

## Wise Prepay response to follow-up questions, 23 May 2025

From: Insoo Kim

To: Kate Day

Cc:

Fri 23/05/2025 13:23

Hi Kate,

We are satisfied with your summary. Below are our answers to the follow-up questions.

### Follow up questions:

- **Is my summary above correct? => Yes**
- **In what circumstances do you charge for 'permanent disconnection', mentioned on your website? => This is a case where the customer directly requests site decommissioning from WISE.**
- **Your website advertises reconnection fees of \$20 (remote) or \$150 (manual). Are there any circumstances where these would be charged to customers? => If the electricity is disconnected at the time of customer sign-up, a one-off reconnection fee will apply: \$20 for a remote reconnection and \$150 for a manual reconnection.**

Kind regards,

**Insoo Kim**

Digital & Operations Manager

To: Insoo Kim

Cc:

Thu 22/05/2025 11:31

Kia ora Insoo,

Thank you again for your response on 24 April.

It's wonderful to hear that Wise is proactively checking whether all customers are on the correct plan for their usage, and that you don't turn customers away due to credit history.

We have some follow-up questions so that we can accurately convey to the public whether or not you will take the other steps we mentioned.

Because our questions are very specific, we intend to publish yes/no answers plus a small amount of further information. Space in articles will be limited and we will therefore need to summarise companies' responses.

Below are our follow-up questions (**shown in blue text**), plus how we propose to summarise your answers from your current response. If we have misinterpreted, we welcome your corrections.

We would appreciate your follow-up answers by EOD next Tuesday 27 May.

Kind regards,

Kate Day

**Question 2: (Before winter 2025) will you permanently stop charging (and threatening to charge) disconnection or reconnection fees in cases of non-payment? If not, why not?**

You have said: "As a prepay service, customers manage their electricity usage through top-ups, and no additional fees are applied when their credit runs out or when supply resumes after top-up."

We interpret your answer as 'Sort of!', with the following summary to clarify:

“As a prepay service, Wise does not charge disconnection or reconnection fees. When a customer's credit runs out, supply is automatically disconnected and can be resumed by topping up. Top up is free via internet banking, but Wise charges top-up fees of \$0.40 if a customer uses a credit/debit card, or \$0.75 if a customer tops up with a Recharge Card at a participating merchant. Customers can also opt to pay \$3.90 to use an automated telephone assistant to delay disconnection by 24 hours.

Disconnection and reconnection happens automatically as long as there are no signal issues. In the rare case that a signal issue does occur, a manual reconnection may be required. In that circumstance WISE covers the cost so the customer is not charged.

#### Follow up questions:

- Is my summary above correct?
- In what circumstances do you charge for ‘permanent disconnection’, mentioned on your website?
- Your [website](#) advertises reconnection fees of \$20 (remote) or \$150 (manual). Are there any circumstances where these would be charged to customers?

**Question 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?**

We interpret your answer as ‘no’.

Under ‘why not’, we would include as much of your answer as we can fit:

“As a prepay electricity provider, the vast majority of Wise Prepay customers are already actively managing their electricity use and payments, often with limited financial resources. Due to the nature of our customer base, defining a specific

group as experiencing "hardship" is challenging, as many of our customers could potentially fall into this category at different times. Therefore, we do not offer additional targeted discounts for customers in hardship beyond the built-in affordability of our pricing model.

Our prepay model is inherently designed to support financial flexibility and accessibility. We provide transparent, usage-based pricing with no late fees, no disconnection/reconnection fees, and no credit checks. In this way, every customer—regardless of their financial situation—benefits equally from our fair and inclusive structure.

Targeting a subset for extra discounts could inadvertently exclude others in similar situations, which goes against our philosophy of treating all customers equally and respectfully.”

**Question 4:(Before winter 2025) 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?**

We interpret your answer as ‘Yes - zero’.

For extra information, we would include as much of the following as we can fit:

"Wise Prepay does not conduct credit checks, and no customer is turned away based on their credit score or credit history.

Wise's service is designed to be inclusive and accessible to everyone, regardless of their financial background. This open-door policy is a core part of our business philosophy and reflects our commitment to providing essential energy services to all households, including those who may be facing financial hardship.

Thanks for your time answering these follow-up questions.

**Kate Day** | Co-Director

Common Grace Aotearoa