



Electricity, gas, water and phone bills can cause financial difficulty. This fact sheet covers options to help you pay your utility bills.

If you are having trouble paying your electricity, gas, water or telephone bills, you have several options:

- Contact your provider to discuss your situation immediately.
- Check if you are eligible to claim a rebate or concession.
- Find out if you are eligible to receive a voucher or grant to assist with the cost of utility bills.
- Try to lower the bill amount in the future by reducing your usage.

Payment arrangements

Most electricity, gas and water providers are legally obliged to help you if you are having difficulty paying your bills by offering flexible payment arrangements. These are called hardship programs.

To register, speak to your provider to tell them that you are having trouble paying. They will try to help you by deferring the payment, or agreeing that you can pay by instalments.

Once you are registered in a hardship program and are paying something off your bill, your electricity and gas supply cannot be disconnected.

Each company operates its own hardship program. Contact your electricity, gas or water supplier for more information.

tip

Don't wait until you are disconnected because then you will incur disconnection and connection fees.

Rebates, discounts and concessions

Rebates, discounts and concessions can help reduce the amount you pay of your utility bills.

You can apply for:

- **Annual Electricity Concession** – To be eligible, you must have a Pensioner Concession Card, a Health Care Card or a Department of Veterans' Affairs (DVA) Gold Card. If eligible, you will receive a 17.5% discount off your electricity bill.
- **Winter Energy Concession** – To be eligible, you must have a Pensioner Concession Card, a Health Care Card or a DVA Gold Card. If eligible, you will receive a 17.5% discount on your gas bill from 1 May to 31 October each year.
- **Life Support Concession** – If you need certain medical equipment in your home to sustain your life, such as a respirator or a dialysis machine, you may be eligible for the Life Support Rebate. This is an additional \$215 per year.
- **Medical Cooling Concession** – If you have a Pensioner Concession Card, Health Care Card or DVA Gold Card, and are medically unable to regulate your body temperature, you may be eligible for a Medical Cooling Concession. Eligible people receive a 17.5% discount off electricity costs from 1 November to 30 April each year.
- **Telstra Pensioner Discount** – If you receive a Centrelink or DVA pension, you may be eligible for a discount on connection charges and a monthly call discount on certain Telstra plans.
- **Water and Sewerage Concession** – If you hold a Pensioner Concession Card, Health Care Card or DVA Gold Card, you may be eligible for a 50% discount on water and sewerage per year.

To find out more or apply for a rebate, discount or concession, contact your provider or the Victorian Concessions Information Line on 1800 658 521.



Help with bills

Vouchers and grants

Customers in financial hardship can apply for grants to put towards their utility bills. These grants are available through community welfare organisations, such as St Vincent de Paul, Salvation Army, The Smith Family, Anglicare, some migrant centres, community centres, Indigenous services, or directly from government departments.

In Victoria, you can apply for:

- **Utility Relief Grant** – To be eligible you must have a Pensioner Concession Card, Health Care Card or DVA Gold Card, or registered with your provider's hardship program and unable to pay your utility bills without assistance.
- **Telstra Bill Assistance Certificates** – Community welfare agencies issue certificates for a fixed amount, which can be put towards your Telstra bill. Each community organisation will use its own guidelines to decide whether they will issue you with a voucher.

Reduce your usage

To help reduce your utility bills, you can lower your usage or switch to a free or low-cost service.

In Victoria, the following programs may help:

- **Sustainability Victoria** – You can learn about how to reduce your usage and lower your energy bills at www.sustainability.vic.gov.au.
- **Telstra InContact** – People who hold a Pensioner Concession Card, Health Care Card or DVA Concession Card, or who have outstanding Telstra debts, may be eligible for a limited free home phone service. This can be used to receive

incoming calls (except reverse charge calls), and to call some emergency service numbers.

Make a complaint

If you have contacted your utility provider and they won't help you, you can complain to one of the following ombudsman schemes:

- **Energy and Water Ombudsman**
1800 246 545
www.ewov.com.au
- **Telecommunications Industry Ombudsman**
1800 062 058
www.tio.com.au



Where to get help and information

- **Cancer Council**
13 11 20

This fact sheet provides general information only, which may be relevant to Victoria only, and is not a substitute for legal advice. You should talk to a lawyer about your specific situation.

Cancer Council Victoria 1 Rathdowne Street, Carlton VIC 3053
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Email enquires@cancervic.org.au **Website** www.cancervic.org.au