

Consumer Care Policy - Mercury NZ & GLOBUG Prepay

November 2021

About this document

This document is our Consumer Care Policy for Mercury and our prepay service GLOBUG. It contains helpful advice and our contact details. It also tells you where you can find the extra support you might need. Our Consumer Care Policy is one of several documents explaining the relationship between you, the consumer, and us, your electricity retailer. The other documents are:

- Our contract for electricity supply.
- Our standard terms and conditions.

We're here for you. We're proud to be your electricity retailer. We understand that electricity is very important for you and your whānau's wellbeing. As your electricity retailer, it is our job to:

- Help supply you with the electricity you need to live your life.
- Make sure you have every opportunity to be on the best pricing plan to meet your needs.
- Communicate with you clearly and on time.
- Treat you with care and respect.

Our Commitments

We are committed to learning from our experiences to improve the support we offer consumers continually. 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 agencies or social agencies 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 a contract with us yet.

What you can expect from us

As an electricity retailer, we have a set of responsibilities to make it as easy as possible for you to pay for the electricity you use. We offer standard terms and conditions to all our customers. You agree to these when you become a customer and use electricity from us. These terms and conditions are updated from time to time. You can read the latest version on our website.



mercury.co.nz/terms-conditions globug.co.nz/terms-and-conditions

You also have protection under the Electricity Authority's "Consumer Care Guidelines". 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 Guidelines on the Authority's website: ea.govt.nz/consumer-care

What we expect from you

If you are in financial hardship or having trouble paying your bills, let us know how we can help you. Reply to messages we send you, so we can know more about your situation and provide additional help if required. Even if you have had problems with your electricity retailer in the past, still contact us if you have an issue so we can help you resolve it.

Ways we can help you

Choosing the right electricity plan

We offer a range of electricity plans designed to make it cheaper for you, to suit different households, or to provide extra services you might like to receive. 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. Contact us on 0800 10 18 10 or visit our website mercury.co.nz

If you have questions related to a late bill payment you can call our Customer Payment Solutions team on 0800 10 18 60.

GLOBUG customers can visit our website globug.co.nz or call us on 0800 773 729.

Using electricity smartly

We want you to keep your home healthy and warm. We can offer you advice on ways you can use your electricity in a way that saves you money. For energy-saving tips, please visit mercury.co.nz/electricity/energy-savings-tips

If you are restricting your use of electricity so that you can cover your bill, please contact us for help on 0800 10 18 10. GLOBUG customers can call 0800 773 729.

Communicating clearly

We value our relationship with you. We want to provide you with understandable, timely, clear, and accessible communications. Mercury has a 'digital first' approach when communicating with our customers, backed up with traditional methods. You can see all the ways that we can communicate with you on our website: mercury.co.nz or 0800 10 18 10. GLOBUG customer can visit globug.co.nz or 0800 773 729.

Using an alternate contact or support person

Sometimes it's easier to talk and make decisions with a support person and we're happy to discuss things with you and a support person if you choose to do so. You can ask us to communicate with you using an alternate contact if you prefer. An alternate contact could be a family member, friend, support person, or community worker. Please ask this person first. Then,



if they agree, you can tell us their name and contact details by calling 0800 10 18 10. (GLOBUG 0800 773 729)

We can then work with your alternate contact to make sure that you understand what is happening with your electricity bills and let you know what payments you may need to make.

Speaking your language

If you would like to speak to us in a language other than English, we will try to help. We have a small number of multilingual staff available in our call centre and if we can't find someone in our team, we'll try and find another way to reduce any language barriers.

Making it easier to pay for *Mercury* Customers

Ways to pay

One size doesn't fit all, so we offer different ways to pay depending on your needs. Find out more at mercury.co.nz/help/fag/how-to-pay-my-bill

Viewing your account

Managing your electricity account is important to us. With our Mercury App and My Account tool you can view your account and bill, and other things like paying your bill, updating your contact details, managing your energy usage and moving house. Find out more at mercury.co.nz/help/fag/my-account-fags

Making a payment plan

Mercury bills are monthly and we normally give 21 days to pay your bill. You can make payments early e.g. monthly or weekly, or as regularly as you would like, as long as the whole bill is paid before the due date. If you are finding it hard to pay your electricity bill, we're here to help. Please contact us to discuss your payment options: 0800 10 18 60 or mercury.co.nz/customer-care.

We could also help you set up a payment plan that works with your budget. This way, you know when and how your electricity bills are getting paid. Similarly, if you have an outstanding balance on your account, we can help you set up a repayment plan that suits.

Mercury will not change your payment plan without telling you first.

Mercury will monitor your payments to check your repayment plan is working well. We may contact you if we think there is a better way for you to set it up.

Mercury will not disconnect your electricity if you are on a payment plan and making the agreed payments.

Linking you with financial mentoring and support organisations.

We can help you if your family or household needs a bit of extra support. We have relationships with different people and organisations who offer financial mentoring and money advice and work in your community. They can help you work out how best to pay your bills. If you agree, we can connect you with one of these supports, who will help you with things like paying your bill.



Once contact is made, we will give you some time to talk to the agency and receive help without disconnecting your electricity supply.

We will work with you and your support organisation as a partnership, making sure we all use agreed ways of communicating with each other.

Making it easier to pay for *GLOBUG* Customers

Ways to pay

You can top up your GLOBUG account in the following ways. See globug.co.nz/how-it-works

- Online: through the GLOBUG website you can make an internet banking payment, or use your debit/credit card.
- GLOBUG Phone App: through the GLOBUG App you can make an internet banking payment, or use your debit/credit card.
- In Store: Top-up at hundreds of dairies and convenience stores around New Zealand.

Viewing your account

You can view your account details and balance in the GLOBUG App or online or call 0800 773 729.

Remember, you will receive a low-credit or no-credit warning before potential disconnection (if you have given us your mobile number or use the GLOBUG App). If you receive a warning, please top up your account immediately to make sure your electricity stays on.

Our fees and bonds

Sometimes we may charge you for specific services that are not part of your everyday power or gas supply.

<u>mercury.co.nz/terms-conditions/residential/service-fees</u> <u>globug.co.nz/terms-and-conditions</u>

Protecting the health of Medically Dependent Consumers

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

If you or someone living with you (even for a short period) depends on electricity to run critical medical support equipment, then you may be called a *Medically Dependent Customer* (MDC). Examples include ventilators, oxygen concentrators and ventricular assistance devices, but non-medical equipment can also be needed for critical medical support.

Contact your doctor (General Practitioner or Health Practitioner) 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, please let us know as soon as possible by calling 0800 10 18 10.



Your district health board, private hospital, GP or health practitioner will give you a *Notice of Potential Medically Dependent Consumer Status* (also called an 'HP Notice'). You will need to call us as soon as possible to let us know about this notice.

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, a letter from a GP which says that the Notice of Potential MDC Status still applies.

We do not disconnect the electricity supply of medically dependent consumers for non-payment. However, despite our best efforts, occasionally the electricity supply is interrupted because of extreme weather, accidents, technical problems, or urgent maintenance. In case this happens, you should have an emergency response plan.

An emergency response plan 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 GLOBUG Prepay

Medically dependent customers should not use GLOBUG, however if you or any member of your household is (or becomes) a medically dependent consumer, we will still be able to provide your power through Mercury. It is important that you contact us immediately by calling 0800 773 729 and we will help you with this.

For more information on preparing an emergency response plan for your household, please see mercury.co.nz/help/faq/medically-dependent-faqs or globug.co.nz/help

Commitment to inclusion

We are an electricity provider committed to inclusion, 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 consumers a variety of support options, including payment plans, to help make electricity more affordable for you.

Your electricity supply

The electricity you use in your home relies on many parties working together to generate and deliver it. Each electricity bill you receive from us goes towards paying for the 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 from us (on behalf of your local lines company) or directly from your local lines company (who are responsible for the lines supplying electricity to your property) about planned outages in your area. This is when they will turn off the electricity to your home (and/or area) for a set period to do maintenance work.

Sometimes things go wrong and there is no power in your home. We can help you work out what the problem is and how to fix it. For example, if there is a problem with the electricity supply in your neighbourhood, we can put you in touch with your local lines company.



If you have lost power to your home, call us on 0800 10 18 10. For GLOBUG call 0800 232858.

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 Part 10 of the Consumer Care Guidelines. This provides checks on how well we are working within the Guidelines and the consumer outcomes in paragraph 5.

Making a complaint

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

If you have any concerns about the service you have received from us, let us know. We are committed to constantly improving our service and learning from mistakes.

Make a complaint by calling us on 0800 10 18 10 or completing the form at mercury.co.nz/help/contact-us/formal-complaints. For GLOBUG call 0800 773 729 or go to globug.co.nz/help

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

Mercury Disconnections for non-payment & reconnections

For extra help paying your electricity bills, please contact us 0800 10 18 60 or mercury.co.nz/customer-care

There are many ways we can help you pay for the electricity you use. This includes checking to make sure your electricity plan is right for you, offering different billing periods, multiple ways to pay, smooth pay, and custom repayment plans.

Even if you have had payment issues with us in the past, please contact us so we can make a new repayment plan that works for you.

We can refer you to support services and financial mentoring in your community if you are not comfortable talking to us directly. Please refer to the section "Linking you with support organisations to help you with money difficulties".



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.

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 several times about an unpaid bill. Our aim is to let you know about your rights and obligations.

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:

- An invoice that tells you the amount due and the due date.
- A reminder notice a week or so later if the due date is missed.
- Three follow-up attempts.
- A further notice using the contact details you've given us that will tell you the date on which
 we will disconnect your electricity.
- A final notice of disconnection.

Please 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 phone number.

Disconnecting your electricity supply for non-payment

If you do not respond to the communications we send (listed above) and your electricity bills remain unpaid, we may disconnect your electricity supply.

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

We will not disconnect, for reasons of non-payment, 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 as referred to in the section 'Our fees and bonds'.



GLOBUG Prepay Customers

Disconnections for non-payment and reconnections

The disconnection and reconnection process for our pre-pay customers is different from the one set out above. This is explained to you when you sign up for our pre-pay service and can be found in our terms and conditions.

Disconnections and reconnections are automatic, based on the amount of credit you have in your account. You will receive a low-credit or no-credit warning before disconnection. If you receive a warning, please top up your account immediately to make sure your electricity stays on.

If your pre-pay electricity is disconnected, simply top up your account to get your electricity supply going again.

If you have concerns about whether pre-pay is right for you, or you wish to receive help or financial mentoring, please contact us on 0800 773 729.

Organisations that can help you

Powerswitch

Find the best electricity and gas plans.

powerswitch.org.nz

EnergyMate

EnergyMate offers a free in-home energy coaching service for households struggling to pay their power bill or keep their home warm.

energymate.nz/contact

Money Talks

MoneyTalks offers free confidential budgeting advice through financial mentors who help to understand your financial situation, connect with support services, and develop a budget.

moneytalks.co.nz

0800 345 123

Citizens Advice Bureau

Free, confidential, independent information and advice to help people know what their rights are and how to access services they need.

cab.org.nz

0800 367 222

Work and Income

WINZ offers financial support, including help managing outstanding bills and bringing debt down to a more manageable level.

workandincome.govt.nz

0800 559 009



Utilities Disputes

A free, independent, and fair service that resolves complaints about electricity and gas. <u>utilitiesdisputes.co.nz</u>

0800 22 33 40

Live Sorted

A free online service powered by CFFC (Commission for Financial Capability) offering budgeting tools, advice and guides to help New Zealanders get ahead financially. sorted.org.nz

Salvation Army

Free budgeting advice, food and clothing assistance, life skills programmes and other comfort and support.

salvationarmy.org.nz

0800 53 0000

