

**KEA ENERGY LIMITED**

West Melton, Canterbury, Aotearoa New Zealand

# Consumer Care Policy

*How we look after our residential customers*

Prepared in accordance with the Consumer Care Obligations set out in Part 11A and Schedule 11A.1 of the Electricity Industry Participation Code 2010.

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## 1. Our commitment to you

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At Kea Energy, we believe electricity is an essential part of everyday life — it keeps homes warm, food fresh, families connected and people safe. We are a small, locally owned Canterbury energy company, and that means when you deal with us, you deal with real people who care about getting things right for you.

This Consumer Care Policy explains how we look after our residential customers. It sets out the standard of care you can expect from us and meets our responsibilities under the **Consumer Care Obligations** — the mandatory rules made by the Electricity Authority Te Mana Hiko under Part 11A and Schedule 11A.1 of the Electricity Industry Participation Code 2010.

We commit to:

- Treating you fairly, respectfully and with empathy in everything we do;
- Communicating clearly, honestly and in a way that works for you;
- Helping you stay connected and on a plan that suits your household;
- Working with you — not against you — if money gets tight;
- Protecting the health and safety of medically dependent and vulnerable people; and
- Treating disconnection as a genuine last resort.

*This policy applies to residential (home) customers. It does not apply to business or commercial accounts, although we aim to treat all customers with the same fairness and respect.*

## 2. Why this policy matters

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Electricity is not a luxury — it is essential to health, wellbeing, comfort and safety. We understand that losing power, or struggling to afford it, can have a serious impact on a person and their whānau. Some people in our community face barriers that make it harder to access or pay for the energy they need.

Because of this, we approach our relationship with you as a partnership built on care, or manaakitanga. Our role is to help you access and afford a reliable electricity supply that meets your household's needs, and to support you early if difficulties arise or look likely.

## 3. Everyone gets a fair go

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We want everyone to be able to use our services and to be treated fairly. No one should be left out or disadvantaged because of who they are or their circumstances — including things like:

*language · ethnicity · culture · religion · education · literacy · gender · sexuality · disability · age · health · mental health · income or wealth · where you live · family or living situation.*

We are committed to identifying and reducing barriers that make it harder for some people to engage with us, and to improving our practices over time so that our service is genuinely accessible to everyone in our community.

## 4. Clear and accessible communication

We will communicate with you in a way that is timely, clear, accurate and easy to understand. We'll do our best to adapt how we communicate to suit your needs and preferences — just let us know what works for you.

### If you need communication support

- New Zealand Relay is a free service for people who are Deaf, hard of hearing, deafblind, or have a speech or vision impairment. Find out more at [nzrelay.co.nz](http://nzrelay.co.nz).
- If we don't share a common language, you're welcome to use a support person (such as a family member or friend) to help, or contact us and we'll do our best to assist — including through interpreter services where we can.
- If you'd prefer large print, plain-language explanations, or a particular contact method (phone, email or post), tell us and we'll accommodate this wherever possible.

## 5. How to get in touch

Talking to us early is the best way to sort out almost any problem. You can reach us in the following ways:

Contact method	Details
Phone	03 390 0009 — 0900-1000
Email	<a href="mailto:campbell@keaenergy.nz">campbell@keaenergy.nz</a>
Post	Kea Energy Limited, 387 West Melton Road, 7675, New Zealand
Website	<a href="http://www.keaenergy.nz">www.keaenergy.nz</a>
After-hours faults / no power	Contact your local lines company on invoice & 24/7 fault number

*Your local lines company (distributor) is responsible for the poles, wires and the physical electricity network. For unplanned outages and network faults, they are usually the fastest people to contact — their fault number is also on your bill.*

## 6. Becoming a Kea Energy customer

When you join us, we want you to start on the right foot — fully informed and on a plan that suits you.

### Information we give you

Before and when you sign up, we will give you clear information about who we are, our pricing plans, and the key terms and conditions, so you can make an informed choice. We'll explain the benefits and any risks of the plan you choose. If a prepay option is ever offered, we will clearly explain how it works and its particular risks before you agree to it.

### Information we ask from you

We may ask about your household and how you use electricity so we can recommend a suitable plan and support you properly — including whether anyone in your home is medically dependent on electricity or may need extra support. We collect, store and use your personal information securely and only for proper purposes, in line with the Privacy Act 2020 and our Privacy Policy.

## Credit checks and being declined

We may carry out a credit check when you apply. If we are unable to accept you as a customer, we will tell you why, and point you to other retailers or support agencies who may be able to help.

**Bonds:** If we ask for a bond (an upfront amount), we will explain why, keep it reasonable, tell you the conditions for getting it back, and not use it as a barrier to essential supply. See Section 20.

## 7. Keeping your details up to date

Please let us know if your contact details, living situation, or support needs change — for example, if someone in your household becomes medically dependent on electricity, or if you'd like to add a support person. Keeping your information current helps us look after you properly and reach you when it matters.

## 8. Our agreement with you

Your supply is governed by our customer terms and conditions, which sit alongside this policy. Those terms set out the rights and responsibilities of both you and us. You can find our current plans, pricing and terms and conditions on our website at [insert website URL], or ask us for a copy at any time.

This Consumer Care Policy describes how we care for you. If there is ever any conflict between this policy and our terms and conditions, our terms and conditions will prevail — but we will always meet the minimum standards required by the Consumer Care Obligations.

## 9. Support people: authorised persons, support persons and alternate contacts

You don't have to manage your account alone. You can ask someone you trust to help you deal with us. There are three kinds of support contact, and you can add, change or remove them at any time by contacting us. Any person you appoint must agree to the role.

Type of contact	How they can help	Can we share your account info?	Can they make changes?
Authorised person	Helps manage your account and can make decisions about it on your behalf.	Yes	Yes — most things, but not opening or closing an account in your name.
Support person	Helps you with things like language, understanding bills, or payment issues. Can be a family/whānau member, friend or social agency, and can help a medically dependent person at your address.	Yes — but only while you are present and agree.	Yes — but only while you are present and agree.
Alternate contact	Receives important information from us if we can't reach you.	No	No — they can only receive and pass on information.

## 10. Choosing the right pricing plan

We want you on the plan that best fits how your household actually uses electricity. You can talk to us about your options before you join or at any time afterwards — there’s no charge for a chat about your plan.

To help you decide, tell us about how and when you use power, and any changes you expect (a growing household, a new EV, moving usage to off-peak, and so on). We can also provide your past electricity consumption information on request so you can compare plans with confidence.

For free, independent comparisons across all retailers, you can use [Powerswitch \(powerswitch.org.nz\)](https://powerswitch.org.nz) run by Consumer NZ or <https://billy.govt.nz/> ran by the electricity authority.

*Note: a regulated change is phasing out the “low user” fixed-charge tariff across New Zealand by 1 April 2027. We’ll help you understand what this means for your plan.*

## 11. Understanding and tracking your usage

Understanding your usage helps you stay in control and avoid surprises. Depending on your meter and plan, we can help you:

- See how much electricity you’re using over time;
- Access your consumption data on request, at no charge;
- Understand your bill and what’s driving it; and
- Spot rising usage early, so we can talk options before a bill becomes a problem.

If you’re on a tight budget, staying informed about your usage is one of the most powerful things you can do — and we’re happy to walk through it with you.

## 12. Using energy efficiently

Using energy efficiently is good for your wallet, your home’s comfort and the environment — something we care a lot about as a renewable-focused Canterbury generator. Simple steps can make a real difference: improving insulation and curtains, heating the rooms you use, switching to LED lighting and efficient appliances, and shifting heavy use (laundry, dishwasher, hot water, EV charging) to cheaper or off-peak times where your plan allows.

If you’d like free, independent help, these organisations are a great place to start:

Organisation	What they offer	Website
EECA — Gen Less	Government energy-efficiency advice and tools.	<a href="https://genless.govt.nz">genless.govt.nz</a>
EnergyMate	Free in-home energy coaching for households struggling with power bills.	<a href="https://energymate.nz">energymate.nz</a>
Community Energy Action (CEA)	Canterbury and West Coast — home energy advice, insulation and hardship help.	<a href="https://cea.co.nz">cea.co.nz</a>
Eco Design Advisor	Free council-based advice on warmer, healthier homes.	<a href="https://ecodesignadvisor.org.nz">ecodesignadvisor.org.nz</a>

*Just ask if you’d like us to refer you — we’re happy to make the connection.*

## 13. Ways to pay

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We offer flexible ways to pay so you can choose what suits your budget and pay cycle. Options may include:

- Direct debit (weekly, fortnightly or monthly);
- Online or bank transfer;
- Smoothed/regular fixed payments to even out seasonal bills; and
- Redirection of income or third-party payment arrangements where available.

If your current payment frequency or method isn't working for you, get in touch — we can usually change it quickly. Talk to us about the options at [insert phone/email].

## 14. Help if you're having trouble paying

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Money can get tight for anyone — a job loss, illness, a big unexpected bill. If you're finding it hard to pay, or you can see trouble coming, please tell us as early as you can. The sooner we know, the more we can do, and the easier it is to avoid debt building up or supply being interrupted.

**Our aim is to keep you connected.** Depending on your situation, we can:

- Look at your usage and check you're on the most suitable plan;
- Set up a realistic payment arrangement or instalment plan;
- Adjust your payment amounts, dates or frequency;
- Give you reasonable time to seek help from a support agency before any further action;
- Provide energy-efficiency advice to bring costs down; and
- Refer you (with your permission) to financial mentoring or hardship support.

**Our promise:** if you contact us before the point of disconnection, we will actively work with you to resolve payment difficulties and avoid disconnection — even if you haven't responded to our earlier attempts to get in touch.

## 15. Working with support and health agencies

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With your permission, we'll work alongside support agencies — such as financial mentors, budgeting services, Work and Income, or community organisations — to help you get back on track. We'll agree how we communicate with each other so support is joined-up and you don't have to repeat your story. We treat anything you share with us about your circumstances as private and use it only to support you.

Free, confidential financial help is available from MoneyTalks — call 0800 345 123, free text 4029, or visit [moneytalks.co.nz](http://moneytalks.co.nz).

## 16. Disconnection and reconnection

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We see disconnecting a home for non-payment as a genuine last resort — something we only do after we've made real efforts to work with you. Before any disconnection for non-payment, we will:

- Send you reminders and a clear notice in plenty of time;

- Tell you the amount owing, your options, and how to get help;
- Give you information about payment arrangements and support agencies; and
- Tell you how to access our complaints process and Utilities Disputes.

### When we will not disconnect for non-payment

- If we know that you, or someone living at your premises, is a **medically dependent consumer** (see Section 17);
- At night, or immediately before or during a weekend or public holiday;
- During a severe weather event or a declared civil emergency; or
- While the amount owing is genuinely in dispute, or is below the minimum threshold.

### Reconnection

If you're disconnected, our goal is to reconnect you as quickly as possible once the reason has been resolved (for example, the overdue amount is paid or an arrangement is agreed). Any reconnection fee will be reasonable and explained to you beforehand.

**Disconnected by mistake?** If we disconnect you in error — or disconnect a premises where a medically dependent consumer lives — we will reconnect you as soon as possible at no charge to you.

## 17. Medically dependent consumers

Some people rely on mains electricity to run medical equipment or to manage a condition, where losing power could seriously harm their health or put their life at risk. We take this very seriously.

**Important:** If we know that you or someone at your premises is a medically dependent consumer, we will not disconnect your electricity supply for non-payment.

### How to register

If you or someone in your household depends on electricity for critical medical reasons, please tell us as soon as possible. To register, you'll need a Notice of Potential Medically Dependent Consumer Status (an "HP notice") completed by a qualified health practitioner — for example your GP, a hospital, or Health New Zealand Te Whatu Ora. Pass it to us and keep a copy for yourself. We may occasionally ask for confirmation that the notice still applies.

### How we'll support you

- Flag your account so you're protected from disconnection for non-payment;
- Still work with you on affordable payment options if money is tight;
- Help you put an individual emergency response plan in place; and
- Treat your information as private, using it only to keep you safe and supported.

### Be prepared: your emergency response plan

Even with these protections, power can still be lost through storms, accidents or network faults that are outside our control. An emergency response plan sets out what you'll do to stay safe during an outage —

for example keeping a charged backup battery, arranging to go to a friend or whānau member's home with power, or, in serious cases, calling an ambulance.

In a medical emergency, always call 111. For help building a plan, see the Electricity Authority's guidance at [ea.govt.nz/your-power/medically-dependent-consumers](https://ea.govt.nz/your-power/medically-dependent-consumers).

## 18. Vulnerable consumers

You may be a vulnerable consumer if, because of age, health, disability, or your financial or personal situation, losing electricity or struggling to pay for it would have a serious impact on your wellbeing. This can be ongoing or temporary.

If you let us know you may be vulnerable, we will record this (with your permission), take extra care in how we deal with you, prioritise keeping you connected, and tailor our support — including more flexible payment options and referrals to agencies who can help. You're welcome to involve a support person at any time.

## 19. Support for people experiencing family violence

We recognise that family violence and economic harm can affect anyone, and can make dealing with an energy account stressful or unsafe. If you're affected, please tell us what you need — we'll handle it sensitively and confidentially, and take practical steps to support you, such as updating contacts safely, adjusting communications, and being flexible about account and payment matters.

If you are in immediate danger, call 111. For free, confidential support at any time, you can contact **Shine (0508 744 633)** or the **Family Violence Information Line (0800 456 450)**.

## 20. Fees, discounts and bonds

We keep fees fair and transparent. Any fee we charge will be reasonable and will not be more than a reasonable estimate of our actual costs of providing that service. We will tell you about a fee before we charge it, and our current fees are available on request and on our website.

Fee or charge	Amount	When it applies
Reconnection (standard, business hours)	\$1000	When reconnecting after a disconnection for non-payment.
Reconnection (after hours)	\$2000	Where you request reconnection outside business hours.
Disconnection in error / MDC premises	\$0	No charge — see Section 16.
Other Fees	On Application	For those unusual requests

Discounts and bonds: We'll be clear about any conditional discounts (such as prompt-payment discounts) and what you need to do to keep them. If we ever require a bond, it will be reasonable, we'll explain why it's needed and how it can be returned, and it won't be used to deny essential supply.

## 21. How we keep improving

We want to do better all the time. We listen to customer feedback and complaints, review how well this policy is working in practice, keep our team trained on caring for customers (including vulnerable and medically dependent consumers), and update this policy at least once a year and whenever the rules change. We also report to the Electricity Authority on our compliance with the Consumer Care Obligations.

## 22. If something goes wrong — complaints

We'd much rather know about a problem than not, so we can put it right. If you're unhappy with anything — a bill, our service, or how we've treated you — please contact us first at [insert phone/email]. We'll acknowledge your complaint, look into it fairly, keep you updated, and work to resolve it as quickly as we can.

If we can't resolve things to your satisfaction, you can take your complaint — free of charge — to **Utilities Disputes**, the independent dispute-resolution scheme for electricity and gas:

Utilities Disputes Limited	Contact
Freephone	0800 22 33 40
Email	<a href="mailto:info@udl.co.nz">info@udl.co.nz</a>
Website	<a href="http://udl.co.nz">udl.co.nz</a>
Post	Freepost 192682, PO Box 5875, Wellington 6140

*Using Utilities Disputes is free and independent. You can contact them at any time, but raising your complaint with us first usually gets things sorted faster.*

## 23. Other organisations that can help

Organisation	How they can help	Contact
Electricity Authority Te Mana Hiko	The regulator. Information on your rights and the Consumer Care Obligations.	<a href="http://ea.govt.nz/your-power">ea.govt.nz/your-power</a>
Utilities Disputes	Free, independent complaints resolution for electricity and gas.	0800 22 33 40
MoneyTalks	Free, confidential financial mentoring and budgeting help.	0800 345 123
EnergyMate	Free in-home energy coaching for households under pressure.	<a href="http://energymate.nz">energymate.nz</a>
Community Energy Action (CEA)	Canterbury home-energy advice, insulation and hardship support.	<a href="http://cea.co.nz">cea.co.nz</a>
Work and Income	Help that may be available towards power costs and hardship.	0800 559 009
Powerswitch (Consumer NZ)	Free, independent comparison of power plans.	<a href="http://powerswitch.org.nz">powerswitch.org.nz</a>

*Kea Energy Limited is committed to the fair and caring treatment of all our customers. This policy will be reviewed regularly to make sure it continues to meet the needs of our community and our obligations under the Electricity Industry Participation Code 2010.*