

Rank the Energy Retailer 2025



Rank the Energy Retailer 2025 is a collaborative project funded by Energy Consumers Australia, as part of its Grants Program to support consumer advocacy and research projects that benefit households and small business consumers. The views expressed do not necessarily reflect the views of Energy Consumers Australia.

Overview

The Rank the Energy Retailer 2025 Report was launched on **16 June 2025**.

The Report and Appendix ranks energy retailers based on a survey of financial counsellors about their energy casework experiences over the past 12 months.

The report comprises survey methodology and analysis conducted by the Consumer Policy Research Centre (CPRC), and analysis by Energy Consumers Australia (ECA) on Australian Energy Regulator (AER) retailer performance data.

Download the report:



Project lead:



Project partners:



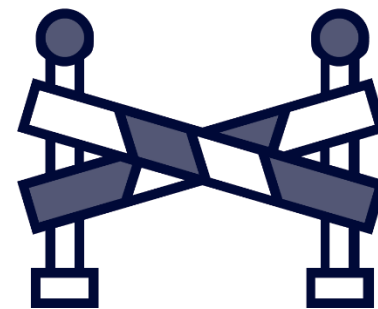
Research objectives



- To explore financial counsellors' experiences and interactions with various energy retailers' hardship teams over the past 12 months

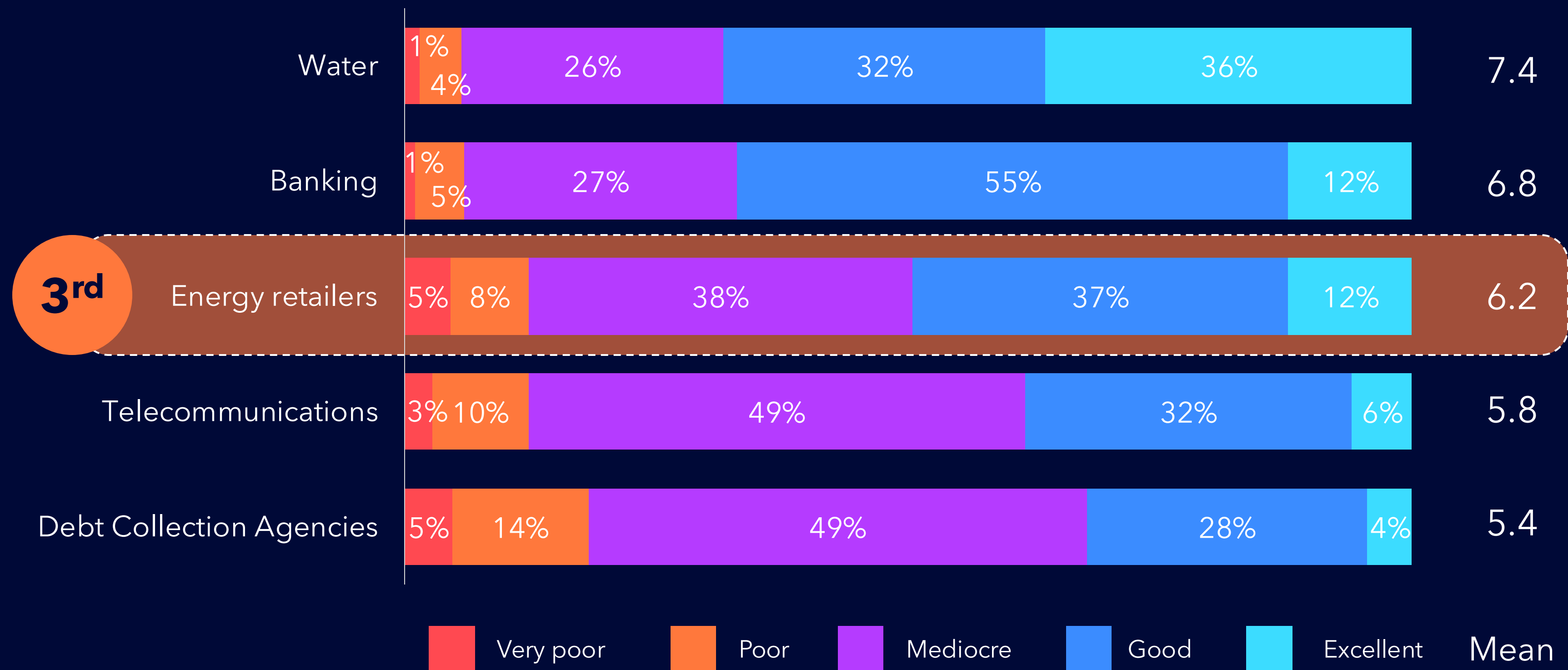


- To measure financial counsellors' sentiment and perspectives of energy retailers' hardship teams and hardship policies over the past 12 months



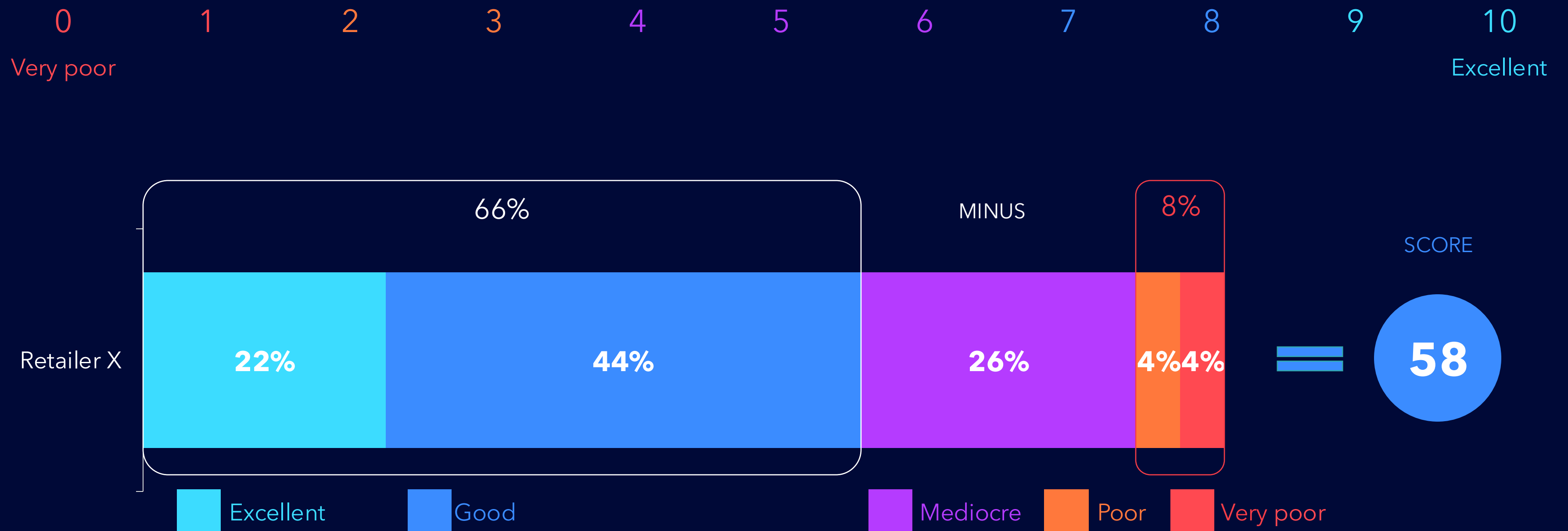
- To identify barriers to energy consumers in accessing fair, reasonable and appropriate hardship assistance

Hardship responses from the energy sector compare poorly to other sectors

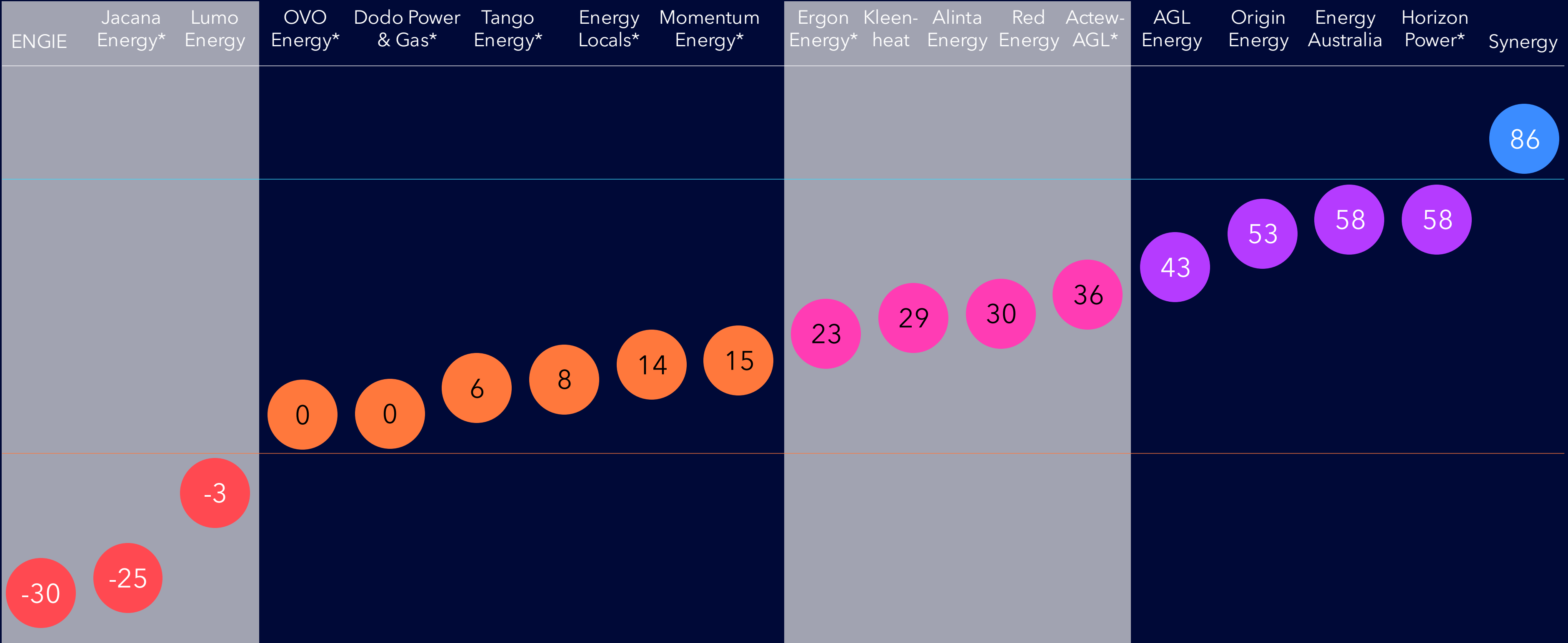


Devising the ranking

Acknowledging there may be variation in your experiences, overall, please rate the energy retailer in terms of their hardship policies and practices...

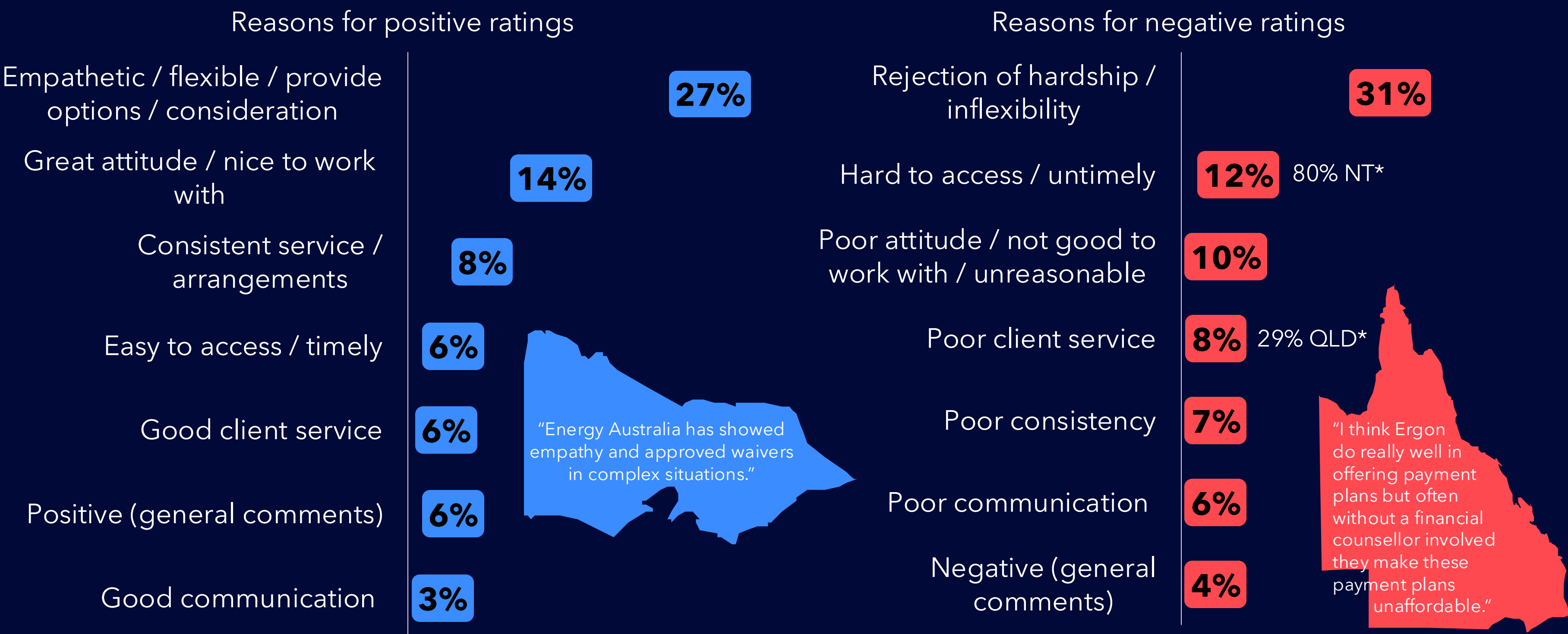


Overall ranking of energy retailers



* Responses derived from groups smaller than 30

Financial counsellors value empathetic, flexible solutions

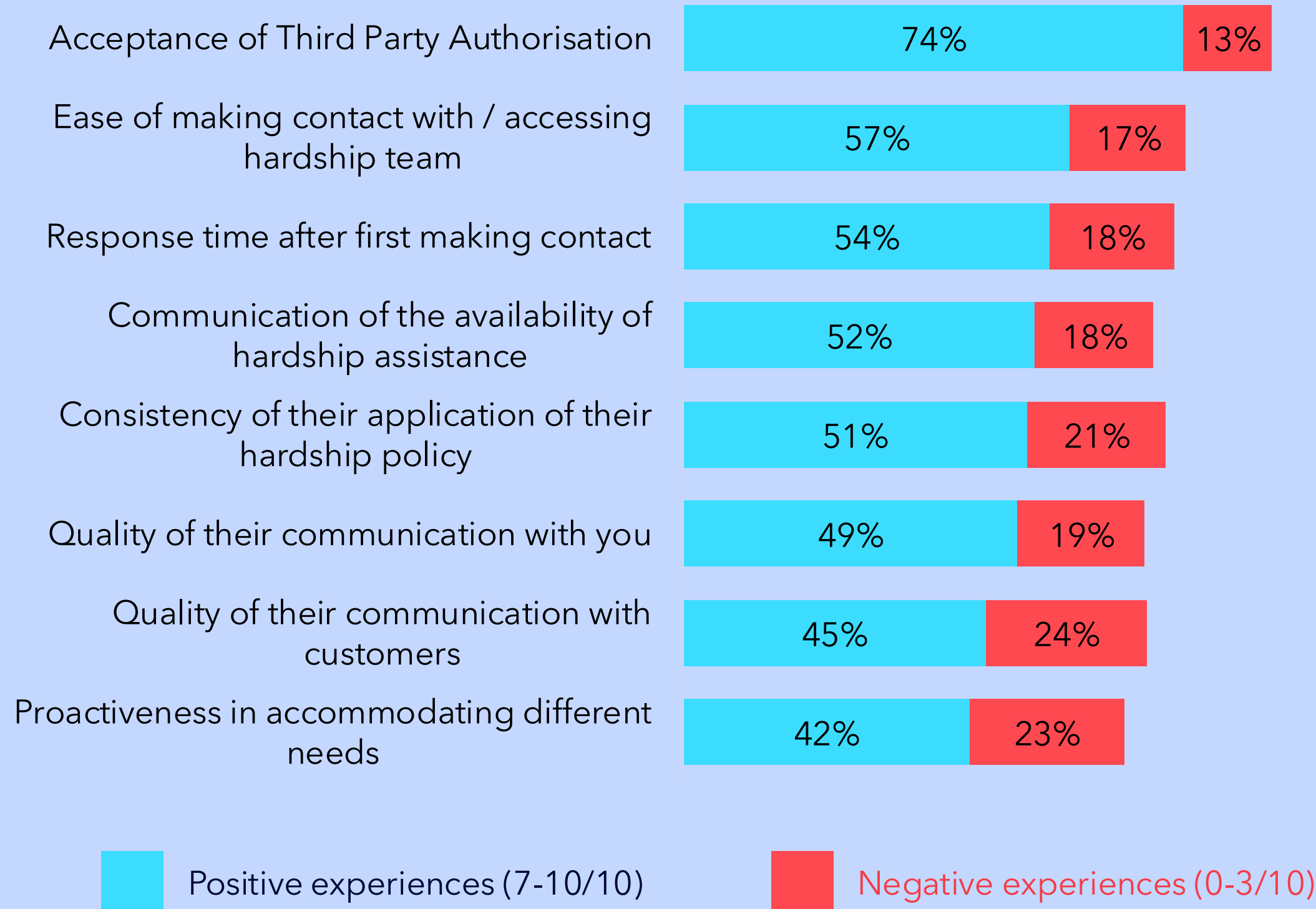


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Access and communication

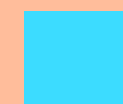
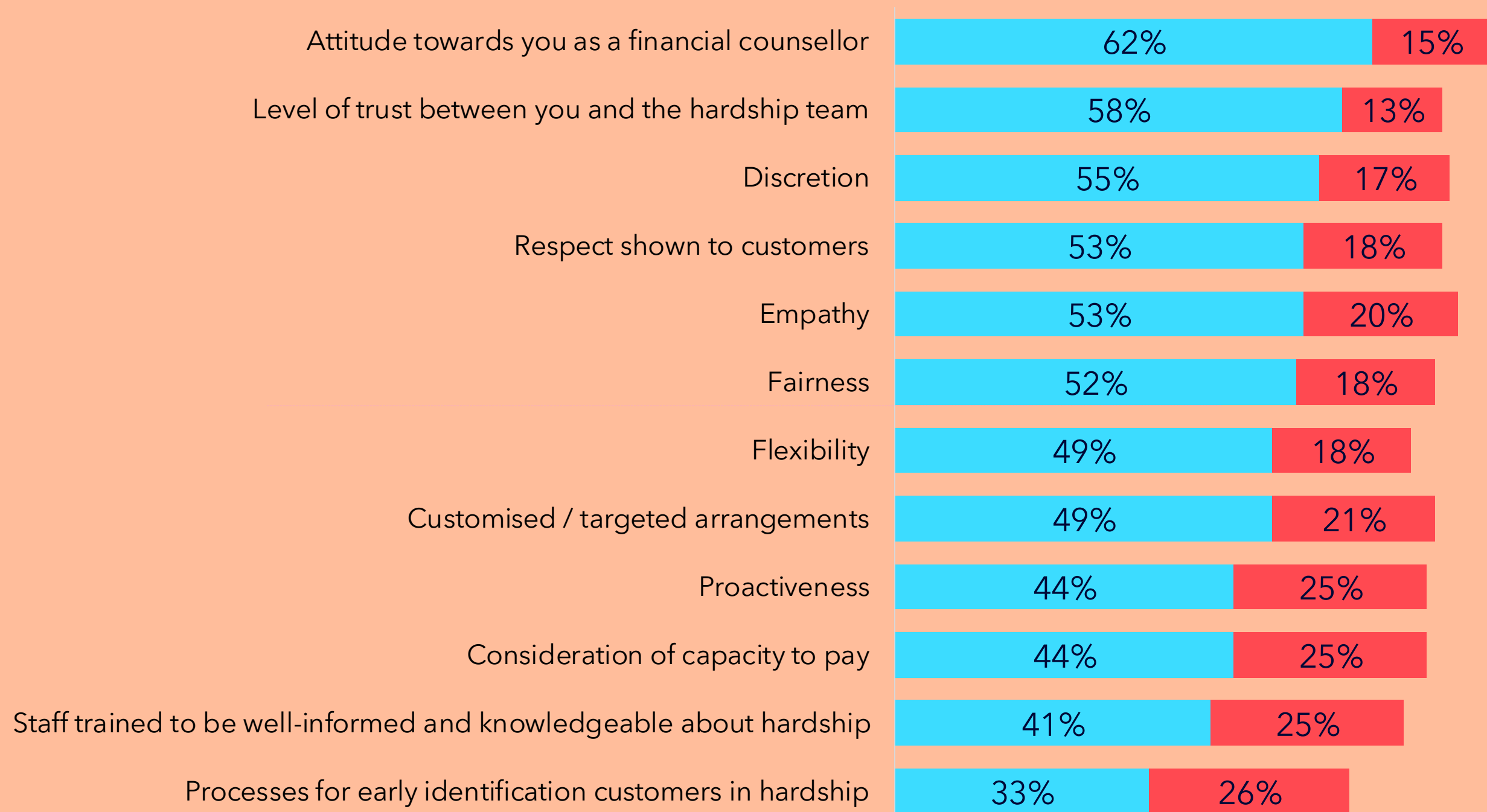
SECTOR LEVEL MACRO RATINGS





Process and attitude

SECTOR LEVEL MACRO RATINGS



Positive experiences (7-10/10)



Negative experiences (0-3/10)

"One thing I find frustrating as a financial counsellor is energy companies not assisting vulnerable clients at the first instance in regard to payment arrangements."

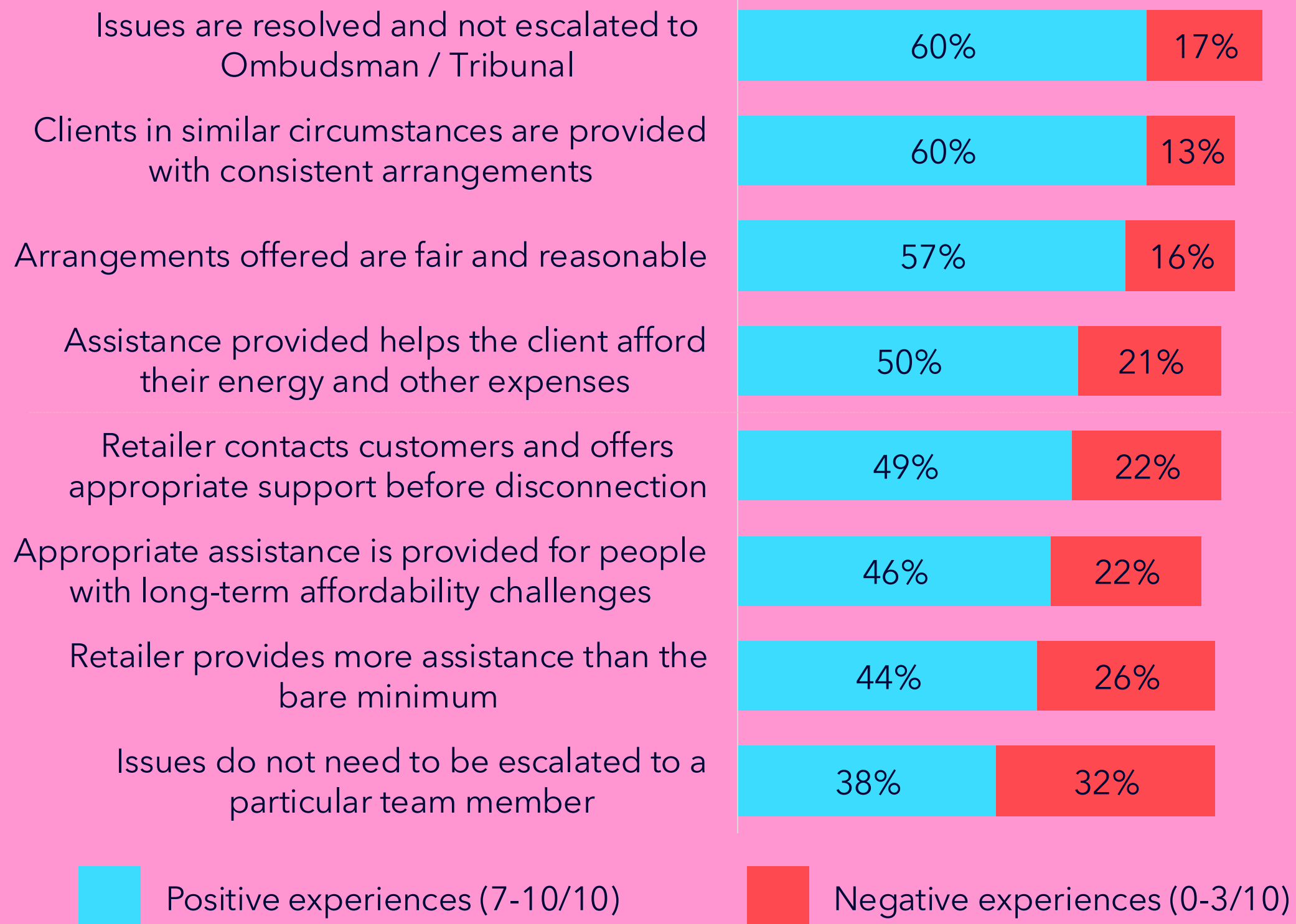


Outcomes and consistency

SECTOR LEVEL MACRO RATINGS



"Most energy retailers allow debt to build significantly with no long-term plans to address mounting debt."





Proactive assistance provided

SECTOR LEVEL MACRO RATINGS



Affordable payment options

Concessions / rebates / grants that they were not otherwise receiving

Energy-efficiency advice

Transferral to a better retail market contract

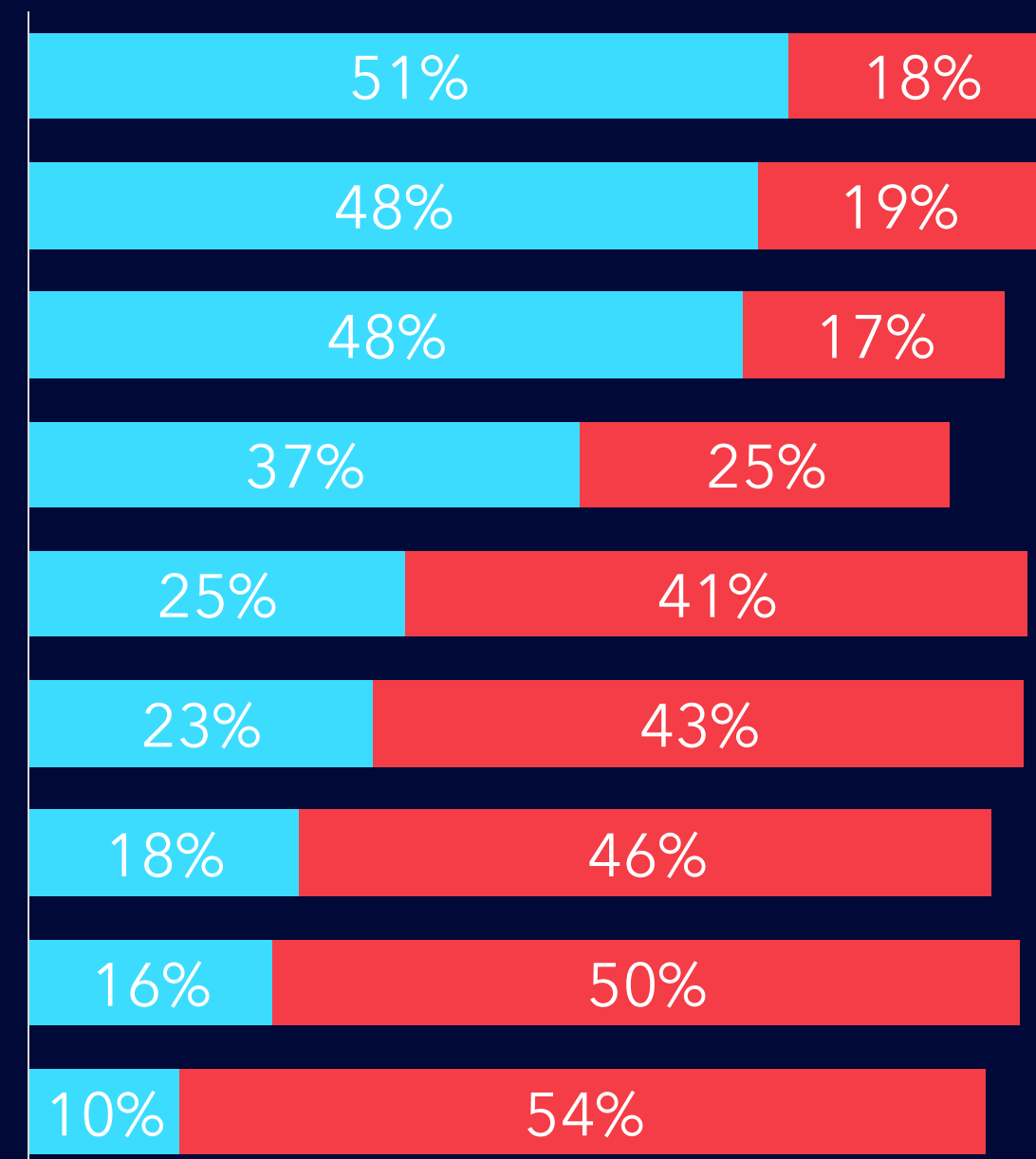
Incentive payments or discounts

Reimbursement / credit of late payment fees

Onsite energy audits (if applicable)

Accessing a crisis payment

New appliances through appliance replacement programs



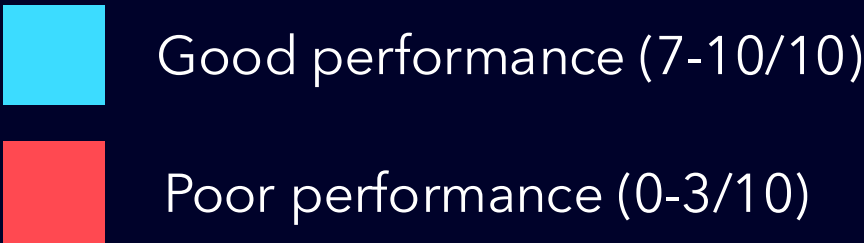
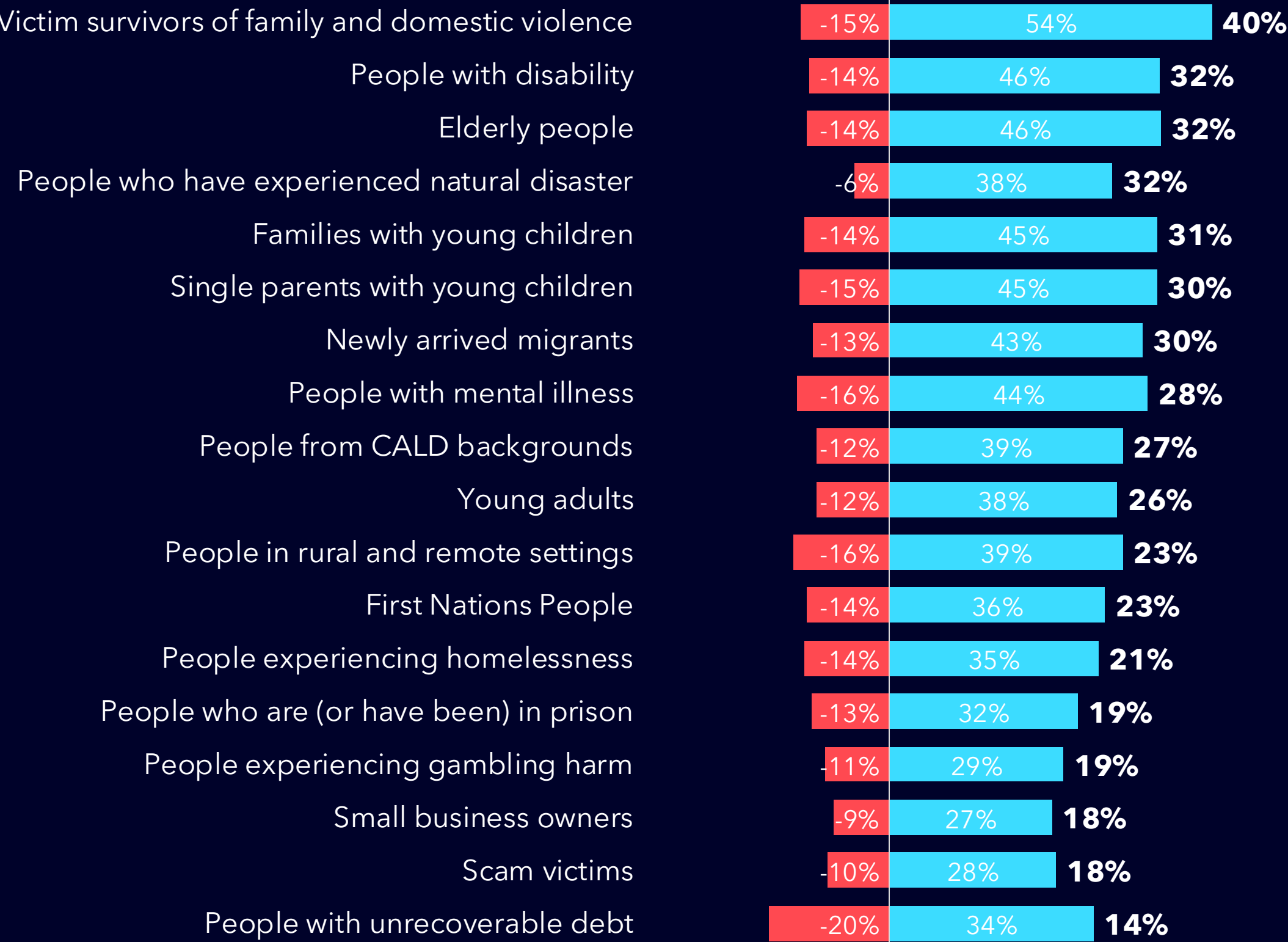
Always / mostly (7-10/10)



Never / hardly ever (0-3/10)

Supporting specific cohorts of clients

SECTOR LEVEL MACRO RATINGS



NET performance

* Responses were derived from groups smaller than 30

In the words of financial counsellors, a good hardship response...

"...is one that offers proactive, flexible, and compassionate support, including tailored payment plans, fee waivers, energy efficiency advice, and direct referrals to financial counsellors to prevent further financial distress."



"...is the retailer accepting a level of responsibility for the position of the client and working with them with what is achievable and realistic, beyond a rigid approach based on debt and usage."



"...centres on providing timely, empathetic, and effective solutions to customers in need, ensuring that they are able to maintain access to essential services and avoid falling further into debt."

The goal should be to create long-term, sustainable pathways for customers to recover from financial hardship."



Key recommendations

1. Strengthen protections through regulation, enforcement and implementation



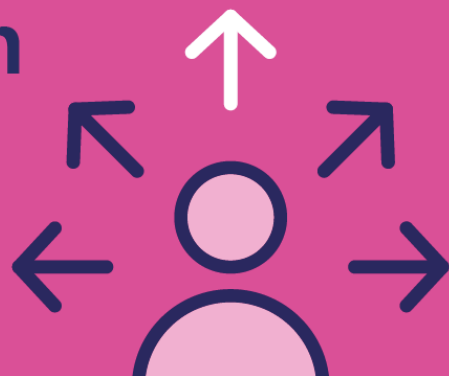
2. Make support early, accessible and equitable



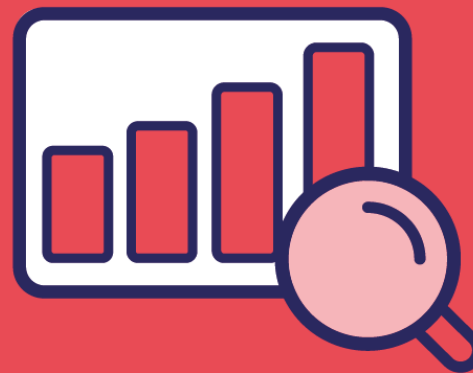
3. Provide realistic payment arrangements before debt accrues



4. Embed a person-centred, future-focused approach



5. Improve data, monitoring and continuous learning



6. Leverage relationship with financial counsellors



Since the report...

We have met with and presented to:

Regulators

Ombudsmen

Industry

Financial counsellors

We welcome ongoing opportunities to engage!

Contact: projects@fcvic.org.au

Download the report:



In meeting with industry

Constructive responses

- Retailer had reviewed all data in the report and the Appendix, and individual verbatim comments provided with the calendar invitation.
- Retailer attended the meeting with a list of questions to clarify points of data to improve their understanding.
- Retailer acknowledged that while they were working on a program of change internally with their hardship team, that this might not be visible to external stakeholders.
- Retailer acknowledged the importance of communicating their practices and changes with financial counsellors and committed to 'reporting back' on their progress.
- Retailer discussed other ways of connecting with financial counsellors beyond attending conferences.

Defensive responses

- Retailer had not read the report in full, had not reviewed the Appendix, and had not read the individual verbatim comments provided with the calendar invitation.
- Retailer attended the meeting with accusations of unfair treatment and criticised the integrity of the research.
- Retailer stated that they can't fully staff their hardship team to meet customer needs because they are running a business.
- Retailer questioned the veracity of the comments and feedback provided by financial counsellors as their own internal customer survey data was positive.
- Retailer said that they attended every FC conference and only had good feedback.

How are you responding?

Landscape changes since the report

Energy retail reform changes

- Australian Energy Market Commission's (AEMC) National Energy Retail Amendments
- Australian Energy Regulator's Review of the Minimum Disconnection Amount
- Essential Services Commission Review of the Energy Retail Code of Practice Stage 1 Final Decision

Hardship and hardship responses in essential services

- Designed to Disrupt: Safety by design for essential services
- 10 Principles of Good Hardship Practice – Financial Counselling Australia
- Exploring a consumer duty for Australia's energy market – Energy Consumers Australia
- Understanding and measuring energy hardship in Australia – Consumer Energy Report Card July 2025 – Energy Consumers Australia

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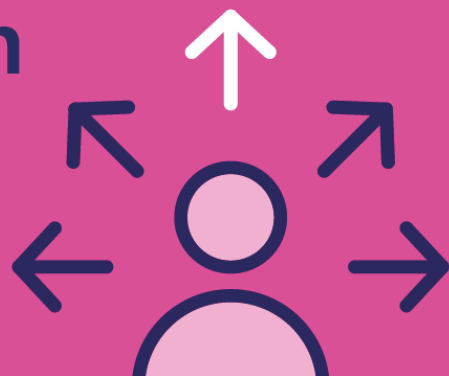
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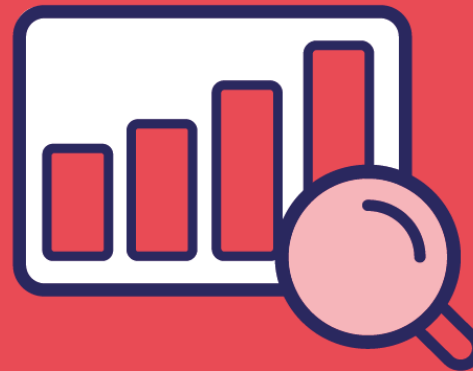
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