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**RE: NZ Herald series on energy hardship**

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**From** Phil Squire <[REDACTED]>

**Date** Fri 04/04/2025 13:17

**To** Kate Day <kate@commongrace.nz>

Hi Kate

Here's our answers below:

1. Will you check that all your customers are on the cheapest plan that you offer for their energy use, and inform customers of any plans that would be cheaper for them? We are asking whether you will take this step for all customers, not just those in energy hardship. This could be done by comparing their past energy use against your current plans. If you offer bundled services, we do not believe that should be a barrier to you informing customers of the cheapest plan for their electricity use. You can still inform customers of plans that would be cheaper for them if they took on (or stopped taking) a bundled service, and/or inform them of other cheaper bundles that you offer.
  - a. Yes / No If not, why not?
    - i. We currently only offer flat-rate electricity plans based on the customer's meter setup. Customers nominate either a standard user, or low user plan based on their expected usage over the next 12 months. We check customer electricity usage once/year for customers who have been with us for the past 12 months to determine if they may be better off on a standard or low-user plan, and let them know if they may be better off on a different plan.
2. Will you stop charging (and threatening to charge) disconnection or reconnection fees in cases of non-payment?
  - a. Yes / No If not, why not?
    - i. We don't charge disconnection fees or reconnection fees for non-payment.
3. Will you provide discounted electricity to people in hardship, for instance by not passing on price rises to this group, capping their bills or by giving free power? (Please disregard the Power Credits scheme in your answer; we are looking for additional steps.) If yes, please provide detail of the scale of this type of assistance. Please provide projections for 1 June - 31 August 2025 or actual figures from 2024.
  - a. What is the total sum of savings that customers in hardship are receiving because of your discounting initiative?
    - i. Estimating \$70,000 discount off standard Toast tariffs for winter 2025. For customers who have been referred by a community partner referral agency, we provide everyday lower pricing than their current retailer and aim to discount their tariffs by 30% over the winter months. This is to support use of heating over the colder months and minimise bill shocks as power usage climbs.
  - b. How many households will benefit?
    - i. 250-300 customers on our Energy Wellbeing programme
4. Will you be transparent about whether your door is open to serving people in hardship, by telling us how many customers you turned away in 2024 due to credit score or concerns about credit worthiness? If you referred customers to a different brand that your company owns, or to a social retailer, please count those customers among people that you are declining to take on.
  - a. Yes / No If not, why not?
    - i. We credit check potential customers applying through our main website. If a customer's credit reporting doesn't meet our criteria, we refer them to a partner referral agency for financial support and access to the EW programme (where a credit check is not required). The number of households that do not meet our credit criteria and we refer to a partner referral agency is around 20% of our total main website applications. We are not sure what the industry average is, or whether households apply to our main site based on status as a social retailer, or are trying multiple retailers.

ii. We are not currently tracking the numbers who do contact one of our partners after failing our credit criteria, but a rough check shows around 10% of those we on refer to our partners end up with Toast as an EW customer.

iii. We support households who contact and are referred by community partner organisations in Wellington and Horowhenua by enrolling them in our Energy Wellbeing programme. The EW programme provides everyday lower pricing than their current retailer, a complete healthy home assessment by one of Sustainability Trust's advisors (incl advice, advocacy and a range of interventions to reduce energy costs in and upgrade the home such as heaters, LEDs, curtains, draughtstopping etc), and a winter energy discount (1 June – 31 August). Households who are onboarded by our referral partners through the EW secure portal are guaranteed connection and are not credit checked. Referral partners can provide a range of financial and advocacy support to households struggling financially. Toast provides our partners' clients with an opportunity to access cheaper pricing and healthy homes support.

5. Are you taking any other initiatives to prevent hardship in winter 2025 that you want to tell us about?

a. See above

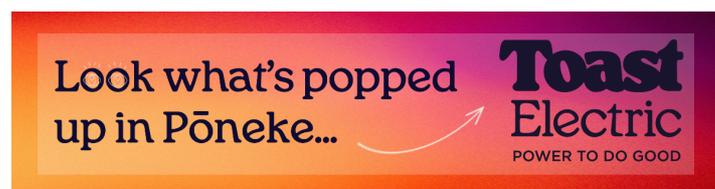
Hope that helps, Phil

### **PHIL SQUIRE**

**Fair Energy Manager**

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