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contact@toastelectric.nz

Consumer Care Policy

This document is our Consumer Care Policy. It is a guide to how we can work together to help you as a customer of Toast Electric. Our mission is create a fairer energy future for all. We will do this by providing you with a fair price of electricity that reflects the costs of supply.

If you are in financial hardship or having trouble paying your bills, we are here to support you. Toast Electric has a specific support programme for households who are in energy hardship and not able to afford the power they need to keep warm and healthy. There are many ways we can assist to ensure you get the electricity services you need.

About this document

This document is our Consumer Care Policy. It has been designed to meet the purposes outlined in the Electricity Authority Consumer Care Obligations (https://www.ea.govt.nz/your-power/consumer-care-obligations/)

It contains helpful advice, our contact details, and explains how we will:

- act to make sure we have a good relationship with you.
- give you the best chance to afford the electricity you need.
- help to minimise the harm caused by not having enough electricity or not being able to pay your bill.

It tells you where you can find the extra support you might need and how we can help, including if your health depends on electricity.

This Consumer Care Policy is one of several documents explaining the relationship between you, the consumer, and us, your electricity retailer. Other documents include our standard Terms and Conditions and our Energy Wellbeing Programme Terms and Conditions.

You can contact us at hello@toastelectric.nz with any questions regarding this Consumer Care Policy and our compliance with Electricity Authority's Consumer Care Obligations

We're here for you

We're proud to be your electricity retailer. We understand that using electricity in your home is essential for the wellbeing of you and your whānau/family.

As your electricity retailer, it is our job to:

- supply you with the electricity you need to live your life.
- make sure you have every opportunity to choose the best pricing plan to meet your needs.
- communicate with you clearly and on time.
- treat you with care and respect.

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Our promises

As your electricity retailer, we want to make sure that:

- We understand your situation and are proactive in offering assistance.
- We work with you collaboratively and constructively to solve problems.
- We work with you to resolve payment difficulties and, with your permission, can link you to one or more support to assist you.
- We work with you to try to keep your electricity connected if you are having payment difficulties.

If you use electricity from us, we will communicate with you clearly about your rights and the choices you can make, even if you have not signed up with us yet.

We view the disconnection of electricity for non-payment of bills as an absolute last resort. We will work with you to try and keep your electricity connected and avoid building up debt. This may include a range of support from ourselves and our partners to ensure your home is warm, heated efficiently, and you are getting the right financial support.

We might not always get it right, but we are committed to learning continually from our experiences to improve the support we offer you.

What you can expect from us

We'll help you by making it as easy as possible to pay for the electricity you use.

We offer standard terms and conditions to all our customers as well as an Energy Wellbeing programme that has its own set of Terms and Conditions. You agree to these when you become a customer and consume electricity from us. All our contracts meet the Electricity Authority's good contracting principles and minimum terms and conditions.

These terms and conditions are updated from time to time. You can read the latest version on our website: www.toastelectric.nz

You also have access to complaint resolution through the Utilities Disputes process and support under the Electricity Authority's 'Consumer Care Obligations'.

As a responsible electricity retailer, we work within these guidelines, and we are always looking for ways to improve our service to you.

You can find the Consumer Care Obligations on the Authority's website: Part 11A - Consumer care

What we expect from you

As an electricity consumer, you have a set of rights and responsibilities. We ask that you:

- Pay for the electricity you use.
- Reply to messages we send you, so we can know more about your situation and provide additional help if required.
- Work with us positively, the more we work together the more we can help you.

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If you are in financial hardship or having trouble paying your bills, let us know how we can help you. We have a number of support programmes, including our Energy Wellbeing programme that may assist you with creating a warm dry home. Please talk with us.

Commitment to inclusion

We are an inclusive electricity provider, and we work to make sure that all our customers have access to the support we offer regardless of language, ethnicity, educational achievement, culture, gender, physical and intellectual ability, age, health, income, and wealth.

We offer all our customers a variety of support options, including payment plans, to help make electricity more affordable for you. We may also be able to access free or subsidised products and services that will reduce your electricity costs and increase the health and warmth of your home.

Ways we can help you

Signing up as a customer

We want to have you as a customer, so we will help you through the sign-up process. You can sign-up here: www.toastelectric.nz

Becoming a customer means agreeing to us supplying you with electricity, agreeing to our terms and conditions, and choosing the right electricity plan for you – see the next subsection for more information.

Before you become a customer, we will ask you questions about yourself and your situation.

If we think there is another electricity retailer or a better option for you, we will tell you about them.

We may conduct credit checks and will consider this along with all other information you provide to us. In cases of poor credit history, we will provide advice on actions you may take to get electricity from us or another retailer. This may include accessing our Energy Wellbeing programme.

In the rare instances where we are not able to offer a contract, we will tell you why. If you are having a hard time finding an electricity retailer we can advise you on what you can do, including referring you to support services.

Choosing the right electricity plan

We offer a range of electricity plans designed to make it cheaper for you, suit different households, or provide extra services you might like to receive.

These plans include a daily fixed charge and a usage charge based on the amount of electricity you use. Our plans will vary from time to time but may include flat rates, and controlled rates (usually for meters connected to hot water cylinders).

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Our standard billing interval for is monthly. We may also be able to offer you a “smooth pay” option, which averages your electricity bills and can be paid weekly, fortnightly, or monthly. This means that you pay regular amounts spread out over a year.

To help you decide which electricity plan might suit you best, we can talk about how you usually use energy in your household and your past electricity consumption.

Talk to us about your options and which plan is best for you. Visit our website on www.toastelectric.nz or email hello@toastelectric.nz

Using electricity smartly

We want to help you keep your home healthy and warm.

We can offer you advice on how to use your electricity in a way that saves you money. All our Energy Wellbeing customers have access to a free Home Energy Check from a Sustainability Trust advisor. There may be simple changes you can make to your home and the way you use electricity to keep it warm in winter and cool in summer, and keep your energy costs down.

If you are having or think you may have trouble affording the energy you need to run your house and keep healthy and warm, please talk with us. You may qualify for our Energy Wellbeing programme which provides a range of reduced electricity costs and zero or low cost solutions to warm up your home.

We will keep an eye on your energy usage during the year so we can respond if it seems you are using less or more than other typical homes. This is to ensure we can get in early to help you out and reduce your costs. In any case, we will contact you at least once a year to check your situation.

Communicating clearly

We value our relationship with you. We want to provide you with understandable, timely, clear, and accessible communications.

We offer an email communication or call-back option if you’d like to get in contact with us. You can choose the best option for how and when we communicate with you based on your needs.

You can see the ways that we can communicate with you on our website: www.toastelectric.nz

If you need someone to act on your behalf

You can ask us to communicate with you using an alternative contact person if you prefer. An alternative contact could be a family member, friend, support person, or community worker. Ask this person first. Then, if they agree, you can tell us their name and contact details by emailing us on hello@toastelectric.nz

Once this is settled, we will work with your alternate contact to make sure that you understand what is happening with your electricity bills and what payments you need to make.

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Speaking your language

If you would like to speak to us in a language other than English, we will try to help. We use an interpreter service that may speak your language. We can find an interpreter for most languages.

If we do not speak your language, you have other options. You can use an alternative contact to talk with us instead; see the above section 'Using an alternative contact'.

Another option is to use a different communications method that suits you. For example, you could receive information from us in writing. See the above section 'Communicating clearly'.

Contact our team to set up an arrangement that suits you.

Making it easier to pay

Ways to pay

We currently offer direct debit as the default form of payment of your bill. Direct Debit is an easy way to pay. Payments for the monthly invoice are deducted automatically every month when your invoice is issued. Payment via internet banking is also possible if direct debit doesn't work for you.

We will provide you with a detailed bill once every month) that shows the amount of electricity you have used over the past month, the cost of that electricity and any amount you may owe (or be in credit).

When you join up with us, we will ask you to set up your direct debit details and we will automatically deduct that amount monthly

We may also be able to offer smooth pay which means making regular payments of the same amount, either weekly or monthly to smooth out the highs and lows in your bills. We'll work out a regular amount based on your usage that we'll update at least once/year to make sure your payments keep track with your usage. Households who are on Work and Income benefits can also use smoothpay using weekly benefit redirects. We can provide a Work and Income form for you to submit to your case manager.

If you find yourself getting into arrears, we can also help you set up a payment plan which works best with your budget. This way, you know when and how your electricity bills are getting paid.

If you have trouble paying your invoice

If you are finding it hard to pay your electricity bill, we're here to help.

As an organisation with over 20 years' experience providing warm, healthy homes, we have comprehensive programmes specifically set up to support households into energy wellbeing. If you are finding it hard to afford enough electricity to stay warm and provide your household with basics of hotwater, lighting and other needs, we can talk with you to see if you qualify for our Energy Wellbeing programme or other support programmes and what assistance the programme can provide.

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Our team has helped 1000's of households in the Wellington region over the past 20 years. We will investigate every option available including providing you with excellent energy efficiency advice, insulation, efficient heating, smaller interventions, and possible reductions in the cost of electricity.

Our preferred way of working with you if you are having trouble affording your electricity bill is to refer you to our Energy Wellbeing programme and partner Financial Mentor referral agency. The programme is open to enrolled clients of Financial Mentors.

We will not disconnect your electricity while you are in our Energy Wellbeing programme and engaging with the programme in good faith.

Our fees and bonds

We occasionally charge additional fees or bonds.

These are only charged when necessary and when we have provided extra services to you. If you ask us to provide an extra service, we will tell you the fee beforehand.

Here is a list of the fees and bonds we charge.

Item	Charge
Reconnection/Disconnection Request	
Remote - Business Hours:	$25 After Hours: N/A
Manual - Business Hours:	$110 After Hours: $235
Tariff Change	
Remote - Business Hours:	$35 After Hours: N/A
Manual - Business Hours:	$200 After Hours: $250
Site Visits	
Field Site Investigation - Business Hours:	$100 After Hours: N/A
Turn Down fee (if cancelled less than 24 hrs)	$40 if no site visit
Turn Down fee (if cancelled onsite)	$100
Metering	
New Connection - Business Hours	$150 After Hours $200
Meter Relocation - Business Hours:	$230 After Hours: $280
Meter Replacement - Business Hours:	$200 After Hours: $255
Meter Reseal - Business Hours:	$175 After Hours: $255
Decommission - Business Hours:	$180 After Hours: $235

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Item	Charge
Meter Test - Business Hours:	$200 After Hours: $280
EG Meter Replacement - Business Hours:	$175 After Hours: $255
Meter Removal - Business Hours	$200 After Hours $250
Meter Change - Legacy to AMI	Free
Meter Capacity Change	$180 After Hours $230
Faults (If Internal Fault i.e. on client property)	
Fault Call Out - Business Hours:	$180
Tampering - Business Hours:	$180 After Hours: $255
No Comms - Business Hours:	$180 After Hours: $255
Fault to the Meter - Business Hours:	Free. After Hours: $80
Banking	
Direct debit dishonour fee	$14.95

If a fee is high, you can ask us about spreading your payments across a period of time to make it easier for you.

Protecting the health of medically dependent consumers

The health and wellbeing of our consumers is very important to us.

Some people, known as medically dependent consumers or 'MDCs' rely on electricity to prevent serious harm to their health. This could be because a health practitioner has supplied or prescribed medical equipment that requires a constant electricity supply. Contact your doctor (General Practitioner or 'GP') and talk through your situation with them if you think that electricity is particularly important for the health of you or someone in your household, or if you are unsure about this.

If you think you, or someone in your household, is medically dependent on electricity, let us know as soon as possible by emailing hello@toastelectric.nz. We can provide you with a copy of our "Notice of Potential Medically Dependent Consumer Status (HP notice)". Alternatively, your district health board, hospital, GP or health practitioner can provide you with one. You and your health professional will need to fill this out and provide it to us. You can do this by emailing it to us on hello@toastelectric.nz

We may ask you to provide evidence that you or your household member's MDC status is still the same from time to time. For example, we may ask for a letter from a GP that says that the Notice of Potential MDC Status still applies.

We do not disconnect the electricity supply of medically dependent consumers for non-payment.

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However, despite our best efforts, occasionally the electricity supply is cut because of extreme weather, accidents, or technical problems. In case this happens, you should have an emergency response plan.

An emergency response plan, for example, could be having a fully charged battery available, going to a friend or family member's house with electricity or, in very serious circumstances, calling an ambulance to be taken to hospital.

For more information on preparing an emergency response plan for your household: www.eranz.org.nz/medically-dependant

Your electricity supply

The electricity you use relies on many businesses for generating the electricity and getting it to your home.

Each electricity bill you receive from us goes towards paying these businesses for this generation, transmission, distribution, and metering, as well as what we do as your retailer. Normally, we will take care of everything for you.

However, from time to time you may receive a notice directly from your electricity network or local lines company about planned electricity outages in your area. This is when they turn off the electricity to your home for a set period of time to do maintenance work or upgrade the wires. We or the lines

company will try and give you at least 4 business days' notice of any planned outages so you can plan on how to manage over this time.

Sometimes things go wrong and suddenly you may yourself without power. We can help you work out what the problem is and who is best to fix it - for example, if there is a power outage to the whole suburb. If you have lost power to your home, contact us. If there is an outage, contact us 24/7 at 0800 OUTAGE and we will respond with what to do next.

Disconnections for non-payment & reconnections

We work hard to make electricity as affordable for our customers as possible.

We will strive to keep you connected and view disconnections as a last resort. Generally, if in good faith, you have trouble or think you may have trouble in the future paying your electricity bills, please let us know. We may invite you to be part of our Energy Wellbeing programme. This programme works with you, your house, and possibly your landlord to create a warmer, drier home with lower running costs. For information on this programme and extra help paying your electricity bills, contact us by emailing us on hello@toastelectric.nz If you do not pay a bill on its due date, we will attempt to communicate with you directly and/or through the alternative contact you have chosen. Please engage with us so we can support you.

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What communications you can expect from us

We want you to know what is happening with your account, so we will attempt to communicate with you a number of times about an unpaid bill. Our aim is to let you know about your rights and obligations, and support you to access the electricity you need.

We will attempt to communicate with you using more than one method and using your alternative contact if you have provided us with one. We will also contact you at different times of the day to try to make it easier for you.

If we contact you, please respond so we can make payment arrangements and avoid proceeding to disconnection.

You can expect the following communications from us regarding an unpaid bill:

1. An invoice that tells you the amount due and the due date.
2. A reminder notice a week later if the due date is missed. We may also invite you to join our Energy Wellbeing programme to help you with lowering your power costs and warming up your home.
3. Three follow-up attempts over more than a week.
4. If we have not heard from you or are unable to come to a satisfactory solution re payment or offering of assistance we will issue a further notice that will tell you the date on which we will disconnect your electricity.
5. A final notice of disconnection. The final notice will be sent to your physical and email address and will contain the following:

    i. Details of all fees & charges to be paid
    ii. information on our Energy Wellbeing programme
    iii. contact details of Work and Income for help with paying the bill
    iv. contact details of a budgeting service if there is one in your area
    v. payment options available
    vi. how you may be able to avoid disconnection of your electricity supply (if applicable)
    vii. the timeframe for disconnecting your electricity supply
    viii. the cost of reconnection (including details of any charges you will need to pay in addition to paying your unpaid invoice), and
    ix. our complaints resolution process and contact details of Utilities Disputes Resolution.

Note that if we attempt to contact you by phone, we may not leave a voicemail, and we may ring you multiple times to speak with you. We do not use a blocked number.

Disconnecting your electricity supply for non-payment

If you are not enrolled in our Energy Wellbeing programme, are not a medically dependent consumer, and/or do not respond to the communications we send (listed above) and your electricity bills remain unpaid, we may disconnect your electricity supply.

Note that disconnections may not happen in person, so a representative from our company will not necessarily visit your house. You must contact us in response to our reminder notices or disconnection notices to make sure your electricity remains connected. Important: if you have told us that you or a member of your household is

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medically dependent on electricity, we will not disconnect your electricity supply for non-payment of bills. Follow the steps listed in the section 'Protecting the health of Medically Dependent Consumers'.

We will not disconnect your electricity at night, immediately before or during a weekend or public holiday, during severe weather events or during a civil emergency.

If your electricity supply is disconnected, you may have it reconnected. This may mean you have to pay a reconnection fee to cover the cost of doing this, it is explained in the section 'Our fees'. You will not pay a reconnection fee if you are disconnected in error. To reconnect your electricity supply, contact us by emailing us on hello@toastelectric.nz

Making a complaint

You can contact us at any time to talk about your situation, ask questions about your bill, or make a complaint.

If you have any concerns about the service you have received from us or if we haven't lived up to our commitments in this document, let us know first. We are committed to constantly improving our service and learning from mistakes.

Make a complaint by emailing us on hello@sustaintrust.org.nz. If you are not satisfied with the outcome, you can contact Utilities Disputes. This service is independent and free of charge.

Utilities Disputes

0800 22 33 40 info@utilitiesdisputes.co.nz utilitiesdisputes.co.nz

Monitoring our performance

We uphold high standards of service and performance.

As an electricity retailer, we are regulated and supervised by the Government and independent organisations. This is done through several organisations, including the Electricity Authority, the Commerce Commission, and Utilities Disputes.

To demonstrate our commitment to serving our customers, we give information to the Electricity Authority as required under the Consumer Care Guidelines.

We will make sure we work within any guidelines agreed between retailers and support or health agencies within six months of their publication on the Electricity Authority's website.

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Services that can help you

There are a number of services and organisations apart from Sustainability Trust that can assist you get the best value and lowest cost out of your electricity services. As community enterprise and charitable trust that has been creating warmer drier homes for almost 20 years, we believe we can provide comprehensive assistance. However, there are a number of organisations you might like to approach independently to compare their advice with ours or to build your own response.

The following organisations can offer a variety of assistance:

Powerswitch

An independent service managed Consumer NZ where you can find the cheapest electricity and gas plans. www.powerswitch.org.nz

Money Talks

MoneyTalks is a free and confidential financial helpline that can connect you with financial mentors and other community services. www.moneytalks.co.nz 0800 345 123

Citizens Advice Bureau

A nationwide network providing free, confidential, independent information on your rights and how to access the services you need. www.cab.org.nz 0800 367 222

Work and Income

Work and Income is here to help you financially if you're on a low income or not working. www.workandincome.govt.nz 0800 559 009

Community Energy Network

CEN is a national network of community energy organisations like Sustainability Trust and located in many regions around the motu. Members can provide advice and services in their regional areas. www.communityenergy.org.nz

Eco Design Advisor

EDA's are located in some local government areas and work to improving the comfort, health and performance of New Zealand homes. www.ecodesignadvisor.org.nz/resources

EnergyMate

EnergyMate is a free energy coaching service for households at risk of energy hardship that are struggling to pay their power bill or keep their home warm, delivered by the Electricity Retailers' Association. This service is usually offered through budget advice services. Check out the website to if there is a service in your area. www.energymate.nz/contact

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Utilities Disputes

A free, independent, and fair service that resolves complaints about electricity and gas. You should contact UD if you are unable to resolve a dispute with us or another retailer around electricity service and billing.
www.utilitiesdisputes.co.nz 0800 22 33 40