

Flowchart for engagement between Electricity Retailers and the National Building Financial Capabilities Charitable Trust making sure our customers get the help they need

TMM = Total Money Management services funded under the National Building Financial Capability Charity

Customers in arrears OR disconnected for arrears

Customer calls their electricity retailer, or is referred from Work & Income, Housing NZ, a budgeting service, or elsewhere

1. Customer already is disconnected for arrears

2. Customer is often arrears

Does electricity retailer offer pre-pay OR is customer compatible to join pre-pay option?

NO YES

Customer is referred to TMM service in their region or Moneytalks (refer next page for details)

Prepay process kicks in END

1. DISCONNECT FOR ARREARS

2. IN ARREARS

Customer has been disconnected for arrears

SOLVED
Customer is reconnected
*Financial plan and payments are sorted and arrangement is in place for future bills to be cleared ongoing

Be mindful few customers may drop out of TMM service

END

Electricity retailer strongly advises customer in arrears to make urgent contact with TMM for arrears for any further support to be considered

Does customer make contact with TMM? Does customer make arrangements to pay arrears and keep current bills up to date?

YES

NO

SOLVED
*Financial plan and payments are sorted and arrangement is in place for future bills to be cleared ongoing

END

UNSOLVED
Customer does not make contact with TMM as per agreed account is in arrears and maybe disconnected. Electricity Retailer continues to make contact with customer

TMM report indicates that irrespective of our discounts, reversal of fees etc...the issue is beyond the Energy Retailer, who can assist here? If the customer is disconnected and cannot move to Prepay, what are the options?

electricity retailer strongly advises disconnected customer to make urgent contact with TMM for power to be reconnected and for arrears to be considered

if customer agrees to speak with TMM, the retailer should directly connect the customer call to the TMM and introduce their situation.

Does Customer make contact? Does customer make arrangements to pay arrears and keep current bills up to date?

NO

UNSOLVED
Customer does not make contact with TMM as per agreed and power remains disconnected. Electricity retailer continues to try to make contact with customer

Total Money Management Services

ASHBURTON	Ashburton Budget Advisory Service Inc
AUCKLAND	Presbyterian Support (Northern) Budget & Money Management Service
AUCKLAND	Tamaki Budgeting
BALCLUTHA	Clutha Budget Advisory Service
CHRISTCHURCH	Christchurch City Mission
DUNEDIN	Dunedin Budget Advisory Service Inc
FEILDING	Manchester House Social Services Society Inc
GREYMOUTH	Pact
KAIKOHE	Mid North Budgeting Service Trust
MASTERTON	Wairarapa Free Budget Advisory Service Inc
OTAKI	Otaki Family Budgeting Service Inc
PALMERSTON NORTH	Financial Freedom Trust
PAPATOETOE	Training and Budget Services
PORIRUA	Te Roopu Awhina ki Porirua
TAKAPUNA	North Shore Budget Service
TAUPO	Taupo Budget Advisory Service Inc
TAURANGA	Tauranga Budget Advisory Service Inc
TIMARU	Timaru Budget Advisory Trust
TOKOROA	Tokoroa Budget Advisory Service Inc
WAIHEKE ISLAND	Waiheke Budgeting Service Trust
WAIHI	Waihi Budget Service Inc
WANGANUI	Christian Social Services Wanganui (the City Mission)
WELLINGTON	Central City Citizens Advice Bureau (City Library)
WELLINGTON	Strathmore Park Community Centre Trust
WHAKATANE	Budget Advisory Service (Whakatane) Inc
WHANGANUI	Tupoho Iwi and Community Social Services Trust
	Christians Against Poverty

Moneytalks

A free financial helpline run by the National Building Financial Capability Charitable Trust
www.moneytalks.co.nz; 0800 345 123

Q & A

Why Total Money Management services and not just any budget advisor?

We understand that there are budgeting services that do not agree with the control of a family's income, however when we see households who fall into disconnection and arrears time and time again, we believe some families or individuals need financial guidance. Total Money Management and the Trust gives the Electricity Retailer the confidence that a customer will no longer fall behind, and with the help of the TMM service will be empowered to make better decisions. In addition to this, we have the confidence that the TMM services will work alongside our customers to assist in their customer's financial situation.

How far can a Total Money Management service negotiate for a electricity retail customer?

The Electricity Retailer's objective for TMMs to intervene is two fold: firstly to ensure our customers no longer fall into arrears and have a stable supply of electricity. Secondly, where Retailers have Comprehensive Credit Reporting, this will improve the credit history of a customer. Electricity Retailers will need to engage closely with the TMM to find a workable solution for both parties.

What if the Total Money Management service advises the Electricity Retailer that there is not enough income to help the customer with their ongoing expenses, namely the electricity bill. What do we do here?

In this scenario, the TMM and/or the Electricity Retailer should engage with Work & Income. Each case will need to be assessed on its merits.