



Payment Plan Terms & Conditions

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1. GENERAL

- 1.1 These terms and conditions will apply when you enter into a payment plan with RAA Energy in regard to your energy account (**Payment Plan**).
- 1.2 In these terms and conditions RAA Energy is also referred to as “we”, “our” or “us”; and you, the customer to whom this Payment Plan applies, referred to as “you” or “your.”
- 1.3 Where these terms and conditions apply, they will form part of your market retail contract with RAA Energy. To the extent of any inconsistency with these terms and conditions and the market retail contract, the terms and conditions of the market retail contract will prevail.
- 1.4 We may vary these terms and conditions from time to time.

2. ELIGIBILITY

- 2.1 To be eligible for a Payment Plan, you must:
 - a) be a RAA Energy residential or small business Customer; and
 - b) have received written or email confirmation that RAA Energy will accept payment of an outstanding balance on your account by way of instalments under a Payment Plan.

- 2.2 If you have had two Payment Plans cancelled in the last 12 months because you did not meet the repayments, we may decline the approval of a new Payment Plan and we reserve the right to disconnect your electricity.

3. YOUR PAYMENT PLAN

- 3.1 Your Payment Plan will be calculated based on the outstanding balance on your account as at the commencement date, excluding any current or ongoing usage or invoices. Please note that new invoices for future energy supply will be received separately and are not included in your Payment Plan unless expressly referenced in the Payment Plan.
- 3.2 Payment Plan will include an agreed payment frequency, an agreed timeframe (with a commencement date and end date) to reduce the outstanding balance on your account. The Payment Plan may also include your invoice history, your payment history and any relevant information provided by you.
- 3.3 We will send confirmation of your Payment Plan in writing within five business days of you entering the Payment Plan.

4. PAYMENT FREQUENCY

- 4.1 Payments must be made in accordance with the schedule set out in your written or email confirmation. The payment cycle may be weekly, fortnightly, or monthly as agreed.
- 4.2 You will continue to receive your electricity invoices for continued electricity supply and your payments made under the Payment Plan will be included in the 'payment received' section of your invoice.
- 4.3 Failure to meet the agreed payments under the Payment Plan may result in us progressing debt collection and credit management processes set out in the terms and conditions of your market retail contract.
- 4.4 If you are having difficulty making any of the scheduled payments, please contact us as soon as possible to discuss your options.

5. PAYMENT METHODS

- 5.1 Payments can be made by direct debit from your nominated bank account, credit or debit card, smoothpay, BPAY or other existing RAA Energy payment options.
- 5.2 If you have agreed to payment via direct debit you must ensure funds are available on the dates set out in your confirmation schedule of your Payment Plan. Failed direct debit payments will incur a fee of \$10 added to your account.
- 5.3 If you cancel your direct debit, you must arrange an alternative payment method to remain on the Payment Plan.

6. AMENDING OR CANCELLING YOUR PAYMENT PLAN

- 6.1 You can request an amendment to your Payment Plan, including payment amount and payment frequency, provided you notify us at least five business days prior to the scheduled date of the next payment.
- 6.2 We will review your request and, if we approve the amendments, we will confirm your updated Payment Plan in writing.
- 6.3 We may review your Payment Plan from time to time to assess its suitability. We will notify you of any amendments to your Payment Plan in writing.
- 6.4 If you wish to cancel your Payment Plan, you will need to provide at least five business days' notice prior to the scheduled date of your next payment.
- 6.5 Upon cancellation of your Payment Plan, any amount owing will become due and payable immediately.
- 6.6 If you notify us of your intention to transfer to another electricity retailer or move out of your supply address, you will no longer be eligible for a Payment Plan and any outstanding amount on your account will become due and payable immediately.
- 6.7 Failure to adhere to the agreed frequency and payment amounts set out in your written or email confirmation may result in the Payment Plan being cancelled. Any amount outstanding on your Payment Plan will be due and payable immediately.
- 6.8 Failure to pay the amount owing may result in disconnection of your electricity and our normal collections process proceedings.

7. ADDITIONAL INFORMATION

- 7.1 If you are experiencing hardship, please see our hardship policy on our website at <https://energylocals.com.au/hardship/>.
- 7.2 You can make a complaint at any time by the following methods:
 - (a) Visit our website at [Insert website address]
 - (b) Email us with some details at [Insert Service Email Address]
 - (c) Write to us at RAA Energy, 101 Richmond Road Mile End South SA 5031
 - (d) Contact the Energy Ombudsman in your state. Customers have the right to contact the Energy Ombudsman at any time. However, we hope that our customers will contact us in the first instance to give us a chance to rectify any issues.

8. CONTACT DETAILS

- **Email us:** contact@energy.raa.com.au
- **Write to us:**

RAA Energy
GPO Box 1170
Adelaide SA 5001
- **Telephone:** 08 8202 8118 (Monday to Friday 9am to 5pm ACST – except public holidays)