CUSTOMER DOCUMENTS

Consumer Care Policy

Electricity is essential, for your health and wellbeing, and for keeping your whānau connected. This is our Consumer Care Policy: our promise to keep you safe, help you manage what you pay, and work with you if things get difficult. It reflects the Electricity Authority's Consumer Care Obligations.

Applies to	Residential customers of Tīrama Energy Limited (NZ company number 9424181)
Document	Consumer Care Policy
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Status	Pre-launch draft for legal review. The binding version is the one presented and accepted at sign-up.
Published copy	tiramaenergy.co.nz/consumer-care
Replaces	Tīrama Consumer Care Policy v1.2 (16 October 2026)

1 · Our commitment to you

Electricity is essential. It keeps your home warm, your food fresh, your whānau connected, and it matters for your health and wellbeing. This policy is our promise to look after you: to keep you safe, to help you manage what you pay, and to work with you if things get difficult.

This Consumer Care Policy applies to our residential customers. It sets out how we meet the Electricity Authority's Consumer Care Obligations, and it includes commitments such as:

- communicating with respect and care in every interaction;
- working with you constructively to solve problems;
- taking the time to understand your situation so we can offer the right support;
- communicating clearly and in good time;
- making sure you have every opportunity to be on the plan that suits you best;
- working with you early if you're having trouble paying, and, with your permission, connecting you with support or social agencies; and
- doing all we reasonably can to keep your electricity connected if you're having payment difficulties.

We won't always get everything right. When we don't, we want to hear about it, and we're committed to learning and improving the support we offer.

> **How this fits together.** This policy reflects and complies with the Consumer Care Obligations. It isn't a legally binding contract and doesn't form part of our Terms and Conditions. If there's ever an inconsistency, our

Consumer disclosure and Terms and Conditions apply. You can also read our Privacy Policy.

2 · Your personal information

To supply you with electricity and related services, we need some information from you. We store it securely and use it only for the purpose it was given. Keeping your details up to date helps us to communicate clearly, keep accurate records, confirm our commitments to each other, and resolve any issues that come up.

Please let us know if your details change. You can find out more about how we handle your information in our Privacy Policy.

3 · Joining Tīrama

Our plans and payment options are set out on our website, or you can talk to us about which plan and payment option suits your household. This helps you make an informed choice. Before you join, we may ask you about your situation, and we'll ask your permission to run a credit check.

Tīrama supplies electricity together with a home battery installed at no upfront cost. The battery is not leased, financed or sold to you. It remains a Tīrama asset at all times and its installation and running are part of the energy supply service. When you sign, your rate is lower than the cheapest equivalent standard plan published for your area. The full terms of the battery arrangement, including the agreement length and any early-exit fees, are set out in your Consumer disclosure and Terms and Conditions, not in this policy.

If we're not able to accept you as a customer, we'll tell you why. If you're finding it hard to find a retailer, we can point you to a financial mentor or give you advice on your options. If you'd like an independent place to compare energy prices, you can use Billy, the Electricity Authority's free power comparison website, at billy.govt.nz.

4 · Your plan & understanding your charges

We want you on the plan that fits how your household uses energy. To help us recommend the right one, tell us about your usage and, if you have it, your past consumption. Your bill is made up of a daily fixed charge and a variable charge for the electricity you use, based on your meter type and your network's pricing.

Your home has a certified smart meter, read remotely by our metering provider, so you can see your usage and account information online at any time and your bills are based on actual measured consumption. Where a reading is missing we may estimate, and the bill will say so. You can also ask us at any time, at no charge, for the information we hold about your electricity consumption under the Electricity Industry Participation Code 2010.

If you'd like to smooth your payments across the year, or align your payment dates with your income or benefit cycle, talk to us and we'll set that up. We'll check in from time to time to make sure your payments are keeping pace with your usage.

5 · A support person or alternative contact

You can ask us to deal with a support person or an alternative contact on your behalf. A family member, friend, community worker or someone else you trust. Please ask them first, and once they agree, give us their name and contact details so we know they have your permission to act for you.

6 · Communicating in a way that works for you

If we don't share a language, you can deal with us through a support person, or choose a different way to communicate, for example, in writing. We can arrange access to a translation service, and we can provide written information in plain language or in te reo Māori on request.

If you're Deaf, hearing impaired, blind, deafblind or speech impaired, the New Zealand Relay Service offers a free service to help you contact us.

7 · If you're finding it hard to pay

Please talk to us early, for any reason. The sooner we know, the more we can do. If we can see your bill is overdue, we'll get in touch. Some of the ways we can help:

- check you're on the best plan for how you use power;
- smooth your bill across the year, or align payment dates with your income;
- set up a payment arrangement that suits your situation, then check in to make sure it's working; and
- hold any disconnection action while a payment arrangement is in place and being honoured.

> **What we won't do.** We don't charge late fees, debt-collection fees or default interest on overdue balances, and we won't pass your debt to a collection agency without giving you at least 20 business days' written notice and a chance to make an arrangement.

8 · Connecting you with support

If you're struggling to keep up, we can, with your permission, connect you with support agencies who can help with things like paying your bill. We'll give you time to talk to them and get help without disconnecting your supply, and we'll agree with you and your support agency on how we all stay in touch. These organisations can also help with financial assistance or free budgeting advice:

- **Work and Income**, you may be eligible for assistance. Call 0800 559 009 or visit workandincome.govt.nz.
- **MoneyTalks**, free, friendly budgeting advice. Call 0800 345 123, text 4209, or visit moneytalks.co.nz.

9 · Bonds & credit checks

When you apply to open an account, we'll ask your permission to check your credit with a credit reporting agency. We use comprehensive credit reporting, which considers both positive and negative information, such as the type and amount of credit you hold and whether you repay on time. We use this, along with any other relevant information you tell us, to decide whether we can open an account for you.

New Zealand's credit reporting agencies are Centrix, illion and Equifax. You can contact each of them directly for a free copy of your credit report. The Office of the Privacy Commissioner has helpful information on credit reporting and your rights under the Credit Reporting Privacy Code.

Bonds. A bond is an upfront lump-sum payment a retailer may ask for. Tīrama does not require a bond to open a residential account. If this ever changes, we'll tell you the amount, why it's required, how it's held and how it's refunded, before you agree to it.

10 · Fees

You're responsible for the charges and fees that apply from the date your property is switched to us, or from when you first use the electricity or services we provide. Your plan's pricing is included in the information we send you when you join and is on our website. Prices may be updated from time to time, for example, if you change plans, or where we're permitted to make changes under our Terms and Conditions.

Any fees we charge are reasonable and reflect our actual costs. The fees that can apply are listed in your customer terms and confirmed in your pricing plan at sign-up. If you ask for an additional service, we'll tell you the cost, or give you an estimate, before you go ahead, and let you know if there's a way to avoid the fee. Where a disconnection or reconnection fee is charged through to us by your lines company, we pass it on at cost and don't mark it up.

11 · Disconnection for non-payment

Disconnection is always a last resort. We'll only ever disconnect your electricity for non-payment after we've genuinely tried to work with you. Before disconnecting, we'll make several attempts to reach you, using more than one method, at different times of day, and we'll contact your support person or alternative contact if you've given us one.

Except where a disconnection is requested, agreed, or for an emergency or safety reason, we will:

- make at least **five separate attempts** to contact you, using more than one method;
- issue an initial notice of disconnection **no earlier than 28 days** after the invoice was issued;
- issue a final disconnection notice **no earlier than 44 days** after the invoice was issued; and
- give that final notice **no less than 24 hours and no more than 10 days** before the disconnection, taking all reasonable steps to make sure you receive it.

The final disconnection warning will include the address to be disconnected; the timeframe; how you may be able to avoid disconnection; the cost of reconnection and any charges on top of your unpaid account; our payment options; contact details for Work and Income and other support agencies; information about applying as a medically dependent consumer; and our complaints process and the contact details for Utilities Disputes.

We'll only disconnect on a business day, and never on a Friday or the day before a public holiday. **We will not disconnect a medically dependent consumer for non-payment.** If no one has signed up as the customer for the electricity being used at a property, we may disconnect, but we'll send sign-up and disconnection information to the address first. If we can't disconnect within the timeframe we gave you, we'll send a fresh notice with a new timeframe before going ahead.

12 · Reconnecting your supply

If your supply has been disconnected, contact us to reconnect. We'll arrange this once you meet our criteria and pay any charges that apply, which may include the outstanding balance on your account, any disconnection and reconnection fees, and charges that have built up since disconnection, such as fixed daily and metering charges. Reconnection happens within one business day of the underlying issue being resolved.

We may also ask you to be at the property when we reconnect, to give us safe access, to agree any additional reasonable terms, and to switch off appliances so they're not damaged by any surge when power is restored.

13 · Medically dependent consumers

The health and wellbeing of our customers matters to us. If you, or someone living with you, even for a short time, depend on electricity to run critical medical equipment, you're a **medically dependent consumer**. Examples of critical equipment include ventilators, renal dialysis machines and oxygen concentrators.

We'll ask whether this applies when you sign up, and we'll remind you each year. If your situation changes at any time, please tell us as soon as you can. To register, complete our Medically Dependent Consumer form, have it signed by your treating health practitioner, and send it to medical@tiramaenergy.co.nz. Once we know, and with your permission, we'll record this on your account and share it with the parties who need it, such as your network and metering companies and our field staff. **We will not disconnect a medically dependent consumer's supply for non-payment.**

If we ever become aware that you, or someone at your property, may be medically dependent, for example from something you tell us or a note on your account, we will send you a **Notice of Potential Medically Dependent Consumer Status** together with the form to complete, so the protection is not missed.

> **Backup is not a substitute for clinical backup.** Your Tīrama battery can provide backup power for your home's main circuits during a grid outage (hot water and EV charging are on controlled circuits and are not backed up), but it's not a guaranteed continuous-power solution for life-critical equipment. Its runtime is limited and it may not be fully charged. Please keep an emergency response plan, and maintain a clinical backup plan with your health practitioner that's independent of any household power supply. See the Electricity Authority's guidance on preparing a plan.

14 · Family violence

We're committed to supporting customers affected by family violence with confidentiality, respect and care. We recognise it can be a cause of payment difficulty, and we'll work with you to find a solution that fits your situation. If you need to be connected with external support services, or there's another way we can help, please get in touch with our team when it's safe to do so.

In an emergency, if you don't feel safe, always call 111. Other services that can help:

- **Women's Refuge**, 0800 733 843, womensrefuge.org.nz
- **Shine**, 0508 744 633, 2shine.org.nz
- **It's Not OK**, 0800 456 450, areyouok.org.nz

15 · Feedback & complaints

You can contact us at any time to talk about your situation, ask about your bill or this policy, or give us feedback. If something has gone wrong, or we haven't lived up to our commitments, please tell us so we can put it right.

Email complaints@tiramaenergy.co.nz. We acknowledge every complaint within **2 working days**, come back to you within **7 working days** with what we're doing about it, and aim to resolve it within **20 working days**. If it's more complex, we'll tell you what to expect and when. If you're not satisfied with our first response, you can ask for it to be escalated, and a named person will own it from there and come back to you within five further working days.

If you remain unsatisfied, or at any point, you can contact Utilities Disputes, the free and independent dispute resolution scheme for the electricity sector. Tīrama is a member, and it's free for residential customers to use:

- Phone 0800 22 33 40
- Email info@udl.co.nz
- Online utilitiesdisputes.co.nz

If your complaint concerns our compliance with the Consumer Care Obligations or the Electricity Industry Participation Code, you can also raise it with the Electricity Authority.

16 · Helpful contacts

General queries: kiaora@tiramaenergy.co.nz

Account & billing: billing@tiramaenergy.co.nz

Medically dependent registration: medical@tiramaenergy.co.nz

Complaints: complaints@tiramaenergy.co.nz

Phone: 0800 TĪRAMA, coming soon. Our 24/7 outage line will be published before launch.

Post: Tīrama Energy Limited, Shed 22, Level 1, Prince's Wharf, 147 Quay Street, Auckland 1010, New Zealand.

- **Electricity Authority: Consumer Care Obligations:** ea.govt.nz/your-power/consumer-care-obligations
- **Utilities Disputes:** 0800 22 33 40, utilitiesdisputes.co.nz
- **Work and Income:** 0800 559 009, workandincome.govt.nz
- **MoneyTalks budgeting helpline:** 0800 345 123 (or text 4209), moneytalks.co.nz
- **Gen Less: energy efficiency advice:** genless.govt.nz

Version history

Version	Date	Change
v1.0	Jul 2026	First published policy.
v1.1	17 Aug 2026	Controlled draft reconciled with the published page.
v1.2	16 Oct 2026	Aligned to the published page. Pricing statement restated (below the cheapest equivalent standard plan at sign-up); complaint timeframes 2, 7 and 20 working days with escalation to a named person; disconnection steps (five contacts, 28 and 44 days); backup wording (main circuits, hot water and EV charging not backed up); wording corrections.
v1.3	29 Oct 2026	Billy named as the free comparison service; account and billing contact added; Utilities Disputes email corrected.