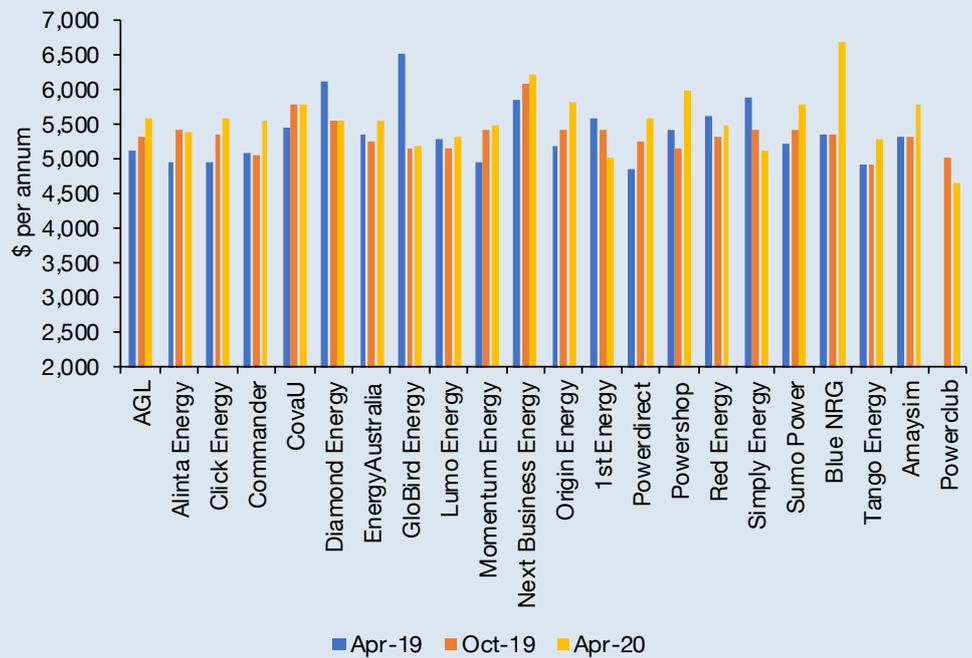


CHART 73 | Electricity bills including guaranteed discounts and pay on time discounts, from April 2019 to April 2020 in Powercor's network area. Annual bills based on market offers as of April 2019, October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.

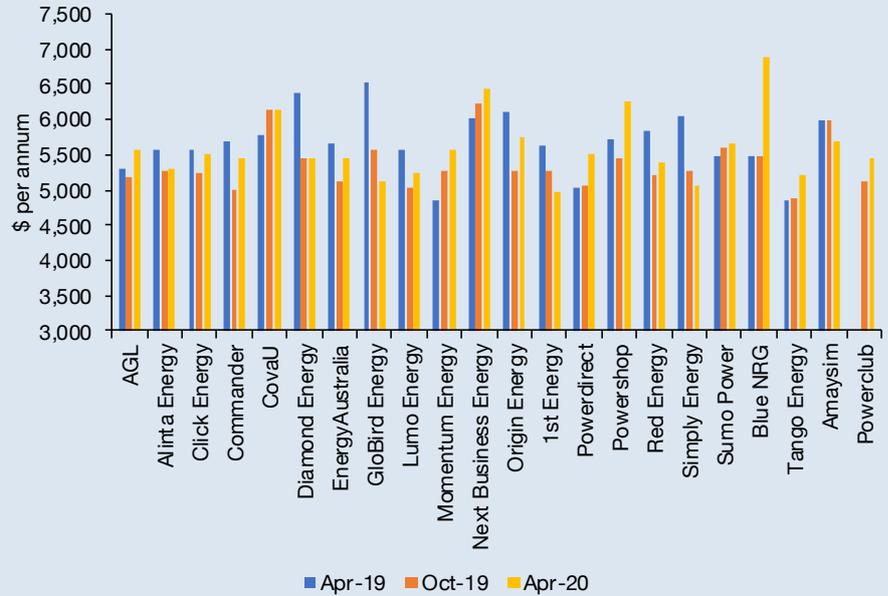


CHART 74 | Electricity bills including guaranteed discounts and pay on time discounts, from April 2019 to April 2020 in Ausnet Services's network area. Annual bills based on market offers as of April 2019, October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.

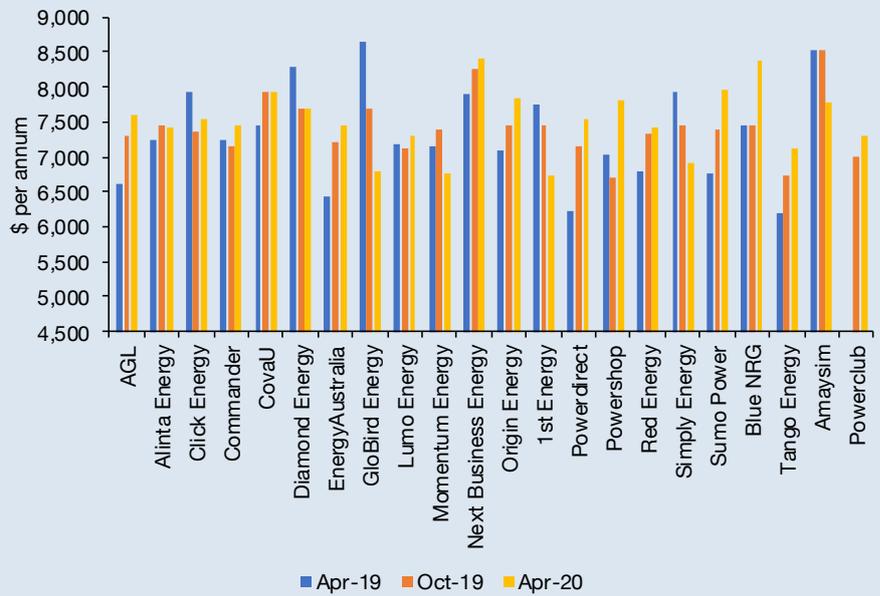


CHART 75 | Electricity bills including guaranteed discounts and pay on time discounts, from April 2019 to April 2020 in Jemena's network area. Annual bills based on market offers as of April 2019, October 2019 and April 2020 kWh per annum, single rate and GST inclusive.

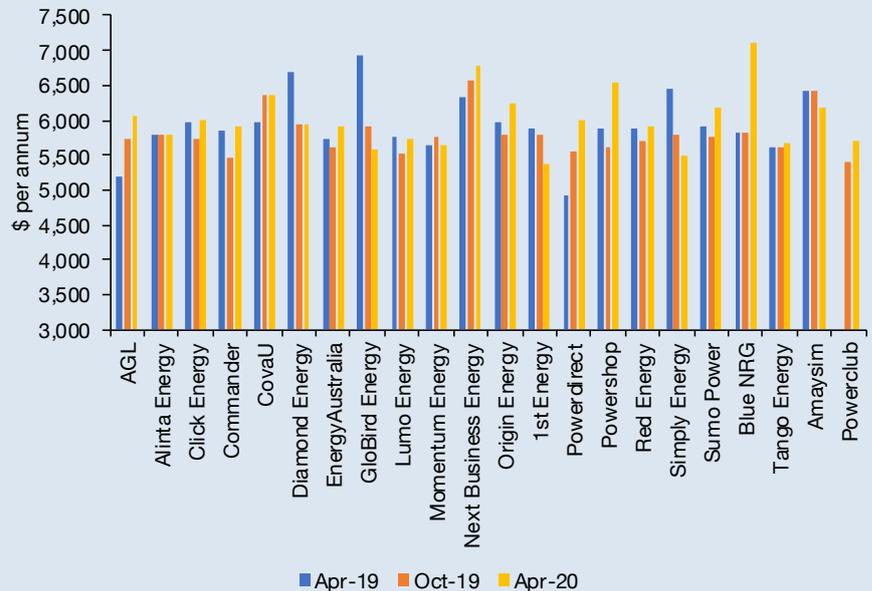
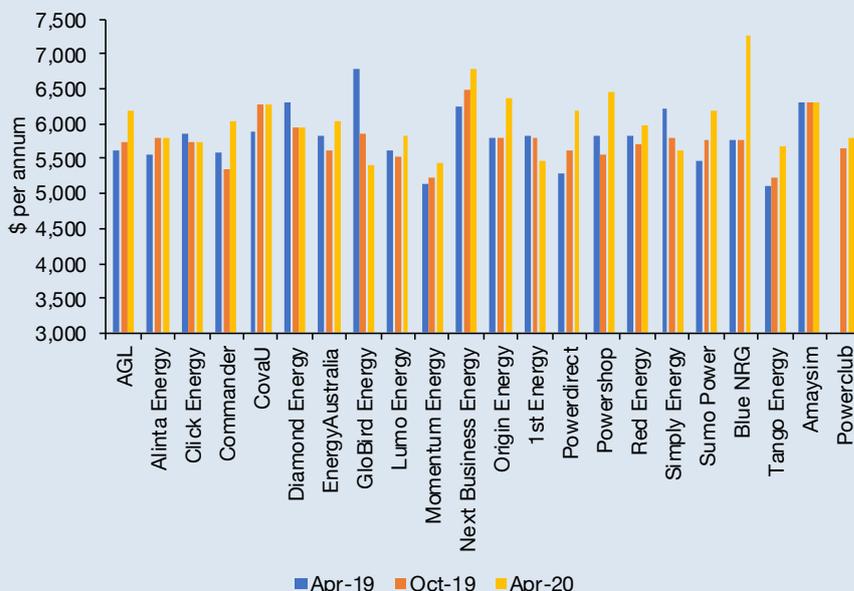
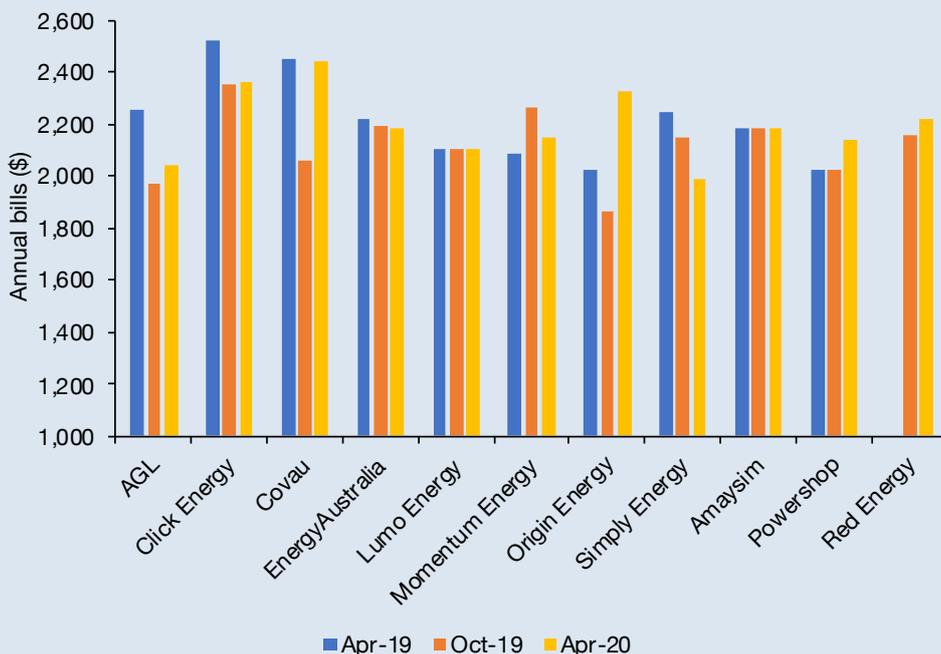


CHART 76 | Electricity bills including guaranteed discounts and pay on time discounts, from April 2019 to April 2020 in United Energy’s network area. Annual bills based on market offers as of April 2019, October 2019 and April 2020 kWh per annum, single rate and GST inclusive.



On average, across all gas pricing zones, annual gas bills for businesses using 100 GJ per annum increased by 4% between October 2019 and April 2020.⁹² It shows that Origin Energy gas had the greatest increase over the last 6 months. It should be noted, however, that Origin Energy only has its ‘basic’ offer listed on its website and this offer has been compared to their former ‘flexi’ offer which included a substantial guaranteed discount. Chart 77 shows retailers’ average annual gas bills (across all gas zones) as of April 2019, October 2019 and April 2020.

CHART 77 | Average gas bills including guaranteed discounts and pay on time discounts, from April 2019 to April 2020 across eight gas zones. Annual bills based on market offers as of April 2019, October 2019 and April 2020, 100 GJ per annum and GST inclusive.

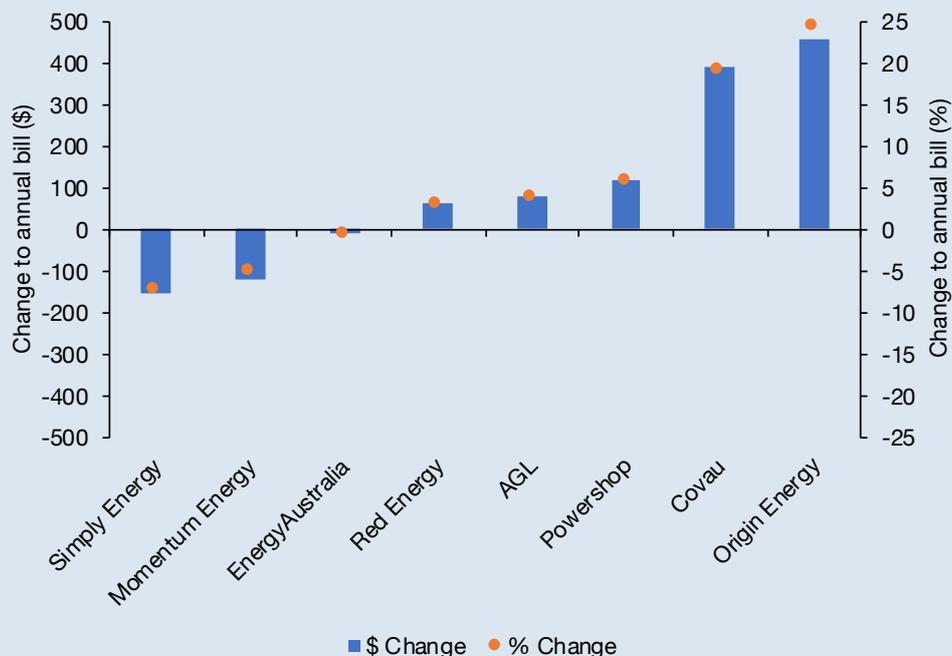


Eight of the retailers have changed their offers over the last six months (since October 2020). Simply Energy and Momentum’s bills have decreased while Red Energy, AGL, Powershop, Covau and Origin Energy’s bills have increased. Chart 78 below shows retailers’ changes to their average annual gas bill during this period.⁹³

⁹² The gas zones included in this analysis are: Multinet 1 and 2, AGN Central 1 and 2, AGN North, Ausnet Services Central 1 and 2, and Ausnet Services West.

⁹³ Only retailers that have changed their offers during this period are included in this chart.

CHART 78 | Bill change:
Comparison of October 2019 and April 2020 average annual gas bills including guaranteed discounts and pay on time discounts in eight gas zones. Annual bills based on market offers as of October 2019 and April 2020, 100 GJ per annum and GST inclusive.



4.2.4 Impact of the VDO

Since the introduction of the VDO on 1 July 2019, fewer retailers offer conditional pay on time discounts compared to previously. Furthermore, as shown in section 4.2.3 above, the average market offer bill has increased slightly in four out of five network areas over the last 12 months. Section 4.2.1 above found that while most market offers produce bills that are lower than the VDO, Next Business Energy and Blue NRG's offers are consistently higher than the VDO. In the case of CovaU, Powershop and Red Energy, customers need to obtain the conditional discounts in order to have bills that are below or similar to the VDO.

Businesses previously on a standing offer with one of the 'big 3' retailers (AGL, Energy Australia and Origin Energy) will have experienced significant bill reductions since the introduction of the VDO on 1 July 2019. Charts 79 – 83 below compare AGL, Energy Australia and Origin Energy's standing offers prior to the VDO taking effect to the VDO as of October 2019 and April 2020. They show that the initial bill reduction (October 2019), for businesses using 20,000 kWh per annum, was between \$1,320 and \$2,995 (depending on the network and retailer) but increases to the VDO in January 2020 have reduced the overall drop to \$900 and \$2,530. Energy Australia's bill in Powercor has reduced the most (by more than \$2,530) while Origin Energy's bill reduction in the Citipower network, where it is the incumbent retailer, is more moderate (approximately \$900).

CHART 79 | The VDO compared to the 'big 3' retailers' standing offers in the Citipower network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.

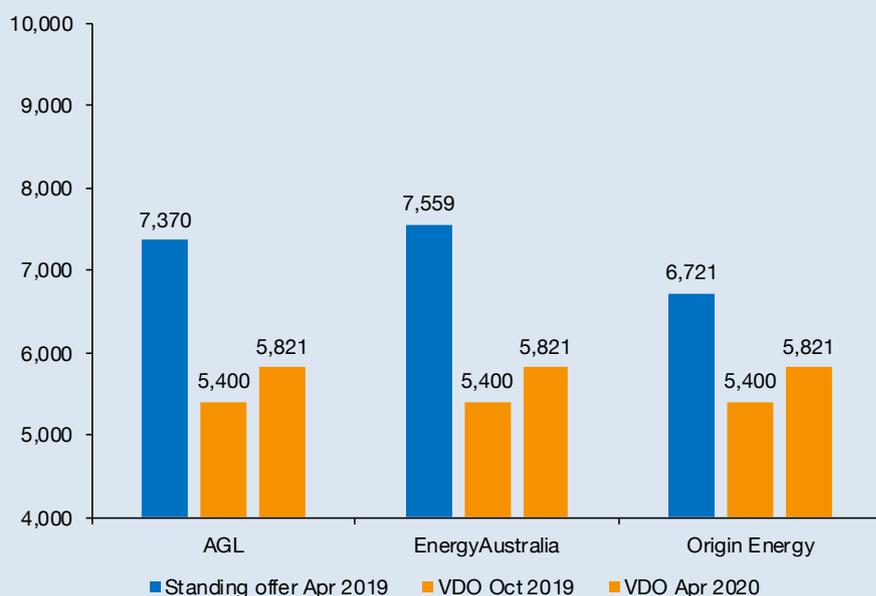


CHART 80 | The VDO compared to the 'big 3' retailers' standing offers in the Powercor network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.

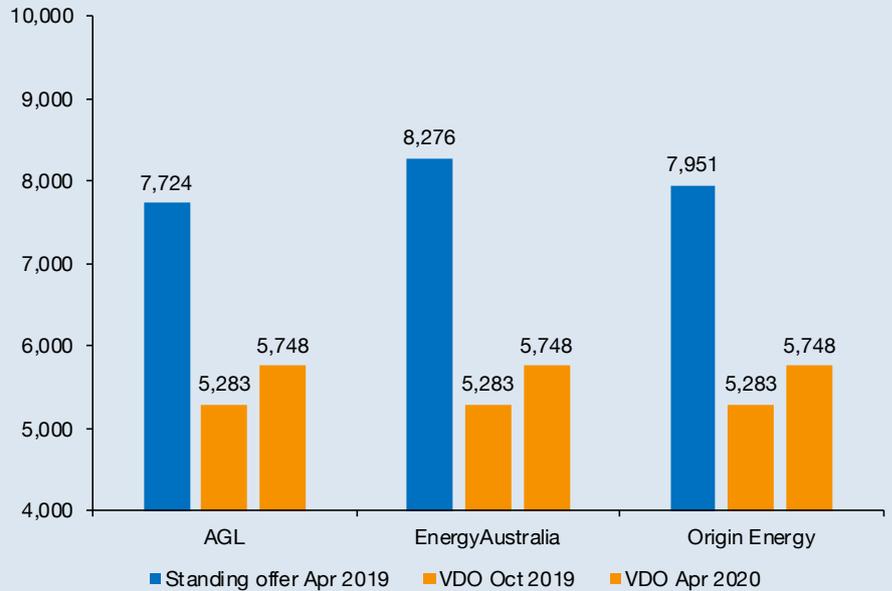


CHART 81 | The VDO compared to the 'big 3' retailers' standing offers in the Ausnet Services network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.

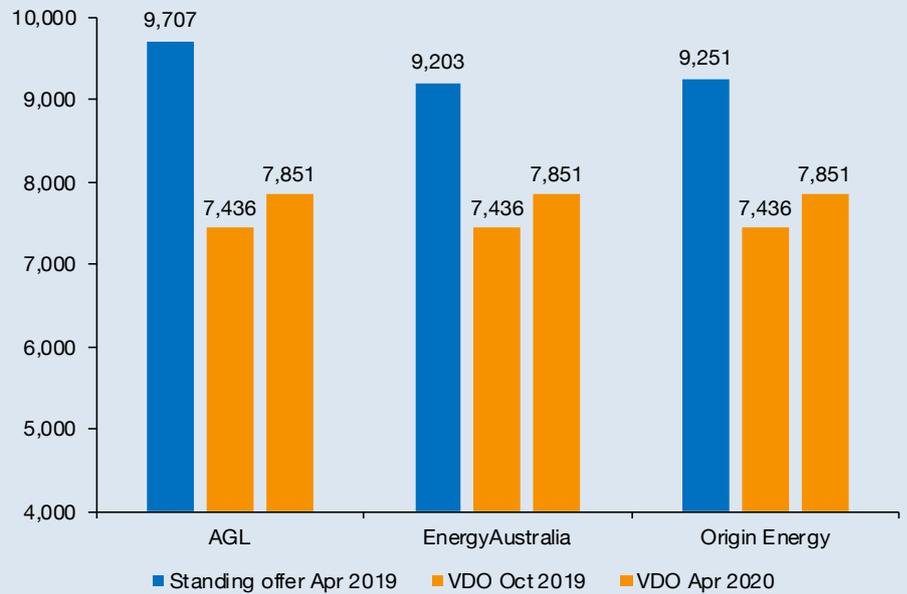


CHART 82 | The VDO compared to the 'big 3' retailers' standing offers in the Jemena network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.

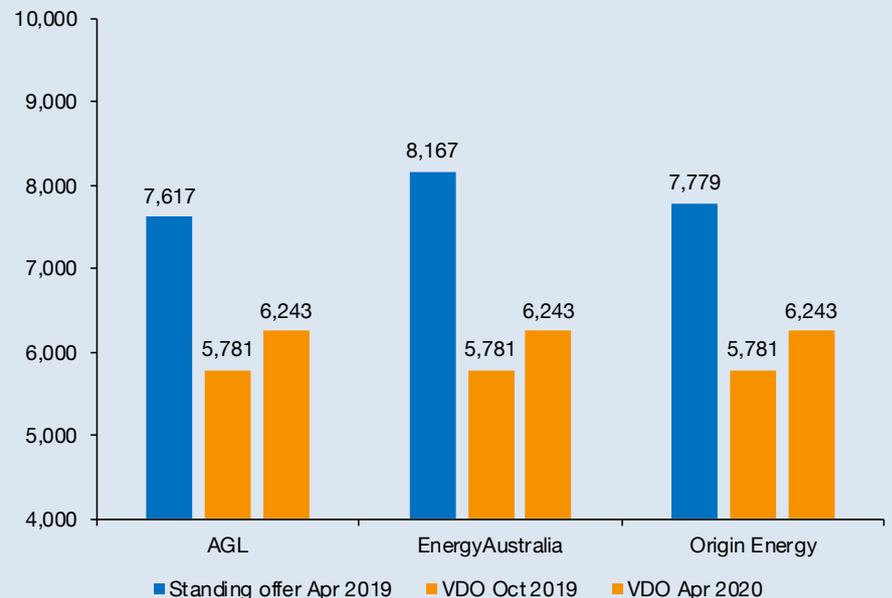
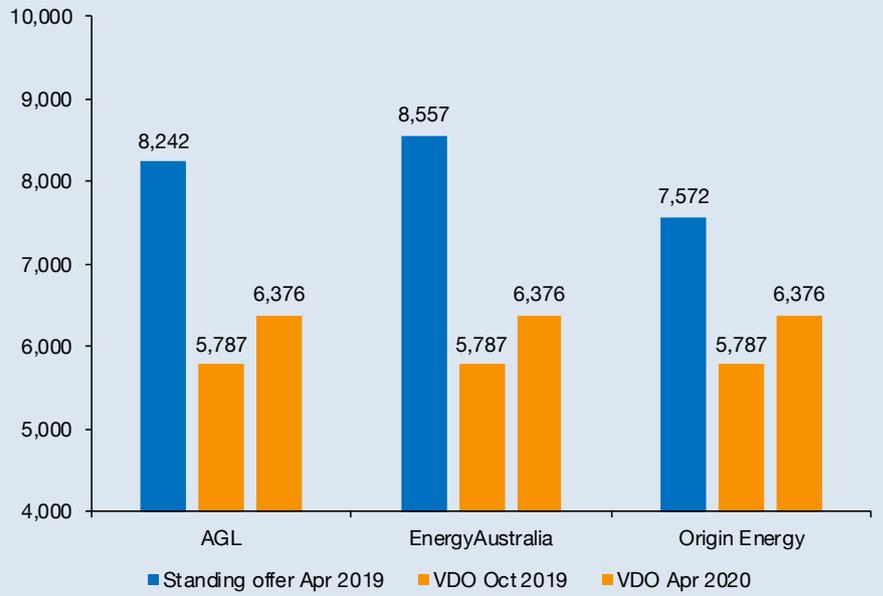


CHART 83 | The VDO compared to the 'big 3' retailers' standing offers in the United Energy network. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.



4.3 Queensland

Electricity prices in South East Queensland have been deregulated since July 2016 but on 1 July 2019 the Australian Energy Regulator's Default Market Offer (DMO) replaced the previously retailer determined electricity standing offers in South East Queensland. The Queensland Competition Authority (QCA) does, however, still regulate retail prices for customers of Ergon Energy (Retail). Gas retail prices have been deregulated since 2007.

Queensland has two electricity networks, Energex in South East Queensland and Ergon Energy in Northern and regional Queensland. There is currently no effective retail competition for SME customers in regions supplied by the Ergon Energy network business. Queensland also has four gas pricing zones.

Queensland's two electricity networks and four gas pricing zones:

Electricity network	Area
Energex	South East Queensland
Ergon Energy	Regional and Northern Queensland
Gas zones	Area
Allgas – Brisbane South	South Brisbane, Gold Coast, Toowoomba and Oakey
AGN – Brisbane North	North Brisbane and Ipswich
AGN - Northern	Rockhampton and Gladstone
AGN – Wide Bay	Bundaberg, Maryborough and Hervey Bay

4.3.1 Queensland electricity bills April 2020

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO⁹⁴ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. According to the AEMO report, average consumption for a small business in the Energex network is 16,678 kWh per annum. We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

The price-spread

The typical annual bill for SMEs consuming 20,000 kWh per annum (single rate) is approximately \$5,175.⁹⁵ Chart 84 shows annual bills for eighteen retailers in South East Queensland (Energex network) and that the maximum price-spread is approximately \$1,450 per annum. Compared to six months ago (October 2019), the maximum price-spread has decreased by \$20.

⁹⁴ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

⁹⁵ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

CHART 84 | The price-spread in the South East Queensland's Energex distribution network. Annual bills based on market offers as of April 2020 (including guaranteed discounts and pay on time discounts), 20,000 kWh per annum, single rate and GST inclusive.

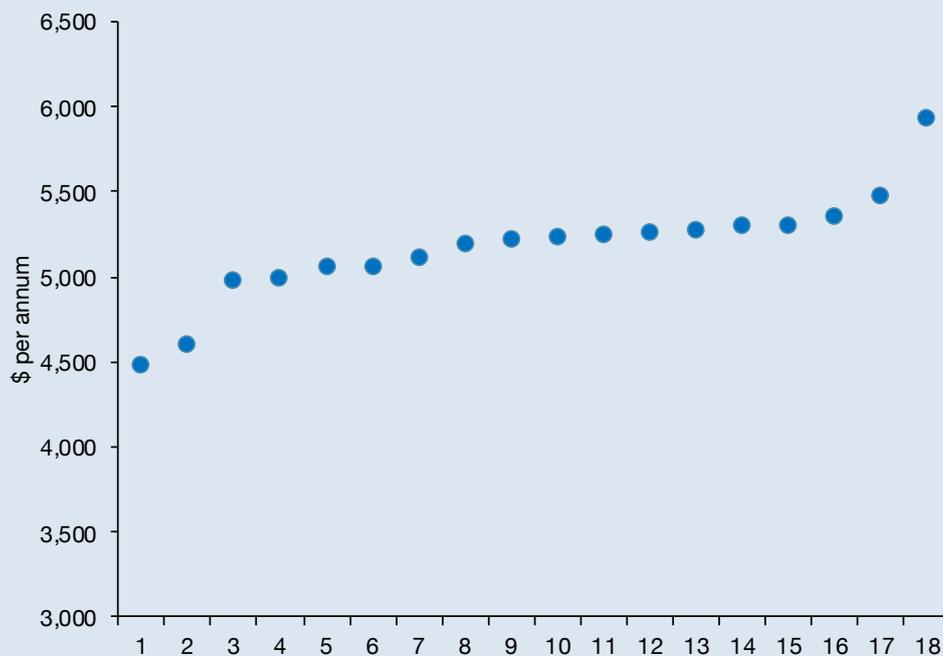


Figure 18 below ranks the retail offers from lowest to highest annual electricity bills.⁹⁶ The lowest annual retail bill in the Energex network area has decreased since October 2019. As of April 2020, the best offer produces an annual bill that is \$305 less than the best offer six months ago.

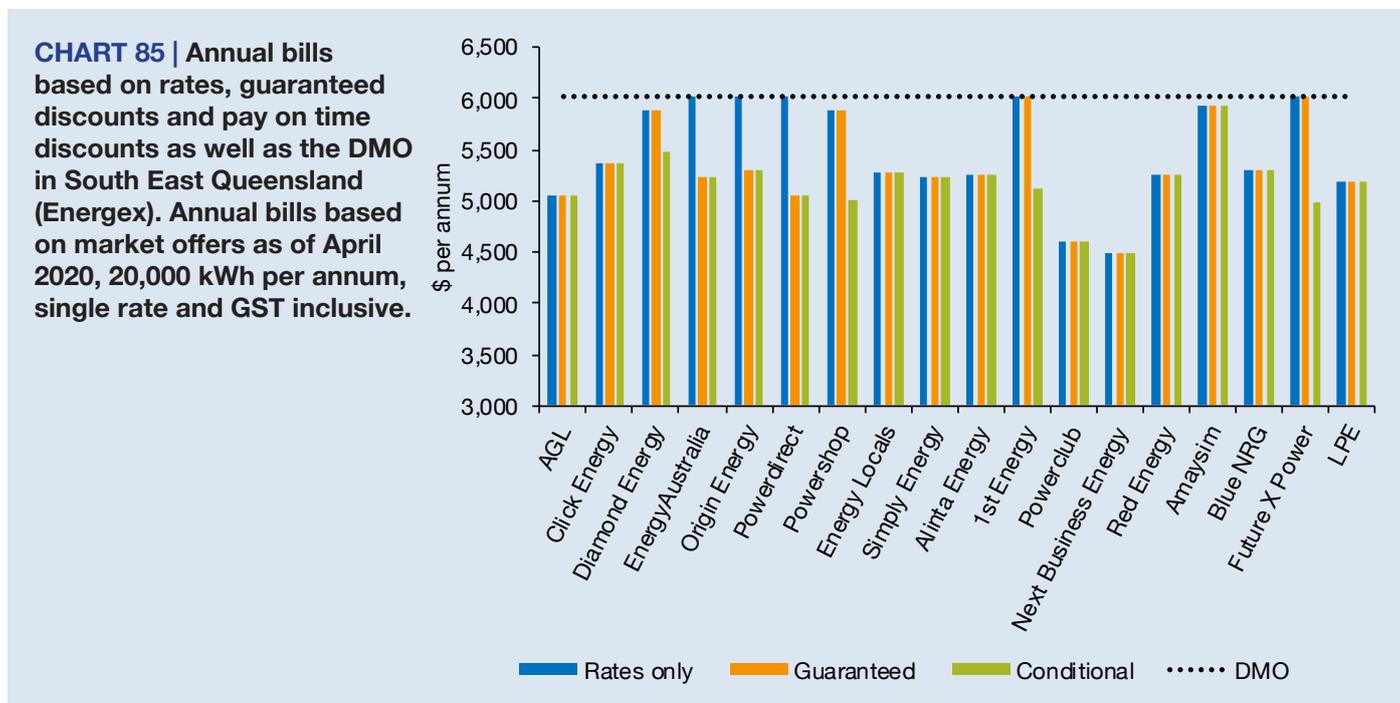
FIGURE 18 | Lowest to highest annual electricity bills (incl GST) for market offers in Queensland's Energex network (April 2020)
Including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

	Next Business Energy	\$4,484		EnergyAustralia	\$5,241
	Powerclub	\$4,609		Red Energy	\$5,244
	Future X Power	\$4,976		Alinta Energy	\$5,259
	Powershop	\$5,000		EnergyLocals	\$5,277
	AGL	\$5,059		BlueNRG	\$5,298
	Powerdirect	\$5,059		Origin Energy	\$5,301
	1st Energy	\$5,114		Click Energy	\$5,361
	LPE	\$5,190		Diamond Energy	\$5,478
	Simply Energy	\$5,228		Amaysim	\$5,936

⁹⁶ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

Additional discounts

Seven out of the eighteen retailers operating in South East Queensland offer additional discounts. Energy Australia, Origin and Powerdirect offer guaranteed discounts while the remaining four retailers (1st Energy, Powershop, Diamond, and Future X Power) offer discounts conditional upon bills being paid on time.⁹⁷ In the case of Future X Power, the conditional pay on time discount can be worth up to \$1,045 per annum for customers using 20,000 kWh/annum. Chart 85 shows annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discount. The chart also compares the market offers to the DMO and it shows that all of the market offers produce bills that are lower than the DMO.



Network charges

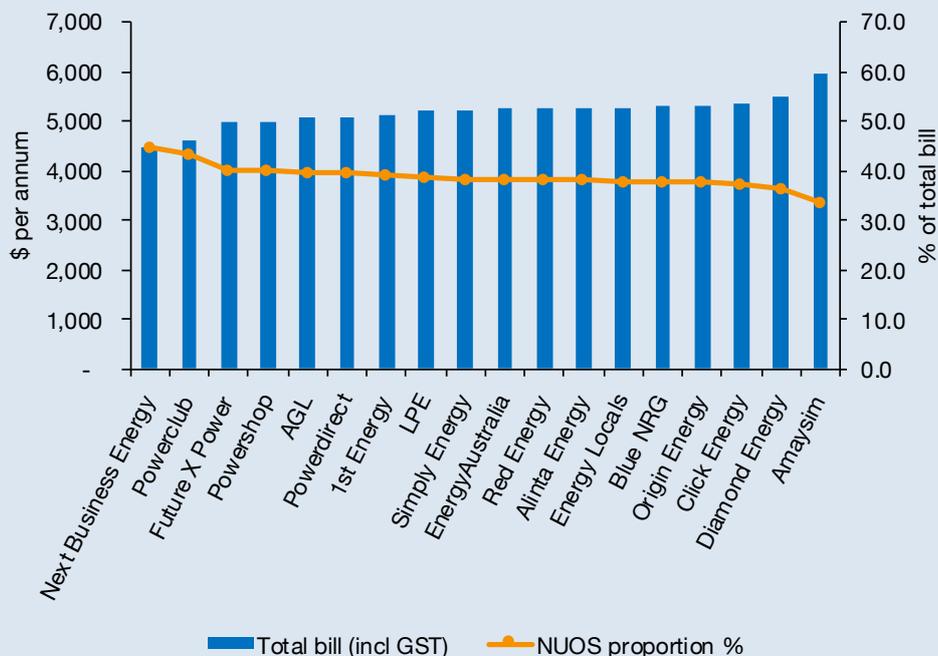
The South East Queensland electricity network, Energex, introduces new Network Use of System (NUOS) charges as of 1 July every year. These NUOS charges are approved by the Australian Energy Regulator (AER) and comprise Transmission Use of System (TUOS) and Distribution Use of System (DUOS) as well as other costs such as jurisdictional charges and metering charges. The retailers can, and generally will, build changes to the NUOS (in relation to both shape and price) into their retail tariffs.

The chart presented in this section shows that the NUOS proportion of bills varies significantly between retail offers. The NUOS proportion of the bill for Next Business Energy is 44.6% while the NUOS comprises 33.7% of the total bill for Amaysim customers.

Charts 86 shows annual retail bills (columns) and NUOS as proportion of annual bill (line).

⁹⁷ Note that Powershop’s conditional discount is not a conventional pay on time discount as customers obtain the discount by pre-purchasing “specials”.

CHART 86 | South East Queensland (Energex): Annual retail bills (incl. GST) and NUOS as proportion of total bill, April 2020. Based on retail market offers (including guaranteed and pay on time discounts), single rate, 20,000 kWh per annum).⁹⁸



Regional Queensland

There is no effective retail competition in regional and northern Queensland (customers supplied by the Ergon Energy network) and small businesses in this area are therefore charged based on the regulated prices determined by the Queensland Competition Authority. As customers in the Ergon Energy network are generally unable to access discounted market offers by competitive retailers, they may pay more for electricity compared to businesses in South East Queensland. Compared to the DMO, however, customers using 20,000 kWh per annum in the Ergon Energy network will have an annual bill that is \$150 less than customers on the DMO.

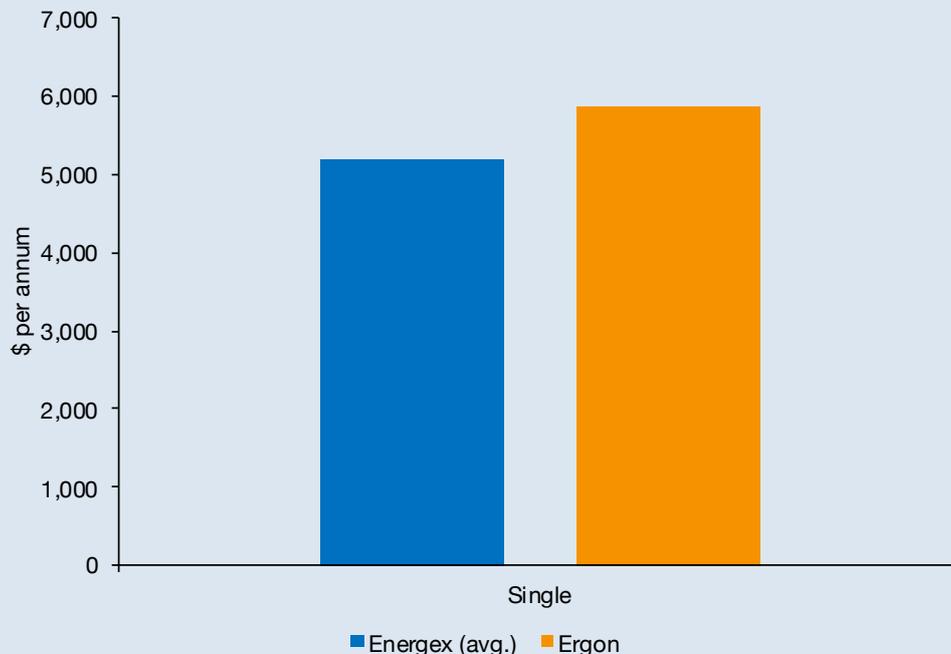
Chart 87 shows that the average market offer in the Energex network (including discounts) is approximately \$700 less than the regulated offer in the Ergon Energy network for businesses using 20,000 kWh per annum.

It is important to note that in determining the regulated retail rates for small customers in regional Queensland, the Queensland Competition Authority are required to use the equivalent Energex network rate, so that customers in regional Queensland pay a similar amount to customers in South East Queensland. The difference in the cost of supply is paid to the Ergon Energy retailer as a community service obligation by the Queensland Government.⁹⁹

⁹⁸ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Energex's charges (tariff NTC 8500) for the 2019/20 financial year. The NUOS also includes fixed charges.

⁹⁹ QCA, SEQ retail electricity market monitoring: 2016–17, November 2017

CHART 87 | Annual bills for the single rate tariff in the Energex and Ergon Energy networks. Annual bills based on the regulated offer (Ergon Energy) and market offers including discounts (Energex) as of April 2020, 20,000 kWh per annum and GST inclusive.



4.3.2 Queensland gas bills April 2020

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill). Small businesses using gas for heating purposes are unlikely to have a flat consumption profile.

The price-spread

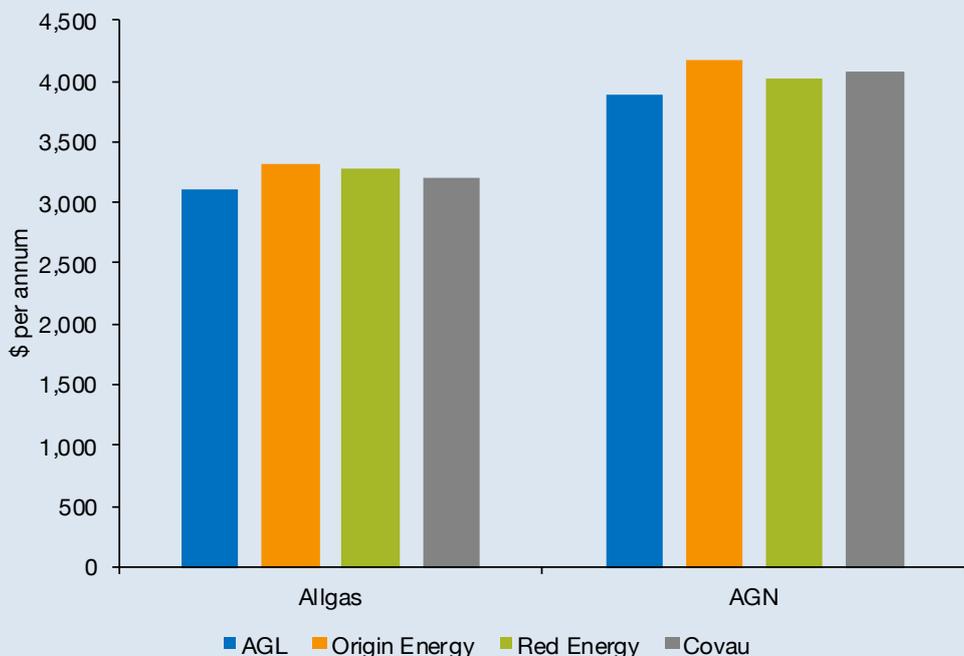
There are two main gas zones in Queensland: the Allgas zone covering South Brisbane, Gold Coast, Toowoomba and Oakey, and the Australian Gas Networks (AGN) zone covering North Brisbane and Ipswich. AGL, Origin, Red Energy and CovaU have market offers in both areas. AGN also has two other pricing zones: Northern covering Rockhampton and Gladstone, and Wide Bay covering Bundaberg, Maryborough and Hervey Bay. Origin is the only retailer that offers contracts in both of these pricing zones while AGL and CovaU have offers in the Hervey Bay area. Origin Energy and CovaU are currently the only gas retailers that offers additional discounts (a guaranteed 8% and 15% off usage charges respectively).

The maximum price-spread is \$215 in the Allgas zone and \$290 in the AGN zone. Compared to six months ago (October 2019), the maximum price-spread has decreased by \$40 in the Allgas zone and \$70 in the AGN zone.

The typical annual market offer bill for SMEs consuming 100 GJ per annum is approximately \$3,230 (including discounts) in the Allgas zone and \$4,035 in the AGN zone.¹⁰⁰ This is a significant difference for two gas zones that cover neighboring areas. Chart 88 shows AGL, Origin, Red Energy and CovaU's annual bills for the two pricing zones.

¹⁰⁰ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

CHART 88 | Gas bills in Queensland's Allgas and AGN pricing zones. Annual bills based on market offers as of April 2020 (including guaranteed discounts), 100 GJ per annum and GST inclusive.



Figures 19 - 20 below rank the retail offers from lowest to highest annual gas bills in the two main pricing zones.¹⁰¹ The lowest annual bills, AGL's offers, have remained unchanged since October 2019.

FIGURE 19 | Lowest to highest annual gas bills (incl GST) for market offers in the **Allgas pricing zone** (April 2020). Bills including guaranteed discounts - SMEs consuming 100 GJ per annum

	AGL	\$3,106
	Covau	\$3,211
	Red Energy	\$3,272
	Origin Energy	\$3,323

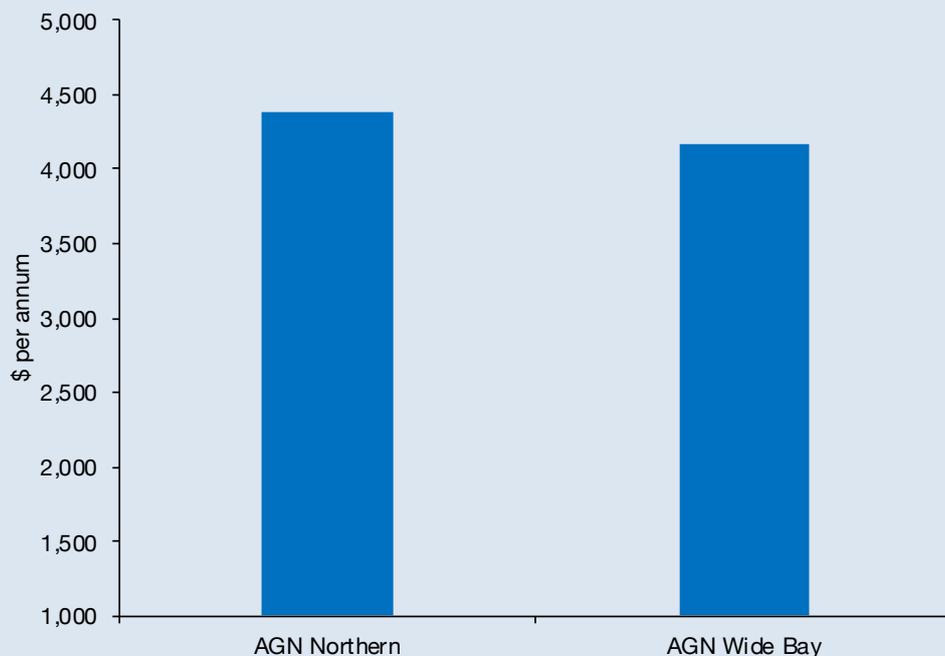
FIGURE 20 | Lowest to highest annual gas bills (incl GST) for market offers in the **AGN pricing zone** (April 2020). Bills including guaranteed discounts - SMEs consuming 100 GJ per annum

	AGL	\$3,880
	Red Energy	\$4,025
	Covau	\$4,073
	Origin Energy	\$4,169

In the two smaller AGN pricing zones (Northern and Wide Bay), Origin Energy's annual bills for this consumption level amount to approximately \$4,390 and \$4,170 respectively. However, AGL and Covau do have an offer in Hervey Bay pricing zone and AGL's offer produces an annual bill that is almost \$290 less than Origin's offer.

¹⁰¹ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

CHART 89 | Origin gas bills in Queensland's AGN Northern and AGN Wide Bay pricing zones. Annual bills based on market offers as of April 2020 (including guaranteed discounts), 100 GJ per annum and GST inclusive.



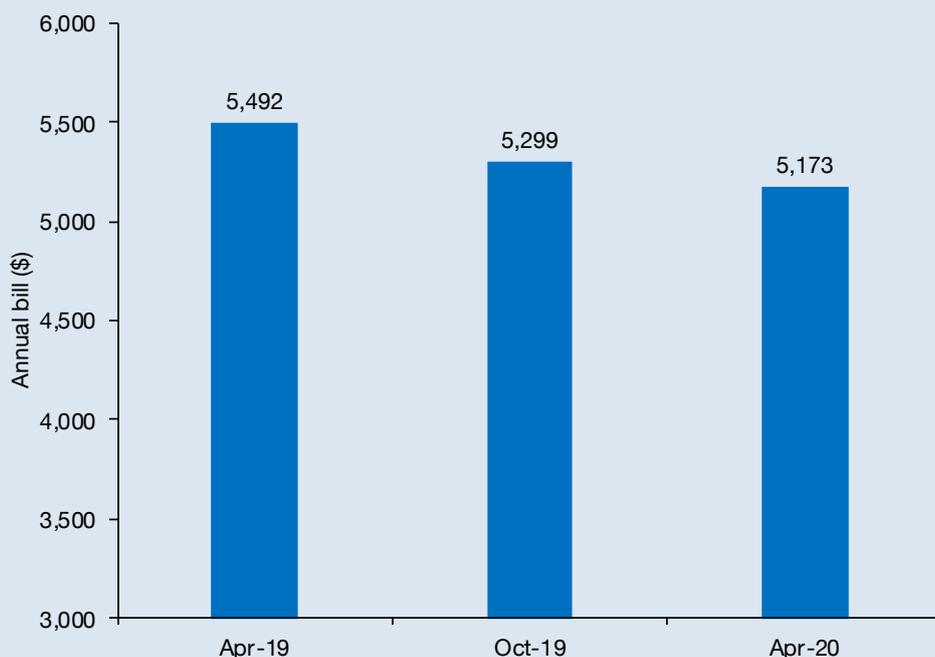
4.3.3 Changes in energy bills in Queensland

This section compares annual energy bills as of April 2020 to bills as of October 2019.¹⁰² The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months to April 2019.

Queensland electricity prices have not had an underlying price reset, such as new network tariffs taking effect, during this period. However, some retailers have still changed their offers (rates, discounts or both).

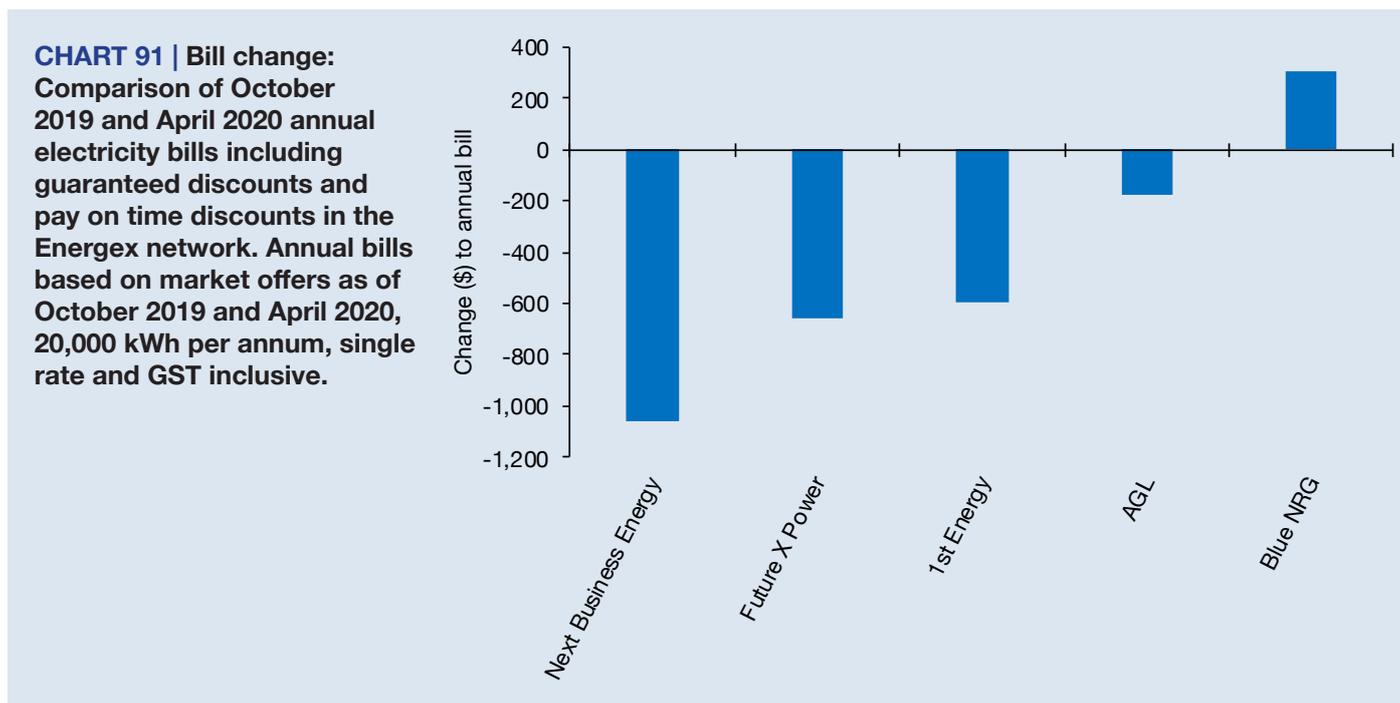
The average annual market offer bill has decreased by \$125 (or 2.3%) in the Energex network since October 2019. Chart 90 below shows average annual bills as of April 2019, October 2019 and April 2020.

CHART 90 | Average annual electricity bills as of April 2019, October 2019 and April 2020 including guaranteed discounts and pay on time discounts in the Energex network. Annual bills based on market offers, single rate, 20,000 kWh per annum and GST inclusive.

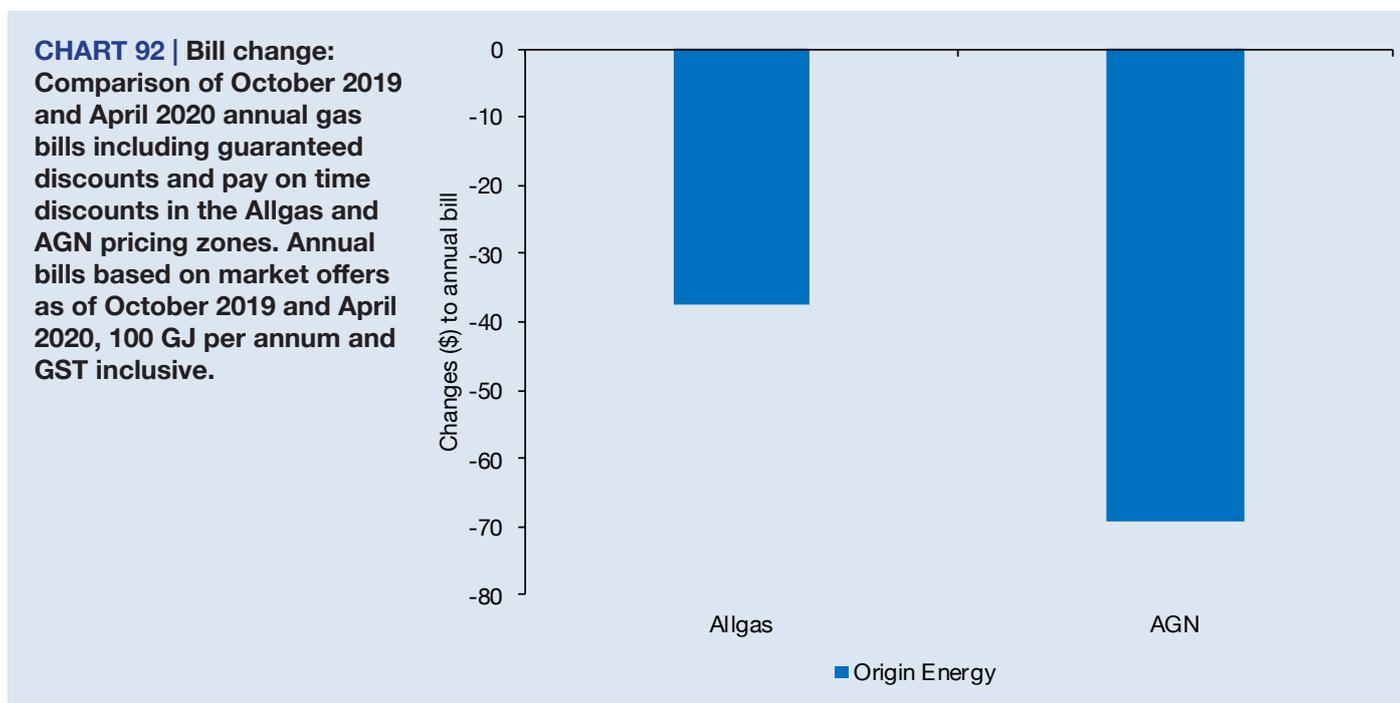


¹⁰² Note that these price changes may differ from the overall averages in the national comparison (section 3 above). This is because the average bill in this section is based on retailers offering retail contracts as of both April 2020 and October 2019 while the national comparison includes retailers all retailers offering retail contracts as of April 2020 and October 2019.

Four retailers have decreased their prices since October 2019, one has increased, and twelve retailers have not changed their offers. Chart 91 below shows changes to annual bills for each retailer from October 2019 to April 2020.¹⁰³



In relation to gas, Origin’s bills have decreased by 1 to 2% since October 2019 while AGL and Red Energy’s annual bills have remained unchanged. CovaU is a new gas retailer in Queensland and did not have any offers in October 2019.



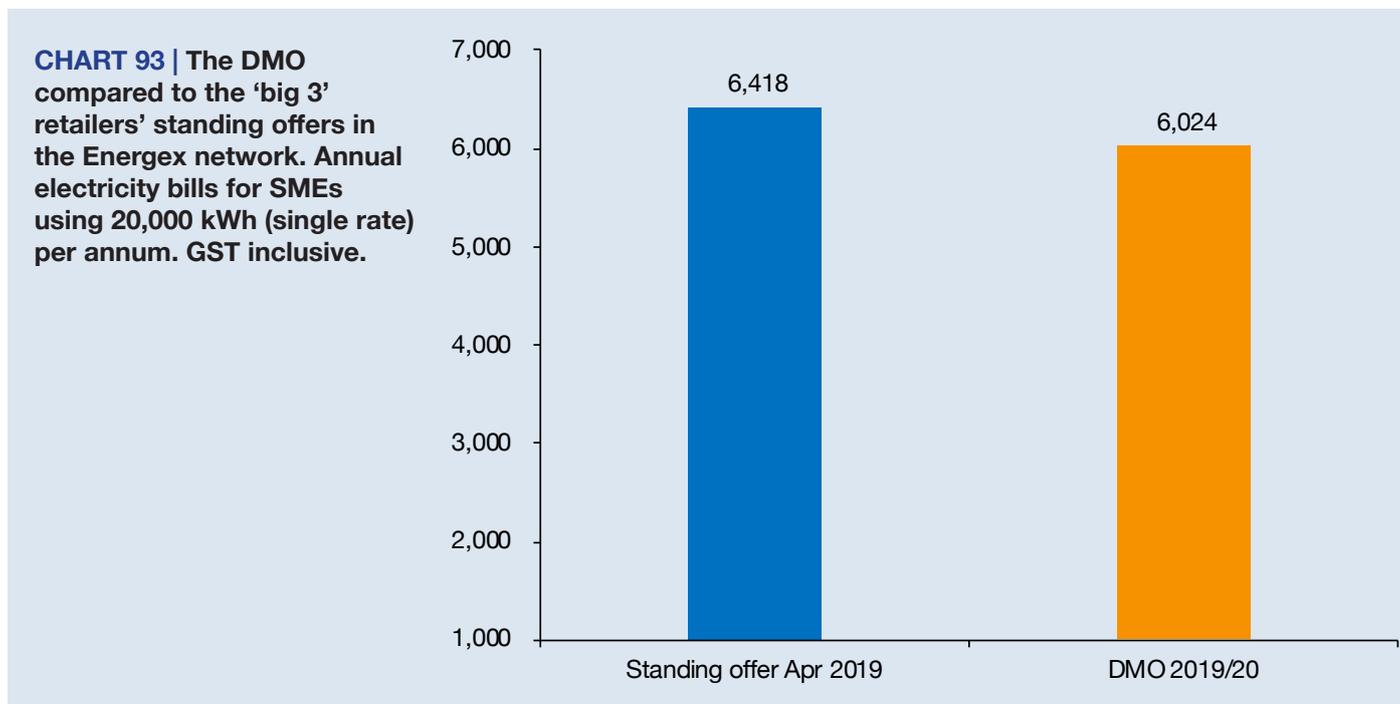
4.3.4 Impact of the DMO

Initially, the introduction of the DMO on 1 July 2019 had little impact on additional discounting in South East Queensland. Over the last six months, however, many retailers have ceased offering additional discounts. Furthermore, as shown in section 4.3.3 above, the average market offer bill has decreased and

¹⁰³ Based on market offers inclusive of guaranteed and conditional pay on time discounts. Note that only retailers that have changed their offers during this period are included in this chart.

only one retailer has market offers that produce higher bills in April 2020 compared to six months ago (October 2019). Importantly, none of the retail market offers produce annual bills that are greater than the DMO (see section 4.3.1 above).¹⁰⁴

Businesses previously on a standing offer with one of the ‘big 3’ retailers (AGL, Energy Australia and Origin Energy) will have experienced bill reductions since the introduction of the DMO. Chart 93 below compares AGL, Energy Australia and Origin Energy’s standing offers prior to the DMO taking effect to their current DMO offers. It shows that the bill reduction for businesses using 20,000 kWh per annum is between \$230 and \$625 (depending on the retailer). AGL’s bill has reduced the most (by approximately \$625) while Energy Australia and Origin Energy’s bill reductions are more modest at \$230 and \$325 respectively.¹⁰⁵



¹⁰⁴ Market offer bills including guaranteed discounts compared to the DMO.

¹⁰⁵ Note that as the DMO has not changed since 1 July 2019, this comparison has remained unchanged since the October 2019 analysis.

4.4 South Australia

South Australia deregulated electricity and gas retail prices in 2013 but on 1 July 2019 the Australian Energy Regulator's Default Market Offer (DMO) replaced the previously retailer determined electricity standing offers in South Australia. SA Power Networks cover the entire state and AGL is the incumbent retailer. In relation to gas, there are several gas pricing zones, but as the incumbent retailer (Origin) does not currently differentiate its offers between these zones, this analysis compares gas offers in the AGN South Australia zone. That said, customers in regional areas such as Mt Gambier, Riverland and Whyalla may only be able to access Origin's market offer.

4.4.1 South Australian electricity bills April 2020

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO¹⁰⁶ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. According to the AEMO report, average consumption for a small business in South Australia Power Networks is 14,262 kWh per annum. We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

The price-spread

The typical annual bill for SMEs consuming 20,000 kWh per annum (single rate) is approximately \$7,910.¹⁰⁷ Chart 94 shows annual bills for eighteen retailers in the SA Power Networks (SAPN) and that the maximum price-spread is \$1,800 per annum. If we exclude the single lowest and single highest bills, however, the maximum price-spread is reduced to \$1,145. Compared to six months ago (October 2019), the maximum price-spread has remained unchanged.

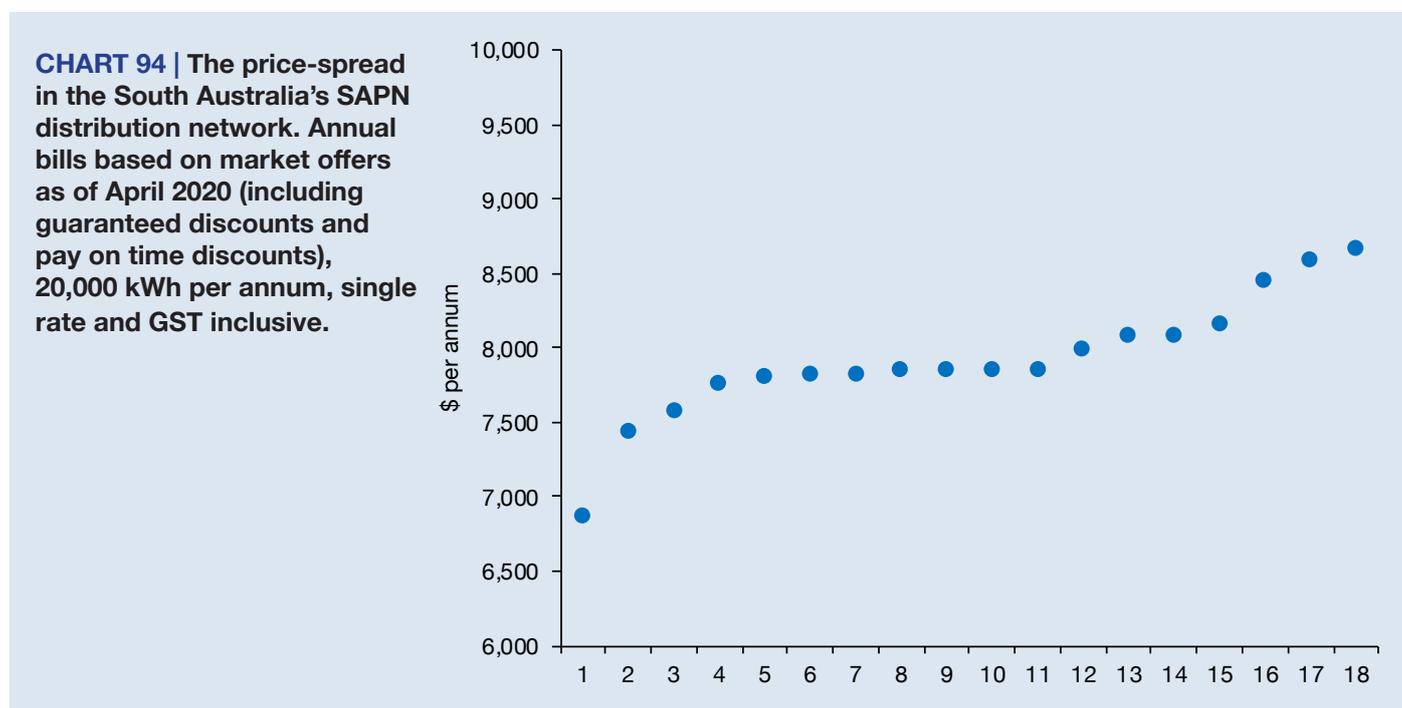


Figure 21 below ranks the retail offers from lowest to highest annual electricity bills. The lowest annual bill, Powerclub's offer, has remained unchanged since October 2019.¹⁰⁸

¹⁰⁶ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

¹⁰⁷ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

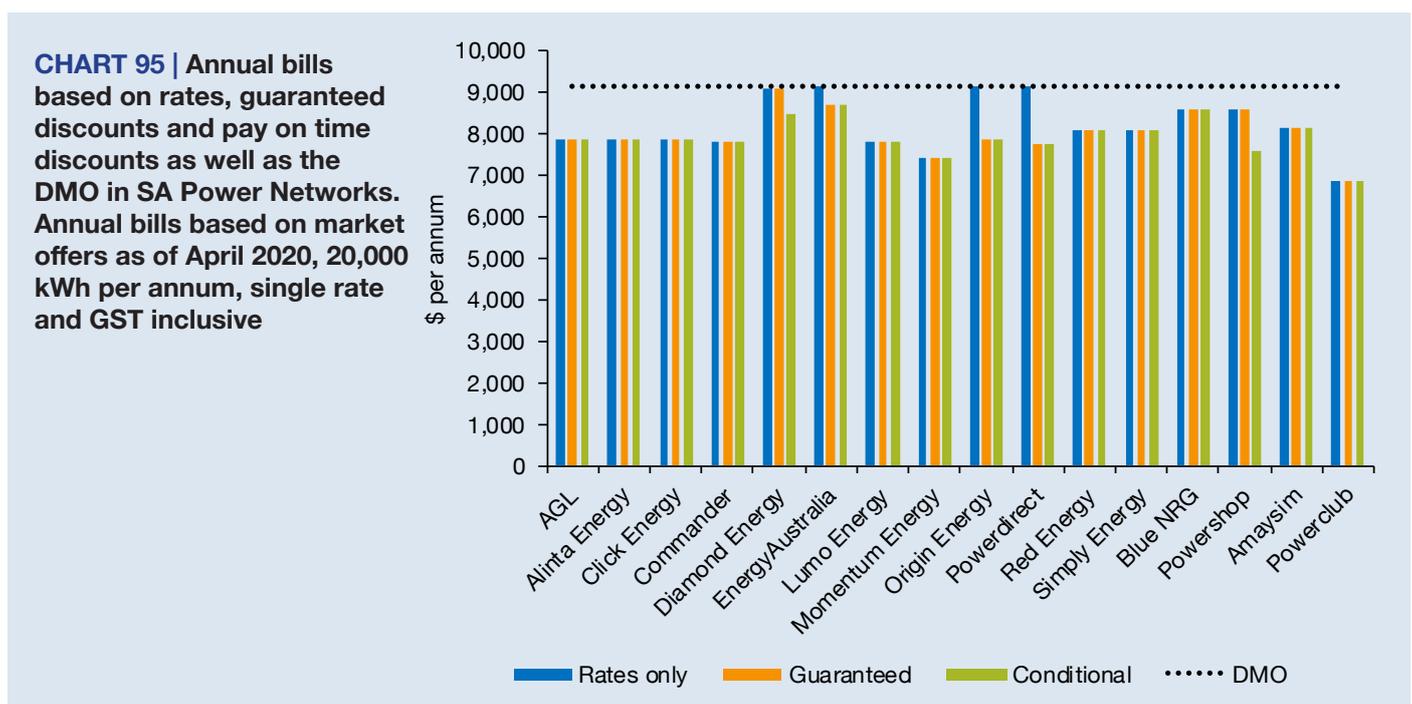
¹⁰⁸ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

FIGURE 21 | Lowest to highest annual electricity bills (incl GST) for **South Australian market offers** (April 2020) including discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)

	Powerclub	\$6,864		Click Energy	\$7,842
	Momentum Energy	\$7,428		Origin Energy	\$7,842
	Powershop	\$7,571		EnergyLocals	\$7,984
	Powerdirect	\$7,749		Simply Energy	\$8,068
	Lumo Energy	\$7,805		Red Energy	\$8,071
	Future X Power	\$7,806		Amaysim	\$8,151
	Commander	\$7,809		Diamond Energy	\$8,447
	Alinta Energy	\$7,836		BlueNRG	\$8,575
	AGL	\$7,838		EnergyAustralia	\$8,662

Additional discounts

Currently, only three of the eighteen retailers operating in South Australia offer conditional pay on time discounts (Powershop, Diamond Energy and Future X Energy). For customers using 20,000kWh per annum, this conditional discount can be worth as much as \$1,315 per annum (Future X Energy's offer). Three other retailers (Energy Australia, Origin and Powerdirect) offer guaranteed discounts while the remaining eleven retailers do not offer any additional discounts. The practice of discounting has thus continued to reduce in South Australia. Chart 95 shows annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts.¹⁰⁹ The chart also compares the market offers to the DMO and it shows that all of the market offers produce bills that are lower than the DMO.



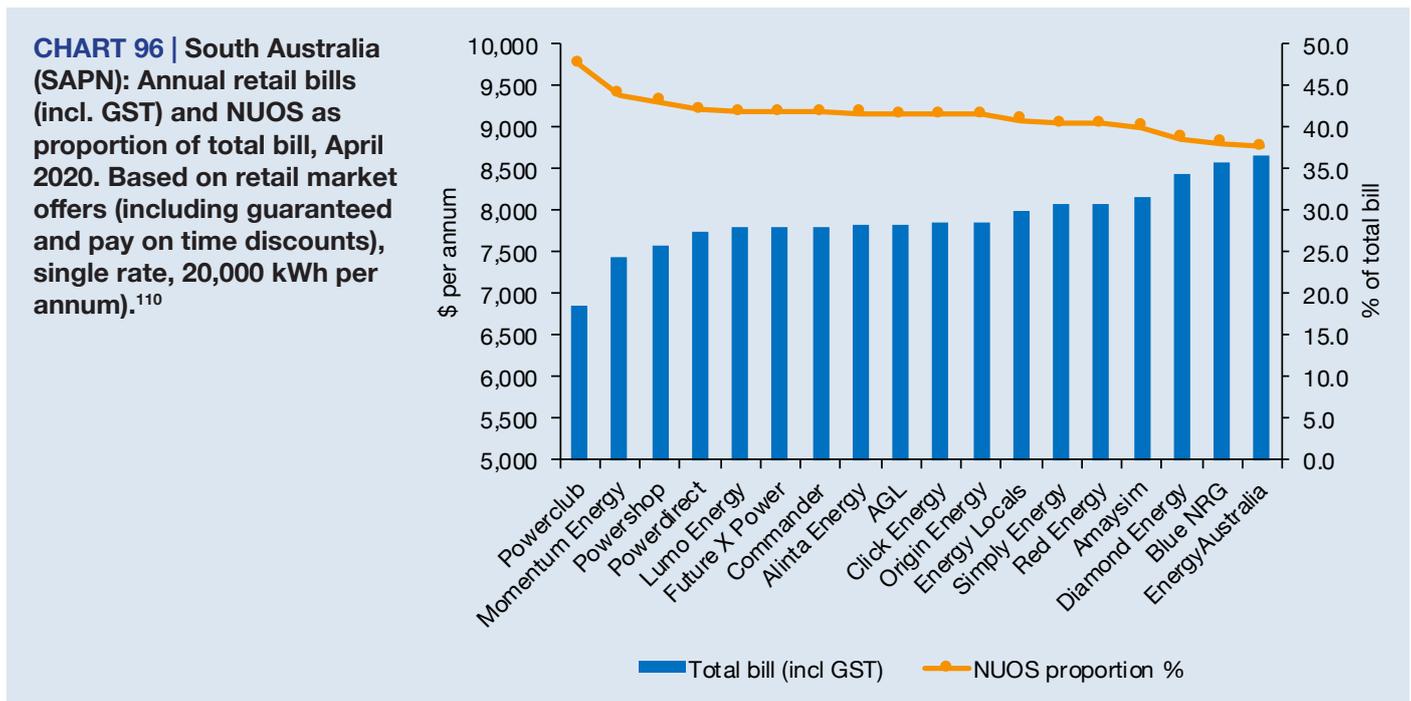
¹⁰⁹ Note that Powershop's conditional discount is not a conventional pay on time discount as customers obtain the discount by pre-purchasing "specials". Origin Energy and Powershop's discounts are applied to amounts inclusive of GST while all other discounts are applied to amounts exclusive of GST.

Network charges

The South Australian electricity network, SA Power Networks, introduces new Network Use of System (NUOS) charges as of 1 July every year. These NUOS charges are approved by the Australian Energy Regulator (AER) and comprise Transmission Use of System (TUOS) and Distribution Use of System (DUOS) as well as other costs such as jurisdictional charges and metering charges. The retailers can, and generally will, build changes to the NUOS (in relation to both shape and price) into their retail tariffs.

The chart presented in this section shows that the NUOS proportion of bills varies significantly between retail offers. The NUOS proportion of the bill for Powerclub is 47.5% while the NUOS comprises around 37.5% of the total bill for Energy Australia customers.

Chart 96 shows annual retail bills (columns) and NUOS as proportion of annual bill (line).



4.4.2 South Australian gas bills April 2020

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill). Small businesses using gas for heating purposes are unlikely to have a flat consumption profile.

The price-spread

The typical annual market offer bill for SMEs consuming 100 GJ per annum is \$3,445 (including discounts). Chart 97 shows annual bills for six retailers in South Australia and that the maximum price-spread is approximately \$640 per annum.¹¹¹ Compared to six months ago (October 2019), the maximum price-spread has decreased by \$40.

¹¹⁰ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the SAPN's charges for the 2019/20 financial year. The NUOS also includes fixed charges.

¹¹¹ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

CHART 97 | The price-spread in the South Australia. Annual bills based on market offers as of April 2020 (including guaranteed discounts and pay on time discounts), 100 GJ per annum and GST inclusive.

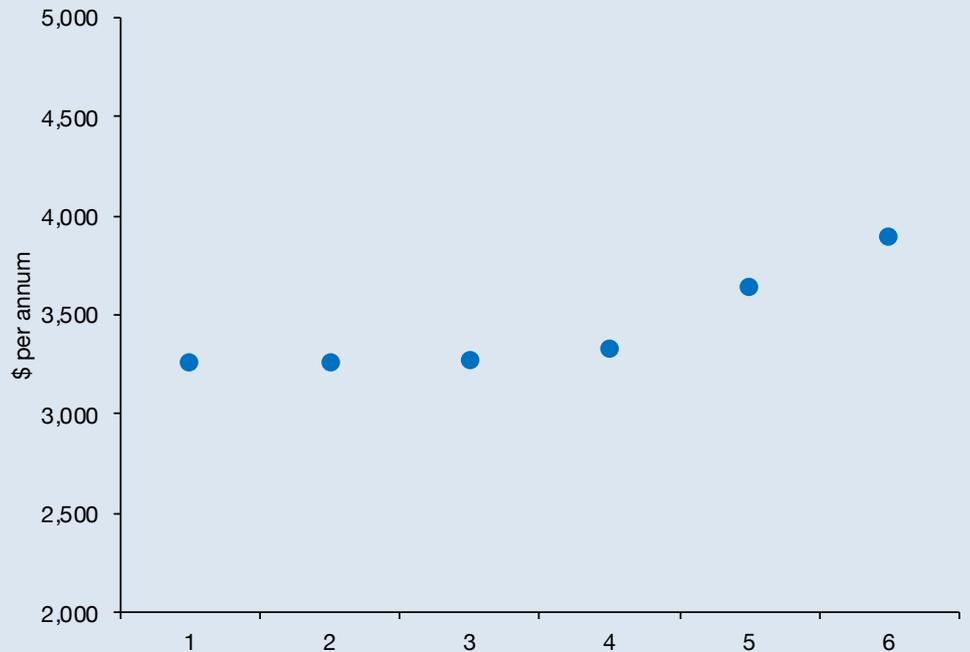


Figure 22 below ranks the retail offers from lowest to highest annual gas bills.¹¹² Compared to six months ago, the lowest annual retail bill has increased by \$40 (since October 2019).

FIGURE 22 | Lowest to highest annual gas bills (incl GST) for market offers in South Australia (Australian Gas Network), April 2020.

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	Red Energy	\$3,260
	Lumo Energy	\$3,268
	EnergyAustralia	\$3,274
	AGL	\$3,332
	Origin Energy	\$3,640
	Simply Energy	\$3,902

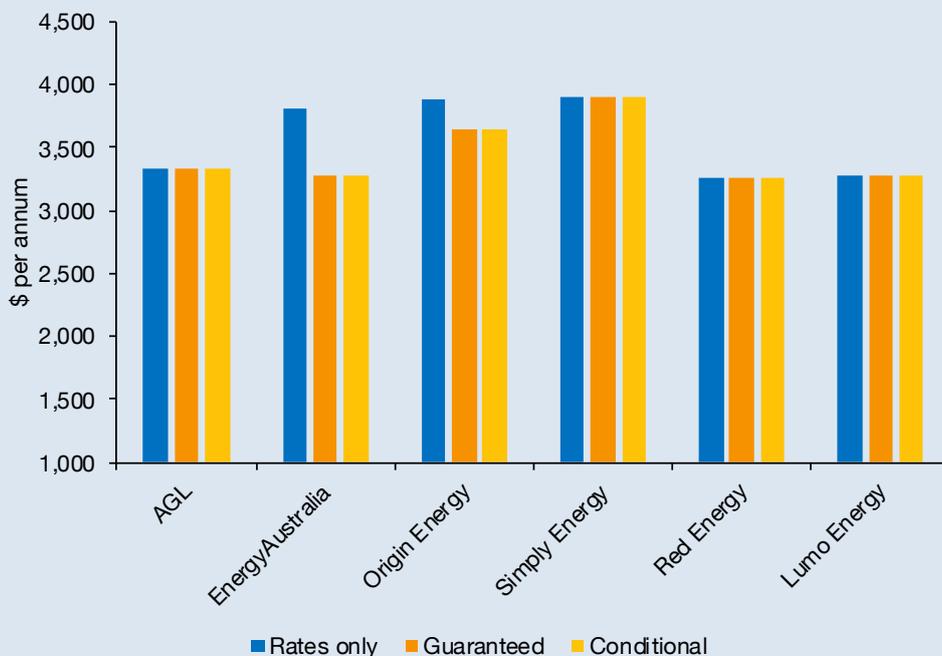
Additional discounts

Only two of the retailers, Energy Australia and Origin Energy, offer additional discounts and they are both guaranteed discounts applied to the bill (14% and 6% respectively).

Chart 98 shows annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts.

¹¹² These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

CHART 98 | Annual bills based on rates, guaranteed and conditional discounts in South Australia (Australian gas Networks). Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.



4.4.3 Changes in energy bills in South Australia

This section compares annual energy bills as of April 2020 to bills as of October 2019.¹¹³ The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months to April 2020.

South Australian electricity prices have not had an underlying price reset, such as new network tariffs taking effect, during this period. However, some retailers have still changed their offers (rates, discounts or both).

On average, annual bills have reduced by approximately \$30, or 0.4%, for businesses consuming 20,000 kWh (single rate) since October 2019. Only three retailers (Lumo Energy, AGL and Momentum) have changed their offers and those three have offers that produce lower bills compared to six months ago.¹¹⁴ Chart 99 below shows changes to retailers' annual bills from October 2019 to April 2020.¹¹⁵

¹¹³ Note that these price changes may differ from the overall averages in the national comparison (section 3 above). This is because the average bill in this section is based on retailers offering retail contracts as of both October 2019 and April 2020 while the national comparison includes retailers all retailers offering retail contracts as of October 2019 and April 2020.

¹¹⁴ Based on market offers inclusive of guaranteed and conditional pay on time discounts.

¹¹⁵ Only retailers that have changed their offers during this period are included in this chart.

CHART 99 | Bill change: Comparison of October 2019 and April 2020 annual electricity bills including guaranteed discounts and pay on time discounts in the SA Power Networks. Annual bills based on market offers as of October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.

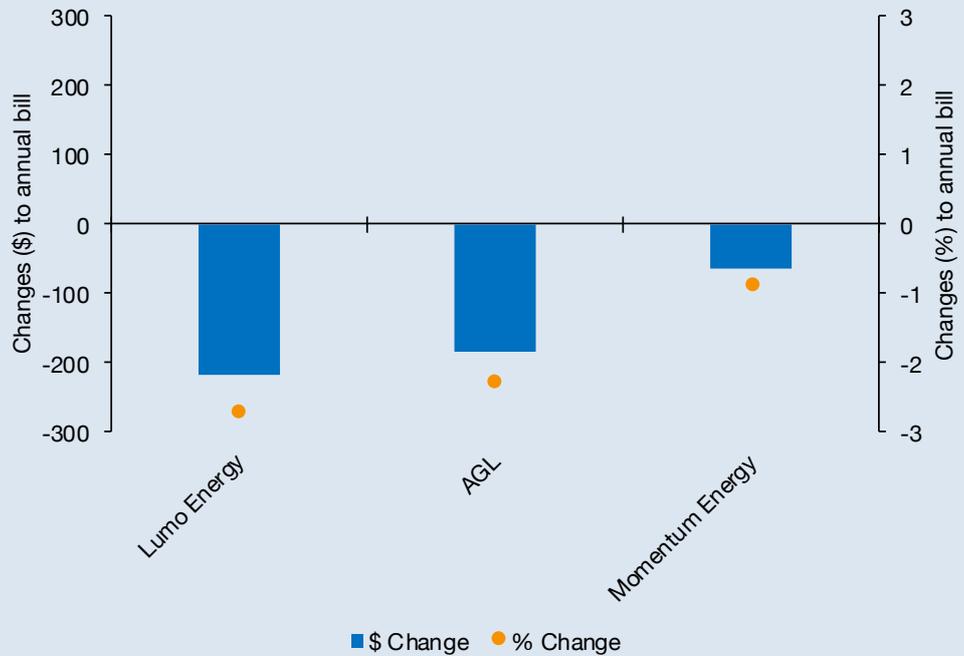
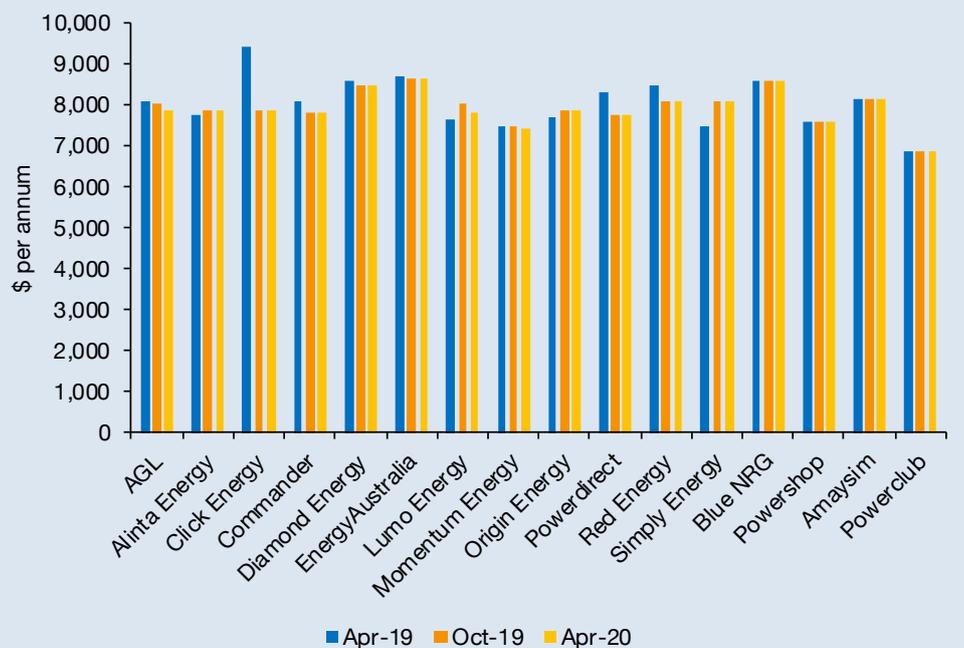


Chart 100 below shows retailers' annual bills as of April 2019, October 2019 and April 2020.¹¹⁶

CHART 100 | Electricity bills: Comparison of April 2019, October 2019 and April 2020 annual electricity bills including guaranteed discounts and pay on time discounts in the SA Power Networks. Annual bills based on market offers as of April 2019, October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.

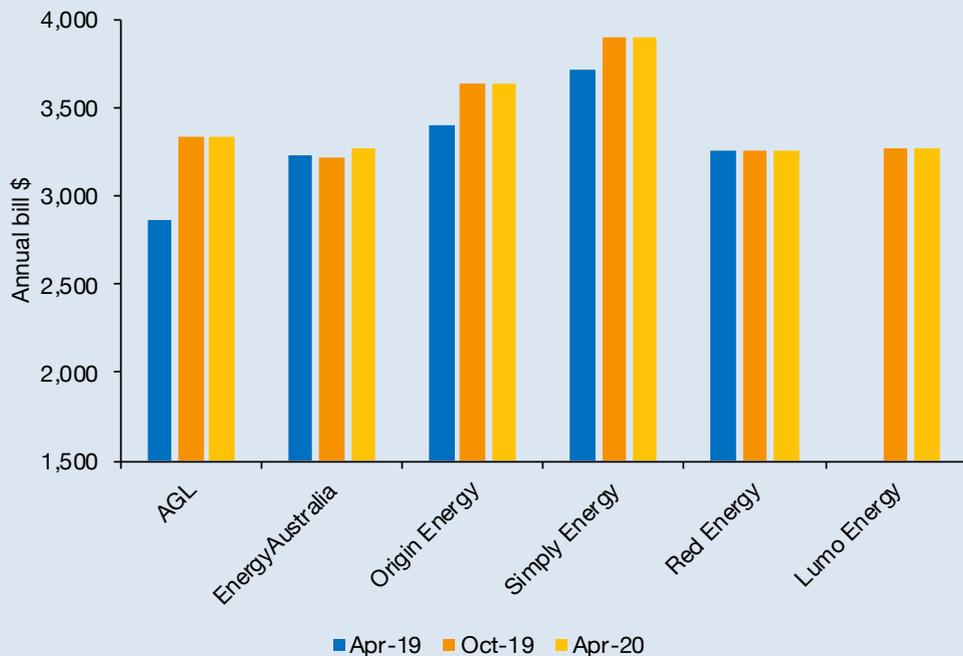


In relation to gas, only Energy Australia changed its offer between October 2019 and April 2020. Energy Australia's offer produces an annual bill that is \$55 (or 1.8%) higher compared to 6 months ago.

Chart 101 below shows annual gas bills in the Envestra/AGN gas zone as of April 2019, October 2019 and April 2020.

¹¹⁶ Note that some retailers such as Energy Locals and Future X Energy did not have published offers in South Australia in October 2019. Only retailers with market offers available over two, or more, collection points have been included in this comparison.

CHART 101 | Annual gas bills including guaranteed discounts and pay on time discounts in South Australia. Annual bills based on market offers as of April 2019, October 2019 and April 2020, 100 GJ per annum and GST inclusive.

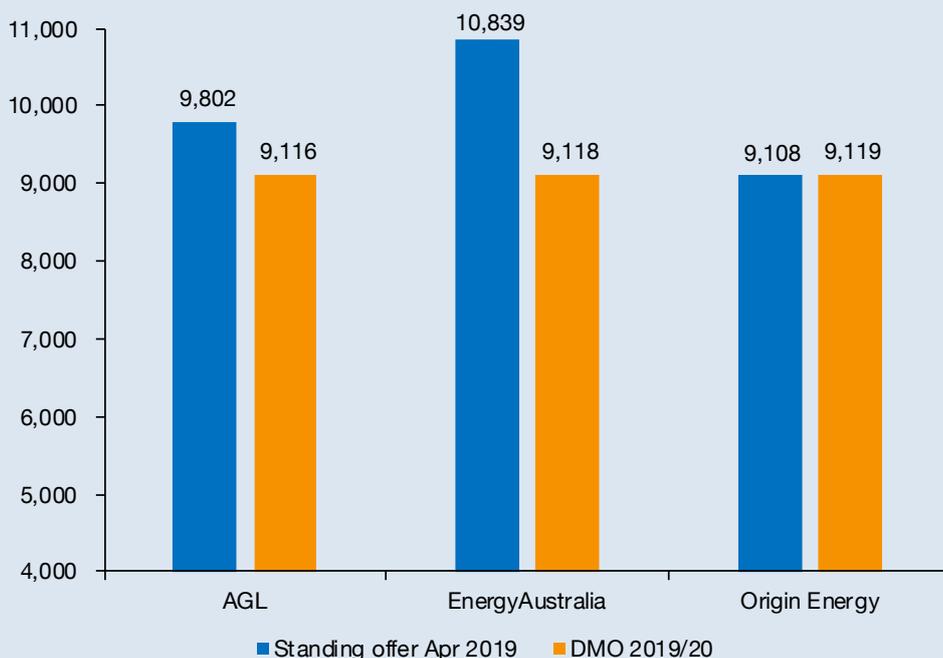


4.4.4 Impact of the DMO

Since the introduction of the DMO on 1 July 2019, fewer retailers offer conditional pay on time discounts compared to previously. Furthermore, as shown in section 4.4.3 above, the average market offer bill has decreased slightly but none of the retailers have market offers that produce higher bills in April 2020 compared to six months ago (October 2019). Importantly, none of the retail market offers produce annual bills that are greater than the DMO (see section 4.4.1 above).¹¹⁷

Businesses previously on a standing offer with AGL or Energy Australia will have experienced significant bill reductions since the introduction of the DMO. Businesses previously on Origin Energy’s standing offer, however, would have received a slight price increase. Chart 102 below compares AGL, Energy Australia and Origin Energy’s standing offers prior to the DMO taking effect to their current DMO offers. It shows that Energy Australia’s bill has reduced the most (by approximately \$1,720). AGL’s bill has also reduced (by \$685) while Origin Energy’s bill has increased slightly (by \$10).¹¹⁸

CHART 102 | The DMO compared to the ‘big 3’ retailers’ standing offers in the SA Power Networks. Annual electricity bills for SMEs using 20,000 kWh (single rate) per annum. GST inclusive.



¹¹⁷ Market offer bills including guaranteed discounts compared to the DMO.

¹¹⁸ Note that as the DMO has not changed since 1 July 2019, this comparison has remained unchanged since the October 2019 analysis.

4.5 Tasmania

The Office of the Tasmanian Economic Regulator (OTTER) continues to regulate electricity retail prices for small customers while gas retail prices have been deregulated since reticulated gas first became available in 2007.

Tasmania is comprised of a single electricity network and a single gas pricing zone. Aurora Energy is the incumbent electricity retailer while Aurora Energy and Tas Gas Retail are the gas retailers.

4.5.1 Tasmanian electricity bills April 2020

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO¹¹⁹ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. According to the AEMO report, average consumption for a small business in TasNetworks is 25,315 kWh per annum. We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

The typical annual bill for SMEs consuming 20,000 kWh per annum (single rate) in Tasmania is currently around \$5,535.¹²⁰ SMEs switching from Aurora Energy's regulated offer to the new entrant, 1st Energy's, market offer may save \$265 per annum.

Figure 23 below ranks the retail offers from lowest to highest annual electricity bills.¹²¹

FIGURE 23 | Lowest to highest annual electricity bills (incl GST) for **Tasmanian offers**, April 2020
SMEs consuming 20,000 kWh per annum, single rate

	1st Energy	\$5,402
	Aurora Energy	\$5,668

Network charges

The Tasmanian electricity network, TasNetworks, introduces new Network Use of System (NUOS) charges as of 1 July every year. These NUOS charges are approved by the Australian Energy Regulator (AER) and comprise Transmission Use of System (TUOS) and Distribution Use of System (DUOS) as well as other costs such as jurisdictional charges and metering charges. The retailers can, and generally will, build changes to the NUOS (in relation to both shape and price) into their retail tariffs

The chart presented in this section shows that the NUOS proportion of bills is very similar for Aurora Energy and 1st Energy. As 1st Energy's offer produces a slightly lower retail bill (inclusive of pay on time discounts), the NUOS proportion of the bill for 1st Energy is 38.4% while the NUOS is 36.6% of the total bill for Aurora Energy customers.

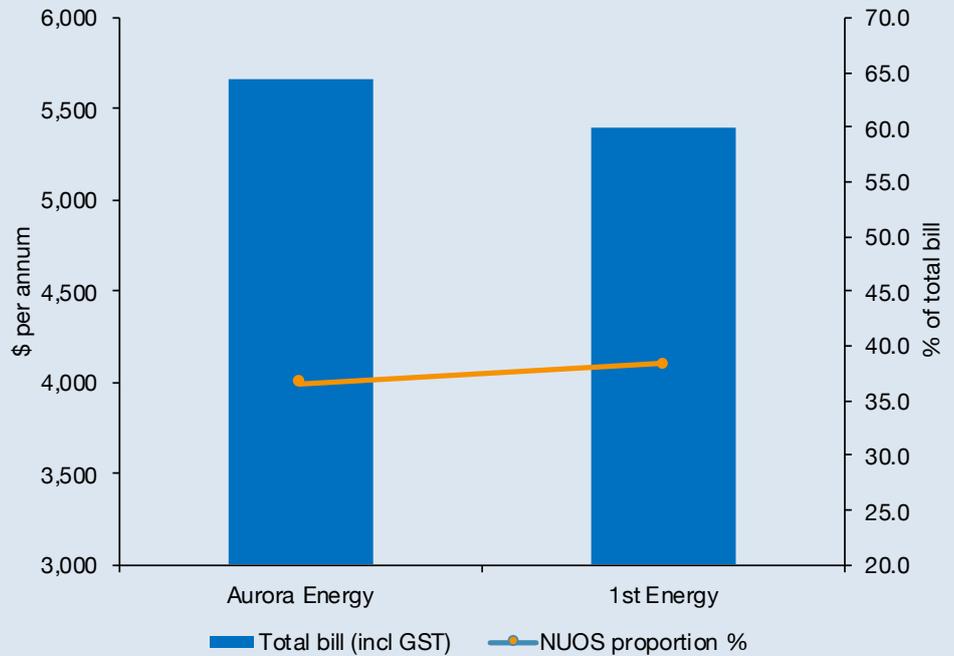
Chart 103 shows annual retail bills (columns) and NUOS as proportion of annual bill (line).

¹¹⁹ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf.

¹²⁰ Based on the Aurora Energy and 1st Energy (which is a recent entrant in the Tasmanian electricity retail market) average. In previous reports we have compared Aurora Energy and ERM Power bills, but as ERM Power have not had any market offers listed on their website since October 2018, the October 2018 analysis was based on Aurora Energy Only.

¹²¹ These offers were collected in April 2020 and it should be noted that retailers may change their rates at any time.

CHART 103 | Tasmania (TasNetworks): Annual retail bills (incl. GST) and NUOS as proportion of total bill, for April 2020. Based on Aurora Energy’s regulated offer and 1st Energy’s market offer, 20,000 kWh per annum.¹²²

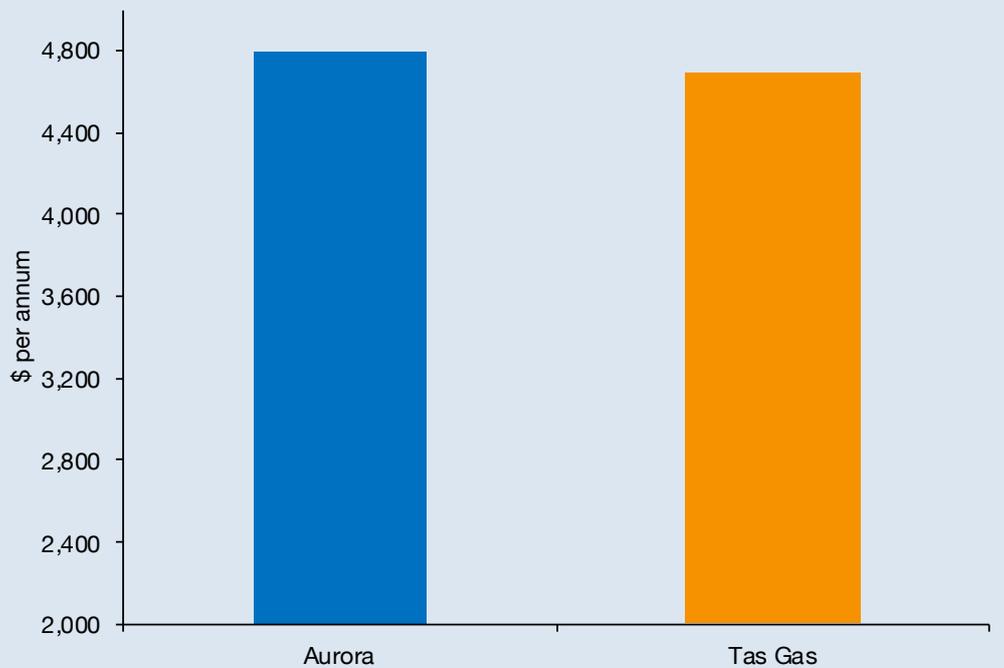


4.5.2 Tasmanian gas bills April 2020

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill). Small businesses using gas for heating purposes are unlikely to have a flat consumption profile.

There are two retailers, Aurora Energy and Tas Gas Retail, offering market contracts to gas customers in Tasmania and the typical annual bill for a SME customer using 100 GJ per annum is \$4,740. The difference between the two offers is approximately \$110 per annum. Neither Aurora Energy nor Tas Gas Retail offer any additional discounts.

CHART 104 | Annual gas market offer bills in Tasmania. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.



¹²² Based on retail offer rates as April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the TasNetworks’s charges (tariff Tas 22) for the 2019/20 financial year. The NUOS also includes fixed charges.

Figure 24 below ranks the retail offers from lowest to highest annual gas bills.¹²³

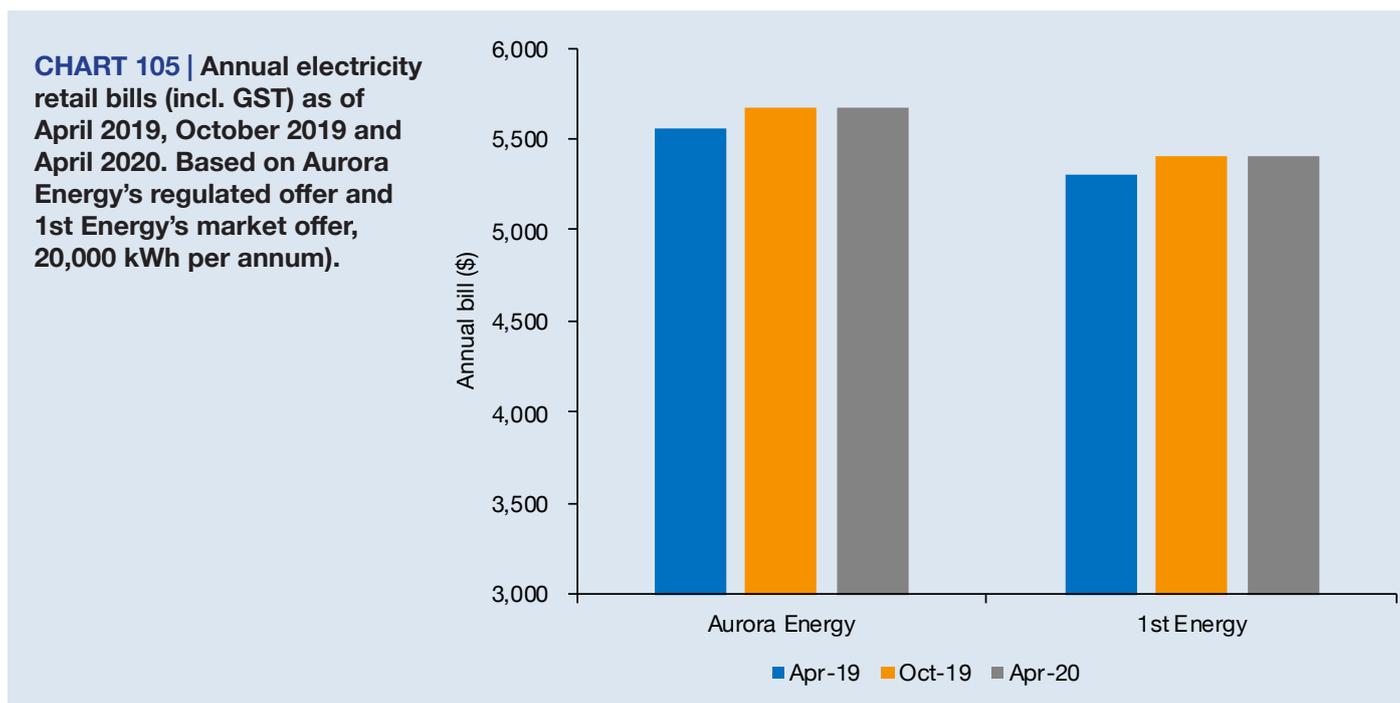
FIGURE 24 | Lowest to highest annual gas bills (incl GST) for **Tasmanian market offers**, April 2020
SMEs consuming 100 GJ per annum

	Tas Gas Retail	\$4,686
	Aurora Energy	\$4,796

4.5.3 Changes in energy bills in Tasmania

This section compares annual energy bills as of April 2020 to bills as of October 2019. The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months to April 2020. In Tasmania, new network tariffs take effect in July each year, meaning that the electricity retail prices have not been affected by an underlying price reset in this six-month period.

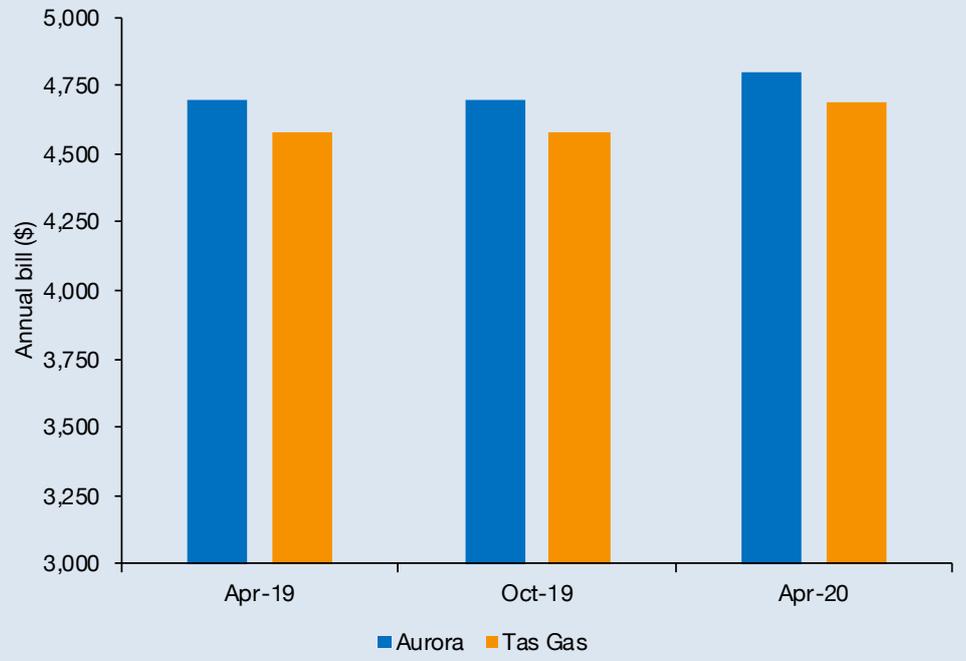
Both Aurora Energy and 1st Energy' prices have remained unchanged since October 2019. Chart 105 below shows annual electricity bills for Aurora Energy and 1st Energy as of April 2019, October 2019 and April 2020.



In relation to gas, Aurora Energy and Tas Gas Retail's rates increased on 1 January 2020. Aurora Energy's offer produces an annual bill that is \$95 (or 2.1%) higher than it was 6 months ago while Tas Gas Retail's bill has increased by \$110 (or 2.4%). Chart 106 below shows annual gas bills for Aurora and Tas Gas Retail as of April 2019, October 2019 and April 2020

¹²³ These offers were collected in April 2020 and it should be noted that retailers may change their rates at any time.

CHART 106 | Annual gas bills from April 2019, October 2019 and April 2020 in Tasmania. Annual bills based on 100 GJ per annum and GST inclusive.



4.6 Australian Capital Territory (ACT)

Electricity retail prices in the ACT continue to be regulated by the Independent Competition and Regulatory Commission (ICRC) while gas retail prices have been deregulated since 2002. The regulated electricity rates are currently the same as ActewAGL's electricity standing offer.

The ACT is comprised of a single electricity network and a single gas pricing zone.¹²⁴ ActewAGL is the incumbent retailer.

4.6.1 ACT electricity bills April 2020

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO¹²⁵ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. According to the AEMO report, average consumption for a small business in the Evoenergy network is 32,257 kWh per annum. We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

The price-spread

The typical annual bill for SMEs consuming 20,000 kWh per annum (single rate) is approximately \$5,905.¹²⁶ Chart 107 shows annual bills for seven retailers in the Evoenergy distribution network and that the maximum price-spread is \$445 per annum. Compared to six months ago (October 2019), the maximum price-spread has decreased by \$720.

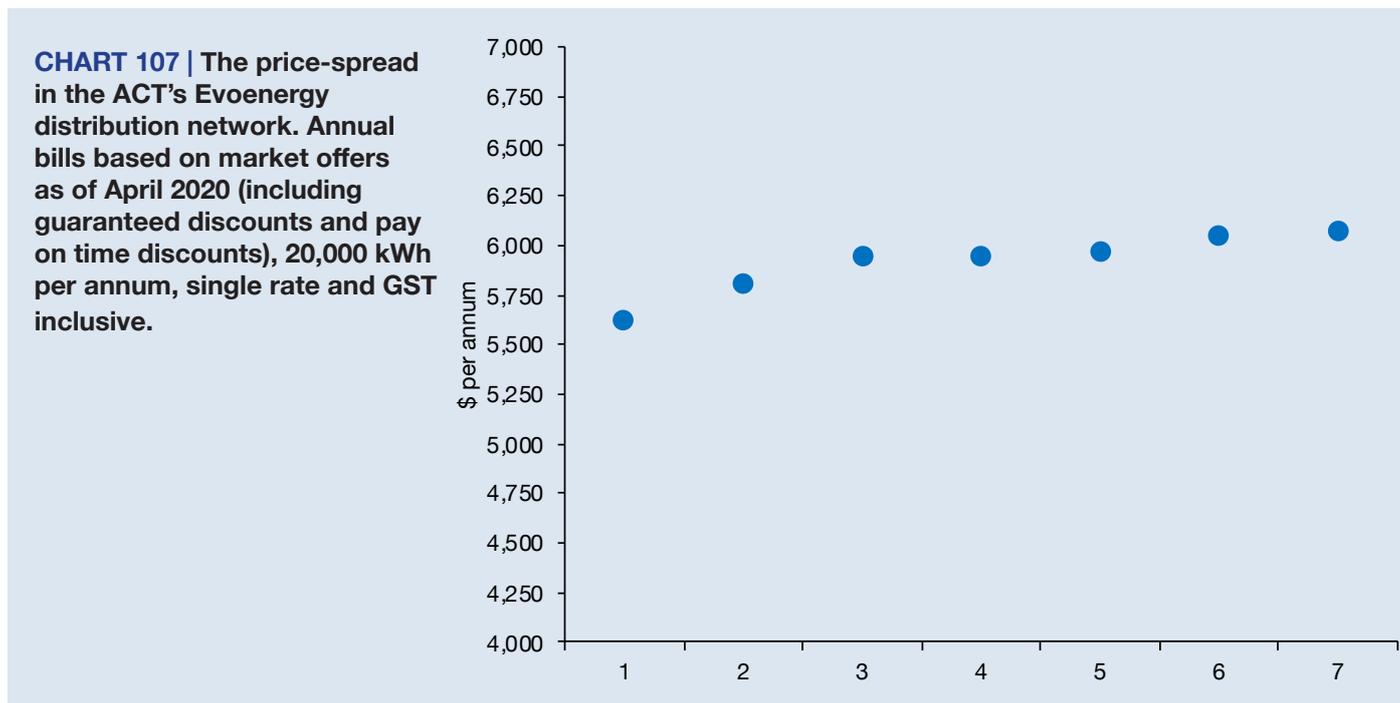


Figure 25 below ranks the retail offers from lowest to highest annual bills.¹²⁷ Compared to six months ago, the lowest annual retail bill has decreased by \$180.

¹²⁴ Evoenergy, formerly known as ActewAGL, is the electricity network and gas distributor while the retail arm continues to operate as ActewAGL.

¹²⁵ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

¹²⁶ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers.

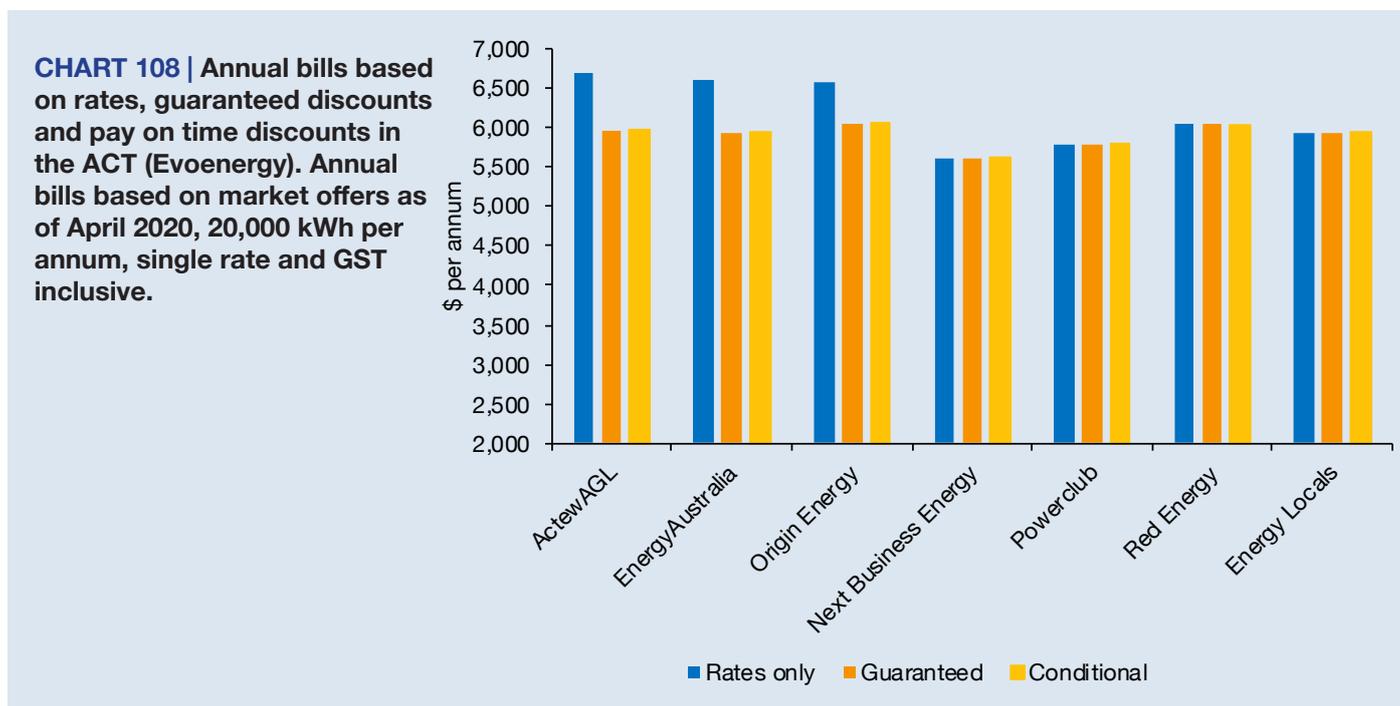
¹²⁷ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

FIGURE 25 | Lowest to highest annual bills (incl GST) for market offers in **ACT's Evoenergy (formerly ActewAGL)** (October 2019). *Is including guaranteed discounts and pay on time discounts - SMEs consuming 20,000kWh per annum (single rate)*

	Next Business Energy	\$5,612
	Powerclub	\$5,792
	EnergyAustralia	\$5,934
	EnergyLocals	\$5,940
	ActewAGL	\$5,963
	Red Energy	\$6,033
	Origin Energy	\$6,058

Additional discounts

Three retailers, ActewAGL, Energy Australia and Origin Energy, offer guaranteed discounts and none of the retailers currently offer pay on time discounts. Chart 108 shows annual bills based on their rates only, inclusive of guaranteed discounts and inclusive of guaranteed as well as pay on time discounts.¹²⁸



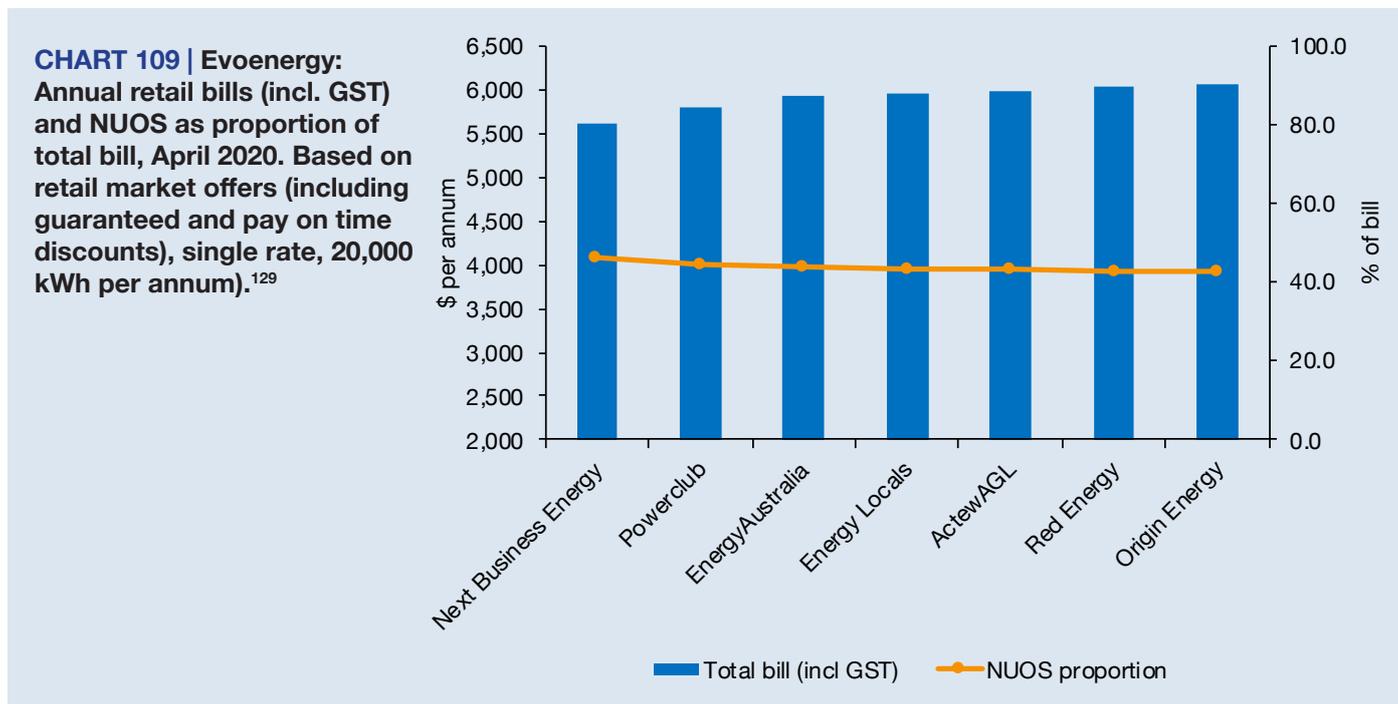
Network charges

The ACT electricity network, Evoenergy, introduces new Network Use of System (NUOS) charges as of 1 July every year. These NUOS charges are approved by the Australian Energy Regulator (AER) and comprise Transmission Use of System (TUOS) and Distribution Use of System (DUOS) as well as other costs such as jurisdictional charges and metering charges. The retailers can, and generally will, build changes to the NUOS (in relation to both shape and price) into their retail tariffs.

¹²⁸ Origin Energy's discount is applied to amounts inclusive of GST while all other discounts are applied to amounts exclusive of GST.

The chart presented in this section shows that the NUOS proportion of bills varies slightly between retail offers. The NUOS proportion of the bill for Next Business Energy is 46.1% while the NUOS comprises 42.7% of the total bill for Origin Energy customers.

Chart 109 shows annual retail bills (columns) and NUOS as proportion of annual bill (line).



4.6.2 ACT gas bills April 2020

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill). Small businesses using gas for heating purposes are unlikely to have a flat consumption profile.

The price-spread

The typical annual market offer bill for SMEs consuming 100 GJ per annum is \$3,265 (including discounts). Chart 110 shows annual bills for three retailers in the ACT and that the maximum price-spread is approximately \$810 per annum.¹³⁰ Compared to six months ago (October 2019), the maximum price-spread has decreased by \$45.

¹²⁹ Based on market offer rates as of April 2020, presented as annual bills for SMEs using 20,000kWh per annum (single rate). The annual NUOS charges are based on the Evoenergy’s charges for the 2019/20 financial year. The NUOS also includes fixed charges.

¹³⁰ See appendix A for a list of retail offers included in this analysis. Many retailers have more than one market offer and the rates, conditions, size of discounts as well as discount types (e.g. guaranteed or conditional) may vary between their offers

CHART 110 | The price-spread in the ACT. Annual bills based on market offers as of April 2020 (including guaranteed discounts and pay on time discounts), 100 GJ per annum and GST inclusive

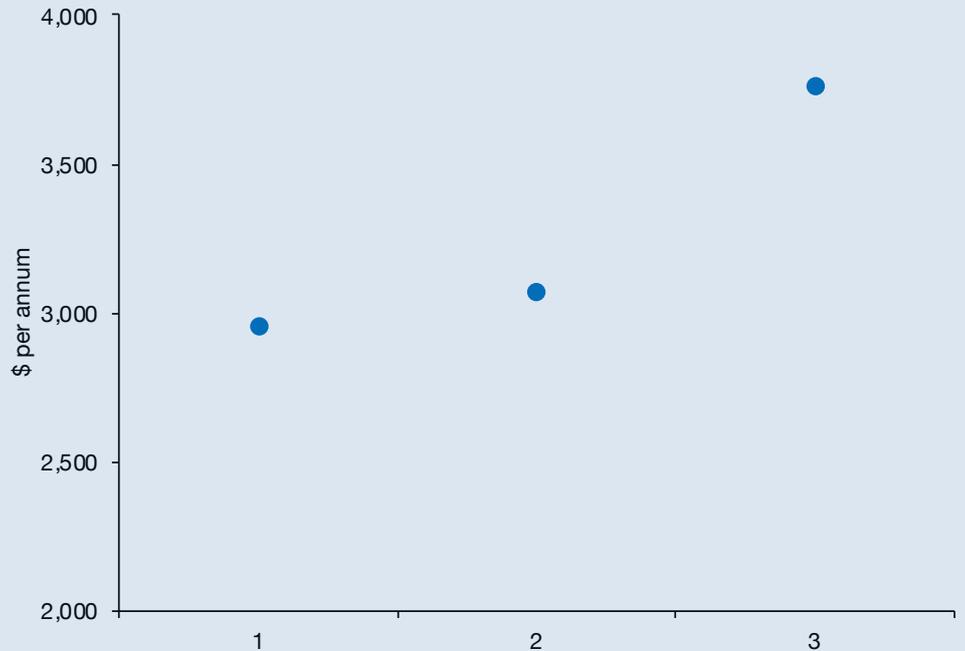


Figure 26 below ranks the retail offers from lowest to highest annual gas bills.¹³¹ Compared to six months ago, the lowest annual retail bill has increased by \$45.

FIGURE 26 | Lowest to highest annual gas bills (incl GST) for market offers in the ACT (April 2020).

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	EnergyAustralia	\$2,954
	Origin Energy	\$3,070
	ActewAGL	\$3,766

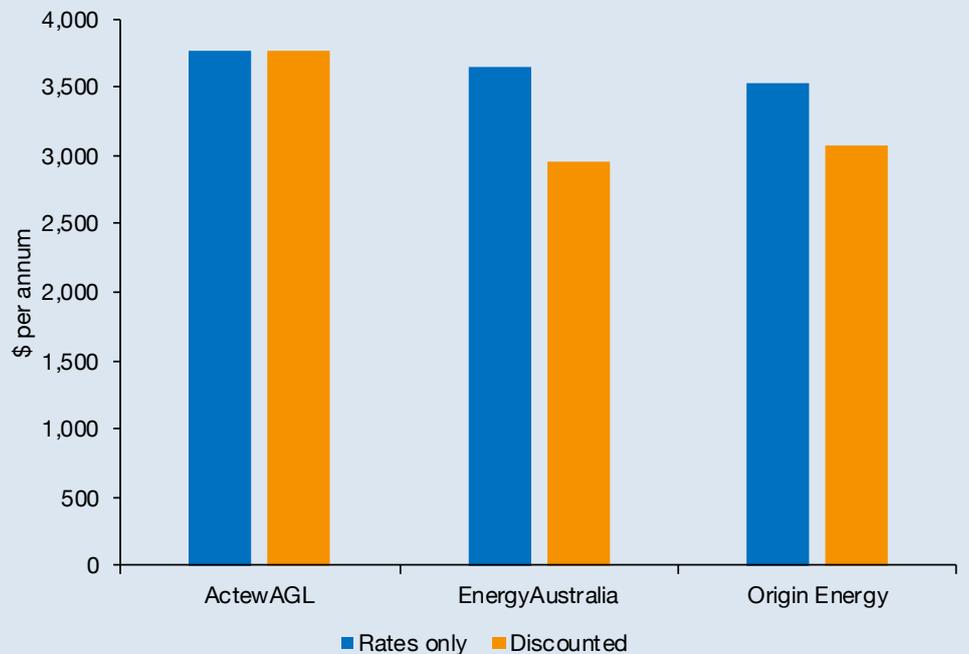
Additional discounts

Energy Australia and Origin offer guaranteed discounts off the bills while ActewAGL does not offer any additional discounts.¹³² Chart 111 below shows annual bills based on their rates only and inclusive of guaranteed discounts.

¹³¹ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

¹³² These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

CHART 111 | Annual bills based on rates, guaranteed discounts and pay on time discounts in the ACT. Annual bills based on market offers as of April 2020, 100 GJ per annum and GST inclusive.



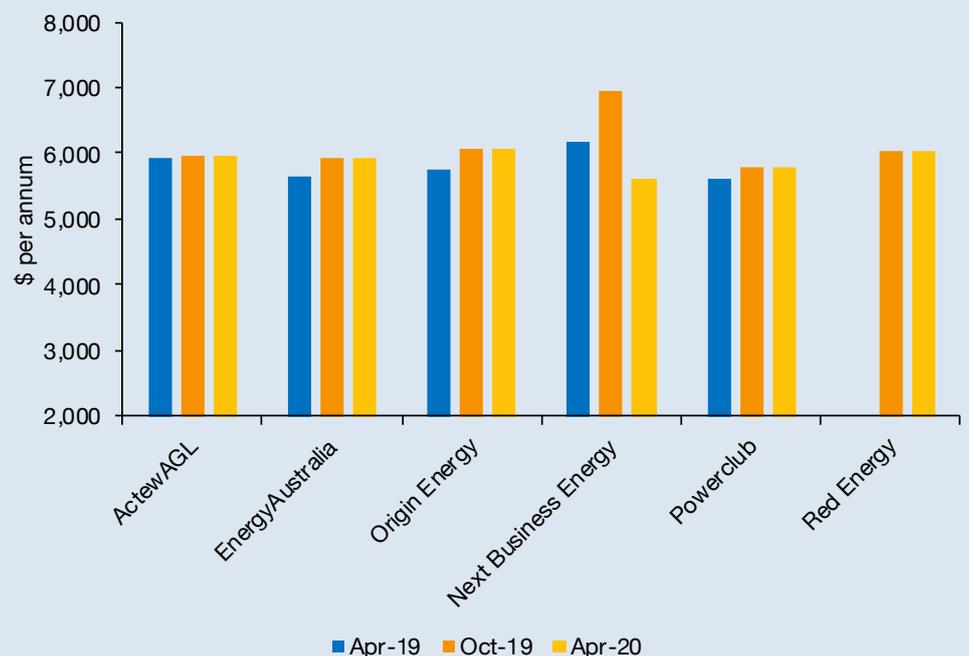
4.6.3 Changes in energy bills in the ACT

This section compares annual energy bills as of April 2020 to bills as of October 2019. The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months to April 2020.

ACT electricity prices have not had an underlying price reset, such as new network tariffs taking effect, during this period and only one electricity retailer has changed its offer.

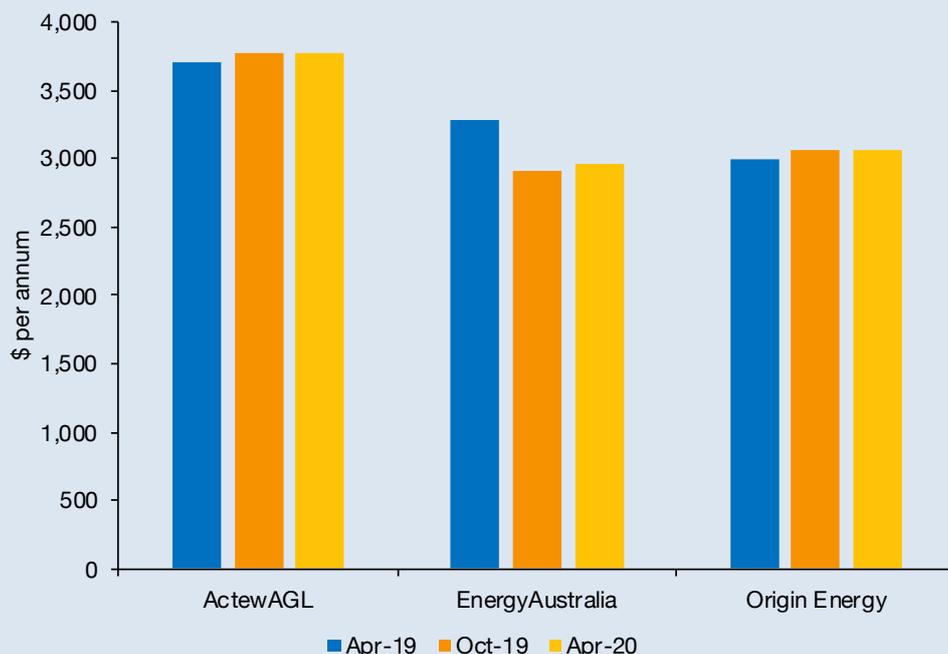
On average, electricity bills decreased by \$225, or 3%, from October 2019 to April 2020 for businesses using 20,000 kWh per annum. However, this average decrease is due to Next Business Energy’s decrease of 19%. All other retail offers have remained unchanged during this period. Chart 112 below shows annual electricity bills for retailers operating in the ACT as of April 2019, October 2019 and April 2020.

Chart 112 Comparison of April 2019, October 2019 and April 2020 annual electricity bills including guaranteed discounts and pay on time discounts in the ACT (Evoenergy). Annual bills based on market offers as of April 2019, October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.



In relation to gas, Energy Australia increased their prices slightly between October 2019 and April 2020 while ActewAGL and Origin Energy's offers have remained unchanged. Chart 113 below shows annual gas bills for customers using 100 GJ per annum as of April 2019, October 2019 and April 2020.

CHART 113 | Comparison of April 2019, October 2019 and April 2020 annual gas bills including guaranteed discounts and pay on time discounts in the ACT (Evoenergy). Annual bills based on market offers as of April 2019, October 2019 and April 2020, 100 GJ per annum and GST inclusive.



4.7 Western Australia and Northern Territory

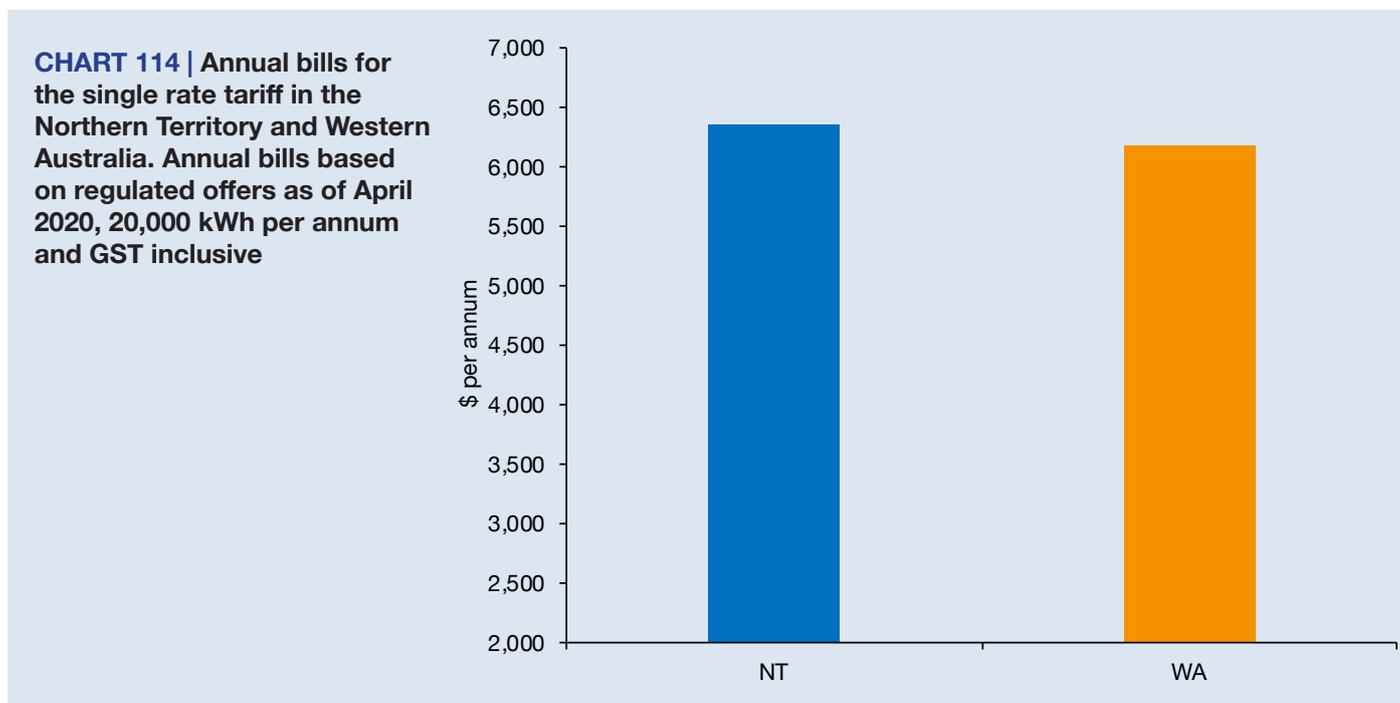
Electricity prices remain regulated in Western Australia and the Northern Territory. In Western Australia the Minister for Energy also determines a maximum price cap for gas prices.¹³³

The Northern Territory has a single electricity network (the Power and Water Corporation) and Jacana Energy is the retailer. In Western Australia there are two electricity networks: Horizon Power and Western Power. Western Power supplies the South West Interconnected System (SWIS) while Horizon Power supplies northern areas and remote communities. In the SWIS area, Synergy is the main retailer but the regulated retail price is the same for customers across Western Australia. In relation to gas, Western Australia has three pricing zones. The main pricing zone covers the South West and two smaller pricing zones cover Albany and Kalgoorlie.

The bill analysis presented in this report is based on SMEs using 20,000 kWh per annum on a single rate tariff. Research published by AEMO¹³⁴ shows that small businesses, on average (across the NEM network areas), use approximately 20,000 kWh per annum and we use this average instead of network specific consumption profiles to readily enable comparison between network areas and jurisdictions. The AEMO report does not cover WA and NT, but average consumption levels in the most comparable networks of Energex and South Australia Power Networks are 16,678 kWh/annum and 14,262 kWh/annum respectively. We also note that the workbooks accompanying this report allow users to nominate their own consumption levels as well as undertaking analysis of different tariff types (2-rate tariffs, time of use tariffs etc.). The workbooks are available at: <http://energyconsumersaustralia.com.au/news/category/our-research/>.

4.7.1 Western Australia and Northern Territory electricity bills April 2020

SMEs using 20,000 kWh per annum (single rate) in the Northern Territory will have an annual bill of \$6,355 while Western Australian businesses will have a bill of around \$6,185. While the fixed daily supply charge is substantially lower in the Northern Territory than in Western Australia, the lower price per kWh in Western Australia result in annual bills being \$170 less in Western Australia for customers with this consumption level.



¹³³ There are no reticulated gas offers for small business customers in the Northern Territory.

¹³⁴ Jacobs Australia, Retail electricity price history and project trends, AEMO, 21 September 2017 at https://www.aemo.com.au/-/media/Files/Electricity/NEM/Planning_and_Forecasting/EFI/Jacobs-Retail-electricity-price-history-and-projections_Final-Public-Report-June-2017.pdf

4.7.2 Western Australian gas bills April 2020

To calculate annual gas bills we have assumed an annual consumption of 100 GJ per annum and a flat consumption over the year (25 GJ per quarter or 16.66 GJ per bi-monthly bill). Small businesses using gas for heating purposes are unlikely to have a flat consumption profile.

AGL and Origin Energy have quite recently entered the WA gas retail market. Chart 115 below shows annual bills for gas customers in the South West (Perth region). While all three retailers have the same base rates for gas consumption, the daily supply charge and additional discounts vary.¹³⁵ Alinta does not offer an additional discount while AGL and Origin offer 45% and 30% off usage charges during the benefit period. A small business on Alinta's offer can save approximately \$1,730 per annum by switching to AGL's offer.

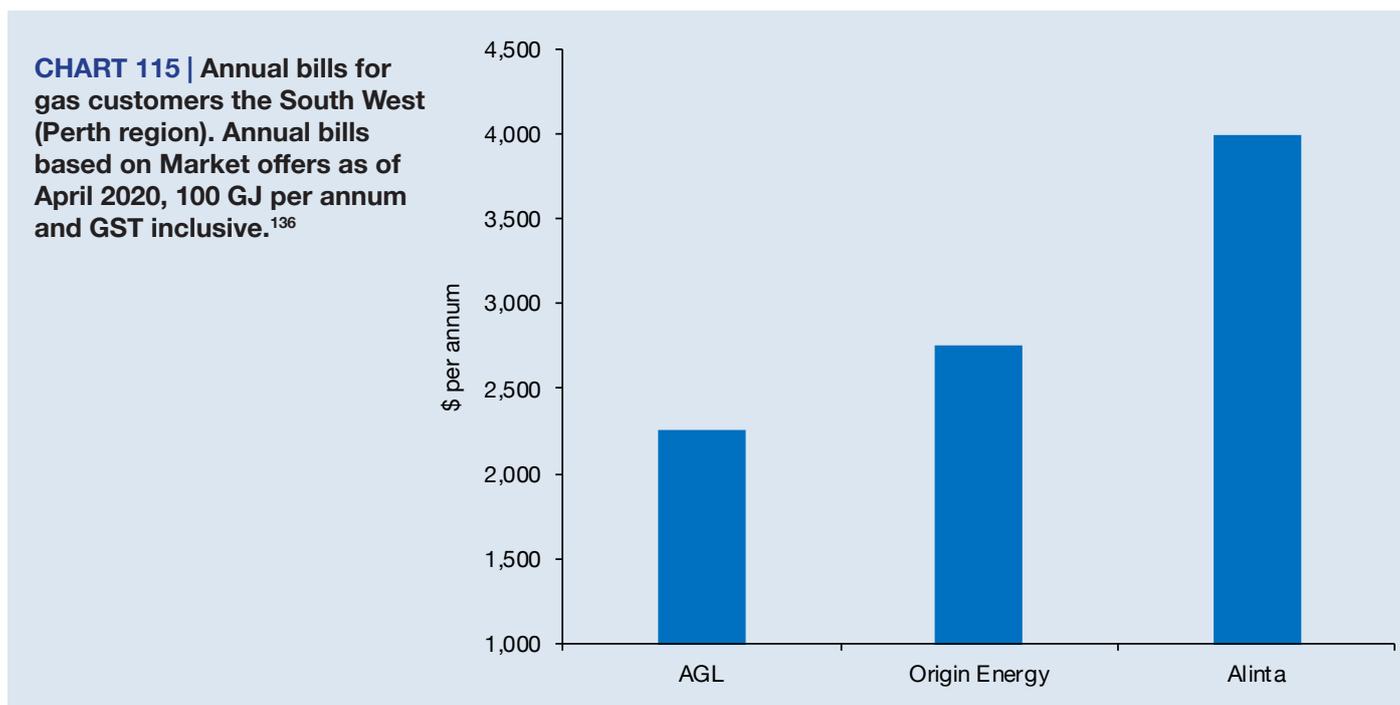


Figure 27 below ranks the retail offers from lowest to highest annual gas bills.¹³⁷

FIGURE 27 | Lowest to highest annual gas bills (incl GST) for **market offers in Western Australia**, April 2020.

Bills including guaranteed discounts and pay on time discounts - SMEs consuming 100 GJ per annum

	AGL	\$2,256
	Origin Energy	\$2,757
	Alinta Energy	\$3,987

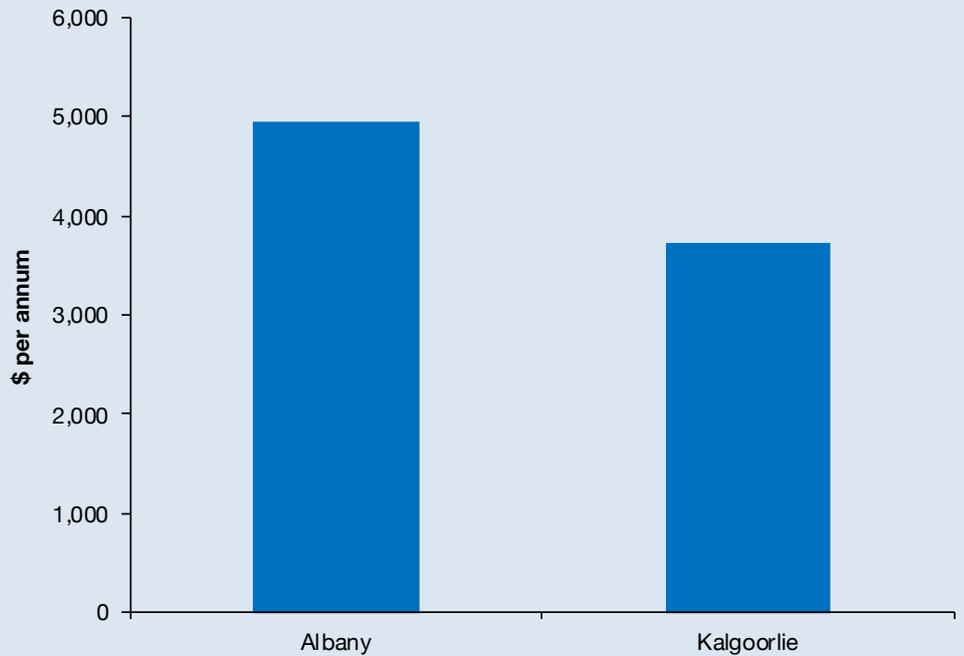
Alinta also offers gas retail contracts to SMEs in the Albany and Kalgoorlie pricing zones. Chart 116 below shows that the annual bill for a small business using 100 GJ per annum in Albany will pay approximately \$4,955 per annum and customers in Kalgoorlie will pay around \$3,735.

¹³⁵ Western Australia uses a unit price for gas and 1 unit equals 3.6 Mj. All bill analysis for WA in this report has converted the unit price to the price per Mj. Kleenheat also offers gas contracts to small businesses in WA but as they do not post their business rates on their website (requesting a quote is necessary), we have not included Kleenheat in this analysis.

¹³⁶ Alinta Energy and AGL's supply charges are inclusive of a daily Account Administration Fee as of October 2018, April 2019, October 2019 and April 2020. In the previous update (April 2018), only Alinta explicitly stated that an Account Administration Fee applies. Origin's offers in WA do not mention this fee.

¹³⁷ These market offers were collected in April 2020 and it should be noted that retailers may change their rates at any time. Additional discounts for customers choosing to pay by direct debit are not included in these bill calculations.

CHART 116 | Annual bills for gas customers in Alinta and Kargoorlie. Annual bills based on Alinta's standard tariff as of April 2020, 100 GJ per annum and GST inclusive.



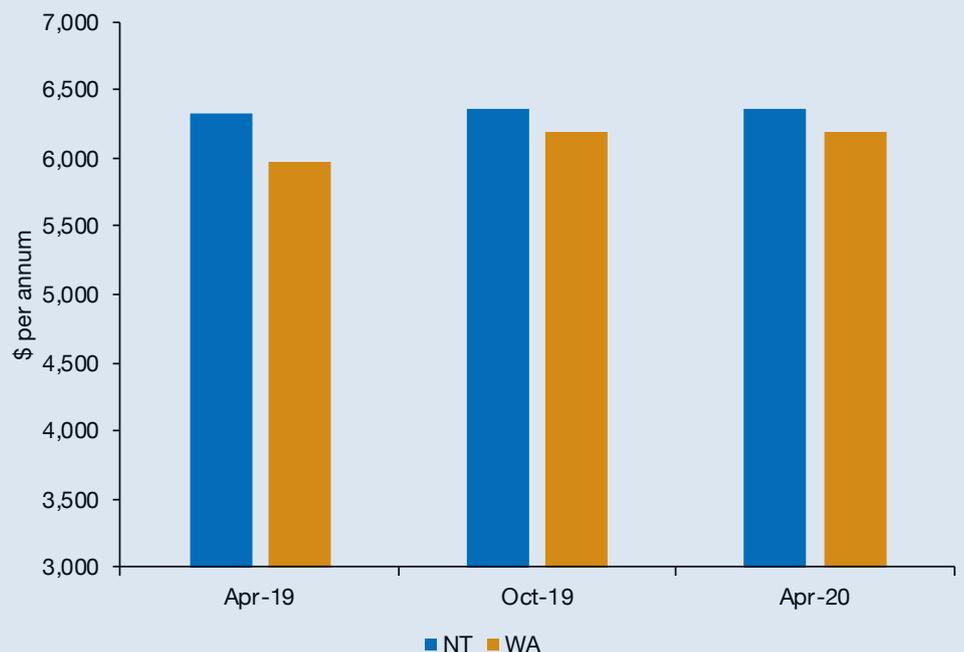
4.7.3 Changes in energy bills in WA and NT

This section compares annual energy bills as of October 2019 to annual energy bills as of April 2020. The SME Retail Tariff Tracker project collects information about energy offers and rates available to small businesses across Australia every six months (in April and October every year) and this section highlights changes (increases or decreases) to annual bills over that six month period, as well as the trend over the twelve months to April 2020.

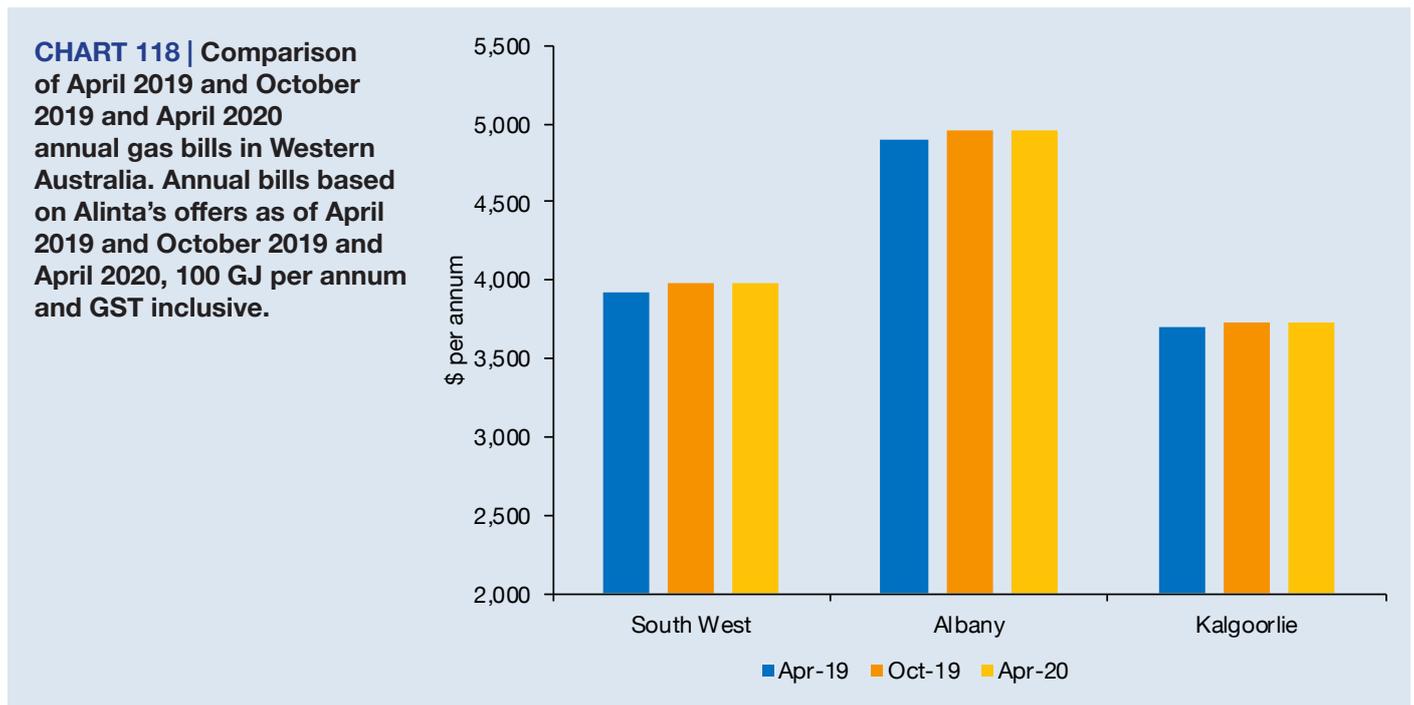
Northern Territory and Western Australian electricity prices have not had an underlying price reset, such as new network tariffs taking effect, during this period and none of the electricity retailers has changed their offers over the last six months.

Chart 117 below shows annual electricity bills for the regulated offer in the Northern Territory and Western Australia as of April 2019, October 2019 and April 2020.

CHART 117 | Annual electricity bills in the Northern Territory and Western Australia in April 2019 and October 2019 and April 2020. Annual bills based on regulated offers as of April 2019 and October 2019 and April 2020, 20,000 kWh per annum, single rate and GST inclusive.



Alinta Energy's gas prices have also remained unchanged between October 2019 and April 2020. Chart 118 below shows Alinta Energy's annual gas bills in Western Australia as of April 2019, October 2019 and April 2020.¹³⁸



¹³⁸ This is based on Alinta Energy's offers only.

Appendix A - List of energy offers used in the analysis

Electricity offers for April 2020 bill analysis:

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
ACT	Evoenergy	Single	ActewAGL	Business plan	0	12	0	0
ACT	Evoenergy	Single	EnergyAustralia	Total Plan	10	0	0	0
ACT	Evoenergy	Single	Origin Energy	Flexi	8	0	0	0
ACT	Evoenergy	Single	Next Business Energy	Market offer	0	0	0	0
ACT	Evoenergy	Single	Powerclub	Powerbank Business	0	0	0	0
ACT	Evoenergy	Single	Red Energy	Red Business Saver	0	0	0	0
ACT	Evoenergy	Single	Energy Locals	Business Member	0	0	0	0
ACT	Evoenergy	Controlled	ActewAGL	Business plan	0	12	0	0
ACT	Evoenergy	Controlled	EnergyAustralia	Total Plan	10	0	0	0
ACT	Evoenergy	Controlled	Origin Energy	Flexi	8	0	0	0
ACT	Evoenergy	Controlled	Next Business Energy	Market offer	0	0	0	0
ACT	Evoenergy	Controlled	Red Energy	Red Business Saver	0	0	0	0
ACT	Evoenergy	Controlled	Energy Locals	Business Member	0	0	0	0
ACT	Evoenergy	TOU	ActewAGL	Business plan	0	12	0	0
ACT	Evoenergy	TOU	EnergyAustralia	Total Plan	10	0	0	0
ACT	Evoenergy	TOU	Origin Energy	Flexi	8	0	0	0
ACT	Evoenergy	TOU	Next Business Energy	Market offer	0	0	0	0
ACT	Evoenergy	TOU	Powerclub	Powerbank Business	0	0	0	0
ACT	Evoenergy	TOU	Energy Locals	Business Member	0	0	0	0
NSW	Ausgrid	Single	AGL	Business Essentials Saver	0	0	0	0
NSW	Ausgrid	Single	Click Energy	Click Business Start	0	0	0	0
NSW	Ausgrid	Single	Commander	Market offer	0	0	0	0
NSW	Ausgrid	Single	CovaU	Freedom	30	0	0	0
NSW	Ausgrid	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Ausgrid	Single	EnergyAustralia	Total Plan	17	0	0	0
NSW	Ausgrid	Single	Next Business Energy	Market offer	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Ausgrid	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Ausgrid	Single	Origin Energy	Flexi	12	0	0	0
NSW	Ausgrid	Single	Powerdirect	Discount Saver	18	0	0	0
NSW	Ausgrid	Single	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Ausgrid	Single	Red Energy	Red Business Saver	0	0	0	0
NSW	Ausgrid	Single	Simply Energy	Business Plus	0	10	0	0
NSW	Ausgrid	Single	Energy Locals	Business Member	0	0	0	0
NSW	Ausgrid	Single	1st Energy	1st Saver	0	0	20	0
NSW	Ausgrid	Single	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Ausgrid	Single	Blue NRG	Blue Essential	0	0	0	0
NSW	Ausgrid	Single	Powerclub	Powerbank Business	0	0	0	0
NSW	Ausgrid	Single	Amaysim	Business as you go	0	0	0	0
NSW	Ausgrid	Single	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Ausgrid	Single	Future X Power	Flexi Saver	0	0	0	22
NSW	Ausgrid	Single	Tango Energy	Business Select	0	0	0	0
NSW	Ausgrid	Controlled	AGL	Business Essentials Saver	0	0	0	0
NSW	Ausgrid	Controlled	Click Energy	Click Business Start	0	0	0	0
NSW	Ausgrid	Controlled	Commander	Market offer	0	0	0	0
NSW	Ausgrid	Controlled	CovaU	Freedom	30	0	0	0
NSW	Ausgrid	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Ausgrid	Controlled	EnergyAustralia	Total Plan	17	0	0	0
NSW	Ausgrid	Controlled	Next Business Energy	Market offer	0	0	0	0
NSW	Ausgrid	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Ausgrid	Controlled	Origin Energy	Flexi	12	0	0	0
NSW	Ausgrid	Controlled	Powerdirect	Discount Saver	18	0	0	0
NSW	Ausgrid	Controlled	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Ausgrid	Controlled	Red Energy	Red Business Saver	0	0	0	0
NSW	Ausgrid	Controlled	Simply Energy	Business Plus	0	10	0	0
NSW	Ausgrid	Controlled	Energy Locals	Business Member	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Ausgrid	Controlled	1st Energy	1st Saver	0	0	20	0
NSW	Ausgrid	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Ausgrid	Controlled	Blue NRG	Blue Essential	0	0	0	0
NSW	Ausgrid	Controlled	Amaysim	Business as you go	0	0	0	0
NSW	Ausgrid	Controlled	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Ausgrid	Controlled	Future X Power	Flexi Saver	0	0	0	22
NSW	Ausgrid	Controlled	Tango Energy	Business Select	0	0	0	0
NSW	Ausgrid	TOU	AGL	Business Essentials Saver	0	0	0	0
NSW	Ausgrid	TOU	Click Energy	Click Business Start	0	0	0	0
NSW	Ausgrid	TOU	Commander	Market offer	0	0	0	0
NSW	Ausgrid	TOU	CovaU	Freedom	30	0	0	0
NSW	Ausgrid	TOU	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Ausgrid	TOU	EnergyAustralia	Total Plan	17	0	0	0
NSW	Ausgrid	TOU	Next Business Energy	Market offer	0	0	0	0
NSW	Ausgrid	TOU	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Ausgrid	TOU	Origin Energy	Flexi	12	0	0	0
NSW	Ausgrid	TOU	Powerdirect	Discount Saver	18	0	0	0
NSW	Ausgrid	TOU	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Ausgrid	TOU	Red Energy	Red Business Saver	0	0	0	0
NSW	Ausgrid	TOU	Simply Energy	Business Plus	0	10	0	0
NSW	Ausgrid	TOU	Energy Locals	Business Member	0	0	0	0
NSW	Ausgrid	TOU	1st Energy	1st Saver	0	0	20	0
NSW	Ausgrid	TOU	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Ausgrid	TOU	Blue NRG	Blue Essential	0	0	0	0
NSW	Ausgrid	TOU	Amaysim	Business as you go	0	0	0	0
NSW	Ausgrid	TOU	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Ausgrid	TOU	Tango Energy	Business Select	0	0	0	0
NSW	Endeavour	Single	AGL	Business Essentials Saver	0	0	0	0
NSW	Endeavour	Single	Click Energy	Click Business Start	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Endeavour	Single	Commander	Market offer	0	0	0	0
NSW	Endeavour	Single	CovaU	Freedom	30	0	0	0
NSW	Endeavour	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Endeavour	Single	EnergyAustralia	Total Plan	13	0	0	0
NSW	Endeavour	Single	Next Business Energy	Market offer	0	0	0	0
NSW	Endeavour	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Endeavour	Single	Origin Energy	Flexi	12	0	0	0
NSW	Endeavour	Single	Powerdirect	Discount Saver	16	0	0	0
NSW	Endeavour	Single	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Endeavour	Single	Red Energy	Red Business Saver	0	0	0	0
NSW	Endeavour	Single	Simply Energy	Business Plus	0	10	0	0
NSW	Endeavour	Single	Energy Locals	Business Member	0	0	0	0
NSW	Endeavour	Single	1st Energy	1st Saver	0	0	10	0
NSW	Endeavour	Single	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Endeavour	Single	Blue NRG	Blue Essential	0	0	0	0
NSW	Endeavour	Single	Powerclub	Powerbank Business	0	0	0	0
NSW	Endeavour	Single	Amaysim	Business as you go	0	0	0	0
NSW	Endeavour	Single	Future X Power	Flexi Saver	0	0	0	19
NSW	Endeavour	Single	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Endeavour	Single	Tango Energy	Business Select	0	0	0	0
NSW	Endeavour	Controlled	AGL	Business Essentials Saver	0	0	0	0
NSW	Endeavour	Controlled	Click Energy	Click Business Start	0	0	0	0
NSW	Endeavour	Controlled	Commander	Market offer	0	0	0	0
NSW	Endeavour	Controlled	CovaU	Freedom	30	0	0	0
NSW	Endeavour	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Endeavour	Controlled	EnergyAustralia	Total Plan	13	0	0	0
NSW	Endeavour	Controlled	Next Business Energy	Market offer	0	0	0	0
NSW	Endeavour	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Endeavour	Controlled	Origin Energy	Flexi	12	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Endeavour	Controlled	Powerdirect	Discount Saver	16	0	0	0
NSW	Endeavour	Controlled	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Endeavour	Controlled	Red Energy	Red Business Saver	0	0	0	0
NSW	Endeavour	Controlled	Simply Energy	Business Plus	0	10	0	0
NSW	Endeavour	Controlled	Energy Locals	Business Member	0	0	0	0
NSW	Endeavour	Controlled	1st Energy	1st Saver	0	0	10	0
NSW	Endeavour	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Endeavour	Controlled	Blue NRG	Blue Essential	0	0	0	0
NSW	Endeavour	Controlled	Amaysim	Business as you go	0	0	0	0
NSW	Endeavour	Controlled	Future X Power	Flexi Saver	0	0	0	19
NSW	Endeavour	Controlled	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Endeavour	Controlled	Tango Energy	Business Select	0	0	0	0
NSW	Endeavour	TOU	AGL	Business Essentials Saver	0	0	0	0
NSW	Endeavour	TOU	Click Energy	Click Business Start	0	0	0	0
NSW	Endeavour	TOU	Commander	Market offer	0	0	0	0
NSW	Endeavour	TOU	CovaU	Freedom	30	0	0	0
NSW	Endeavour	TOU	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Endeavour	TOU	EnergyAustralia	Total Plan	13	0	0	0
NSW	Endeavour	TOU	Next Business Energy	Market offer	0	0	0	0
NSW	Endeavour	TOU	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Endeavour	TOU	Origin Energy	Flexi	12	0	0	0
NSW	Endeavour	TOU	Powerdirect	Discount Saver	16	0	0	0
NSW	Endeavour	TOU	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Endeavour	TOU	Red Energy	Red Business Saver	0	0	0	0
NSW	Endeavour	TOU	Simply Energy	Business Plus	0	10	0	0
NSW	Endeavour	TOU	Energy Locals	Business Member	0	0	0	0
NSW	Endeavour	TOU	1st Energy	1st Saver	0	0	10	0
NSW	Endeavour	TOU	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Endeavour	TOU	Blue NRG	Blue Essential	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Endeavour	TOU	Powerclub	Powerbank Business	0	0	0	0
NSW	Endeavour	TOU	Amaysim	Business as you go	0	0	0	0
NSW	Endeavour	TOU	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Endeavour	TOU	Tango Energy	Business Select	0	0	0	0
NSW	Essential Energy	Single	AGL	Business Essentials Saver	0	0	0	0
NSW	Essential Energy	Single	Click Energy	Click Business Start	0	0	0	0
NSW	Essential Energy	Single	Commander	Market offer	0	0	0	0
NSW	Essential Energy	Single	CovaU	Freedom	30	0	0	0
NSW	Essential Energy	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Essential Energy	Single	EnergyAustralia	Total Plan	17	0	0	0
NSW	Essential Energy	Single	Next Business Energy	Market offer	0	0	0	0
NSW	Essential Energy	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Essential Energy	Single	Origin Energy	Flexi	12	0	0	0
NSW	Essential Energy	Single	Powerdirect	Discount Saver	16	0	0	0
NSW	Essential Energy	Single	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Essential Energy	Single	Red Energy	Red Business Saver	0	0	0	0
NSW	Essential Energy	Single	Simply Energy	Business Plus	0	10	0	0
NSW	Essential Energy	Single	Energy Locals	Business Member	0	0	0	0
NSW	Essential Energy	Single	1st Energy	1st Saver	0	0	15	0
NSW	Essential Energy	Single	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Essential Energy	Single	Blue NRG	Blue Essential	0	0	0	0
NSW	Essential Energy	Single	Powerclub	Powerbank Business	0	0	0	0
NSW	Essential Energy	Single	Amaysim	Business as you go	0	0	0	0
NSW	Essential Energy	Single	Future X Power	Flexi Saver	0	0	0	19
NSW	Essential Energy	Single	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Essential Energy	Controlled	AGL	Business Essentials Saver	0	0	0	0
NSW	Essential Energy	Controlled	Click Energy	Click Business Start	0	0	0	0
NSW	Essential Energy	Controlled	Commander	Market offer	0	0	0	0
NSW	Essential Energy	Controlled	CovaU	Freedom	30	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Essential Energy	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Essential Energy	Controlled	EnergyAustralia	Total Plan	17	0	0	0
NSW	Essential Energy	Controlled	Next Business Energy	Market offer	0	0	0	0
NSW	Essential Energy	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
NSW	Essential Energy	Controlled	Origin Energy	Flexi	12	0	0	0
NSW	Essential Energy	Controlled	Powerdirect	Discount Saver	16	0	0	0
NSW	Essential Energy	Controlled	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Essential Energy	Controlled	Red Energy	Red Business Saver	0	0	0	0
NSW	Essential Energy	Controlled	Simply Energy	Business Plus	0	10	0	0
NSW	Essential Energy	Controlled	Energy Locals	Business Member	0	0	0	0
NSW	Essential Energy	Controlled	1st Energy	1st Saver	0	0	15	0
NSW	Essential Energy	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Essential Energy	Controlled	Blue NRG	Blue Essential	0	0	0	0
NSW	Essential Energy	Controlled	Amaysim	Business as you go	0	0	0	0
NSW	Essential Energy	Controlled	Future X Power	Flexi Saver	0	0	0	19
NSW	Essential Energy	Controlled	Enova Energy	Business Economy Plus	0	0	0	3
NSW	Essential Energy	TOU	AGL	Business Essentials Saver	0	0	0	0
NSW	Essential Energy	TOU	Click Energy	Click Business Start	0	0	0	0
NSW	Essential Energy	TOU	Commander	Market offer	0	0	0	0
NSW	Essential Energy	TOU	CovaU	Freedom	0	30	0	0
NSW	Essential Energy	TOU	Diamond Energy	Renewable Saver POT	0	0	7	0
NSW	Essential Energy	TOU	EnergyAustralia	Total Plan	17	0	0	0
NSW	Essential Energy	TOU	Next Business Energy	Market offer	0	0	0	0
NSW	Essential Energy	TOU	Origin Energy	Flexi	12	0	0	0
NSW	Essential Energy	TOU	Powerdirect	Discount Saver	16	0	0	0
NSW	Essential Energy	TOU	Powershop	Shopper with Mega Pack	0	0	15	0
NSW	Essential Energy	TOU	Red Energy	Red Business Saver	0	0	0	0
NSW	Essential Energy	TOU	Simply Energy	Business Plus	0	10	0	0
NSW	Essential Energy	TOU	Energy Locals	Business Member	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	Essential Energy	TOU	1st Energy	1st Saver	0	0	15	0
NSW	Essential Energy	TOU	Alinta Energy	BusinessDeal	0	0	0	0
NSW	Essential Energy	TOU	Blue NRG	Blue Essential	0	0	0	0
NSW	Essential Energy	TOU	Powerclub	Powerbank Business	0	0	0	0
NSW	Essential Energy	TOU	Amaysim	Business as you go	0	0	0	0
NSW	Essential Energy	TOU	Enova Energy	Business Economy Plus	0	0	0	3
NT	PWC	Single	Jacana Energy	Regulated	0	0	0	0
NT	PWC	Two Rate	Jacana Energy	Regulated	0	0	0	0
QLD	Energex	Single	AGL	Business Essentials Saver	0	0	0	0
QLD	Energex	Single	Click Energy	Click Business Start	0	0	0	0
QLD	Energex	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
QLD	Energex	Single	EnergyAustralia	Total Plan	13	0	0	0
QLD	Energex	Single	Origin Energy	Flexi	12	0	0	0
QLD	Energex	Single	Powerdirect	Discount Saver	16	0	0	0
QLD	Energex	Single	Powershop	Shopper with Mega Pack	0	0	15	0
QLD	Energex	Single	Energy Locals	Business Member	0	0	0	0
QLD	Energex	Single	Simply Energy	Business Plus	0	0	0	0
QLD	Energex	Single	Alinta Energy	Business Advantage	0	0	0	0
QLD	Energex	Single	1st Energy	1st Saver	0	0	15	0
QLD	Energex	Single	Powerclub	Powerbank Business	0	0	0	0
QLD	Energex	Single	Next Business Energy	Market offer	0	0	0	0
QLD	Energex	Single	Red Energy	Red Business Saver	0	0	0	0
QLD	Energex	Single	Amaysim	Business as you go	0	0	0	0
QLD	Energex	Single	Blue NRG	Blue Essential	0	0	0	0
QLD	Energex	Single	Future X Power	Flexi Saver	0	0	0	19
QLD	Energex	Single	LPE	Business Plus	0	0	0	0
QLD	Energex	Controlled	AGL	Business Essentials Saver	0	0	0	0
QLD	Energex	Controlled	Click Energy	Click Business Start	0	0	0	0
QLD	Energex	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
QLD	Energex	Controlled	EnergyAustralia	Total Plan	13	0	0	0
QLD	Energex	Controlled	Origin Energy	Flexi	12	0	0	0
QLD	Energex	Controlled	Powerdirect	Discount Saver	16	0	0	0
QLD	Energex	Controlled	Powershop	Shopper with Mega Pack	0	0	15	0
QLD	Energex	Controlled	Energy Locals	Business Member	0	0	0	0
QLD	Energex	Controlled	Simply Energy	Business Plus	0	0	0	0
QLD	Energex	Controlled	Alinta Energy	Business Advantage	0	0	0	0
QLD	Energex	Controlled	1st Energy	1st Saver	0	0	15	0
QLD	Energex	Controlled	Next Business Energy	Market offer	0	0	0	0
QLD	Energex	Controlled	Red Energy	Red Business Saver	0	0	0	0
QLD	Energex	Controlled	Amaysim	Business as you go	0	0	0	0
QLD	Energex	Controlled	Blue NRG	Blue Essential	0	0	0	0
QLD	Energex	Controlled	Future X Power	Flexi Saver	0	0	0	19
QLD	Energex	Controlled	LPE	Business Plus	0	0	0	0
QLD	Energex	Two Rate	AGL	Business Essentials Saver	0	0	0	0
QLD	Energex	Two Rate	Click Energy	Click Business Start	0	0	0	0
QLD	Energex	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
QLD	Energex	Two Rate	EnergyAustralia	Total Plan	13	0	0	0
QLD	Energex	Two Rate	Origin Energy	Flexi	12	0	0	0
QLD	Energex	Two rate	Powerdirect	Discount Saver	16	0	0	0
QLD	Energex	Two Rate	Powershop	Shopper with Mega Pack	0	0	15	0
QLD	Energex	Two Rate	Energy Locals	Business Member	0	0	0	0
QLD	Energex	Two Rate	Simply Energy	Business Plus	0	0	0	0
QLD	Energex	Two Rate	Alinta Energy	Business Advantage	0	0	0	0
QLD	Energex	Two Rate	1st Energy	1st Saver	0	0	15	0
QLD	Energex	Two rate	Powerclub	Powerbank Business	0	0	0	0
QLD	Energex	Two Rate	Next Business Energy	Market offer	0	0	0	0
QLD	Energex	Two Rate	Red Energy	Red Business Saver	0	0	0	0
QLD	Energex	Two Rate	Amaysim	Business as you go	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
QLD	Energex	Two Rate	Blue NRG	Blue Essential	0	0	0	0
QLD	Energex	Two Rate	LPE	Business Plus	0	0	0	0
QLD	Ergon	Single	Ergon Energy	Regulated	0	0	0	0
QLD	Ergon	Controlled	Ergon Energy	Regulated	0	0	0	0
QLD	Ergon	TOU	Ergon Energy	Regulated	0	0	0	0
SA	SA Power Networks	Single	AGL	Business Essentials Saver	0	0	0	0
SA	SA Power Networks	Single	Alinta Energy	Business Advantage	0	0	0	0
SA	SA Power Networks	Single	Click Energy	Click Business Start	0	0	0	0
SA	SA Power Networks	Single	Commander	Market offer	0	0	0	0
SA	SA Power Networks	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
SA	SA Power Networks	Single	EnergyAustralia	Total Plan	5	0	0	0
SA	SA Power Networks	Single	Lumo Energy	Basic	0	0	0	0
SA	SA Power Networks	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
SA	SA Power Networks	Single	Origin Energy	Flexi	14	0	0	0
SA	SA Power Networks	Single	Powerdirect	Discount Saver	15	0	0	0
SA	SA Power Networks	Single	Red Energy	Red Business Saver	0	0	0	0
SA	SA Power Networks	Single	Simply Energy	Business Plus	0	0	0	0
SA	SA Power Networks	Single	Blue NRG	Blue Essential	0	0	0	0
SA	SA Power Networks	Single	Powershop	Shopper with Mega Pack	0	0	12	0
SA	SA Power Networks	Single	Amaysim	Business as you go	0	0	0	0
SA	SA Power Networks	Single	Powerclub	Powerbank Business	0	0	0	0
SA	SA Power Networks	Single	Energy Locals	Business Member	0	0	0	0
SA	SA Power Networks	Single	Future X Power	Flexi Saver	0	0	0	15
SA	SA Power Networks	Controlled	AGL	Business Essentials Saver	0	0	0	0
SA	SA Power Networks	Controlled	Alinta Energy	Business Advantage	0	0	0	0
SA	SA Power Networks	Controlled	Click Energy	Click Business Start	0	0	0	0
SA	SA Power Networks	Controlled	Commander	Market offer	0	0	0	0
SA	SA Power Networks	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
SA	SA Power Networks	Controlled	EnergyAustralia	Total Plan	5	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
SA	SA Power Networks	Controlled	Lumo Energy	Basic	0	0	0	0
SA	SA Power Networks	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
SA	SA Power Networks	Controlled	Origin Energy	Flexi	14	0	0	0
SA	SA Power Networks	Controlled	Powerdirect	Discount Saver	15	0	0	0
SA	SA Power Networks	Controlled	Red Energy	Red Business Saver	0	0	0	0
SA	SA Power Networks	Controlled	Simply Energy	Business Plus	0	0	0	0
SA	SA Power Networks	Controlled	Blue NRG	Blue Essential	0	0	0	0
SA	SA Power Networks	Controlled	Powershop	Shopper with Mega Pack	0	0	12	0
SA	SA Power Networks	Controlled	Amaysim	Business as you go	0	0	0	0
SA	SA Power Networks	Controlled	Energy Locals	Business Member	0	0	0	0
SA	SA Power Networks	Controlled	Future X Power	Flexi Saver	0	0	0	15
SA	SA Power Networks	Two Rate	AGL	Business Essentials Saver	0	0	0	0
SA	SA Power Networks	Two Rate	Alinta Energy	Business Advantage	0	0	0	0
SA	SA Power Networks	Two Rate	Click Energy	Click Business Start	0	0	0	0
SA	SA Power Networks	Two Rate	Commander	Market offer	0	0	0	0
SA	SA Power Networks	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
SA	SA Power Networks	Two Rate	EnergyAustralia	Total Plan	5	0	0	0
SA	SA Power Networks	Two Rate	Momentum Energy	SmilePower Flexi	0	0	0	0
SA	SA Power Networks	Two Rate	Origin Energy	Flexi	14	0	0	0
SA	SA Power Networks	Two Rate	Powerdirect	Discount Saver	15	0	0	0
SA	SA Power Networks	Two Rate	Red Energy	Red Business Saver	0	0	0	0
SA	SA Power Networks	Two Rate	Simply Energy	Business Plus	0	0	0	0
SA	SA Power Networks	Two Rate	Blue NRG	Blue Essential	0	0	0	0
SA	SA Power Networks	Two Rate	Powershop	Shopper with Mega Pack	0	0	12	0
SA	SA Power Networks	Two Rate	Amaysim	Business as you go	0	0	0	0
SA	SA Power Networks	Two Rate	Powerclub	Powerbank Business	0	0	0	0
SA	SA Power Networks	Two Rate	Energy Locals	Business Member	0	0	0	0
TAS	TasNetworks	Single	Aurora Energy	Regulated	0	0	0	0
TAS	TasNetworks	Single	1st Energy	1st Saver	0	0	0	5

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
TAS	TasNetworks	Controlled	Aurora Energy	Regulated	0	0	0	0
TAS	TasNetworks	Controlled	1st Energy	1st Saver	0	0	0	5
TAS	TasNetworks	TOU	Aurora Energy	Regulated	0	0	0	0
TAS	TasNetworks	TOU	1st Energy	1st Saver	0	0	0	5
VIC	CitiPower	Single	AGL	Business Essentials Saver	0	0	0	0
VIC	CitiPower	Single	Alinta Energy	BusinessDeal	0	0	0	0
VIC	CitiPower	Single	Click Energy	Business Ready	0	0	0	0
VIC	CitiPower	Single	Commander	Market offer	0	0	0	0
VIC	CitiPower	Single	CovaU	Smart Saver	0	34	0	0
VIC	CitiPower	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	CitiPower	Single	EnergyAustralia	Total Plan	5	0	0	0
VIC	CitiPower	Single	GloBird Energy	Bizsave	0	0	0	7
VIC	CitiPower	Single	Lumo Energy	Value	0	0	3	0
VIC	CitiPower	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	CitiPower	Single	Next Business Energy	Pay on time	0	0	7	0
VIC	CitiPower	Single	Origin Energy	Basic	0	0	0	0
VIC	CitiPower	Single	1st Energy	1st Saver	0	0	0	15
VIC	CitiPower	Single	Powerdirect	Rate Saver	0	0	0	0
VIC	CitiPower	Single	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	CitiPower	Single	Red Energy	Red Business Saver	0	0	10	0
VIC	CitiPower	Single	Simply Energy	Business Plus	0	0	12	0
VIC	CitiPower	Single	Sumo Power	Lite Business	0	0	0	0
VIC	CitiPower	Single	Blue NRG	Blue Essential	0	0	0	0
VIC	CitiPower	Single	Tango Energy	Business Select	0	0	0	0
VIC	CitiPower	Single	Amaysim	Classic Business	0	0	0	0
VIC	CitiPower	Single	Powerclub	Powerbank Business	0	0	0	0
VIC	CitiPower	Single	Energy Locals	Business Member	0	0	0	0
VIC	CitiPower	Single	Available from all retailers	VDO	0	0	0	0
VIC	CitiPower	Controlled	AGL	Business Essentials Saver	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	CitiPower	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
VIC	CitiPower	Controlled	Click Energy	Business Ready	0	0	0	0
VIC	CitiPower	Controlled	Commander	Market offer	0	0	0	0
VIC	CitiPower	Controlled	CovaU	Smart Saver	0	34	0	0
VIC	CitiPower	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	CitiPower	Controlled	EnergyAustralia	Total Plan	5	0	0	0
VIC	CitiPower	Controlled	GloBird Energy	Bizsave	0	0	0	7
VIC	CitiPower	Controlled	Lumo Energy	Value	0	0	3	0
VIC	CitiPower	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	CitiPower	Controlled	Next Business Energy	Pay on time	0	0	7	0
VIC	CitiPower	Controlled	1st Energy	1st Saver	0	0	0	15
VIC	CitiPower	Controlled	Powerdirect	Rate Saver	0	0	0	0
VIC	CitiPower	Controlled	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	CitiPower	Controlled	Red Energy	Red Business Saver	0	0	10	0
VIC	CitiPower	Controlled	Simply Energy	Business Plus	0	0	12	0
VIC	CitiPower	Controlled	Sumo Power	Lite Business	0	0	0	0
VIC	CitiPower	Controlled	Tango Energy	Business Select	0	0	0	0
VIC	CitiPower	Controlled	Energy Locals	Business Member	0	0	0	0
VIC	CitiPower	Two Rate	AGL	Business Essentials Saver	0	0	0	0
VIC	CitiPower	Two Rate	Alinta Energy	BusinessDeal	0	0	0	0
VIC	CitiPower	Two Rate	Click Energy	Business Ready	0	0	0	0
VIC	CitiPower	Two Rate	Commander	Market offer	0	0	0	0
VIC	CitiPower	Two Rate	CovaU	Smart Saver	0	34	0	0
VIC	CitiPower	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	CitiPower	Two Rate	EnergyAustralia	Total Plan	5	0	0	0
VIC	CitiPower	Two Rate	GloBird Energy	Bizsave	0	0	0	7
VIC	CitiPower	Two Rate	Lumo Energy	Value	0	0	3	0
VIC	CitiPower	Two Rate	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	CitiPower	Two Rate	Next Business Energy	Pay on time	0	0	7	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	CitiPower	Two Rate	Origin Energy	Basic	0	0	0	0
VIC	CitiPower	Two Rate	1st Energy	1st Saver	0	0	0	15
VIC	CitiPower	Two Rate	Powerdirect	Rate Saver	0	0	0	0
VIC	CitiPower	Two Rate	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	CitiPower	Two Rate	Red Energy	Red Business Saver	0	0	10	0
VIC	CitiPower	Two Rate	Simply Energy	Business Plus	0	0	12	0
VIC	CitiPower	Two Rate	Sumo Power	Lite Business	0	0	0	0
VIC	CitiPower	Two Rate	Blue NRG	Blue Essential	0	0	0	0
VIC	CitiPower	Two Rate	Tango Energy	Business Select	0	0	0	0
VIC	CitiPower	Two Rate	Amaysim	Classic Business	0	0	0	0
VIC	CitiPower	Two Rate	Energy Locals	Business Member	0	0	0	0
VIC	CitiPower	TOU	Alinta Energy	BusinessDeal	0	0	0	0
VIC	CitiPower	TOU	Click Energy	Business Ready	0	0	0	0
VIC	CitiPower	TOU	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	CitiPower	TOU	Red Energy	Red Business Saver	0	0	10	0
VIC	CitiPower	TOU	Blue NRG	Blue Essential	0	0	0	0
VIC	CitiPower	TOU	Powerclub	Powerbank Business	0	0	0	0
VIC	Powercor	Single	AGL	Business Essentials Saver	0	0	0	0
VIC	Powercor	Single	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Powercor	Single	Click Energy	Business Ready	0	0	0	0
VIC	Powercor	Single	Commander	Market offer	0	0	0	0
VIC	Powercor	Single	CovaU	Smart Saver	0	34	0	0
VIC	Powercor	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	Powercor	Single	EnergyAustralia	Total Plan	5	0	0	0
VIC	Powercor	Single	GloBird Energy	Bizsave	0	0	0	7
VIC	Powercor	Single	Lumo Energy	Value	0	0	3	0
VIC	Powercor	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Powercor	Single	Next Business Energy	Pay on time	0	0	7	0
VIC	Powercor	Single	Origin Energy	Basic	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	Powercor	Single	1st Energy	1st Saver	0	0	0	15
VIC	Powercor	Single	Powerdirect	Rate Saver	0	0	0	0
VIC	Powercor	Single	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	Powercor	Single	Red Energy	Red Business Saver	0	0	10	0
VIC	Powercor	Single	Simply Energy	Business Plus	0	0	12	0
VIC	Powercor	Single	Sumo Power	Lite Business	0	0	0	0
VIC	Powercor	Single	Blue NRG	Blue Essential	0	0	0	0
VIC	Powercor	Single	Tango Energy	Business Select	0	0	0	0
VIC	Powercor	Single	Amaysim	Classic Business	0	0	0	0
VIC	Powercor	Single	Powerclub	Powerbank Business	0	0	0	0
VIC	Powercor	Single	Energy Locals	Business Member	0	0	0	0
VIC	Powercor	Single	Available from all retailers	VDO	0	0	0	0
VIC	Powercor	Controlled	AGL	Business Essentials Saver	0	0	0	0
VIC	Powercor	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Powercor	Controlled	Click Energy	Business Ready	0	0	0	0
VIC	Powercor	Controlled	Commander	Market offer	0	0	0	0
VIC	Powercor	Controlled	CovaU	Smart Saver	0	34	0	0
VIC	Powercor	Controlled	EnergyAustralia	Total Plan	5	0	0	0
VIC	Powercor	Controlled	GloBird Energy	Bizsave	0	0	0	7
VIC	Powercor	Controlled	Lumo Energy	Value	0	0	3	0
VIC	Powercor	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Powercor	Controlled	Next Business Energy	Pay on time	0	0	7	0
VIC	Powercor	Controlled	1st Energy	1st Saver	0	0	0	15
VIC	Powercor	Controlled	Powerdirect	Rate Saver	0	0	0	0
VIC	Powercor	Controlled	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	Powercor	Controlled	Red Energy	Red Business Saver	0	0	10	0
VIC	Powercor	Controlled	Simply Energy	Business Plus	0	0	12	0
VIC	Powercor	Controlled	Sumo Power	Lite Business	0	0	0	0
VIC	Powercor	Controlled	Tango Energy	Business Select	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	Powercor	Controlled	Energy Locals	Business Member	0	0	0	0
VIC	Powercor	Two Rate	AGL	Business Essentials Saver	0	0	0	0
VIC	Powercor	Two Rate	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Powercor	Two Rate	Click Energy	Business Ready	0	0	0	0
VIC	Powercor	Two Rate	Commander	Market offer	0	0	0	0
VIC	Powercor	Two Rate	CovaU	Smart Saver	0	34	0	0
VIC	Powercor	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	Powercor	Two Rate	EnergyAustralia	Total Plan	5	0	0	0
VIC	Powercor	Two Rate	GloBird Energy	Bizsave	0	0	0	7
VIC	Powercor	Two Rate	Lumo Energy	Value	0	0	3	0
VIC	Powercor	Two Rate	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Powercor	Two Rate	Next Business Energy	Pay on time	0	0	7	0
VIC	Powercor	Two Rate	Origin Energy	Basic	0	0	0	0
VIC	Powercor	Two Rate	1st Energy	1st Saver	0	0	0	15
VIC	Powercor	Two Rate	Powerdirect	Rate Saver	0	0	0	0
VIC	Powercor	Two Rate	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	Powercor	Two Rate	Red Energy	Red Business Saver	0	0	10	0
VIC	Powercor	Two Rate	Simply Energy	Business Plus	0	0	12	0
VIC	Powercor	Two Rate	Sumo Power	Lite Business	0	0	0	0
VIC	Powercor	Two Rate	Blue NRG	Blue Essential	0	0	0	0
VIC	Powercor	Two Rate	Tango Energy	Business Select	0	0	0	0
VIC	Powercor	Two Rate	Amaysim	Classic Business	0	0	0	0
VIC	Powercor	TOU	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Powercor	TOU	Click Energy	Business Ready	0	0	0	0
VIC	Powercor	TOU	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Powercor	TOU	Red Energy	Red Business Saver	0	0	10	0
VIC	Powercor	TOU	Blue NRG	Blue Essential	0	0	0	0
VIC	Powercor	TOU	Powerclub	Powerbank Business	0	0	0	0
VIC	Powercor	TOU	Energy Locals	Business Member	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	AusNet Services	Single	AGL	Business Essentials Saver	0	0	0	0
VIC	AusNet Services	Single	Alinta Energy	BusinessDeal	0	0	0	0
VIC	AusNet Services	Single	Click Energy	Business Ready	0	0	0	0
VIC	AusNet Services	Single	Commander	Market offer	0	0	0	0
VIC	AusNet Services	Single	CovaU	Smart Saver	0	34	0	0
VIC	AusNet Services	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	AusNet Services	Single	EnergyAustralia	Total Plan	5	0	0	0
VIC	AusNet Services	Single	GloBird Energy	Bizsave	0	0	0	7
VIC	AusNet Services	Single	Lumo Energy	Value	0	0	3	0
VIC	AusNet Services	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	AusNet Services	Single	Next Business Energy	Pay on time	0	0	7	0
VIC	AusNet Services	Single	Origin Energy	Basic	0	0	0	0
VIC	AusNet Services	Single	1st Energy	1st Saver	0	0	0	15
VIC	AusNet Services	Single	Powerdirect	Rate Saver	0	0	0	0
VIC	AusNet Services	Single	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	AusNet Services	Single	Red Energy	Red Business Saver	0	0	10	0
VIC	AusNet Services	Single	Simply Energy	Business Plus	0	0	12	0
VIC	AusNet Services	Single	Sumo Power	Lite Business	0	0	0	0
VIC	AusNet Services	Single	Blue NRG	Blue Essential	0	0	0	0
VIC	AusNet Services	Single	Tango Energy	Business Select	0	0	0	0
VIC	AusNet Services	Single	Amaysim	Classic Business	0	0	0	0
VIC	AusNet Services	Single	Powerclub	Powerbank Business	0	0	0	0
VIC	AusNet Services	Single	Energy Locals	Business Member	0	0	0	0
VIC	AusNet Services	Single	Available from all retailers	VDO	0	0	0	0
VIC	AusNet Services	Controlled	AGL	Business Essentials Saver	0	0	0	0
VIC	AusNet Services	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
VIC	AusNet Services	Controlled	Click Energy	Business Ready	0	0	0	0
VIC	AusNet Services	Controlled	Commander	Market offer	0	0	0	0
VIC	AusNet Services	Controlled	CovaU	Smart Saver	0	34	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	AusNet Services	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	AusNet Services	Controlled	EnergyAustralia	Total Plan	5	0	0	0
VIC	AusNet Services	Controlled	GloBird Energy	Bizsave	0	0	0	7
VIC	AusNet Services	Controlled	Lumo Energy	Value	0	0	3	0
VIC	AusNet Services	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	AusNet Services	Controlled	Next Business Energy	Pay on time	0	0	7	0
VIC	AusNet Services	Controlled	1st Energy	1st Saver	0	0	0	15
VIC	AusNet Services	Controlled	Powerdirect	Rate Saver	0	0	0	0
VIC	AusNet Services	Controlled	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	AusNet Services	Controlled	Red Energy	Red Business Saver	0	0	10	0
VIC	AusNet Services	Controlled	Simply Energy	Business Plus	0	0	12	0
VIC	AusNet Services	Controlled	Sumo Power	Lite Business	0	0	0	0
VIC	AusNet Services	Controlled	Blue NRG	Blue Essential	0	0	0	0
VIC	AusNet Services	Controlled	Tango Energy	Business Select	0	0	0	0
VIC	AusNet Services	Controlled	Energy Locals	Business Member	0	0	0	0
VIC	AusNet Services	Two Rate	AGL	Business Essentials Saver	0	0	0	0
VIC	AusNet Services	Two Rate	Alinta Energy	BusinessDeal	0	0	0	0
VIC	AusNet Services	Two Rate	Click Energy	Business Ready	0	0	0	0
VIC	AusNet Services	Two Rate	Commander	Market offer	0	0	0	0
VIC	AusNet Services	Two Rate	CovaU	Smart Saver	0	34	0	0
VIC	AusNet Services	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	AusNet Services	Two Rate	EnergyAustralia	Total Plan	5	0	0	0
VIC	AusNet Services	Two Rate	GloBird Energy	Bizsave	0	0	0	7
VIC	AusNet Services	Two Rate	Lumo Energy	Value	0	0	3	0
VIC	AusNet Services	Two Rate	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	AusNet Services	Two Rate	Next Business Energy	Pay on time	0	0	7	0
VIC	AusNet Services	Two Rate	Origin Energy	Basic	0	0	0	0
VIC	AusNet Services	Two Rate	1st Energy	1st Saver	0	0	0	15
VIC	AusNet Services	Two Rate	Powerdirect	Rate Saver	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	AusNet Services	Two Rate	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	AusNet Services	Two Rate	Red Energy	Red Business Saver	0	0	10	0
VIC	AusNet Services	Two Rate	Simply Energy	Business Plus	0	0	12	0
VIC	AusNet Services	Two Rate	Sumo Power	Lite Business	0	0	0	0
VIC	AusNet Services	Two Rate	Blue NRG	Blue Essential	0	0	0	0
VIC	AusNet Services	Two Rate	Tango Energy	Business Select	0	0	0	0
VIC	AusNet Services	Two Rate	Amaysim	Classic Business	0	0	0	0
VIC	AusNet Services	Two Rate	Powerclub	Powerbank Business	0	0	0	0
VIC	AusNet Services	Two Rate	Energy Locals	Business Member	0	0	0	0
VIC	Jemena Network	Single	AGL	Business Essentials Saver	0	0	0	0
VIC	Jemena Network	Single	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Jemena Network	Single	Click Energy	Business Ready	0	0	0	0
VIC	Jemena Network	Single	Commander	Market offer	0	0	0	0
VIC	Jemena Network	Single	CovaU	Smart Saver	0	34	0	0
VIC	Jemena Network	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	Jemena Network	Single	EnergyAustralia	Total Plan	5	0	0	0
VIC	Jemena Network	Single	GloBird Energy	Bizsave	0	0	0	7
VIC	Jemena Network	Single	Lumo Energy	Value	0	0	3	0
VIC	Jemena Network	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Jemena Network	Single	Next Business Energy	Pay on time	0	0	7	0
VIC	Jemena Network	Single	Origin Energy	Basic	0	0	0	0
VIC	Jemena Network	Single	1st Energy	1st Saver	0	0	0	15
VIC	Jemena Network	Single	Powerdirect	Rate Saver	0	0	0	0
VIC	Jemena Network	Single	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	Jemena Network	Single	Red Energy	Red Business Saver	0	0	10	0
VIC	Jemena Network	Single	Simply Energy	Business Plus	0	0	12	0
VIC	Jemena Network	Single	Sumo Power	Lite Business	0	0	0	0
VIC	Jemena Network	Single	Blue NRG	Blue Essential	0	0	0	0
VIC	Jemena Network	Single	Tango Energy	Business Select	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	Jemena Network	Single	Amaysim	Classic Business	0	0	0	0
VIC	Jemena Network	Single	Powerclub	Powerbank Business	0	0	0	0
VIC	Jemena Network	Single	Energy Locals	Business Member	0	0	0	0
VIC	Jemena Network	Single	Available from all retailers	VDO	0	0	0	0
VIC	Jemena Network	Controlled	AGL	Business Essentials Saver	0	0	0	0
VIC	Jemena Network	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Jemena Network	Controlled	Click Energy	Business Ready	0	0	0	0
VIC	Jemena Network	Controlled	Commander	Market offer	0	0	0	0
VIC	Jemena Network	Controlled	CovaU	Smart Saver	0	34	0	0
VIC	Jemena Network	Controlled	EnergyAustralia	Total Plan	5	0	0	0
VIC	Jemena Network	Controlled	GloBird Energy	Bizsave	0	0	0	7
VIC	Jemena Network	Controlled	Lumo Energy	Value	0	0	3	0
VIC	Jemena Network	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Jemena Network	Controlled	Next Business Energy	Pay on time	0	0	7	0
VIC	Jemena Network	Controlled	1st Energy	1st Saver	0	0	0	15
VIC	Jemena Network	Controlled	Powerdirect	Rate Saver	0	0	0	0
VIC	Jemena Network	Controlled	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	Jemena Network	Controlled	Red Energy	Red Business Saver	0	0	10	0
VIC	Jemena Network	Controlled	Simply Energy	Business Plus	0	0	12	0
VIC	Jemena Network	Controlled	Sumo Power	Lite Business	0	0	0	0
VIC	Jemena Network	Controlled	Blue NRG	Blue Essential	0	0	0	0
VIC	Jemena Network	Controlled	Tango Energy	Business Select	0	0	0	0
VIC	Jemena Network	Two Rate	AGL	Business Essentials Saver	0	0	0	0
VIC	Jemena Network	Two Rate	Alinta Energy	BusinessDeal	0	0	0	0
VIC	Jemena Network	Two Rate	Click Energy	Business Ready	0	0	0	0
VIC	Jemena Network	Two Rate	Commander	Market offer	0	0	0	0
VIC	Jemena Network	Two Rate	CovaU	Smart Saver	0	34	0	0
VIC	Jemena Network	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	Jemena Network	Two Rate	EnergyAustralia	Total Plan	5	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	Jemena Network	Two Rate	GloBird Energy	Bizsave	0	0	0	7
VIC	Jemena Network	Two Rate	Lumo Energy	Value	0	0	3	0
VIC	Jemena Network	Two Rate	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	Jemena Network	Two Rate	Next Business Energy	Pay on time	0	0	7	0
VIC	Jemena Network	Two Rate	Origin Energy	Basic	0	0	0	0
VIC	Jemena Network	Two Rate	1st Energy	1st Saver	0	0	0	15
VIC	Jemena Network	Two Rate	Powerdirect	Rate Saver	0	0	0	0
VIC	Jemena Network	Two Rate	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	Jemena Network	Two Rate	Red Energy	Red Business Saver	0	0	10	0
VIC	Jemena Network	Two Rate	Simply Energy	Business Plus	0	0	12	0
VIC	Jemena Network	Two Rate	Sumo Power	Lite Business	0	0	0	0
VIC	Jemena Network	Two Rate	Blue NRG	Blue Essential	0	0	0	0
VIC	Jemena Network	Two Rate	Tango Energy	Business Select	0	0	0	0
VIC	Jemena Network	Two Rate	Amaysim	Classic Business	0	0	0	0
VIC	Jemena Network	Two Rate	Powerclub	Powerbank Business	0	0	0	0
VIC	Jemena Network	Two Rate	Energy Locals	Business Member	0	0	0	0
VIC	United Energy	Single	AGL	Business Essentials Saver	0	0	0	0
VIC	United Energy	Single	Alinta Energy	BusinessDeal	0	0	0	0
VIC	United Energy	Single	Click Energy	Business Ready	0	0	0	0
VIC	United Energy	Single	Commander	Market offer	0	0	0	0
VIC	United Energy	Single	CovaU	Smart Saver	0	34	0	0
VIC	United Energy	Single	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	United Energy	Single	EnergyAustralia	Total Plan	5	0	0	0
VIC	United Energy	Single	GloBird Energy	Bizsave	0	0	0	7
VIC	United Energy	Single	Lumo Energy	Value	0	0	3	0
VIC	United Energy	Single	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	United Energy	Single	Next Business Energy	Pay on time	0	0	7	0
VIC	United Energy	Single	Origin Energy	Basic	0	0	0	0
VIC	United Energy	Single	1st Energy	1st Saver	0	0	0	15

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	United Energy	Single	Powerdirect	Rate Saver	0	0	0	0
VIC	United Energy	Single	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	United Energy	Single	Red Energy	Red Business Saver	0	0	10	0
VIC	United Energy	Single	Simply Energy	Business Plus	0	0	12	0
VIC	United Energy	Single	Sumo Power	Lite Business	0	0	0	0
VIC	United Energy	Single	Blue NRG	Blue Essential	0	0	0	0
VIC	United Energy	Single	Tango Energy	Business Select	0	0	0	0
VIC	United Energy	Single	Amaysim	Classic Business	0	0	0	0
VIC	United Energy	Single	Powerclub	Powerbank Business	0	0	0	0
VIC	United Energy	Single	Energy Locals	Business Member	0	0	0	0
VIC	United Energy	Single	Available from all retailers	VDO	0	0	0	0
VIC	United Energy	Controlled	AGL	Business Essentials Saver	0	0	0	0
VIC	United Energy	Controlled	Alinta Energy	BusinessDeal	0	0	0	0
VIC	United Energy	Controlled	Click Energy	Business Ready	0	0	0	0
VIC	United Energy	Controlled	Commander	Market offer	0	0	0	0
VIC	United Energy	Controlled	CovaU	Smart Saver	0	34	0	0
VIC	United Energy	Controlled	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	United Energy	Controlled	EnergyAustralia	Total Plan	5	0	0	0
VIC	United Energy	Controlled	GloBird Energy	Bizsave	0	0	0	7
VIC	United Energy	Controlled	Lumo Energy	Value	0	0	3	0
VIC	United Energy	Controlled	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	United Energy	Controlled	Next Business Energy	Pay on time	0	0	7	0
VIC	United Energy	Controlled	1st Energy	1st Saver	0	0	0	15
VIC	United Energy	Controlled	Powerdirect	Rate Saver	0	0	0	0
VIC	United Energy	Controlled	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	United Energy	Controlled	Red Energy	Red Business Saver	0	0	10	0
VIC	United Energy	Controlled	Simply Energy	Business Plus	0	0	12	0
VIC	United Energy	Controlled	Sumo Power	Lite Business	0	0	0	0
VIC	United Energy	Controlled	Tango Energy	Business Select	0	0	0	0

State	DB	Meter type	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	United Energy	Two Rate	AGL	Business Essentials Saver	0	0	0	0
VIC	United Energy	Two Rate	Alinta Energy	BusinessDeal	0	0	0	0
VIC	United Energy	Two Rate	Click Energy	Business Ready	0	0	0	0
VIC	United Energy	Two Rate	Commander	Market offer	0	0	0	0
VIC	United Energy	Two Rate	CovaU	Smart Saver	0	34	0	0
VIC	United Energy	Two Rate	Diamond Energy	Renewable Saver POT	0	0	7	0
VIC	United Energy	Two Rate	EnergyAustralia	Total Plan	5	0	0	0
VIC	United Energy	Two Rate	GloBird Energy	Bizsave	0	0	0	7
VIC	United Energy	Two Rate	Lumo Energy	Value	0	0	3	0
VIC	United Energy	Two Rate	Momentum Energy	SmilePower Flexi	0	0	0	0
VIC	United Energy	Two Rate	Next Business Energy	Pay on time	0	0	7	0
VIC	United Energy	Two Rate	Origin Energy	Basic	0	0	0	0
VIC	United Energy	Two Rate	1st Energy	1st Saver	0	0	0	15
VIC	United Energy	Two Rate	Powerdirect	Rate Saver	0	0	0	0
VIC	United Energy	Two Rate	Powershop	Shopper with Mega Pack	0	0	10	0
VIC	United Energy	Two Rate	Red Energy	Red Business Saver	0	0	10	0
VIC	United Energy	Two Rate	Simply Energy	Business Plus	0	0	12	0
VIC	United Energy	Two Rate	Sumo Power	Lite Business	0	0	0	0
VIC	United Energy	Two Rate	Blue NRG	Blue Essential	0	0	0	0
VIC	United Energy	Two Rate	Tango Energy	Business Select	0	0	0	0
VIC	United Energy	Two Rate	Amaysim	Classic Business	0	0	0	0
VIC	United Energy	Two Rate	Powerclub	Powerbank Business	0	0	0	0
VIC	United Energy	TOU	Commander	Market offer	0	0	0	0
WA	Horizon Power	Single	Horizon Power	Regulated	0	0	0	0
WA	Western Power	Single	Synergy	Regulated	0	0	0	0
WA	Western Power	Two Rate	Synergy	Regulated	0	0	0	0

Gas offers for April 2020 bill analysis:

State	Pricing zone	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
ACT	EvoEnergy	ActewAGL	Business Plan	0	0	0	0
ACT	EvoEnergy	EnergyAustralia	Everyday Saver	0	10	0	0
ACT	EvoEnergy	Origin Energy	Business Saver	0	15	0	0
NSW	Jemena Sydney	AGL	Essentials Saver	0	0	0	0
NSW	Jemena Sydney	Covau	Business Freedom	25	0	0	0
NSW	Jemena Sydney	EnergyAustralia	Total Plan	19	0	0	0
NSW	Jemena Sydney	Origin Energy	Business Flexi	12	0	0	0
NSW	Jemena Sydney	Red Energy	Business Saver	0	0	0	0
NSW	Jemena Sydney	Click Energy	Business Start Gas	0	0	0	0
NSW	Jemena Sydney	Simply Energy	Business Plus	0	0	0	0
NSW	ActewAGL Queanbeyan	ActewAGL	Standard plan	0	0	0	0
NSW	ActewAGL Queanbeyan	EnergyAustralia	Total Plan	19	0	0	0
NSW	ActewAGL Shoalhaven	ActewAGL	Standard plan	0	0	0	0
NSW	Capital Region	ActewAGL	Business plan	8	0	0	0
NSW	Capital Region	EnergyAustralia	Total Plan	19	0	0	0
NSW	Tamworth	Origin Energy	Business Flexi	12	0	0	0
NSW	AGN Albury	EnergyAustralia	Total Plan	19	0	0	0
NSW	AGN Albury	Origin Energy	Business Flexi	12	0	0	0
NSW	AGN Albury	AGL	Essentials Saver	0	0	0	0
NSW	AGN Cooma	Origin Energy	Business Flexi	12	0	0	0
NSW	AGN Cooma	Red Energy	Business Saver	0	0	0	0
NSW	AGN Holbrook	Origin Energy	Business Flexi	12	0	0	0
NSW	AGN Murray Valley	EnergyAustralia	Total Plan	19	0	0	0
NSW	AGN Murray Valley	Origin Energy	Business Flexi	12	0	0	0
NSW	AGN Murray Valley	AGL	Essentials Saver	0	0	0	0
NSW	AGN Tumut	Origin Energy	Business Flexi	12	0	0	0
NSW	AGN Tumut	Red Energy	Business Saver	0	0	0	0

State	Pricing zone	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
NSW	AGN Wagga Wagga	Origin Energy	Business Flexi	12	0	0	0
QLD	APT Brisbane South	AGL	Business Essential Saver	0	0	0	0
QLD	APT Brisbane South	Origin Energy	Business Flexi	6	0	0	0
QLD	APT Brisbane South	Red Energy	Business Saver	0	0	0	0
QLD	Envestra Brisbane North	AGL	Business Essential Saver	0	0	0	0
QLD	Envestra Brisbane North	Origin Energy	Business Flexi	6	0	0	0
QLD	Envestra Brisbane North	Red Energy	Business Saver	0	0	0	0
QLD	Envestra Northern	Origin Energy	Business Flexi	6	0	0	0
QLD	Envestra Wide Bay	AGL	Business Essential Saver	0	0	0	0
QLD	Envestra Wide Bay	Origin Energy	Business Flexi	6	0	0	0
SA	Envestra SA	AGL	Standing offer	0	0	0	0
SA	Envestra SA	EnergyAustralia	Total Plan Business	14	0	0	0
SA	Envestra SA	Origin Energy	Business Flexi	6	0	0	0
SA	Envestra SA	Simply Energy	Business Plus	0	0	0	0
SA	Envestra SA	Red Energy	Business Saver	0	0	0	0
SA	Envestra SA	Lumo Energy	Basic	0	0	0	0
TAS	TGN	Aurora	Small business	0	0	0	0
TAS	TGN	Tas Gas	Small business	0	0	0	0
VIC	Multinet 1	AGL	Business Essentials Saver	0	0	0	0
VIC	Multinet 1	Click Energy	Business Start Gas	0	0	0	0
VIC	Multinet 1	Covau	Smart Saver	0	20	0	0
VIC	Multinet 1	EnergyAustralia	Total Business	21	0	0	0
VIC	Multinet 1	Lumo Energy	Value	0	0	3	0
VIC	Multinet 1	Momentum Energy	Market offer	0	0	0	0
VIC	Multinet 1	Origin Energy	Flexi	0	23	0	0
VIC	Multinet 1	Simply Energy	Business Plus	0	0	0	0
VIC	Multinet 1	Amaysim	Gas as you go	0	0	0	0
VIC	Multinet 1	Powershop	Shopper	0	0	5	0
VIC	Multinet 1	Red Energy	Red Saver	0	0	10	0

State	Pricing zone	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	Multinet 2	AGL	Business Essentials Saver	0	0	0	0
VIC	Multinet 2	Click Energy	Business Start Gas	0	0	0	0
VIC	Multinet 2	Covau	Smart Saver	0	20	0	0
VIC	Multinet 2	EnergyAustralia	Total Business	21	0	0	0
VIC	Multinet 2	Lumo Energy	Value	0	0	3	0
VIC	Multinet 2	Momentum Energy	Market offer	0	0	0	0
VIC	Multinet 2	Origin Energy	Flexi	0	23	0	0
VIC	Multinet 2	Simply Energy	Business Plus	0	0	0	0
VIC	Multinet 2	Amaysim	Gas as you go	0	0	0	0
VIC	Multinet 2	Powershop	Shopper	0	0	5	0
VIC	Multinet 3	Red Energy	Red Saver	0	0	10	0
VIC	Ausnet Central 1	AGL	Business Essentials Saver	0	0	0	0
VIC	Ausnet Central 1	Click Energy	Business Start Gas	0	0	0	0
VIC	Ausnet Central 1	Covau	Smart Saver	0	20	0	0
VIC	Ausnet Central 1	EnergyAustralia	Total Business	21	0	0	0
VIC	Ausnet Central 1	Lumo Energy	Value	0	0	3	0
VIC	Ausnet Central 1	Momentum Energy	Market offer	0	0	0	0
VIC	Ausnet Central 1	Origin Energy	Flexi	0	23	0	0
VIC	Ausnet Central 1	Simply Energy	Business Plus	0	0	0	0
VIC	Ausnet Central 1	Amaysim	Gas as you go	0	0	0	0
VIC	Ausnet Central 1	Powershop	Shopper	0	0	5	0
VIC	Ausnet Central 1	Red Energy	Red Saver	0	0	10	0
VIC	Ausnet Central 2	AGL	Business Essentials Saver	0	0	0	0
VIC	Ausnet Central 2	Click Energy	Business Start Gas	0	0	0	0
VIC	Ausnet Central 2	Covau	Smart Saver	0	20	0	0
VIC	Ausnet Central 2	EnergyAustralia	Total Business	21	0	0	0
VIC	Ausnet Central 2	Lumo Energy	Value	0	0	3	0
VIC	Ausnet Central 2	Momentum Energy	Market offer	0	0	0	0
VIC	Ausnet Central 2	Origin Energy	Flexi	0	23	0	0

State	Pricing zone	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	Ausnet Central 2	Simply Energy	Business Plus	0	0	0	0
VIC	Ausnet Central 2	Amaysim	Gas as you go	0	0	0	0
VIC	Ausnet Central 2	Powershop	Shopper	0	0	5	0
VIC	Ausnet Central 2	Red Energy	Red Saver	0	0	10	0
VIC	Ausnet West	AGL	Business Essentials Saver	0	0	0	0
VIC	Ausnet West	Click Energy	Business Start Gas	0	0	0	0
VIC	Ausnet West	Covau	Smart Saver	0	20	0	0
VIC	Ausnet West	EnergyAustralia	Total Business	21	0	0	0
VIC	Ausnet West	Lumo Energy	Value	0	0	3	0
VIC	Ausnet West	Momentum Energy	Market offer	0	0	0	0
VIC	Ausnet West	Origin Energy	Flexi	0	23	0	0
VIC	Ausnet West	Simply Energy	Business Plus	0	0	0	0
VIC	Ausnet West	Amaysim	Gas as you go	0	0	0	0
VIC	Ausnet West	Powershop	Shopper	0	0	5	0
VIC	Ausnet West	Red Energy	Red Saver	0	0	10	0
VIC	AGN Central 1	AGL	Business Essentials Saver	0	0	0	0
VIC	AGN Central 1	Click Energy	Business Start Gas	0	0	0	0
VIC	AGN Central 1	Covau	Smart Saver	0	20	0	0
VIC	AGN Central 1	EnergyAustralia	Total Business	21	0	0	0
VIC	AGN Central 1	Lumo Energy	Value	0	0	3	0
VIC	AGN Central 1	Momentum Energy	Market offer	0	0	0	0
VIC	AGN Central 1	Origin Energy	Flexi	0	23	0	0
VIC	AGN Central 1	Simply Energy	Business Plus	0	0	0	0
VIC	AGN Central 1	Amaysim	Gas as you go	0	0	0	0
VIC	AGN Central 1	Powershop	Shopper	0	0	5	0
VIC	AGN Central 1	Red Energy	Red Saver	0	0	10	0
VIC	AGN Central 2	AGL	Business Essentials Saver	0	0	0	0
VIC	AGN Central 2	Click Energy	Business Start Gas	0	0	0	0
VIC	AGN Central 2	Covau	Smart Saver	0	20	0	0

State	Pricing zone	Retailer	Name	Guaranteed discount on bill (%)	Guaranteed discount on usage (%)	POT discount on bill (%)	POT discount on usage (%)
VIC	AGN Central 2	EnergyAustralia	Total Business	21	0	0	0
VIC	AGN Central 2	Lumo Energy	Value	0	0	3	0
VIC	AGN Central 2	Momentum Energy	Market offer	0	0	0	0
VIC	AGN Central 2	Origin Energy	Flexi	0	23	0	0
VIC	AGN Central 2	Simply Energy	Business Plus	0	0	0	0
VIC	AGN Central 2	Amaysim	Gas as you go	0	0	0	0
VIC	AGN Central 2	Powershop	Shopper	0	0	5	0
VIC	AGN Central 2	Red Energy	Red Saver	0	0	10	0
VIC	AGN North	AGL	Business Essentials Saver	0	0	0	0
VIC	AGN North	Click Energy	Business Start Gas	0	0	0	0
VIC	AGN North	Covau	Smart Saver	0	20	0	0
VIC	AGN North	EnergyAustralia	Total Business	21	0	0	0
VIC	AGN North	Lumo Energy	Value	0	0	3	0
VIC	AGN North	Momentum Energy	Market offer	0	0	0	0
VIC	AGN North	Origin Energy	Flexi	0	23	0	0
VIC	AGN North	Simply Energy	Business Plus	0	0	0	0
VIC	AGN North	Amaysim	Gas as you go	0	0	0	0
VIC	AGN North	Powershop	Shopper	0	0	5	0
VIC	AGN North	Red Energy	Red Saver	0	0	10	0
WA	South West	Alinta Energy	Business	0	0	0	0
WA	South West	AGL	Business Savers	0	45	0	0
WA	South West	Origin	Business Flexi	0	30	0	0
WA	Albany	Alinta Energy	Business	0	0	0	0
WA	Kalgoorlie	Alinta Energy	Business	0	0	0	0

Appendix B - All retail offers as of April 2019 and 2020

Conditions and features of market offers in Ausgrid network, April 2020¹³⁹

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Origin Energy	Basic	\$7,370					X	X	X	X	X	X	X	X
Origin Energy	Solar Boost	\$7,370					X	X	X	X	X	X	X	X
EnergyAustralia	Basic Business	\$7,369					X	X	X	X	X	X	X	X
CovaU	Freedom Solar	\$7,177					✓	X	X	X	X	X	X	X
Momentum	SmilePower Flexi	\$6,919					X	X	X	X	X	X	✓	\$50
Momentum	Geelong Cats	\$6,707				▶	X	X	X	X	X	X	✓	\$50
Powershop	Power Lite	\$6,534			▶		X	X	X	X	X	X	X	X
Origin Energy	Flexi	\$6,485					✓	X	X	X	X	X	X	X
Origin Energy	Flexi Usage	\$6,431					✓	X	X	X	X	X	X	X
Amaysim	Business as you go	\$6,429			▶		X	X	X	X	X	X	X	X
Click Energy	Click Business Start	\$6,410			▶		X	X	X	X	X	X	X	X
Click Energy	Click Business Start + Incentive	\$6,311			▶		X	X	X	X	X	X	✓	\$90
CovaU	Freedom	\$6,280					✓	X	X	X	X	X	X	X
Powershop	Shopper with Mega Pack	\$6,263			▶		X	✓	X	X	X	X	X	X
Diamond Energy	Renewable Saver with Pay-on-time discount	\$6,254					X	✓	X	X	X	X	X	X
Blue NRG	Blue Essential	\$6,219			▶		X	X	X	X	X	X	X	X
AGL	Business Essentials	\$6,187					X	X	X	X	X	✓	X	X
Red Energy	Qantas Red Saver	\$6,125				▶	X	X	X	X	X	X	X	X
EnergyAustralia	Total Plan	\$6,116					✓	X	X	X	X	X	X	X
AGL	Business Essentials (direct sign-up)	\$6,105					X	X	X	X	X	✓	✓	\$75
Diamond Energy	Renewable Saver with direct debit	\$6,052	▶				X	✓	✓	X	X	X	X	X
Powerdirect	Discount Saver	\$6,042					✓	X	X	X	X	X	X	X
Red Energy	Red Business Saver	\$6,013					X	X	X	X	X	X	X	X
Enova Energy	Business Economy Plus	\$5,928					X	✓	X	X	X	X	X	X
Future X Power	Flexi Saver	\$5,905			▶		X	✓	X	X	X	X	X	X
Tango Energy	Business Select	\$5,879					X	X	X	X	X	✓	X	X
AGL	Business Essentials Saver	\$5,820					X	X	X	X	X	X	X	X
Alinta Energy	Business Deal	\$5,819			▶		X	X	X	X	X	X	X	X
AGL	Business Essentials Saver (direct sign up)	\$5,737					X	X	X	X	X	X	✓	\$75
Commander	Market offer	\$5,668					X	X	X	X	X	X	X	X
Energy Locals	Business Saver	\$5,612					X	X	X	X	X	✓	X	X
1st Energy	1st Saver	\$5,577			▶		X	✓	X	X	X	X	X	X

¹³⁹ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Next Business Energy	Market offer	\$5,501					X	X	X	X	X	X	X	X
Simply Energy	Business Plus	\$5,358					✓	X	X	X	X	X	X	X
Simply Energy	Business NMRA	\$5,306				▶	✓	X	X	X	X	X	X	X
Powerclub	Powerbank Business Solar	\$5,152			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business	\$5,139			▶		X	X	X	X	X	X	X	X
Blue NRG	Blue Saver	\$4,704			▶		X	X	X	X	X	X	X	X

Conditions and features of market offers in Ausgrid network, April 2019¹⁴⁰

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
AGL	Business Freedom	\$8,626					X	X	X	X	X	X	X	X
AGL	Business Solar Savers	\$8,571					X	X	X	X	X	X	✓	\$50
Origin Energy	Origin supply	\$8,201					X	X	X	X	X	X	X	X
Momentum Energy	SmilePower	\$8,095					X	X	X	X	X	X	X	X
Origin Energy	Business Solar Boost	\$7,977					✓	X	X	X	X	X	X	X
EnergyAustralia	Basic Business	\$7,913					X	X	X	X	X	X	X	X
Click Energy	Click Business	\$7,681		▶	▶		X	✓	X	X	X	X	X	X
Diamond Energy	Pay on time discount	\$7,330					X	✓	X	X	X	X	X	X
CovaU	Freedom Solar	\$7,177					X	✓	X	X	X	X	X	X
AGL	Business Everyday	\$7,159					✓	X	X	X	X	X	X	X
Diamond Energy	Direct Debit	\$7,093	▶				X	✓	✓	X	X	X	X	X
Powerdirect	Market offer	\$7,044					✓	X	X	X	X	X	X	X
Red Energy	Qantas Red Saver	\$6,991				▶	X	X	X	X	X	✓	X	X
Origin Energy	Bill Saver	\$6,889					✓	X	X	X	X	X	X	X
Commander	Market offer	\$6,879					X	✓	X	X	X	X	X	X
Origin Energy	Business Saver	\$6,858					✓	X	X	X	X	X	X	X
Origin Energy	Rate Freeze	\$6,858					✓	X	X	X	X	✓	X	X
Simply Energy	Business Save	\$6,556					✓	X	X	X	X	X	✓	\$50
Simply Energy	Qantas Points	\$6,556				▶	✓	X	X	X	X	X	✓	\$50
Powershop	Power Lite	\$6,534					X	X	X	X	X	X	X	X
1st Energy	1st Saver	\$6,448			▶		X	✓	X	X	X	X	X	X
Amaysim	Business as you go	\$6,429			▶		X	X	X	X	X	X	X	X
Alinta Energy	Corporate Saver	\$6,344			▶		✓	X	X	X	X	X	X	X
EnergyAustralia	Flexi Saver Business	\$6,332					X	✓	X	X	X	X	X	X
Red Energy	Living Energy Saver	\$6,292					X	✓	X	X	X	X	X	X
Simply Energy	Business Plus	\$6,283					✓	X	X	X	X	X	X	X
CovaU	Freedom	\$6,280					X	✓	X	X	X	X	X	X
Red Energy	Qantas Red Easy	\$6,269				▶	X	X	X	X	X	X	X	X
Red Energy	Red Easy	\$6,269					X	X	X	X	X	X	X	X
AGL	Business Savers	\$6,253					✓	X	X	X	X	X	X	X
Next Business Energy	Loyalty	\$6,226					X	✓	X	X	X	X	X	X
EnergyAustralia	No Frills Business	\$6,221	▶	▶			X	X	X	X	X	✓	X	X
Blue NRG	Market offer	\$6,219			▶		X	X	X	X	X	X	X	X
Powershop	Auto Pay with Power Saver	\$6,182		▶	▶		X	✓	X	X	X	X	X	X
AGL	Business Essentials	\$6,146					X	X	X	X	X	✓	X	X
Momentum Energy	SmilePower Flexi	\$6,128					X	X	X	X	X	X	X	X

¹⁴⁰ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Momentum Energy	SmilePower Flexi Online	\$6,073					X	X	X	X	X	X	✓	\$50
EnergyAustralia	Everyday Saver Business	\$6,044					✓	X	X	X	X	X	X	X
Sumo Power	Pay on time	\$6,037					X	✓	X	X	X	X	X	X
Next Business Energy	Pay on time	\$6,032					X	✓	X	X	X	X	X	X
Simply Energy	Business NRMA	\$6,031				▶	✓	X	X	X	X	X	✓	\$50
Powershop	Auto Pay with Mega Pack	\$5,971					X	✓	X	X	X	X	X	X
Momentum Energy	Geelong Cats	\$5,944				▶	X	X	X	X	X	X	X	X
Momentum Energy	Geelong Cats Online	\$5,889				▶	X	X	X	X	X	X	✓	\$50
Q Energy	Biz Saver	\$5,886					X	X	X	X	X	X	X	X
Energy Locals	Business Member	\$5,828					X	X	X	X	X	✓	X	X
Powerclub	Powerbank Business Solar	\$5,651			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business	\$5,635			▶		X	X	X	X	X	X	X	X

Conditions and features of market offers in Citipower network, April 2020¹⁴¹

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Blue NRG	Blue Essential	\$6,669			▶		X	X	X	X	X	X	X	X
CovaU	Smart Saver Solar	\$6,559			▶		✓	X	X	X	X	X	X	X
Powershop	Power Lite	\$6,312	▶		▶		X	X	X	X	X	X	X	X
Next Business Energy	Pay on time	\$6,222			▶		X	✓	X	X	X	X	X	X
Powershop	Shopper with Mega Pack	\$5,979	▶		▶		X	✓	X	X	X	X	X	X
EnergyAustralia	Basic Business	\$5,821					X	X	X	X	X	X	X	X
Origin Energy	Basic	\$5,821					X	X	X	X	X	X	X	X
Origin Energy	Solar Boost	\$5,821					X	X	X	X	X	X	X	X
Sumo Power	Lite Business	\$5,785			▶		X	X	X	X	X	✓	X	X
CovaU	Smart Saver	\$5,778			▶		✓	X	X	X	X	X	X	X
Amaysim	Classic Business	\$5,762			▶		X	X	X	X	X	X	X	X
AGL	Business Essentials	\$5,705					X	X	X	X	X	✓	X	X
Energy Locals	Business Member	\$5,665			▶		X	X	X	X	X	X	X	X
Momentum Energy	Solar Step Up	\$5,643			▶		X	X	X	X	X	X	✓	\$50
AGL	Business Essentials - Sign up credit	\$5,595					X	X	X	X	X	✓	✓	\$100
Click Energy	Business Ready	\$5,588			▶		X	X	X	X	X	X	X	X
AGL	Business Essentials Saver	\$5,588					X	X	X	X	X	X	X	X
Momentum Energy	Move Mate	\$5,588			▶		X	X	X	X	X	X	✓	\$50
AGL	Business Essentials Saver - Sign up credit	\$5,588					X	X	X	X	X	X	✓	\$100
Powerdirect	Rate Saver	\$5,588					X	X	X	X	X	✓	X	X
GloBird Energy	Vic Save	\$5,555			▶		X	✓	X	X	X	X	X	X
Diamond Energy	Renewable Saver POT	\$5,544					X	✓	X	X	X	X	X	X
Commander	Market offer	\$5,531			▶		X	X	X	X	X	X	X	X
EnergyAustralia	Total Plan	\$5,530					✓	X	X	X	X	X	X	X
GloBird Energy	Vic Save DD	\$5,501	▶		▶		X	✓	✓	X	X	X	X	X
Red Energy	Qantas Red Saver	\$5,478			▶	▶	X	✓	X	X	X	X	X	X
Red Energy	Red Business Saver	\$5,478			▶		X	✓	X	X	X	X	X	X
Lumo Energy	Basic	\$5,474			▶		X	X	X	X	X	X	X	X
Momentum Energy	SmilePower Flexi	\$5,469			▶		X	X	X	X	X	X	✓	\$50
Red Energy	Qantas Red Easy	\$5,397			▶	▶	X	X	X	X	X	X	X	X
Red Energy	Red Easy	\$5,397			▶		X	X	X	X	X	X	X	X
Momentum Energy	Geelong Cats	\$5,395			▶	▶	X	X	X	X	X	X	✓	\$50
Alinta Energy	BusinessDeal	\$5,368			▶		X	X	X	X	X	X	X	X
Diamond Energy	Renewable Saver DD	\$5,366	▶				X	✓	✓	X	X	X	X	X

¹⁴¹ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Lumo Energy	Movers	\$5,290			▶		X	✓	X	X	X	X	X	X
Tango Energy	Business Select	\$5,264			▶		X	X	X	X	X	✓	X	X
Lumo Energy	Value	\$5,254			▶		X	✓	X	X	X	X	X	X
Momentum Energy	Self Serve	\$5,238	▶	▶	▶		X	X	X	X	X	X	X	X
GloBird Energy	Bizsave	\$5,188			▶		X	✓	X	X	X	X	X	X
GloBird Energy	Bizsave DD	\$5,137			▶		X	✓	✓	X	X	X	X	X
Simply Energy	Business Plus	\$5,124					X	✓	X	X	X	X	X	X
1st Energy	1st Saver	\$4,909			▶		X	X	✓	X	X	X	X	X
Blue NRG	Blue Saver	\$4,718			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business	\$4,639	▶		▶		X	X	X	X	X	X	X	X

Conditions and features of market offers in Citipower network, April 2019¹

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
EnergyAustralia	Basic Business	\$7,559					X	X	X	X	X	X	X	X
AGL	Business Freedom	\$7,370					X	X	X	X	X	X	X	X
AGL	Business Solar Savers	\$7,370					X	X	X	X	X	X	X	X
Origin Energy	Origin supply	\$6,721					X	X	X	X	X	X	X	X
GloBird Energy	Bizsave	\$6,492					X	✓	X	X	X	X	X	X
GloBird Energy	Bizsave DD	\$6,416	↑				X	✓	✓	X	X	X	X	X
Simply Energy	Qantas Points	\$6,244				↑	✓	X	X	X	X	X	✓	\$50
Red Energy	Qantas Red Saver	\$6,224			↑	↑	X	X	X	X	X	✓	X	X
Momentum Energy	SmilePower	\$6,187					X	X	X	X	X	X	X	X
CovaU	Smart Saver Solar	\$6,172					X	✓	X	X	X	X	X	X
Diamond Energy	Pay on time discount	\$6,122					X	✓	X	X	X	X	X	X
Next Business Energy	Loyalty	\$6,045			↑		X	✓	X	X	X	X	X	X
Origin Energy	Business Solar Boost	\$5,986					✓	X	X	X	X	X	X	X
Diamond Energy	Direct Debit	\$5,925	↑				X	✓	✓	X	X	X	X	X
Powershop	Power Lite	\$5,895					X	X	X	X	X	X	X	X
Simply Energy	Business Save	\$5,832					✓	X	X	X	X	X	✓	\$50
Next Business Energy	Pay on time	\$5,856			↑		X	✓	X	X	X	X	X	X
EnergyAustralia	Flexi Saver Business	\$5,612					✓	X	X	X	X	X	X	X
Red Energy	Living Energy Saver	\$5,602			↑		X	✓	X	X	X	X	X	X
Simply Energy	Business RACV	\$5,585				↑	✓	X	X	X	X	X	✓	\$50
1st Energy	1st Saver	\$5,584					X	✓	X	X	X	X	X	X
AGL	Business Everyday	\$5,527					✓	X	X	X	X	X	X	X
CovaU	Smart Saver	\$5,441					X	✓	X	X	X	X	X	X
EnergyAustralia	No Frills Business	\$5,441	↑	↑			X	X	X	X	X	✓	X	X
Powershop	Auto Pay with Power Saver	\$5,403		↑	↑		X	✓	X	X	X	X	X	X
Red Energy	Qantas Red Easy	\$5,394			↑	↑	X	X	X	X	X	X	X	X
Red Energy	Red Easy	\$5,394			↑		X	X	X	X	X	X	X	X
Lumo Energy	Basic	\$5,381					X	X	X	X	X	X	✓	\$50
People Energy	Total saver	\$5,375					X	✓	X	X	X	X	X	X
Blue NRG	Market offer	\$5,343			↑		X	X	X	X	X	X	X	X
EnergyAustralia	Everyday Saver Business	\$5,334					✓	X	X	X	X	X	X	X
Amaysim	Business as you go	\$5,316			↑		X	X	X	X	X	X	X	X
Origin Energy	Rate Freeze	\$5,313					✓	X	X	X	X	✓	X	X
Momentum Energy	Move Mate	\$5,306					X	X	X	X	X	X	✓	\$50
Lumo Energy	Movers	\$5,257					X	✓	X	X	X	X	✓	\$50

¹ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
People Energy	On time saver	\$5,245					X	✓	X	X	X	X	X	X
Origin Energy	Bill Saver	\$5,242					✓	X	X	X	X	X	X	X
Simply Energy	Business Plus	\$5,228					X	✓	X	X	X	X	X	X
Lumo Energy	Flix	\$5,218					X	✓	X	X	X	X	✓	\$50
Lumo Energy	Value	\$5,218					X	✓	X	X	X	X	✓	\$50
Sumo Power	Business (min. discount)	\$5,204			▶		✓	✓	X	X	X	X	X	X
Origin Energy	Business Saver	\$5,191					✓	X	X	X	X	X	X	X
Powershop	Auto Pay with Mega Pack	\$5,158					X	✓	X	X	X	X	X	X
Lumo Energy	Movers DD	\$5,148	▶				X	X	✓	X	X	X	✓	\$50
Lumo Energy	Flix DD	\$5,110					X	X	✓	X	X	X	✓	\$50
Lumo Energy	Value DD	\$5,110					X	X	✓	X	X	X	✓	\$50
AGL	Business Savers	\$5,096					✓	X	X	X	X	X	X	X
Commander	Market offer	\$5,069					X	✓	X	X	X	X	X	X
AGL	Business Essentials	\$4,967					X	X	X	X	X	✓	X	X
Alinta Energy	Corporate Saver	\$4,948					✓	X	X	X	X	X	X	X
Click Energy	Click Business	\$4,944		▶	▶		X	✓	X	X	X	X	X	X
Tango Energy	Business Select	\$4,907			▶		X	X	X	X	X	✓	X	X
Momentum Energy	SmilePower Flexi	\$4,881					X	X	X	X	X	X	✓	\$50
Momentum Energy	Solar Step Up	\$4,881					X	X	X	X	X	X	✓	\$50
Powerdirect	Market offer	\$4,828					✓	X	X	X	X	X	X	X
Momentum Energy	Geelong Cats	\$4,670				▶	X	X	X	X	X	X	✓	\$50

Conditions and features of market offers in Energex network, April 2020¹⁴²

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
EnergyAustralia	Basic Business	\$6,024					X	X	X	X	X	X	X	X
Origin Energy	Basic	\$6,024					X	X	X	X	X	X	X	X
Origin Energy	Solar Boost	\$6,024					X	X	X	X	X	X	X	X
Amaysim	Business as you go	\$5,936			▶		X	X	X	X	X	X	X	X
Diamond Energy	Renewable Saver POT	\$5,478					X	✓	X	X	X	X	X	X
Powershop	Power Lite	\$5,470			▶		X	X	X	X	X	X	X	X
Click Energy	Click Business Start	\$5,361			▶		X	X	X	X	X	X	X	X
Diamond Energy	Renewable Saver DD	\$5,301	▶				X	✓	✓	X	X	X	X	X
Click Energy	Click Business Start + Incentive	\$5,262			▶		X	X	X	X	X	X	✓	\$90
Origin Energy	Flexi Usage	\$5,305					✓	X	X	X	X	X	X	X
Origin Energy	Flexi	\$5,301					✓	X	X	X	X	X	X	X
Blue NRG	Blue Essential	\$5,298			▶		X	X	X	X	X	X	X	X
Alinta Energy	Business Advantage Solar	\$5,284			▶		X	X	X	X	X	X	X	X
Energy Locals	Business Member	\$5,277					X	X	X	X	X	✓	X	X
Alinta Energy	Business Advantage	\$5,259			▶		X	X	X	X	X	X	X	X
Red Energy	Qantas Red Saver	\$5,244				▶	X	X	X	X	X	X	X	X
Red Energy	Red Business Saver	\$5,244					X	X	X	X	X	X	X	X
EnergyAustralia	Total Plan	\$5,241					✓	X	X	X	X	X	X	X
AGL	Business Essentials	\$5,238					X	X	X	X	X	✓	X	X
Simply Energy	QANTAS Points	\$5,228				▶	X	X	X	X	X	X	X	X
LPE	Business Plus Solar	\$5,218					X	X	X	X	X	X	X	X
Simply Energy	Business Plus	\$5,195					X	X	X	X	X	X	✓	\$30
LPE	Business Plus	\$5,190					X	X	X	X	X	X	X	X
Simply Energy	Business Stay	\$5,162					X	X	X	X	X	X	✓	\$60
AGL	Business Essentials - Direct sign up	\$5,156					X	X	X	X	X	✓	✓	\$75
1st Energy	1st Saver	\$5,113			▶		X	✓	X	X	X	X	X	X
Powerdirect	Discount Saver	\$5,059					✓	X	X	X	X	X	X	X
AGL	Business Essentials Saver	\$5,059					X	X	X	X	X	X	X	X
Simply Energy	Business Stay Plus	\$5,052					X	X	X	X	X	X	✓	\$160
Powershop	Shopper with Mega Pack	\$5,000			▶		X	✓	X	X	X	X	X	X
AGL	Business Essentials Saver - Sign up credit	\$4,976					X	X	X	X	X	X	✓	\$75
Future X Power	Flexi Saver	\$4,976			▶		X	✓	X	X	X	X	X	X
Blue NRG	Blue Saver	\$4,832			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business Solar	\$4,637			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business	\$4,609			▶		X	X	X	X	X	X	X	X

¹⁴² Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Next Business Energy	Market offer	\$4,484					X	X	X	X	X	X	X	X

Conditions and features of market offers in Energex network, April 2019¹⁴³

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
EnergyAustralia	Basic Business	\$10,839					X	X	X	X	X	X	X	X
AGL	Business Freedom	\$9,802					X	X	X	X	X	X	X	X
AGL	Business Solar Savers	\$9,747					X	X	X	X	X	X	✓	\$50
Red Energy	Qantas Red Saver	\$9,411				▶	X	X	X	X	X	✓	X	X
Click Energy	Click Business	\$9,405		▶	▶		X	✓	X	X	X	X	X	X
Momentum Energy	SmilePower	\$9,128					X	X	X	X	X	X	X	X
Origin Energy	Origin supply	\$9,108					X	X	X	X	X	X	X	X
EnergyAustralia	Flexi Saver Business	\$9,100					X	✓	X	X	X	X	X	X
EnergyAustralia	No Frills Business	\$8,940	▶	▶			X	X	X	X	X	✓	X	X
Next Business Energy	Loyalty	\$8,708					X	✓	X	X	X	X	X	X
EnergyAustralia	Everyday Saver Business	\$8,693					✓	X	X	X	X	X	X	X
Origin Energy	Business Solar Boost	\$8,671					✓	X	X	X	X	X	X	X
Diamond Energy	Pay on time discount	\$8,607					X	✓	X	X	X	X	X	X
Blue NRG	Market offer	\$8,575			▶		X	X	X	X	X	X	X	X
AGL	Business Everyday	\$8,528					✓	X	X	X	X	X	X	X
Red Energy	No exit fee saver	\$8,470					X	✓	X	X	X	X	X	X
Next Business Energy	Pay on time	\$8,435					X	✓	X	X	X	X	X	X
Diamond Energy	Direct Debit	\$8,329					X	✓	✓	X	X	X	X	X
Powerdirect	Market offer	\$8,292					✓	X	X	X	X	X	X	X
Simply Energy	Business Save	\$8,278					✓	X	X	X	X	X	✓	\$50
Simply Energy	Qantas Points	\$8,278				▶	✓	X	X	X	X	X	✓	\$50
Red Energy	Qantas Red Easy	\$8,256				▶	X	X	X	X	X	X	X	X
Red Energy	Red Easy	\$8,256					X	X	X	X	X	X	X	X
Amaysim	Business as you go	\$8,151			▶		X	X	X	X	X	X	X	X
AGL	Business Savers	\$8,104					✓	X	X	X	X	X	X	X
Commander	Market offer	\$8,094					X	✓	X	X	X	X	X	X
AGL	Business Essentials	\$7,871					X	X	X	X	X	✓	X	X
Lumo Energy	Basic	\$7,831					X	X	X	X	X	X	✓	\$50
Alinta Energy	Corporate Saver	\$7,753			▶		✓	X	X	X	X	X	X	X
Powershop	Power Lite	\$7,742			▶		X	X	X	X	X	X	X	X
Origin Energy	Bill Saver	\$7,742					✓	X	X	X	X	X	X	X
Origin Energy	Business Saver	\$7,709					✓	X	X	X	X	X	X	X
Origin Energy	Rate Freeze	\$7,698					✓	X	X	X	X	✓	X	X
Lumo Energy	Movers	\$7,672					X	✓	X	X	X	X	✓	\$50
Lumo Energy	Value	\$7,595					X	✓	X	X	X	X	✓	\$50

¹⁴³ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Lumo Energy	Flix	\$7,595					X	✓	X	X	X	X	✓	\$50
Powershop	Autopay with Power Saver	\$7,571		▶	▶		X	✓	X	X	X	X	X	X
Lumo Energy	Movers DD	\$7,513	▶				X	X	✓	X	X	X	✓	\$50
Momentum Energy	SmilePower Flexi	\$7,492					X	X	X	X	X	X	X	X
Lumo Energy	Flix DD	\$7,437	▶				X	X	✓	X	X	X	✓	\$50
Lumo Energy	Value DD	\$7,437	▶				X	X	✓	X	X	X	✓	\$50
Simply Energy	Business Plus	\$7,391					✓	X	X	X	X	X	✓	\$50
Momentum Energy	Geelong Cats	\$7,371				▶	X	X	X	X	X	X	X	X
Powershop	Auto Pay with Mega Pack	\$7,313			▶		X	✓	X	X	X	X	X	X
Powerclub	Powerbank Business	\$6,892			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business Solar	\$6,892			▶		X	X	X	X	X	X	X	X

Conditions and features of market offers in SAPN network, April 2020¹⁴⁴

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Origin Energy	Basic	\$9,119					X	X	X	X	X	X	X	X
EnergyAustralia	Basic Business	\$9,118					X	X	X	X	X	X	X	X
Origin Energy	Solar Boost	\$8,681					✓	X	X	X	X	X	X	X
EnergyAustralia	Total Plan	\$8,662					✓	X	X	X	X	X	X	X
Blue NRG	Blue Essential	\$8,579			▶		X	X	X	X	X	X	X	X
Diamond Energy	Renewable Saver POT	\$8,447					X	✓	X	X	X	X	X	X
Diamond Energy	Renewable Saver DD	\$8,175	▶				X	✓	✓	X	X	X	X	X
Amaysim	Business as you go	\$8,151			▶		X	X	X	X	X	X	X	X
Red Energy	Qantas Red Saver	\$8,071				▶	X	X	X	X	X	X	X	X
Red Energy	Red Business Saver	\$8,071					X	X	X	X	X	X	X	X
Simply Energy	Business Plus	\$8,035					X	X	X	X	X	X	✓	\$30
AGL	Business Essentials	\$8,022					X	X	X	X	X	✓	X	X
AGL	Business Essentials - Direct sign up	\$7,994					X	X	X	X	X	✓	✓	\$25
Energy Locals	Business Member	\$7,984					X	X	X	X	X	✓	X	X
Lumo Energy	Movers	\$7,891					X	X	X	X	X	X	X	X
Origin Energy	Flexi	\$7,842					✓	X	X	X	X	X	X	X
Click Energy	Click Business Start	\$7,842			▶		X	X	X	X	X	X	X	X
AGL	Business Essentials Saver	\$7,838					X	X	X	X	X	X	X	X
Alinta Energy	Business Advantage	\$7,836			▶		X	X	X	X	X	X	X	X
AGL	Business Essentials Saver - Sign up credit	\$7,811					X	X	X	X	X	X	✓	\$25
Commander	Market offer	\$7,809					X	X	X	X	X	X	X	X
Origin Energy	Flexi Usage	\$7,805					✓	X	X	X	X	X	X	X
Future X Power	Flexi Saver	\$7,802			▶		X	✓	X	X	X	X	X	X
Lumo Energy	Basic	\$7,800					X	X	X	X	X	X	X	X
Powerdirect	Discount Saver	\$7,749					✓	X	X	X	X	X	X	X
Click Energy	Click Business Start + Incentive	\$7,743			▶		X	X	X	X	X	X	✓	\$90
Powershop	Power Lite	\$7,742			▶		X	X	X	X	X	X	X	X
Powershop	Shopper with Mega Pack	\$7,571			▶		X	✓	X	X	X	X	X	X
Momentum Energy	SmilePower Flexi	\$7,428					X	X	X	X	X	X	X	X
Momentum Energy	Geelong Cats	\$7,206				▶	X	X	X	X	X	X	X	X
Powerclub	Powerbank Business	\$6,864			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business Solar	\$6,864			▶		X	X	X	X	X	X	X	X
Blue NRG	Blue Saver	\$6,455			▶		X	X	X	X	X	X	X	X

¹⁴⁴ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Conditions and features of market offers in SAPN network, April 2019¹⁴⁵

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
EnergyAustralia	Basic Business	\$10,839					X	X	X	X	X	X	X	X
AGL	Business Freedom	\$9,802					X	X	X	X	X	X	X	X
AGL	Business Solar Savers	\$9,747					X	X	X	X	X	X	✓	\$50
Red Energy	Qantas Red Saver	\$9,411				↑	X	X	X	X	X	✓	X	X
Click Energy	Click Business	\$9,405		↑	↑		X	✓	X	X	X	X	X	X
Momentum Energy	SmilePower	\$9,128					X	X	X	X	X	X	X	X
Origin Energy	Origin supply	\$9,108					X	X	X	X	X	X	X	X
EnergyAustralia	Flexi Saver Business	\$9,100					X	✓	X	X	X	X	X	X
EnergyAustralia	No Frills Business	\$8,940	↑	↑			X	X	X	X	X	✓	X	X
Next Business Energy	Loyalty	\$8,708					X	✓	X	X	X	X	X	X
EnergyAustralia	Everyday Saver Business	\$8,693					✓	X	X	X	X	X	X	X
Origin Energy	Business Solar Boost	\$8,671					✓	X	X	X	X	X	X	X
Diamond Energy	Pay on time discount	\$8,607					X	✓	X	X	X	X	X	X
Blue NRG	Market offer	\$8,575			↑		X	X	X	X	X	X	X	X
AGL	Business Everyday	\$8,528					✓	X	X	X	X	X	X	X
Red Energy	No exit fee saver	\$8,470					X	✓	X	X	X	X	X	X
Next Business Energy	Pay on time	\$8,435					X	✓	X	X	X	X	X	X
Diamond Energy	Direct Debit	\$8,329	↑				X	✓	✓	X	X	X	X	X
Powerdirect	Market offer	\$8,292					✓	X	X	X	X	X	X	X
Simply Energy	Qantas Points	\$8,278				↑	✓	X	X	X	X	X	✓	\$50
Simply Energy	Business Save	\$8,278					✓	X	X	X	X	X	✓	\$50
Red Energy	Qantas Red Easy	\$8,256				↑	X	X	X	X	X	X	X	X
Red Energy	Red Easy	\$8,256					X	X	X	X	X	X	X	X
Amaysim	Business as you go	\$8,151			↑		X	X	X	X	X	X	X	X
AGL	Business Savers	\$8,104					✓	X	X	X	X	X	X	X
Commander	Market offer	\$8,094					X	✓	X	X	X	X	X	X
AGL	Business Essentials	\$7,871					X	X	X	X	X	✓	X	X
Lumo Energy	Basic	\$7,831					X	X	X	X	X	X	✓	\$50
Alinta Energy	Corporate Saver	\$7,753			↑		✓	X	X	X	X	X	X	X
Powershop	Power Lite	\$7,742			↑		X	X	X	X	X	X	X	X
Origin Energy	Bill Saver	\$7,742					✓	X	X	X	X	X	X	X
Origin Energy	Business Saver	\$7,709					✓	X	X	X	X	X	X	X
Origin Energy	Rate Freeze	\$7,698					✓	X	X	X	X	✓	X	X
Lumo Energy	Movers	\$7,672					X	✓	X	X	X	X	✓	\$50
Lumo Energy	Flix	\$7,595					X	✓	X	X	X	X	✓	\$50

¹⁴⁵ Annual bill based on 20,000kWh/annum, single rate, inclusive of all guaranteed and conditional discounts, annual account credits, GST inclusive.

Retailer	Offer	Bill	Direct Debit only	E-billing only	Monthly billing	Membership	Guaranteed discount	Pay-on-time discount	Direct debit discount	E-bill/online discount	Dual fuel discount	Fixed rates	Other incentives	Approx. incentive value (\$)
Lumo Energy	Value	\$7,595					X	✓	X	X	X	X	✓	\$50
Powershop	Autopay with Power Saver	\$7,571		▶	▶		X	✓	X	X	X	X	X	X
Lumo Energy	Movers DD	\$7,513	▶				X	X	✓	X	X	X	✓	\$50
Momentum Energy	SmilePower Flexi	\$7,492					X	X	X	X	X	X	X	X
Lumo Energy	Flix DD	\$7,437	▶				X	X	✓	X	X	X	✓	\$50
Lumo Energy	Value DD	\$7,437	▶				X	X	✓	X	X	X	✓	\$50
Simply Energy	Business Plus	\$7,391					✓	X	X	X	X	X	✓	\$50
Momentum Energy	Geelong Cats	\$7,371				▶	X	X	X	X	X	X	X	X
Powershop	Auto Pay with Mega Pack	\$7,313			▶		X	✓	X	X	X	X	X	X
Powerclub	Powerbank Business	\$6,892			▶		X	X	X	X	X	X	X	X
Powerclub	Powerbank Business Solar	\$6,892			▶		X	X	X	X	X	X	X	X