

The AGL Assist Toolkit

This document provides information on tools and
support for AGL customers



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1. How energy billing works

The amount of energy that you use is measured using one of two main types of meter. These meters are read to determine how much has been used and how much your AGL bill will be.

Basic meters are meters fitted to most residential gas connections as well as electricity connections and require a professional to attend the property in order to get a reading. This is usually every three months, but for gas it can be every two months (depending on which state you're in).

With a basic electricity meter, you'll be billed once every three months by default, but lots of customers choose to have their usage billed monthly so they can more easily manage payments. When this happens, two out of three bills are **estimated**, being based off your usage history and seasonal factors. To avoid this, you're able to submit your own meter read through My Account or the AGL Energy app.

Smart meters are meters that are fitted in most new homes and almost all homes in Victoria. They can connect through to AGL systems so we can automatically view your usage every 30 minutes. This means that we're able to provide you accurate bills every month, (instead of once a quarter) and we can even provide you with insights to show you where and when the electricity is being used.

When a billing period ends, we'll generate the bill and send it out to you online or via post. The due date is usually 2-3 weeks later and will be shown on the bill along with all the other important information.

If you're having issues paying the bill by the due day, this document explores several options available to you along with tips on how you can better manage energy consumption.

2. Payment options and plans

2.1. Bill Smoothing

What is Bill Smoothing?

Our Bill Smoothing service is a great option for residential and small business customers who want consistency and certainty when paying for their energy. Signing up for Bill Smoothing and combining it with automatic direct debit is a great way to make payments hassle-free.

To add flexibility to your energy account, you can:

- choose a monthly, fortnightly or weekly payment schedule
- combine with direct debit for seamless and automatic payments
- track usage estimates against your actual usage
- rollover unused credits to the next payment cycle
- pause payments with payment holidays.



How does Bill Smoothing work?

Bill Smoothing works by spreading your estimated yearly energy costs over smaller, regular payments. For example, if your bills totalled \$1200 last year, then your Bill Smoothing payment would be \$100 per month. Bill Smoothing also considers other factors such as price changes.



When you sign up for direct debit, these payments become automatic. Simply choose your preferred payment dates, and so long as you have adequate funds, your bill will be paid on time, every time. You'll also receive review letters to keep you updated on how our estimates match your energy usage.

Is Bill Smoothing right for you?

Bill Smoothing is a good option for those customers looking to:

- spread out peak-season bills over the whole year
- organise household expenses into an easy, regular payment
- create more financial certainty for budgeting.

How do I set up Bill Smoothing?

Here's how to set up Bill Smoothing:

1. Log in to **My Account** (myaccount.agl.com.au)
2. Go to the **Manage Account** tab and select **Billing and Payments**.
3. Next to **Bill Smoothing** choose **Set up** and follow the prompts.

Bill Smoothing terms and conditions apply – check the 'Direct debit' section on our website AGL.com.au/terms-conditions for details.

2.2. Regular instalments

If Bill Smoothing isn't for you and you'd prefer to get a bill, you can still choose to pay the bill before the due date over weekly, fortnightly or in some circumstances, over monthly instalments. You can check your eligibility and arrange this through our chat or phone team.

2.3. Scheduled payments

Everyone's different, which is why AGL offers you the flexibility to schedule your payments to fit your lifestyle. In My Account, eligible customers can select the date and either set up a one-off payment or a re-occurring payment.

How do I organise a scheduled payment?

Here are the steps to make a scheduled payment.

1. Log in to **My Account** (myaccount.agl.com.au)
2. Select **Make a Payment**
3. Confirm your payment amount, then under **Payment date** select **Later**
4. Select your preferred payment date from the calendar
*Note: If a payment is not available on this date, your payment may be dishonoured, and you may incur bank fees.
5. Confirm your preferred payment method and select **Make Payment** to complete.

2.4. Centrepay

If you receive Centrelink benefits, you may be able to use Centrepay to make regular deductions from your income support payments.

Centrepay is a voluntary payment option available to Centrelink customers and can be set up through the ServicesAustralia.gov.au website.

3. Financial hardship programs

3.1. Staying Connected (NSW, SA, QLD & WA)



Staying Connected is our hardship program for customers based in New South Wales, South Australia, Queensland and Western Australia. It's available to residential customers who are experiencing temporary or long-term financial difficulties.

Staying Connected provides personalised assistance that goes beyond traditional payment plans. It's confidential support so you can get back on track with your home energy bills. Our support team will consider the circumstances that we're aware

of and will act fair and reasonably. We will:

- Consider your individual situation and find a good solution for you
- Provide information about assistance options including government assistance programs including access to concessions
- Provide details of financial counselling and other support services that may help you beyond just energy related debt
- Encourage you to make your regular payments via Centrepay when available
- Assist you in setting up Centrepay with Centrelink online or over the phone
- Ensure you won't be disconnected while you're participating in the program
- Minimise or eliminate additional fees and charges associated with your energy debt while you're participating in the program
- Help you find the right energy plan for you
- Safely help reduce your consumption where possible.

How can Staying Connected help?

We understand that every circumstance is different. Our team is dedicated to helping customers with all sorts of sensitive financial situations. Get in touch with us to find out how we can help you.

How can I apply?

Give us a call on **131 245** and ask about our Staying Connected program. Language assistance is available.

Will anyone else find out about my financial difficulties?

No. Your privacy is important to us. Our team will assist you with compassion and understanding, and that includes keeping your information confidential.

We will only disclose or use information in accordance with the requirements of the Privacy Act 1988 and the AGL Privacy Policy – available at agl.com.au/privacy-policy

I can't pay my bill. Will my energy be disconnected?

While you are actively participating in the Staying Connected Program, we will ensure your home gas or electricity is not disconnected and there is no collection action on your account.

Staying Connected terms and conditions

Our Staying Connected policy contains the terms and conditions which apply for residential customers in NSW, QLD SA and WA. You can view the policy on [agl.com.au/stayingconnected](https://www.agl.com.au/stayingconnected).

3.2. Payment Support Victoria

Payment Support Victoria is our hardship program for Victorian customers and provides support that goes beyond traditional payment plans.



This support is confidential and is designed to help you get back on track with your home energy bill, repay your overdue bills and lower your ongoing usage costs.

Payment Support Victoria is available to eligible Victorian customers who are experiencing temporary or long-term financial difficulty that makes it hard to pay their gas and/or electricity bills.

How can Payment Support Victoria help?

We understand that every circumstance is different. So, we'll consider your current financial situation and what you can afford to pay before we make any recommendations – that way, your support is tailored to you.



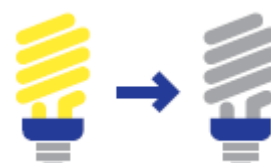
As part of Payment Support Victoria, you can access a flexible payment arrangement or get advice on your future energy costs and tips on how you can lower them. If you can't pay your ongoing energy costs, you may be entitled to additional support such as a six-month freeze on your outstanding debt, assistance to find an AGL energy offer that's most likely to reduce your home's energy costs as well as tips and tools to assist you to safely reduce your energy costs.

How can I apply?

Give us a call on **131 245** and ask about our Payment Support Victoria program. Language assistance is available.

I can't pay my bill. Will my energy be disconnected?

While you are actively participating in the Payment Support Victoria program, we will make sure your home gas or electricity is not disconnected and there is no collection agency action taken on your account.



Payment Support Victoria terms and conditions



Our Victorian Hardship policy contains the terms and conditions which apply for Victorian residential customers under the Payment Support Victoria program. You can view the policy on agl.com.au/paymentsupport.

4. Family & domestic violence support

We recognise that individuals, organisations and communities must all play a role in changing the way we support people impacted by family and domestic violence. That's why our integrated domestic violence policy supports our people and customers who are impacted.

Our Family & Domestic Violence policy ensures that:

- relevant calls are transferred to trained specialists
- flexible payment arrangements and debt relief are made available on a case-by-case basis
- additional steps are available to protect account privacy.

What is family and domestic violence?

Family and domestic violence takes different forms and may be known as different things such as, relationship violence or intimate partner violence. It's a pattern of abusive behaviour where a person seeks to control and dominate another person. It's not limited to physical abuse and can include:

- Economic abuse – when one partner has control over the other's access to economic resources, it diminishes that person's capacity to support themselves and they become financially dependent on the perpetrator
- Emotional or psychological abuse
- Sexual abuse
- Threatening or coercive behaviour
- Any other way that seeks to control or dominates a person and cause them to fear for their safety or wellbeing, or that of someone else.

Family and domestic violence can happen to anyone, in any community. It can be used by a perpetrator to undermine a person's rights, inhibit their options, undermine their safety, mental and physical health as well as limit opportunities for learning and participation, access to material basics and economic wellbeing, relationships and connection.

How can we help?

We're committed to supporting all employees and customers who are experiencing or impacted by family and domestic violence. We'll provide a supportive and confidential environment where you can feel comfortable informing us of your situation and seeking the support you need.

AGL's Family and Domestic Violence Policy can be found [agl.com.au/about-agl/who-we-are/our-commitments](https://www.agl.com.au/about-agl/who-we-are/our-commitments).

External support

We recognise everyone's circumstances are different and you may require support for various services at different times.

Listed below are some immediate and national support services to assist you. A more in-depth list including culturally relevant and state specific services can be found in the AGL Family and Domestic Violence Policy.

AGENCY	CONTACT DETAILS
Emergency Response (24 hours)	000
National 1800 RESPECT Line	1800 737 732
National counselling and support service for people impacted by family and domestic violence, sexual assault and abuse	https://www.1800respect.org.au/

5. Accessibility services

AGL provides the following accessibility services, to support all customers when interacting with us.



Online

Visit [agl.com.au](https://www.agl.com.au)



Phone

Call us on **131 245**

Overseas number +613 8633 6000

Hearing and special needs customers (TTY)

Phone: 133 677

Quote: 1300 664 358

Interpreter services

AGL also has an interpreter service available for a range of languages.

Phone: 1300 307 245

Community agencies

AGL understands the important role that community agencies have in supporting customers in remote areas, CALD and Indigenous communities, customers with limited or no access to the internet, low English literacy, or customers that are differently abled. We therefore provide information to various community agencies about the support that we provide.

AGL has partnered with several organisations to help you with easy access to free financial counselling services. You can contact our financial counselling partners directly or as an AGL customer, contact us on **131 245** and we can organise a referral for eligible customers.

Anglicare Victoria	Phone: 03 9896 6322 Website: anglicarevic.org.au
Wesley Mission New South Wales	Phone: 1300 827 638 Website: wesleymission.org.au
YFS Logan Queensland	Phone: 07 3826 1500 Website: yfs.org.au
Uniting Communities South Australia	Phone: 1800 615 677 Website: unitingcommunities.org

6. AGL tools

6.1. My Account

My Account allows you to securely view and track your energy usage and billing. You can log in or register at myaccount.agl.com.au.



Usage at a glance

Stay on top of what you're using. View usage breakdowns and track your energy usage if you have a digital meter.



Hassle-free billing

You can view all your bills in one place. Easily check your bill breakdown and account balance.



Easy account management

Manage multiple property accounts easily, update your account details and set up payment methods that suit your lifestyle.

What you can do with My Account?

- ✓ Organise your home or small business move
- ✓ Get detailed information about your energy usage
- ✓ View and pay your bills
- ✓ Manage your account
- ✓ Track your energy usage if you have a digital meter
- ✓ Choose to receive your bills via email
- ✓ Track your solar feed-in tariff
- ✓ Set up Direct Debit
- ✓ Update your personal details
- ✓ Request a payment extension
- ✓ Keep up with your AGL Rewards
- ✓ Register for SMS Pay
- ✓ Add an authorised person to your energy account
- ✓ Set up flexible billing and payment options

Register for My Account

To register for My Account, have your AGL bill and account number handy then go to agl.com.au/register and follow the prompts. You'll also be able to use this login to access the AGL Energy app.

6.2. The AGL Energy app

The AGL Energy app is available on iOS and Android and can be used to manage your electricity and gas on the go.

What you can do with the AGL Energy?

- ✓ Get detailed information about your energy usage
- ✓ Pay your bills via PayPal or credit card
- ✓ Track energy usage if you have a smart meter
- ✓ Enter your own meter reads and if accepted you'll avoid estimated bills
- ✓ Download your bill
- ✓ Monitor your solar usage and production

Download through your smartphone's app store and log in using the same details as your use for My Account.

6.3. Energy Insights

If you're an AGL electricity customer with a residential smart meter and you're subscribed to eBilling, you'll automatically receive an **Energy Insights** report a couple of days after you receive your bill.

The **Energy Insights** report is generated using algorithms and statistical data to provide you with an estimated breakdown of your energy usage across up to 12 categories:

1. Heating
2. Cooling
3. Electric hot water
4. Laundry and dishwashers
5. Fridges and freezers
6. Home entertainment
7. Pool pump
8. Lighting
9. Standby power
10. Cooking
11. Electric vehicle
12. Anything else



Importantly, the **Energy Insights** report calls out actionable and tailored tips to help you reduce your energy usage. It also includes contextual information, like the weather at the time of your usage, as well as a comparison to previous bills and similar residences in your area.

Is there a fee for this service?

No. This is a complementary service from AGL.

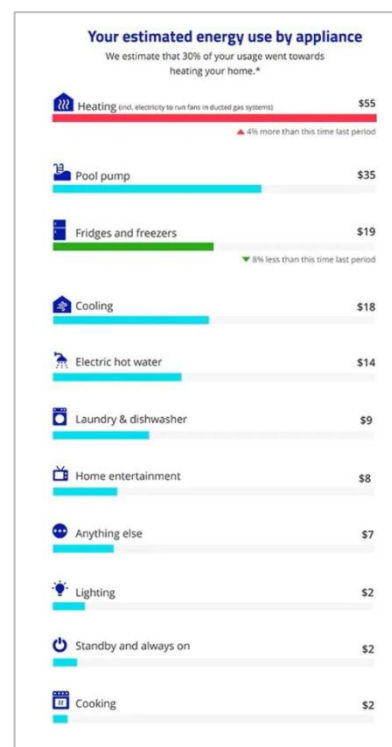
Do I need to pay the amount shown on the Energy Insights report?

No, the **Energy Insights** reports are only an estimate of your usage and projected costs – they don't replace your energy bills. You'll still receive your regular energy bills and should pay those as normal.

Can I stop receiving the Energy Insights emails?

You can opt out of Energy Insights emails at any time. Just click the "Unsubscribe" link at the bottom of the email. Or in My Account, go to

Manage Account, then in the **Notifications** section, under **Energy Insights** you can update your email preferences.



6.4. Here to Help tool

We understand that life can be complicated and that sometimes you may have trouble staying on top of your bills. Which is why we've built a tool that connects you with tailored financial assistance options.

Available online at agl.com.au/heretohelp.

What does the Here to Help tool do?

We've built this tool to help you take advantage of any assistance you might be eligible for. By answering a few simple questions, we'll tailor a personalised action plan for you which explains your eligible concessions or grants, financial assistance options we can offer directly, as well as the steps you need to take to apply for them.

What sort of assistance is available?

If you need short-term payment assistance to get back on your feet, you may be eligible for a payment extension, instalment plan or Bill Smoothing. These can be arranged through My Account or by getting in contact with us.

If you need something longer term, you may be eligible for our Staying Connected program or Payment Support Victoria program. We can also connect you with external financial help should you need it to access grants and schemes.

What are grants and schemes?

Grants or schemes are offered by your state government and other organisations to assist anyone facing financial hardship. We can check if you're eligible, but the relevant government body will make the final decision.

What are concessions?

At AGL we provide information on the availability of concessions as a quick and easy way to reduce your energy costs. You can check out the all available grants, concessions and rebates on our website at agl.com.au/help/payments-billing/energy-concessions-rebates-grants

Please note: customers in SA must go through the relevant government body directly.

6.5. Basic meter customers

If you have a basic meter – i.e. an analogue one, not a smart meter – it's possible you've received a bill based on an estimate at some time for your energy bill.

Bills are only estimated in situations where we've been unable to obtain a reading. This might be because your meter is indoors, behind a locked gate or it's guarded by dog.

How are estimates calculated?

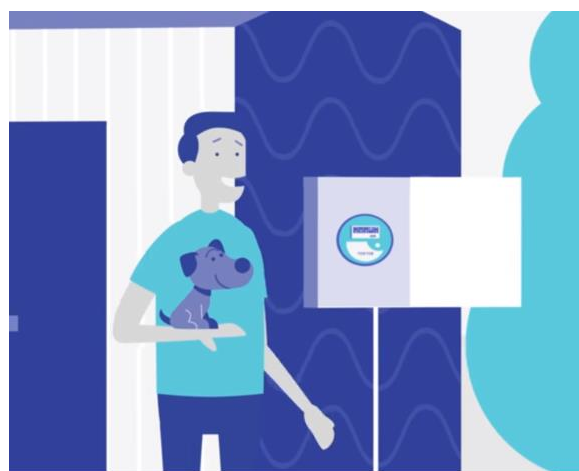
To make sure you're billed as accurately as possible, AGL bases usage estimates on previous periods – or if you're a new customer – an average of similar customers.

If a physical meter read then shows your usage has been overestimated, the balance will be returned as a credit to your account. If it's been underestimated, your next bill will be adjusted accordingly to reflect the total amount owed.

Submit a self-service meter read for an accurate bill

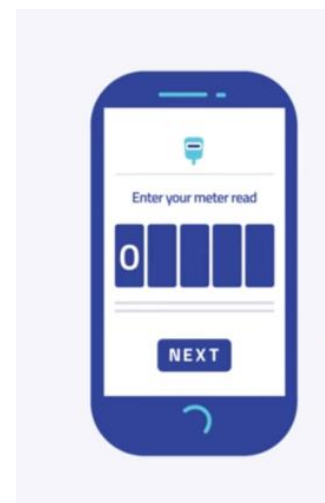
While estimates are delivered with a fair degree of accuracy, doing a self-service meter read gives you more control over your gas and electricity bills. Plus, by entering the read yourself, you don't need to worry about any surprises from your next bill.

How self-service meter reads work



If you're a monthly billing customer, you can opt in to automatically be sent an SMS to remind you to provide a meter reading. Using the AGL Energy app or through My Account, follow the instructions on [agl.com.au/ssmr](https://www.agl.com.au/ssmr) and submit it. If it's submitted within two days of your billing date and accepted, you'll be issued a bill based on what you've entered – no adjustments necessary.

By submitting your own meter read you'll also have access to usage updates and projected bill information at any point in your billing cycle. This info is available through My Account or the AGL Energy app and is particularly useful for monitoring how you're tracking with your usage during high demand periods like the middle of summer or winter.



How to read your meter

Find out how to locate and read your meter type in our **How to read your meter guide** at [agl.com.au/readyourmeter](https://www.agl.com.au/readyourmeter).

7. Other resources

7.1. Your bills, explained

Bill explainer PDF

We understand that sometimes understanding your energy and gas bills can be quite confusing. We have taken the hard work out of understanding your bills and have created bill explainers to make it easier to get your head around.

All our bill explainers are available on our website at [agl.com.au/help/payments-billing/your-energy-bill-explained](https://www.agl.com.au/help/payments-billing/your-energy-bill-explained).

Easy English bill explainer PDF

AGL has also translated the residential electricity and gas bill explainers into Easy English for customers whose first language isn't English. Please visit the above link to view or print a copy of these bill explainers. You can also call us on **131 245** and request a copy to be mailed out to you free of charge.

7.2. Energy saving tips

- Appliances on standby like phone chargers, computers, and TV's that aren't in use can account for up to 10% of your household electricity use.
- The optimal household temperature is between 18 – 20°C in winter and 24 – 27°C in summer. Every degree above or below this range, depending on the season, can add an extra 10% to your heating or cooling bill.
- The time when you use your appliances can also make a big difference. Some people are on tariffs that charge different prices at different times of the day (you can check this on your bill). For people with cheaper off-peak rates, it's often best to use bigger appliances during this time.
- AGL has developed a home energy efficiency guide for ways to help make a real difference to your home's energy bills. This is available at [agl.com.au/help/energy-savings-advice](https://www.agl.com.au/help/energy-savings-advice).
- We also have an Easy English version of the energy efficiency guide available.

7.3. The AGL Community forum

The AGL online community provides a place for customers to search for information, read and post about topics of interest, learn from each other and share energy-related tips and experiences.

Visit us at community.agl.com.au.

7.4. AGL Discover blog

A great resource for more energy saving tips, articles and updates on everything related to energy in your home and work.

Read more at [discover.agl.com.au](https://www.agl.com.au/discover).

7.5. MoneySmart

The MoneySmart website is run by the Australian Securities and Investments Commission (ASIC) and helps people to make the most of their money. ASIC's MoneySmart website is for all Australians - young or old, rich or poor, investing or paying off debt.

They offer free and independent guidance so you can make the most of your money. They are not selling you anything. They have smart tips on dealing with the ups and downs of life: losing your job, having a baby, divorce or separation, buying a home, losing your partner and many more. Visit moneysmart.gov.au for more information.