

# Struggling to pay your power bill?

Here are some steps to help you stay connected.



*This leaflet was made by Common Grace Aotearoa, a charitable trust calling for fairer electricity prices. We are part of Everyone Connected, a group of organisations that believe it should not be a privilege to have power. Find out more at [everyoneconnectednz.com](http://everyoneconnectednz.com).*

# 1. Talk to your power company first



*Many companies can offer support if you need it, so reach out to them! You will need to be the person named on the account, and you'll need your account number (find it on your bill). Email or live chat if you want answers in writing. If you're phoning, have a pen and paper ready.*

1

**Tell your company you're struggling and ask how they can help.** It's important you do make clear that you are struggling to pay, because the phone or email operator may then transfer you to an energy wellbeing team who have more options to help you.

*Remember that many people are struggling right now. You are showing strength by sticking up for yourself and asking for help.*

2

**Ask "Am I on the cheapest plan for my electricity use?"** If not, ask to be switched to a cheaper plan, and ask if they'll back-date this change to whenever the new plan became cheaper for you.

3

**Ask if they will discount your bill** for winter, cap your bills or give you free power at certain times. Some companies can.

4

**Ask if there are other payment options** to help you stay on top of bills, such as paying weekly instead of monthly. Note: if you agree to a prepaid plan, your power will automatically disconnect if you don't top up. Consider carefully whether this is suitable for you.

5

**Tell them that because costs are tight, you will explore switching companies.** Will they offer you any incentive to stay? Will you have to pay a break fee if you switch? How much? When will your contract end so you can avoid that fee?

If you've been on a low user plan in the past six months, **ask if you are eligible to receive \$110 per year from the Power Credits Scheme** which supports people affected by the low-user charge phaseout. If so, you may also be eligible for another \$110/year from a financial mentor (such as Moneytalks 0800 345 123).

## 2. Use Powerswitch to find the best deal and provider for your situation



Even if your company helps you, another company may offer you a cheaper deal.

Powerswitch is a website that helps you compare power plans. [www.powerswitch.org.nz](http://www.powerswitch.org.nz) On average, households save nearly \$500 per year by switching to a different plan or power company!

Before using Powerswitch, contact your current provider to ask:

- "If I switch companies, will I have to pay a break fee?"
- If so, when does my contract end, so I can switch without paying a fee?"

This is also a great time to say, "Will you give me any incentive to stay with you?"

Around 12% of people who use Powerswitch use the information to negotiate a cheaper deal with their existing provider!

Next, head to [powerswitch.org.nz](http://powerswitch.org.nz). Just enter your address, your ICP number (on your bill) and answer a few questions about your energy use.

Powerswitch will speedily do the math and show you the cheapest plans you could be on. Click "switch", and you're on your way to savings.

Don't worry - your power will stay connected throughout. You don't need to tell your current provider if you decide to switch, because Powerswitch will take care of that for you. And there's no cost to switching (provided you don't have a break fee, so ask your company about that first).

### 3. See if you are eligible for financial support



**Can't afford food due to high power bills?** Visit a community food bank. They are listed online at [www.foodbank.co.nz](http://www.foodbank.co.nz) or phone Citizens Advice Bureau (0800 367 222) and ask for help to find a food bank near you.

**Work and Income (WINZ) may be able to give you a food grant** which you usually don't need to pay back. You may be eligible even if you're not on a benefit.

- If you ARE on a benefit, apply online ([my.msd.govt.nz/](http://my.msd.govt.nz/)) or phone 0800 559 009 with your client number ready.
- If you're NOT on a benefit, check what you're eligible for online ([check.msd.govt.nz](http://check.msd.govt.nz/)) or phone 0800 559 009 to request help.

**WINZ may loan you money for an energy bill.** You may be eligible even if you're not on a benefit. Note that if your power bill is making you unable to afford food, you may be better off to ask for a food grant first (see above).

- To apply for an electricity assistance loan, you need to be the person named on the electricity bill.
- If you ARE on a benefit, apply online ([my.msd.govt.nz/](http://my.msd.govt.nz/)) or phone 0800 559 009 with your client number ready. You may be able to do it all over the phone.
- If you are NOT on a benefit, phone 0800 559 009. Ask them how to apply for electricity assistance. You most likely need to make an appointment to visit a WINZ office. Ask them for a list of all the documents you need to take with you, write these down carefully and ask questions if anything is unclear. WINZ can require very specific documents and you don't want to waste a trip.

If you have an urgent bill to pay within 24 hours, phone WINZ on 0800 559 009.

**If you are on a benefit or pension, you should automatically get the Winter Energy Payment** between 1 May and 1 October. If you think you should be receiving this but are not, get in touch with WINZ on 0800 559 009.

**Find out if you're entitled to other support from WINZ**, such as disability payments or Temporary Additional Support. Even if you are NOT on a benefit, you may be eligible for the Accommodation Supplement (for renters and home-owners) or for a Community Services Card for discounted public transport and community services. Check your eligibility online ([check.msd.govt.nz](http://check.msd.govt.nz/)), or get free help from a financial mentor (MoneyTalks 0800 345 123 or Citizens Advice Bureau 0800 367 222).

**Power Credits Scheme:** If you've been on a low user power plan during the last six months and you're struggling to pay your bill, you might be eligible. You need to be with one of the participating retailers: Contact, Meridian, Mercury, Genesis, Nova, Wise, Globug, Powershop, Frank or Toast Electric.

Eligible households can receive a \$110 credit *every year*. On top of that, households that seek advice from a budgeting service can receive an *extra \$110 credit each year*. Contact your retailer to access the first \$110 of credit. Then contact a budgeting service (like MoneyTalks on 0800 345 123) to receive the extra \$110.

### **Some local councils provide assistance with power bills.**

- **Dunedin City Council has a 'Consumers Electricity Fund'** for people in their rateable area who meet certain conditions. Grants may be up to \$500 and clients may access the fund twice in a five-year period. To qualify, do a budget assessment at one of the following agencies (bring your power bill): Dunedin Budget Advisory Service (03) 471 6158; Presbyterian Support Services (03) 477 7116; Salvation Army (03) 477 9852; or Catholic Social Services (03) 455 3838.
- **Wellington Mayoral Relief Fund** provides emergency relief for people with a pending power or gas disconnection who have young children at the property. Contact Wellington City Mission, 04 245 0900, [enquiries@wgtncitymission.org.nz](mailto:enquiries@wgtncitymission.org.nz).
- **New Plymouth Mayoral Relief Fund** - 06 759 6060 or [enquiries@npdc.govt.nz](mailto:enquiries@npdc.govt.nz)
- **Christchurch Mayor's Welfare Fund** - ask about it at 0800 800 169.
- **Palmerston North Mayoral Relief Fund** - ask about it at 06 356 8199.

### **Get free advice and support from a financial mentor**

- **MoneyTalks** supports households experiencing financial hardship by offering free financial advice and coaching. They will answer questions about personal finances or reducing debt, and link you with financial mentoring services in your area. Visit [moneytalks.co.nz](http://moneytalks.co.nz) or call 0800 345 123.
- **Debtfix** provides free advice to help people control their money and address debt issues. Visit [debtfix.co.nz](http://debtfix.co.nz)
- **Citizens Advice Bureau (CAB)** helps citizens understand their rights and provides advice about consumer contracts, welfare eligibility, debt and finance. They can connect you with a local budgeting service and food banks. Find out more at [cab.org.nz/category/money](http://cab.org.nz/category/money) or call 0800 367 222.



## 4. Speak up for your rights



### Hold your power company accountable

From 1 April 2025, power companies have to follow new rules to protect customers. The rules are called the Consumer Care Obligations.

1. Retailers are not allowed to disconnect customers who are known to be medically dependent on power.
2. Their fees must be “reasonable” and reflect the cost of the service.
3. Your retailer must let you know all the plans they have on offer and publish their fees clearly on their website.
4. Your invoices must include a breakdown of all relevant information and fees.
5. Your retailer must make five attempts to contact you and provide two notices before they disconnect you
6. If you are on prepay, your retailer must let you know when you have two days left of credit to give you time to top-up and avoid being disconnected.

See a full list of companies’ obligations at [www.ea.govt.nz/your-power](http://www.ea.govt.nz/your-power).

If your power company has broken the rules, contact them and make a complaint, ideally in writing. They will have 20 days to respond. If you are not satisfied with the response, make a complaint to [Utilities Disputes](#). See [www.udl.co.nz](http://www.udl.co.nz) or phone 0800 22 33 40 for more information.

### Hold your landlord accountable

If you are renting, you have rights to a safe and healthy home. The Healthy Homes standards require that rental properties meet certain standards of heating, insulation, ventilation, moisture, drainage, and draught stopping. For a checklist to see whether your home complies, see ‘What a tenant needs to know’ at [www.tenancy.govt.nz/healthy-homes/](http://www.tenancy.govt.nz/healthy-homes/). If you think your landlord is breaking the rules, seek advice from [Tenancy Services](#) on 0800 836 262. For simple information about tenancy rights, visit [tenant.aratohu.nz](http://tenant.aratohu.nz)

If you need support or assurance taking any of the actions in this booklet, your local Citizen’s Advice Bureau is free for everyone to use. Visit [www.cab.org.nz](http://www.cab.org.nz), contact your local CAB, or call 0800 FOR CAB (0800 367 222).

## 5. Save money by saving power



### Get savvy with these top tips:

- **Shift your power use 'off-peak'** when electricity may be cheaper. Many companies offer plans with cheaper power in certain hours, such as 11am to 5pm and 9pm to 7am. Ask your company what their off-peak hours are, and whether your plan allows you to benefit.
- **Make your home more energy efficient** so less warmth leaks out. Insulation, curtains and draught-stopping make a big difference. The organisations below can help.
- **Replace appliances** that use a lot of energy. (Organisations that may be able to help are listed on the next page.)

### Resources to learn more:

- **Consumer NZ** has an energy guide on using less power and saving money. [www.consumer.org.nz/topics/an-expert-guide-to-using-less-power-and-saving-money-at-home](http://www.consumer.org.nz/topics/an-expert-guide-to-using-less-power-and-saving-money-at-home)
- Advice from **Gen Less** about how to get your head around your power bill: [www.genless.govt.nz/stories/decode-your-power-bill-for-smart-energy-choices/](http://www.genless.govt.nz/stories/decode-your-power-bill-for-smart-energy-choices/). They also provide a wealth of information on saving power and maximising energy efficiency at [genless.govt.nz](http://genless.govt.nz).
- **Rewiring Aotearoa** provide an electricity calculator on their website, showing you changes you could make to save money. [www.rewiring.nz](http://www.rewiring.nz)

If you need support or assurance taking any of the actions in this booklet, your local Citizen's Advice Bureau is free for everyone to use. Visit [www.cab.org.nz](http://www.cab.org.nz), contact your local CAB, or call 0800 FOR CAB (0800 367 222).

# Organisations that can help you save power



**Warmer Kiwi Homes** is a government programme which offers significant discounts on insulation and heating. To be eligible you must own and live in a home built before 2008 and have either a Community Services Card, SuperGold Combo Card or live in a low-income area. [warmerkiwihomes.govt.nz](http://warmerkiwihomes.govt.nz)

**Healthy Homes** helps people access insulation, curtains, repairs, floor-coverings, bedding, heat sources and advice on saving power and making your home warmer. This initiative is available to low-income families or individuals with health risks. [tewhatauora.govt.nz/healthy-homes](http://tewhatauora.govt.nz/healthy-homes)

**Curtain Banks** provide free, secondhand thermal curtains to reduce heat loss. Many will install curtains in low-income homes, and receive donations from the community. To find a curtain bank near you, visit Citizens Advice Bureau's directory: [cab.org.nz/article/KB00000899](http://cab.org.nz/article/KB00000899) or phone 0800 367 222.

**Community Energy Network** is a collection of organisations providing energy efficiency and healthy homes resources and services to their communities. See what is available in your area. [communityenergy.org.nz](http://communityenergy.org.nz)

**EnergyMate** assists households in energy hardship. In some regions they offer a coach who visits your home to consult on your power usage and help you contact your power company. In other regions, phone support is available. Ask your power company to refer you. [energymate.nz](http://energymate.nz)