CONSUMER CARE POLICY.



THIS DOCUMENT IS OUR CUSTOMER CARE POLICY.

It contains helpful advice, our contact details, and explains how we will:

- Act to make sure we have a good relationship with you.
- · Give you the best chance to afford the electricity you need.
- Help to minimise the harm caused by not having enough electricity or not being able to pay your bill.

It tells you where you can find the extra support you might need and how we can help, including if you're medically dependent on electricity.

This Consumer Care Policy is one of several documents explaining the relationship between you, the consumer, and us, your electricity retailer. The other documents are our contract for electricity supply and our standard terms and conditions.

WE'RE HERE FOR YOU.

We recognise that electricity supply makes an essential contribution to you and your whānau's wellbeing. As your electricity retailer, it's our job to:

- · Help supply you the electricity you need to live your life.
- Ensure you have every opportunity to be on the best pricing plan to meet your needs.
- Communicate with you clearly and on time.
- Treat you with care and respect.

OUR PROMISES.

We're committed to learning from our experiences to continually improve the support we offer consumers. As your electricity, gas and telecommunications retailer, we want to make sure:

- We understand your situation and are proactive in offering assistance.
- · We work with you in a collaborative and constructive manner to solve problems.
- We work with you to resolve payment difficulties and, with your permission, can link you to one or more support agencies or social agencies to assist you.
- We work with you to try to keep your electricity, gas and telecommunications services connected if you are having payment difficulties.

If you consume electricity from us, we will communicate with you clearly about your rights and the choices you can make, even if you have not signed up with us yet.

We view the disconnection of electricity for non-payment of bills as a last resort.

We will work with you to try and keep your electricity, gas and telecommunications services connected and avoid building up debt.

We might not always get it right, but we are committed to learning from our experiences to improve the support we offer you.

WHAT YOU CAN EXPECT FROM US.

As an electricity consumer, you have a set of rights and responsibilities. We'll help you by making it as easy as possible to pay for the electricity you use.

We offer standard terms and conditions to all our customers. You agree to these when you become a customer and consume electricity from us. These terms and conditions are updated from time to time. You can read the latest version on our website: mercury.co.nz/terms

In addition, you have protection under the Electricity Authority's "Consumer Care Guidelines". As a responsible retailer we adhere to these guidelines and strive to constantly improve our service to you. You can find the Consumer Care Guidelines on the Authority's website: ea.govt.nz/documents/2093/Consumer-Care-Guidelines.pdf

You also have protection under the New Zealand Telecommunications Forum's (TCF) "Customer Care Code" and you can find this Code on TCF's website: tcf.org.nz/industry/standards-compliance/customer-experience/customer-care/

WHAT WE EXPECT FROM YOU.

As an electricity, gas or telecommunications consumer, you have a set of rights and responsibilities.

We ask that you pay for the services you use. Reply to messages we send you, so we can know more about your situation and provide additional help if required.

We ask you to work with us positively, the more we work together the more we can help you. If you are in financial hardship or having trouble paying your bills, let us know how we can help you.

WAYS WE CAN HELP YOU.

Signing up as a customer

We want to have you as a customer, so we will help you through the sign-up process.

You can sign-up online at mercury.co.nz or by calling us on 0800 10 18 10.

Becoming a customer means agreeing to us supplying you with electricity, gas or telecommunication services, agreeing to our terms and conditions, and choosing the right electricity plan for you – see below for more information. Before you become a customer, we will ask you questions about yourself and your situation. If we think there are better options for your electricity needs, we will tell you about them.

We conduct credit checks and will consider this along with all other information you provide to us. In cases of poor credit history, we will provide advice on actions you may take to get electricity from us or another retailer. If we do not offer you a contract, we will tell you why. If you are having a hard time finding an electricity retailer we can advise you on what you can do, including referring you to support services.

Choosing the right electricity plan

We offer a range of plans designed to suit different households or provide extra services you might like to receive. These plans can include a daily fixed charge and a usage charge based on the amount of electricity you use.

We can offer you a "SmoothPay" payment option which averages your electricity bills over a year, and you pay the same amount every week, fortnight or month.

To help you make decisions about which pricing plan might suit you best, you can ask us to tell you about your past electricity consumption. You can see our full range of plans on our website: mercury.co.nz

Using electricity smartly

We're able to offer you advice on ways you can use your electricity efficiently. For energy saving tips, please visit mercury.co.nz/blog.

We can offer you advice on changes you can make to use cheaper electricity off-peak and whether installing a new meter is right for you. To discuss, please contact us on webchat at ask.mercury.co.nz or call us on 0800 10 18 10.

Communicating clearly

We value our relationship with you. We're committed to providing understandable, timely, clear, and accessible communications with all our consumers. You can choose how we communicate with you based on your needs. This includes how you receive your bill and how you can get in touch with us. You can see all the ways we can communicate with you on our website: ask.mercury.co.nz/app/ask

Using an alternative contact

You can ask us to communicate with you using an alternative contact if you prefer. An alternative contact could be a family member, friend, support person or community worker.

Please ask this person first, then if they agree, you can provide us with their name and contact details. Once confirmed, we'll work with your alternative contact to ensure you understand what's happening with your electricity bills, and letting you know what payments you need to make.

Speaking your language

If you'd prefer to speak to us in a language other than English, we can help. Please contact us on 0800 10 18 10 to talk to someone or arrange an interpreter.

MAKING IT EASIER TO PAY.

Ways to pay

We offer a range of different ways you can pay your Mercury bill. Check them out below.

- Pay by Direct Debit: The amount due is automatically deducted from your bank account or credit card each month on your due date.
- **SmoothPay**: You pay a regular fixed amount each week, fortnight or month via direct debit. We reassess the payment amount regularly to ensure you aren't paying too little or too much.
- Pay by Debit or Credit Card: We've made paying by credit or debit card easy. You can do it via
 your online account or on our handy Mercury app. When you pay by debit or credit card,
 a 0.8% credit card surcharge applies.
- Online Banking: All banks that offer online payment options have Mercury's payee details preloaded.
 If you have more than one Mercury account, you will need to set up a bill payment for each one.
- Automatic Payments: Can be made from your bank account weekly, fortnightly or monthly.
 You can set up an automatic payment via your personal internet banking.
- · Phone Banking: Just contact your bank with your Mercury account number to set up phone banking.
- NZ Post: Not all stores accept bill payments. Please refer to the NZ Post website for opening hours and details around services offered at each participating NZ Post agent.
- Mercury app: We've made it super easy to pay your account via our Mercury app. You can download our app from Google Play or the App Store.
- Bank Transfer: You can pay via bank transfer directly through your My Account or our app.

VIEWING YOUR ACCOUNT.

View and manage your account with the Mercury app. Simply download the app from the app store, log in using your online account details and you're ready to go. If you are not already registered for online services simply tap on 'Register for online access' when you open the app.

Making a payment plan

We offer a range of payment options, please call us on 0800 10 18 10 to discuss which one will work for you. If you're having difficulty paying your electricity bill, we're here to help. Please contact us to discuss your options on 0800 10 18 10. We can also help you set up a payment plan so you can manage your budget and know your electricity bills are getting paid.

Linking you with budgeting advice and support organisations

We can help you if your family or household needs a bit of extra support. We have relationships with budgeting advice and support agencies that work in your community.

If you agree, we can refer you to an appropriate support agency for help with things like difficulties paying your bill. Once a referral is made, we'll give you reasonable time to talk to the agency and receive help without extra fees from us. We'll work with your support organisation cooperatively, constructively, and in a timely manner.

To make this as smooth as possible for you, we will use agreed ways of communicating and working with the support agency.

OUR FEES.

We sometimes have to charge fees for services outside of your day-to-day services. These are not part of your power or gas prices.

Fee type	Electricity	Gas		
New Connections				
New connection	\$0*	\$0*		
Change from builders temporary supply to permanent supply	\$0*	-		
New connection (Time of use)	Ask us for a quote			

^{* \$0} retailer cost only - this does not include any fees you may incur from an electrician, inspector or any network fees

Reconnection/Disconnection*						
Disconnection		\$70	\$120			
Onsite reconnection - Business hours		\$70	\$120			
Onsite reconnection - After hours	Urban	\$120	\$185			
	Rural	\$190	\$185			
	Remote	Ask us for a quote	\$185			
Automated reconnection		\$25				
Automated disconnection		\$25				
Permanent disconnection	Urban	\$130	Ask us for a quote			
	Rural	\$165	Ask us for a quote			
	Remote	\$255	Ask us for a quote			

Metering Fees*					
Metering investigation	Urban	\$195	Ask us for a quote		
	Rural	\$260	Ask us for a quote		
	Remote	\$325	Ask us for a quote		
Import/Export meter installation (used for self- generation such as solar)	Urban	\$195	Ask us for a quote		
	Rural	\$265	Ask us for a quote		
	Remote	\$325	Ask us for a quote		
	Time of Use (TOU)	Ask us for a quote			
Non-network fault		\$170			
Noisy meterboard - business hours**	Urban	\$175			
	Rural	\$210			
	Remote	\$250			
Noisy meterboard - After hours**	Urban	\$220			
	Rural	\$280			
	Remote	\$320			
No hot water internal fault - business hours**	Urban	\$175			
	Rural	\$210			
	Remote	\$250			
No hot water internal fault - After hours**	Urban	\$220			
	Rural	\$280			
	Remote	\$320			
Meter testing fee		\$240			

Metering Alterations*					
Upgrade/Downgrade		\$245	Ask us for a quote		
Relocation	Urban	\$195	Ask us for a quote		
	Rural	\$260	Ask us for a quote		
	Remote	\$330	Ask us for a quote		
Meter reseal	Urban	\$175	Ask us for a quote		
	Rural	\$240	Ask us for a quote		
	Remote	\$305	Ask us for a quote		
	Phone and Broa	dband Charges			
Fee Type			Cost		
Telecommunication restrictio	n		\$45		
Reconnection of phone and/	or broadband services***		\$63		
	Adminis	stration			
Fee Туре			Cost		
Over the counter payment fee at NZ Post			\$1.50		
Credit card surcharge			0.80%		
Refund fee			\$7.50 (first 2 refunds are free)		
Late Payment fee (after 10 business days from due date)			\$8		
Final Notice (after 20 business days from due date)			\$25		

All prices include GST.

*When a site visit is required in some remote areas higher charges may apply. Both disconnection and reconnection fees will apply if both jobs are completed.

^{**}These fees will only be charged if no fault is found, or the fault is found to be internal.

^{***}If wireless broadband services are disconnected, an availability check is required prior to reconnection. Mercury can't guarantee wireless broadband availability once disconnected.

PROTECTING THE HEALTH OF MEDICALLY DEPENDENT CONSUMERS.

The health and wellbeing of our consumers is paramount. If you, or someone living with you, depends on electricity to run critical medical equipment, then you may qualify as a Medically Dependent Consumer (MDC). Examples include ventilators, oxygen concentrators and ventricular assistance devices.

If you think this applies to you, or someone in your household, please let us know as soon as possible by calling us on 0800 10 18 10.

• Your district health board, private hospital, General Practitioner (GP) or health practitioner will supply you with a "Notice of Potential Medically Dependent Consumer Status". You'll need to provide us with a copy of this notice, and you can do this by emailing a copy to collectionsqueries@mercury.co.nz or you can post it to us at:

Mercury Private Bag 12023 Tauranga Mail Centre Tauranga 3143

From time to time we may ask you to provide evidence that you, or your household member's, MDC status is still the same, for example, a letter from a GP that confirms the Notice of Potential MDC Status is still valid.

We promise we will never disconnect your electricity supply as a medically dependent consumer. However, despite our best efforts, occasionally the electricity supply can be interrupted because of extreme weather, accidents or technical problems. In case this happens, you should have an emergency response plan.

Emergency response plans can range from having a fully charged battery available, to temporarily going to a friend or family member's house with electricity or, in very serious circumstances, calling an ambulance to be taken to hospital.

ERANZ, the Electricity Retailers Association have some great information on preparing an emergency response plan for your household, please see: eranz.org.nz/resources/medically-dependent/

Your electricity supply

The electricity you use relies on many businesses for generating the electricity and getting it to your home.

Each electricity bill you receive from us goes towards paying these businesses for this generation, transmission, distribution, and metering, as well as what we do as your retailer.

Normally, we will take care of everything for you. However, from time to time you may receive a notice directly from your electricity network or local lines company about planned electricity outages in your area. This is when they turn off the electricity to your home for a set period of time to do maintenance work or upgrade the wires.

Sometimes things go wrong and there is no power in your home. We can help you work out what the problem is and who is best to fix it - for example, if there is a problem with the electricity supply in your neighbourhood.

If you have lost power to your home, contact us on 0800 10 18 10.

Commitment to inclusion

We are an inclusive retailer, and we strive to ensure all consumers have access to the support we offer regardless of language, ethnicity, educational achievement, culture, gender, physical and intellectual ability, age, health, income, and wealth.

We offer all our consumers transparent support options, including payment plans, to help make electricity more affordable for you.

Monitoring our performance

We uphold high standards of service and performance.

As an electricity retailer, we are regulated and monitored by the Government and independent organisations. This is done through the Electricity Authority, the Commerce Commission, Utilities Disputes and Consumer NZ.

In order to demonstrate our commitment to serving consumers, we disclose information to the Electricity Authority as required under Part 10 of the Consumer Care Guidelines to enable monitoring of how we achieve alignment with the Guidelines.

We will align ourselves with any protocols agreed between retailers and support or health agencies within six months of their publication on the Electricity Authority's website.

Making a complaint

You can contact us at any time to ask a question, query a bill, or make a complaint. If you have any concerns about the service you have received from us, please let us know. You can contact us on: mercury.co.nz/formal-complaints

If you feel your complaint has not been properly resolved by Mercury, you can contact Utilities Disputes. Utilities Disputes is an independent organisation that specialises in resolving complaints in a fair way, at no cost to the customer.

Utilities Disputes 0800 22 33 40 info@udl.co.nz udl.co.nz

If you feel that your telecommunications complaint has not been resolved by Mercury, you can contact TDR. The TDR is a free and independent service that specializes in resolving telecommunication complaints in a fair way. Mercury is a member of the Telecommunication Dispute Resolution Scheme.

Telecommunications Dispute Resolution 0508 98 98 98

tdr.org.nz

Disconnecting & reconnecting electricity supply

We strive to make electricity as affordable for our customers as possible. There are many ways we can help you pay for the electricity you use. This includes checking to make sure your electricity plan is right for you, multiple ways to pay, SmoothPay, and custom repayment plans.

If you need extra help paying your electricity bills, please contact us on 0800 10 18 10.

We're able to refer you to support services and budgeting advice in your community. Please refer to the section 'Linking you with budgeting advice and support organisations'.

If you don't pay an invoice on its due date, we will attempt to communicate with you directly and/or through your nominated alternative contact.

You can expect the following communications from us regarding an unpaid bill:

- Day 1 Account sent (by post or email)
- Day 23 If payment not received, a Friendly Reminder Notice will be sent (by email or post)
- Day 28 If payment not received, a Non Payment Letter will be sent (by email or post)
- Day 44 If payment not received, a Final Disconnection Notice will be sent (by post and email where available)
- Day 44 If payment not received, a text message is sent where a mobile number is available
- Day 48
 If payment not received, a text message is sent where a mobile number is available

If payment not received, the day before Disconnection is due: Outbound calls to mobile / landline, email and text message will be sent.

Disconnecting your electricity supply

If you don't respond to our communications and your electricity bills remain unpaid, we may ask for your electricity supply to be disconnected.

Please note, if you or a member of your household is medically dependent on electricity, we will never disconnect your electricity supply. Refer to the section 'Protecting your health'.

If your electricity supply is disconnected, you can have it reconnected. This may incur a reconnection fee as listed the section 'Our fees'.

To reconnect your electricity supply, please contact us on webchat at ask.mercury.co.nz or call us on 0800 10 18 10.

SERVICES THAT CAN HELP YOU.

MoneyTalks

MoneyTalks is a free and confidential financial helpline that can connect you with financial mentors and other community services.

moneytalks.co.nz

0800 345 123

Citizens Advice Bureau

A nationwide network providing free, confidential, independent information on your rights and how to access the services you need.

cab.org.nz

0800 367 222

Work and Income

Work and Income is here to help you financially if you're on a low income or not working.

workandincome.govt.nz

0800 559 009

Community Energy Network

Energy efficiency and healthy homes community-based specialists.

communityenergy.org.nz

Eco Design Advisor

Improving the comfort, health and performance of New Zealand homes.

ecodes ignad visor. or g.nz/resources

EnergyMate

EnergyMate is a free energy coaching service for households at risk of energy hardship that are struggling to pay their power bill or keep their home warm, delivered by the Electricity Retailers' Association.

energymate.nz

Utilities Disputes

A free, independent, and fair service that resolves complaints about electricity and gas.

udl.co.nz

0800 22 33 40

Powerswitch

Compare electricity and gas plans.

powerswitch.org.nz