

Partnering with Blue NRG

Induction Pack



Cutting Electricity Costs for Your Business

Blue NRG is passionate about providing great service and great electricity rates to small to medium-sized businesses based in Victoria, New South Wales and South Australia.

We launched in 2012 because our directors felt that business owners needed a **better quality of electricity supplier**.

Since then we have grown to service **thousands of customers**.

We understand

We know what it's like to manage cash flow, to juggle bills, to be bombarded with 'special offers', to receive poor customer service, and to be frustrated when service providers don't deliver on their promise.

That's why we strive to provide excellent customer service and account management features that customers really want.



Why Blue NRG?

We are constantly striving to provide the very best. What that means to our customers is great prices, excellent service, and help reducing energy costs.



Competitive Electricity Rates

We don't fritter money away on expensive marketing. By reducing our costs, we pass the savings on to our customers. We don't offer limited discounts that expire quickly after you join. We just provide the best rate, every day, month and year.



Local Customer Service

You can easily speak to a member of our friendly team, right here in Melbourne. You don't have to call overseas to get a simple answer. Our team will listen to your questions and work with you to help you reduce your energy consumption.



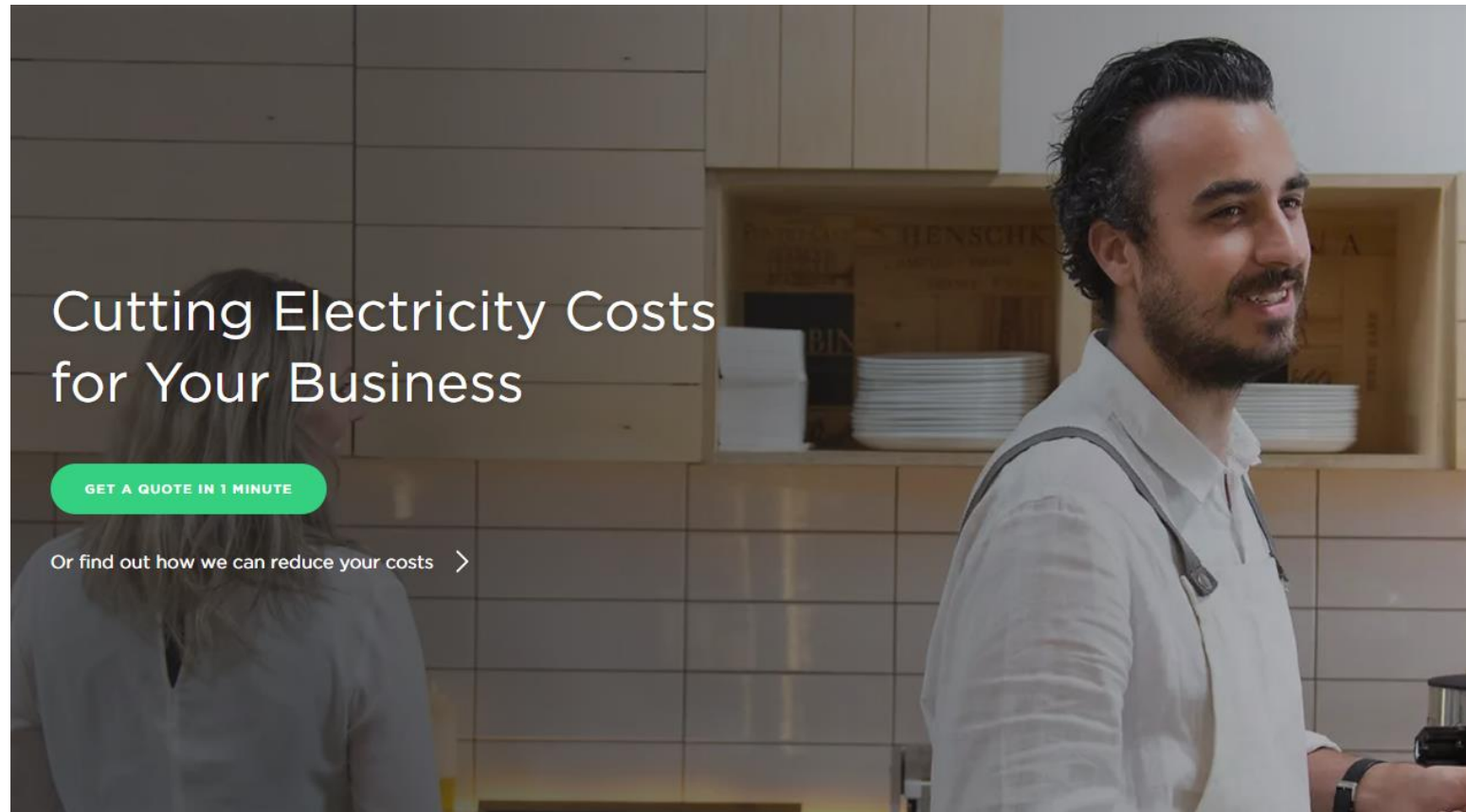
Lower Energy Costs

We know that small and medium businesses can't afford spiralling energy expenses. That's why we provide heaps of data in your 'My Account' reporting and work with partners to identify energy solutions to reduce energy consumption. Together, we can identify ways to reduce your bills.



Our Slogan

“Cutting Electricity Costs for Your Business”



Blue NRG 'My Account'

When you choose Blue NRG as your business electricity supplier, you get instant access via smartphone, PC or tablet to the 'My Account' online platform.

It's the one feature that impresses our customers the most. Why?

Because it's packed with valuable information. And it makes managing your electricity account easy, simple and quick.

Watch the 'My Account' video to find out more:

<https://www.youtube.com/watch?v=2BCvxsbjkWI>

Analyse your usage

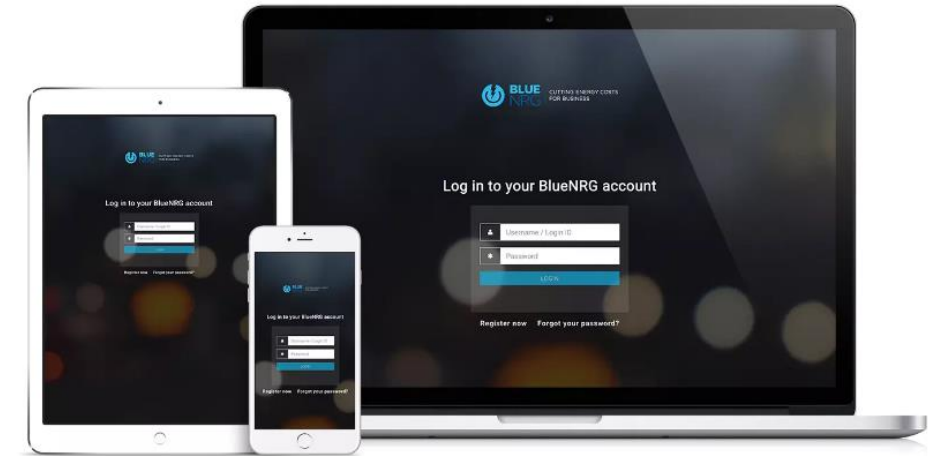
- Receive a weekly email update on your energy consumption trends
- Receive a high bill email alert if you are heading for an unexpectedly high invoice. This helps prevent surprises and gives you the opportunity to review the cause of the increase
- Receive a SMS reminder if you have an unpaid invoice due soon

Monitor your spending

- Access a summarised view of your Blue NRG electricity invoices to determine increases or decreases over time
- Access all of your invoices in the one place
- Find out your current breakdown of electricity costs by percentage or dollar value
- Login to view your account balance, check when your next payment is due and pay your electricity invoice

Alerts and Insights

- Receive a weekly email update on your energy consumption trends
- Receive a high bill email alert if you are heading for an unexpectedly high invoice. This helps prevent surprises and gives you the opportunity to review the cause of the increase
- Receive a SMS reminder if you have an unpaid invoice due soon



Energy Solutions

Blue NRG has partnered with Empower, a company that specialises in energy efficiency solutions, to help businesses save money by reducing their energy usage.

Energy Efficiency Solutions include but are not limited to:

LED lighting- can help save up to 22%* off your total bill

Power factor correction (PFC)- to reduce network demand charges

Solar power- dramatically reduce peak energy demand

Tariff optimisation- ensuring your distributor has placed you on the correct tariff

Energy Savings Case Study:

<https://www.bluenrg.com.au/uploaded/Case-Studies/Keiths-Homemade-Cakes-Empower-Case-Study.pdf>

An Energy Savings Case Study

How we helped
one customer save
\$11,980* per year



Our target customer segment

Consumption

Blue NRG specialises in supplying electricity to businesses consuming more than 5 Mwh per annum. We specialise in multi site clients and aggregating pricing for bulk purchasing.

Bill spend

Most of our customers spend around \$500 - \$1000 per month on their electricity bill and are looking to ensure that they are getting the best deal on their electricity bill.

Competitive pricing

We are generally most competitive in the Victorian electricity market, particularly in the United Energy and Powercor distribution zones.

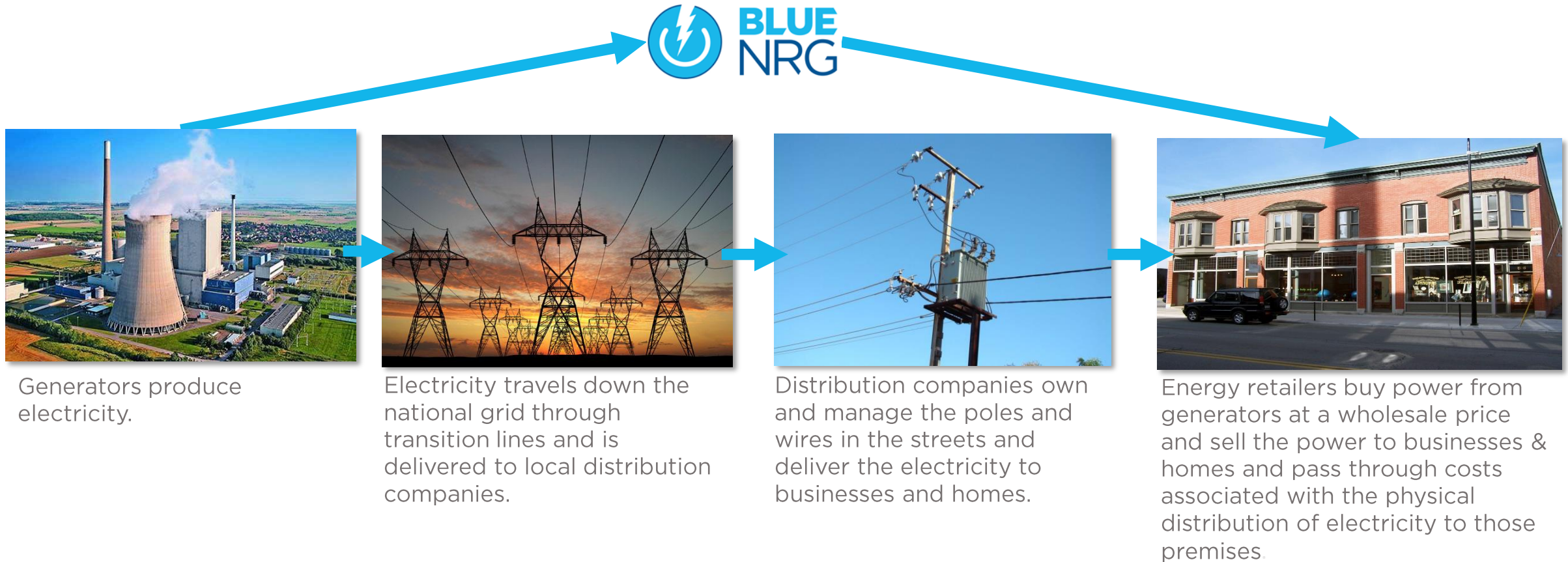
Business type

We typically service restaurants, cafes, bakeries, florists, petrol stations, gyms, office buildings, car repairers and body corporates.

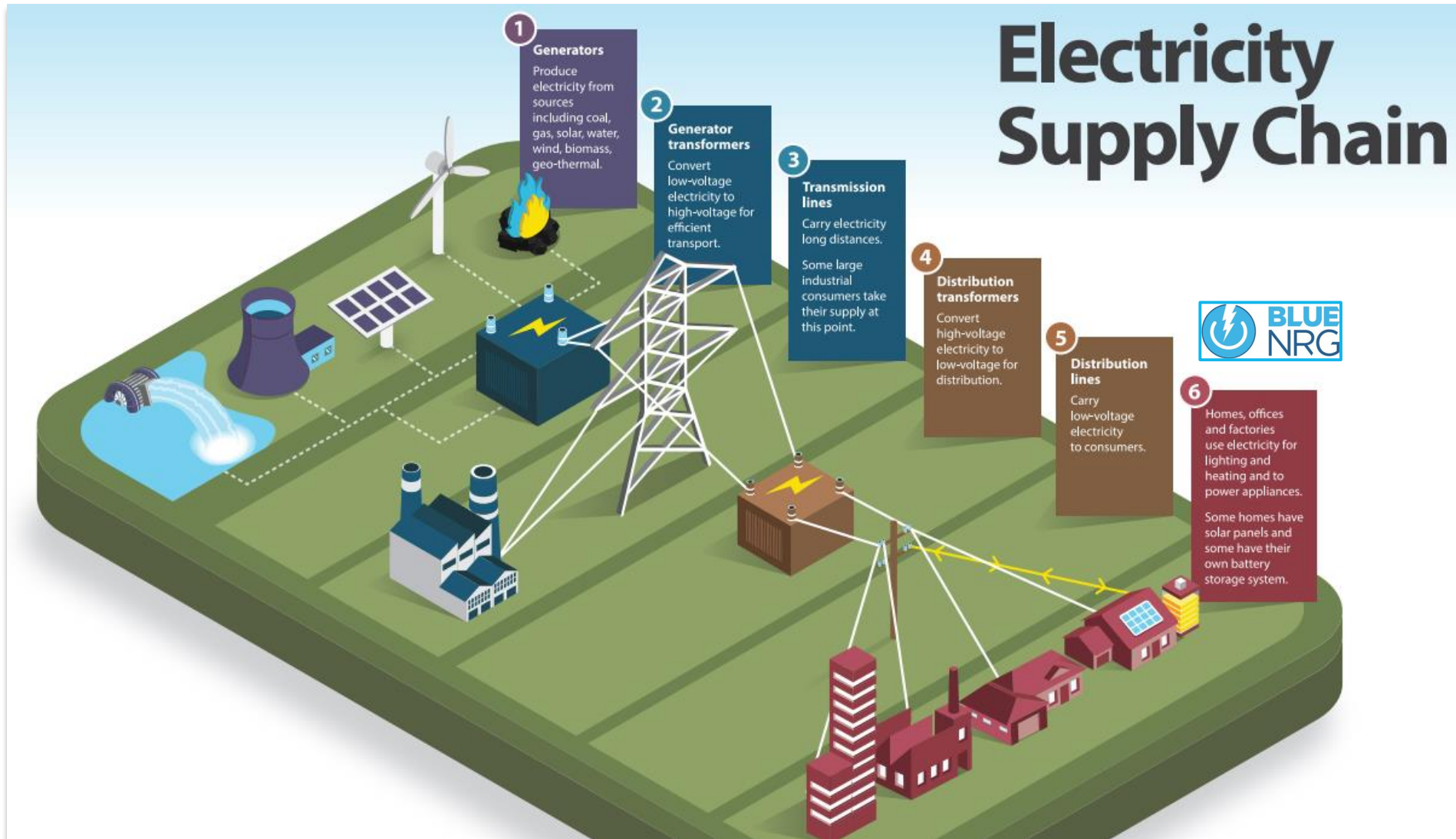
Typically, we target the decision maker for the business. Often this is the owner (for small businesses) or accounts manager / administrator (larger businesses).



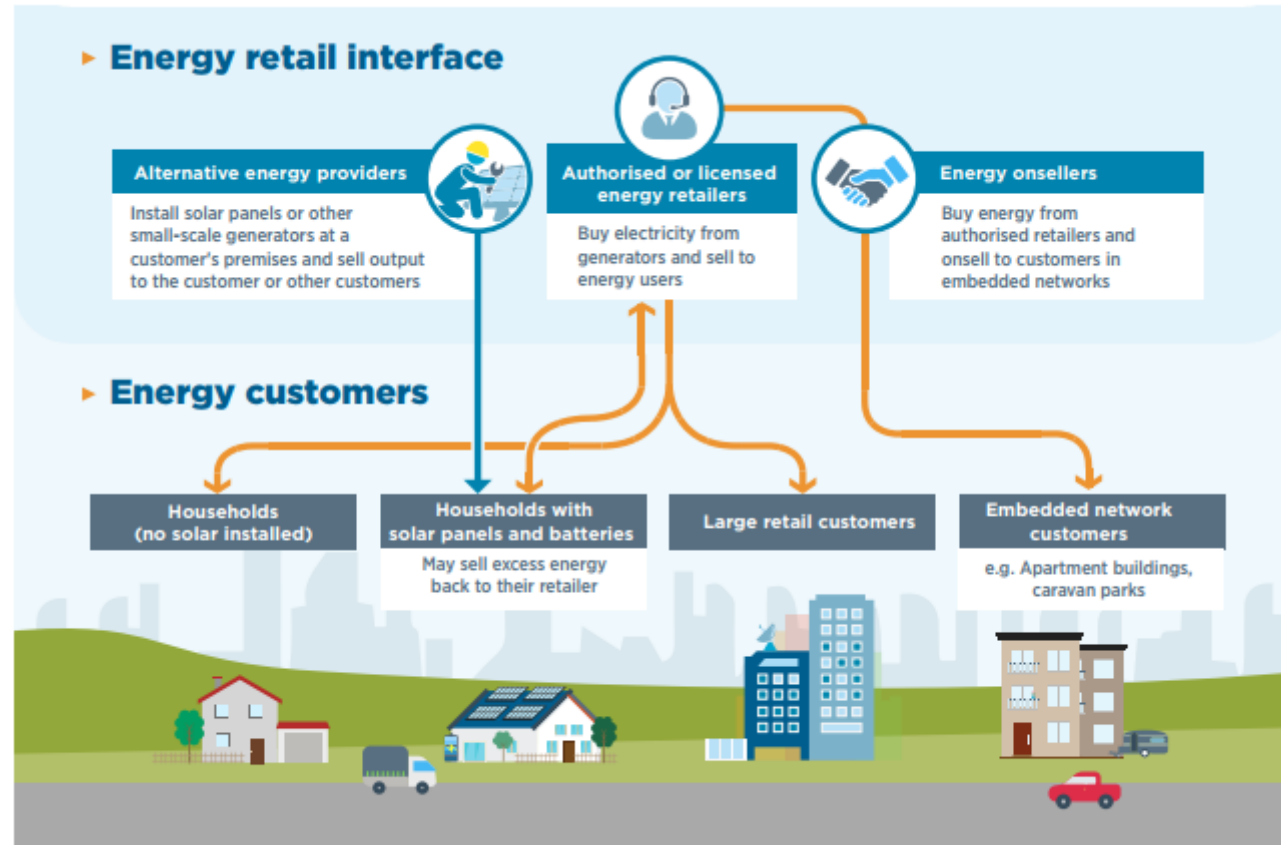
The electricity industry



The electricity industry



The electricity industry



Source: AER.

The electricity industry: generation

The National Electricity Market

The NEM covers six jurisdictions—Queensland, New South Wales (NSW), the Australian Capital Territory (ACT), Victoria, South Australia and Tasmania—that are physically linked by an interconnected transmission network. The NEM has around 200 large generators.

The diagram below shows the breakdown of generation fuel sources the National Electricity Market (NEM). The NEM is a wholesale market in which generators sell electricity in eastern and southern Australia. The main customers are energy retailers, which bundle electricity with network services for sale to residential, commercial and industrial energy users.

Relationship between retailers and wholesale generators

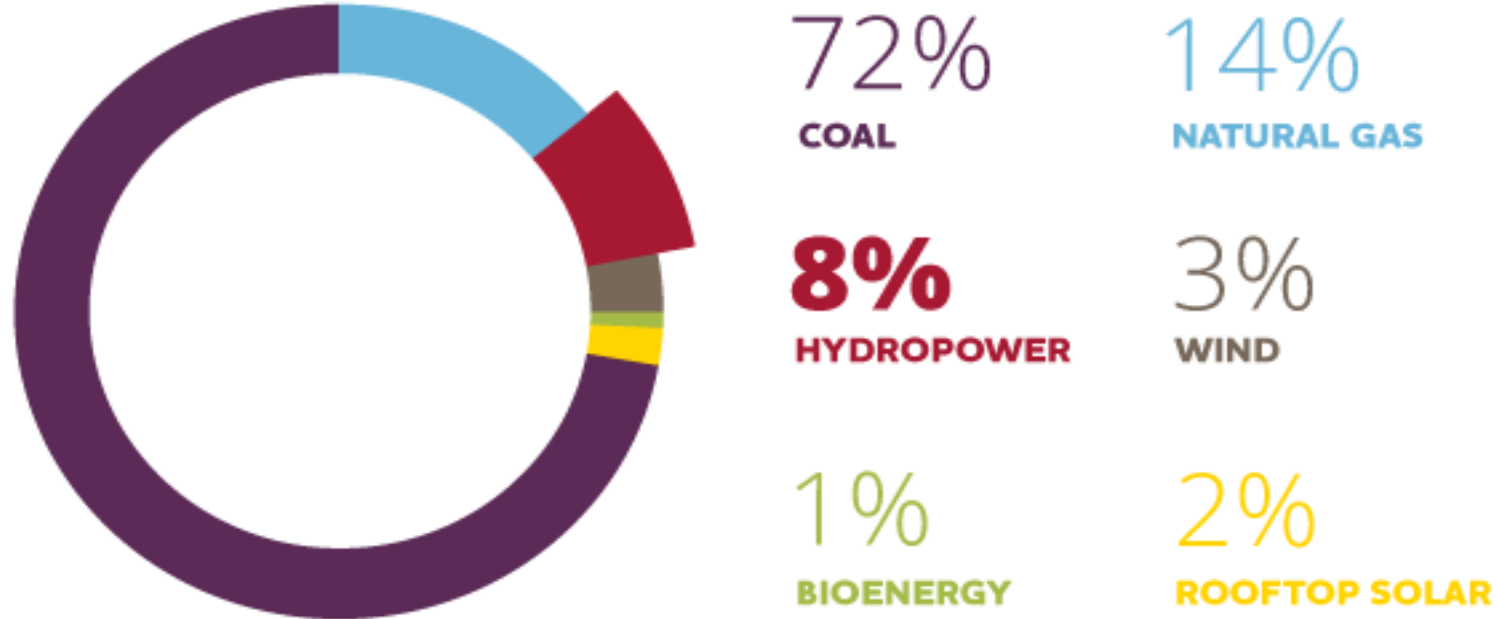
As a general rule, retailers purchase their energy from generators and through the NEM spot market. In the NEM spot market, all electricity delivered to the market is traded 24 hours a day, seven days a week.

The Australian Energy Market Operator (AEMO) manages trading in the NEM. Demand for electricity is matched with supply from generators in five minute periods in the order of the generators' bid prices. The bid price of the last increment of supply determines the [dispatch price](#) for that five-minute period. Six dispatch prices are averaged every half hour which determines the [spot price](#) at each half-hourly trading interval for each region.



The electricity industry: generation

**ELECTRICITY GENERATION IN AUSTRALIA'S
NATIONAL ELECTRICITY MARKET**



The electricity industry: transmission

In the NEM, there are five state based transmission networks (linked by cross-border interconnectors) . These take power generated by generators into the grid.

Table 3.1 Electricity transmission networks regulated by the AER

NETWORK	LOCATION	LINE LENGTH (CIRCUIT KM)	ELECTRICITY TRANSMITTED [GWH] 2015–16	MAXIMUM DEMAND [MW] 2015–16 ¹	ASSET BASE [\$ MILLION] ²	CURRENT REGULATORY PERIOD	OWNER
NEM REGION NETWORKS							
Powerlink	Qld-NSW	14 756	52 872	11 616	6 571	1 July 2012– 30 June 2017	Queensland Government
TransGrid	NSW	13 039	72 200	18 000	6 082	1 July 2014– 30 June 2018	Hastings 20%; Spark Infrastructure 15%; other private equity 65%
AusNet Services	Vic	6 559	na	na	2 880	1 April 2014– 31 March 2017	Listed company (Singapore Power 31.1%, State Grid Corporation 19.9%)
ElectraNet	SA	5 524	14 248	3 198	2 102	1 July 2013– 30 June 2018	State Grid Corporation 46.6%; YTL Power Investments Limited 33.5%; Hastings 19.9%
TasNetworks	Tas	3 564	11 655	2 456	1 378	1 July 2014– 30 June 2019	Tasmanian Government
NEM TOTALS		43 441	150 975		19 014		
STAND-ALONE INTERCONNECTORS							
Directlink	Qld-NSW	63			135	1 July 2015– 30 June 2020	Energy Infrastructure Investments (Marubeni 49.9%, Osaka Gas 30.2%, APA Group 19.9%)
Murraylink	Vic-SA	180			104	1 July 2013– 30 June 2018	Energy Infrastructure Investments (Marubeni 49.9%, Osaka Gas 30.2%, APA Group 19.9%)
Basslink	Vic-Tas	375				Unregulated	Keppel Infrastructure Trust

GWh, gigawatt hours; km, kilometres; MW, megawatts; na, not available.

1. Transmission system non-coincident, summated maximum demand in 2015–16.

2. The asset base at June 2016 (March 2016 for AusNet Services).

Sources: AER regulatory determinations and economic benchmarking regulatory information notices (RINs); Australian Securities Exchange (ASX) releases; company websites; company annual reports.

The electricity industry: distribution

What is a distributor?

Sometimes referred to as distributors, DBs, or network companies, these are the owners of the poles and wires used to deliver energy to customers. These are natural monopolies covering defined geographical area, for example, CitiPower is the provider for the Melbourne CBD area, AusGrid is the provider for Sydney CBD and inner suburbs). Distributors then charge retailers directly for the delivery of electricity to the retailers customers (sometimes referred to as use of system, or network, charges).

How does this affect customers?

Distributor charges are passed onto retailers who then pass those costs onto customers through their bill. Distributors also control the network and manage reliability and performance of the network, including maintenance and outages. Distributors also own and operate most meters which measure how much energy a customer uses.

What do distributors charge?

Distributor charges are regulated by the Australian Energy Regulator (AER) and are changed annually.



The electricity industry: transmission

NETWORK	CUSTOMER NUMBERS	LINE LENGTH (CIRCUIT KM)	ELECTRICITY TRANSMITTED (GWH) 2015-16 ¹	MAXIMUM DEMAND (MW) 2015-16 ²	ASSET BASE (\$ MILLION) ³	CURRENT REGULATORY PERIOD	OWNER
QUEENSLAND							
Energex	1 421 522	53 202	21 138	5 181	11 545	1 July 2015–30 June 2020	Qld Government
Ergon Energy	739 354	152 255	13 747	3 230	10 210	1 July 2015–30 June 2020	Qld Government
NEW SOUTH WALES AND ACT							
AusGrid	1 688 282	41 453	25 618	5 475	14 676	1 July 2014–30 June 2019	New South Wales Government 49.6%; IFM Investors 25.2%; AustralianSuper 25.2%
Endeavour Energy	968 355	36 468	16 645	4 272	5 979	1 July 2014–30 June 2019	NSW Government
Essential Energy	879 065	191 945	12 313	2 392	7 380	1 July 2014–30 June 2019	NSW Government
ActewAGL	184 962	5 312	2 876	672	907	1 July 2014–30 June 2019	Icon Water (ACT Government) 50%; Jemena (State Grid Corporation of China 60%, Singapore Power 40%) 50%
VICTORIA							
Powercor Australia	777 161	74 452	10 713	2 299	3 296	1 January 2016–31 December 2020	Cheung Kong Infrastructure/Power Assets Holdings 51%; Spark Infrastructure 49%
AusNet Services	706 424	44 349	7 686	1 815	3 459	1 January 2016–31 December 2020	Listed company (Singapore Power 31.1%, State Grid Corporation 19.9 %)
United Energy	664 549	12 873	7 604	1 894	2 051	1 January 2016–31 December 2020	Cheung Kong Infrastructure 66%; SGSP Australia (State Grid Corporation 60%, Singapore Power International 40%) 34%
CitiPower	327 907	4 505	5 944	1 287	1 755	1 January 2016–31 December 2020	Cheung Kong Infrastructure/Power Assets Holdings 51%; Spark Infrastructure 49%
Jemena	321 417	6 252	4 212	924	1 191	1 January 2016–31 December 2020	SGSP Australia (State Grid Corporation 60%, Singapore Power International 40%)
SOUTH AUSTRALIA							
SA Power Networks	858 647	88 808	10 355	2 894	3 863	1 July 2015–30 June 2020	Cheung Kong Infrastructure/Power Assets Holdings 51%; Spark Infrastructure 49%
TASMANIA							
TasNetworks	285 325	22 681	4 243	232	1 615	1 July 2012–30 June 2017	Tasmanian Government
NEM totals	9 822 967	734 556	143 095		67 929		

GWh, gigawatt hours; km, kilometres; MW, megawatts

1. Calendar year ending December 2015 for Victorian businesses.

2. Non-coincident, summated, raw system, annual maximum demand at the zone substation level in 2015-16 (calendar year ending December 2015 for Victorian businesses).

3. The asset base at June 2016 (December 2015 for Victorian businesses).

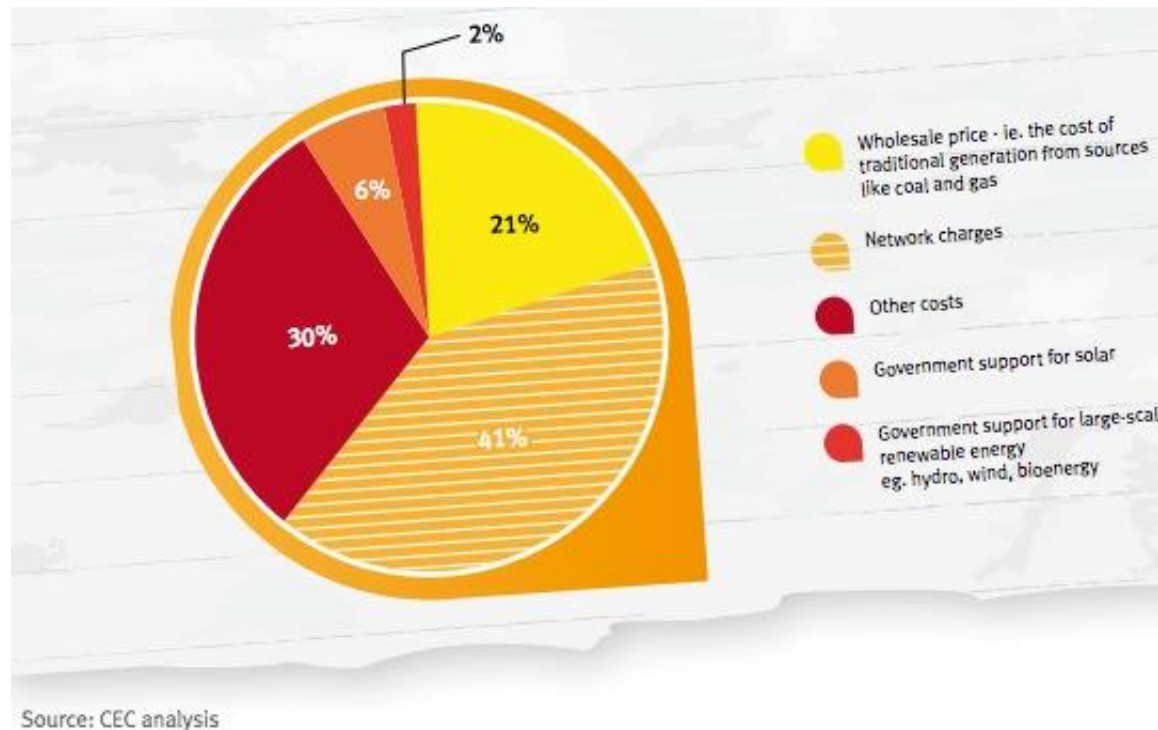
Note: The AER in 2017 is developing a framework and approach to regulating the Northern Territory distribution network in consultation with stakeholders, covering the period 1 July 2019 to 30 June 2024.

Sources: AER regulatory determinations and economic benchmarking RINs; ASX releases; company websites; company annual reports.

The electricity industry: retail

Electricity retailing is the final process in the delivery of electricity from generation to the consumer. Electricity retailers are the 'customer facing' entity in the electricity industry.

Retailers take all the costs of providing electricity – network, wholesale, industry and environmental changes – and combined them together to offer a single price to a customer for electricity.



The electricity industry: retail

RETAILER	OWNERSHIP	QLD	NSW	VIC	SA	TAS	ACT
1st Energy	1st Energy						
ActewAGL Retail	ACT Government/AGL Energy		*				*
AGL Energy	AGL Energy	*	*	*	*		
Alinta Energy	TPG Capital						
Aurora Energy	Tasmanian Government					*	
BlueNRG	BlueNRG						
Click Energy	Click Energy						
Commander	M2 Energy						
CovaU	TeLPacific						
Diamond Energy	Diamond Energy						
Dodo Power and Gas	M2 Energy						
EnergyAustralia	CLP Group		*	*			*
Enova Energy	Enova Community Energy						
Ergon Energy	Queensland Government	*					
ERM Power	ERM Power						
Globird Energy	Globird Energy						
Locality Planning Energy	Go Energy						
Lumo	Snowy Hydro						
Metered Energy	Metered Energy						
Mojo Power	Mojo Power						
Momentum Energy	Hydro Tasmania (Tasmanian Government)						
Next Business Energy	Next Business Energy						
Online Power and Gas	Online Power and Gas						
Origin Energy	Origin Energy	*	*	*	*		*
Pacific Hydro	State Power Investment Corporation						
People Energy	People Energy						
Pooled Energy	Pooled Energy						
Powerdirect	AGL Energy						
Powershop	Meridian Energy						
Qenergy	Qenergy						
Red Energy	Red Energy						
Sanctuary Energy	Living Choice Australia/Sanctuary Energy						
Savant Energy Power Network	Savant Energy Power Network						
Simply Energy	Engie/Mitsui						
Sumo Power	Sumo Power						
Tas Gas Retail	Brookfield Infrastructure						
Urth Energy	Urth Energy						

Sources: www.energymadeeasy.com.au; switchon.vic.gov.au

Electricity retailer Gas retailer Host retailer *



The electricity industry: retail

Retail prices and regulation

Energy prices are completely deregulated in Victoria, New South Wales and South Australia. In these states, prices are set by retailers and can be varied by retailers. These prices are usually offered to customers under market retail contracts (as distinct from standing contracts) and these contracts usually offer different incentives and structures (for example, monthly billing, pay on time discounts, etc).

Elements of price retail regulation exist in the ACT, Tasmania and Queensland. These prices are set by state energy regulators.

Retail non-price regulation

Even where prices are not regulated by government regulators, the way in which retailers and their sales partners interact with customers is tightly governed by regulation. Conformance to these regulations is typically known as 'compliance'. Compliance covers most aspects of a retailers conduct, including:

- Sales conduct
- Contracting
- Marketing
- Explicit informed consent
- Billing
- Transfers
- Hardship and financial assistance.



The electricity industry: retail

Retail prices and regulation

Energy prices are completely deregulated in Victoria, New South Wales and South Australia. In these states, prices are set by retailers and can be varied by retailers.

- **Victoria:** deregulated prices in January 2009
- **South Australia:** deregulated prices in February 2013
- **New South wales:** deregulated prices in July 2014

Competition is usually correlated with price deregulation. South Australia and Victoria have some of the most competitive electricity markets in the world.

These prices are usually offered to customers under market retail contracts (as distinct from standing contracts) and these contracts usually offer different incentives and structures (for example, monthly billing, pay on time discounts, etc.). All retailers are required to publish their contracts and prices for customers to access.

Elements of price retail regulation exist in the ACT, Tasmania and Queensland. These prices are set by state energy regulators.

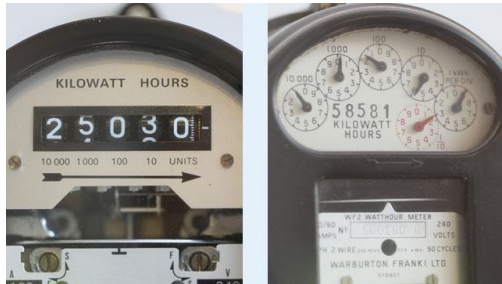


Metering

There are two different meter types: Basic and Interval

Basic

A Basic meter is a traditional mechanical meter that is read by a meter reader.



Interval

Interval meters are electronic meters that record the consumption in 15 or 30 minute intervals. Interval meters can be read manually and remotely.



- Manually read interval meters are known as MRIM. A meter reader will probe the meter and download the data and sends the data to the network.
- Remotely read interval meters are connected to a communication device which will transmit the data every 30mins to the retailer and the network. These meters are known as Comms Meters

Metering

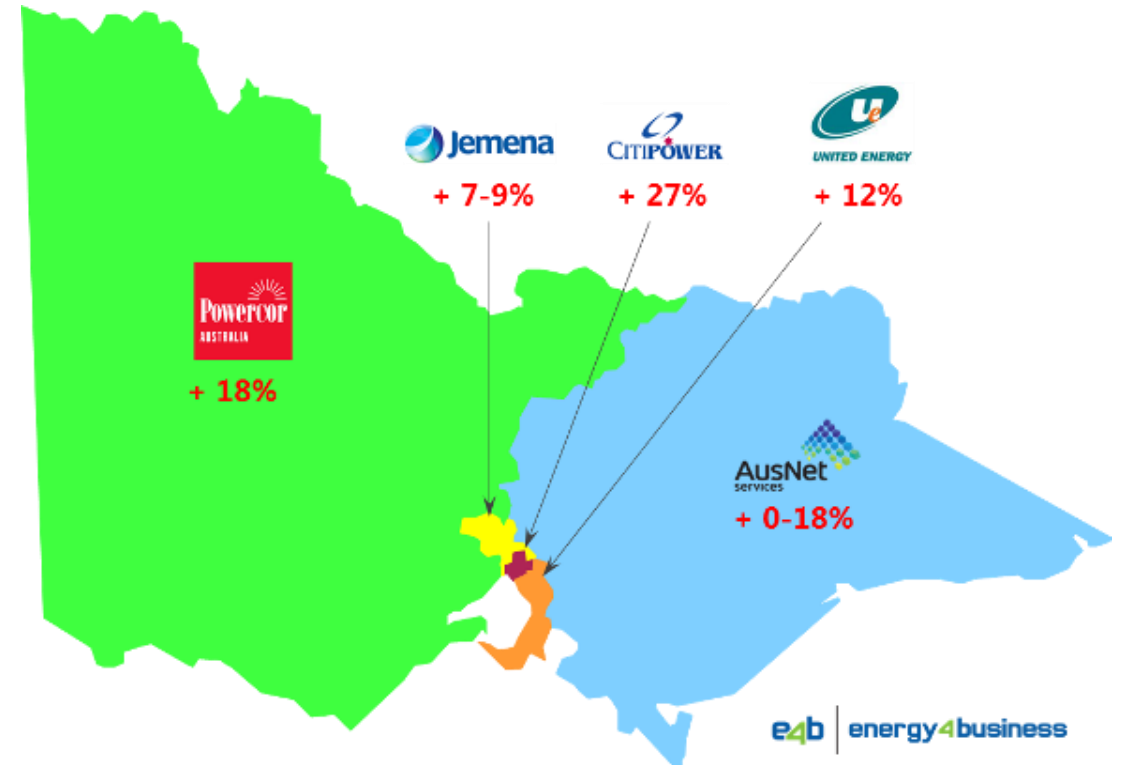
- Electricity meters are vitally important as meters measures how much electricity a customer has used.
- Electricity distributors and meter data providers read the electricity meters. Retailers then use the meter reading to bill customers.
- As the address that the customer knows the premise, may differ from the address that the electricity supplier knows the premise as, we need to have a way of identifying the premise correctly every time.
This is where the **NATIONAL METER IDENTIFIER (NMI)** will come in.
- **NMI** – National Meter Identifier - Is a unique number that the electricity market uses to identify each electricity customer's supply address. This number will appear on every customer's bill.

Distribution Networks- Vic

Victorian Electricity Distribution Areas

- Powercor
- Jemena
- CitiPower
- United Energy
- Ausnet

Distributor	NMI starts with		
Jemena	60	or	VDDD
CitiPower	61	or	VAAA
Powercor	62	or	VBBB
Ausnet	63	or	VCCC
United	64	or	VEEE

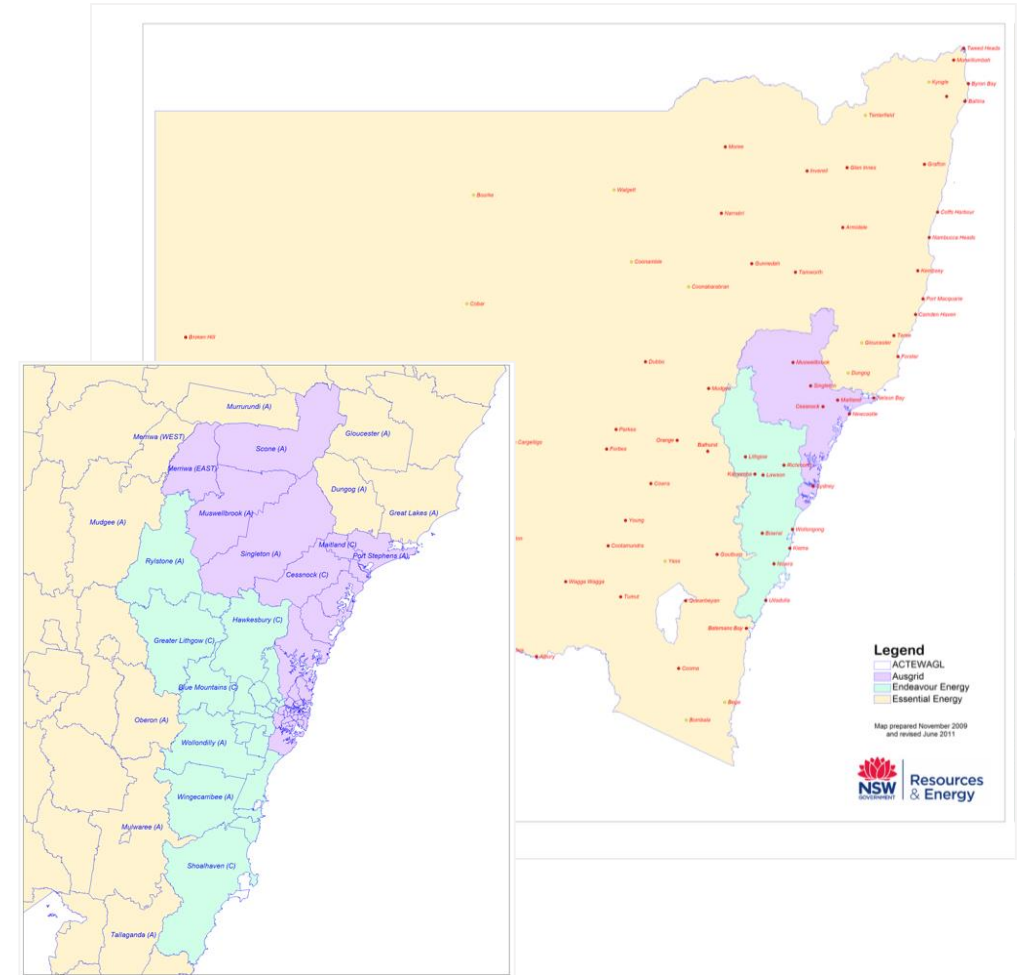


Distribution Networks- NSW

NSW Electricity Distribution Areas

- Ausgrid
- Essential Energy
- Endeavour Energy

Distributor	NMI starts with		
Ausgrid	41	or	NC
Essential Energy	40, 42, 44, 45	or	NA, NB,ND, NF
Endeavour Energy	43	or	NE
Ausgrid	41	or	NC
Essential Energy	40, 42, 44, 45	or	NA, NB,ND, NF



Our Product- Blue NRG Super Saver

This is the perfect plan for businesses based in Victoria, New South Wales and South Australia.

It includes:

- Great electricity rates
- 36 month term
- No fees for credit card payments
- No lock in contract *
- Monthly e-Billing
- Free access to ['My Account'](#)
- Smart Bills - consolidated billing for multiple accounts

**for customers who use less than 100 Mwh in NSW and customers who use less than 160Mwh in Vic and SA*

Are you ready to make the switch
to Blue NRG?



Qualifying Process

1. Date: Get a recent bill (any bill within a year)
2. Address: Get the NMI number to confirm supply address
3. Business: Confirm it is a business
4. Determine tariff codes: Refer previous slides
5. Name: Check speaking to authorised person
6. Calculate consumption usage: See next slides

Voice Recording



Do's:

- Follow Script – it is a legally binding contract and the wording is essential.
- Talk slowly and clearly.
- Ensure that client clearly answers every questions.
- Ask for and give clarifications if needed.
- Place client on hold if you need clarification from Team Leader.
- Collect all information required, including usage and bill days from their current bills.
- Collect email address – deal will fail without this.



Don'ts:

- Discuss your opinion on script wording or length with client.
- Leave client with long periods of silence.
- Over promise – e.g. Billing is monthly, not meters are read monthly.

Customer communication

Upon signing (paper contract):

- Terms and Conditions
- Customer Charter and/ or Disclosure Statement
- Upon acceptance of all contracts:
- Welcome Pack (incl. Confirmation of rates)
- Terms and Conditions, Customer Charter and/ or Disclosure Statement
- Direct Debit Form

Upon transfer of site:

- Letter Of Confirmation of Transfer completion

Billing:

- Monthly Invoice

Other:

- As required from time to time



The electricity industry: retail regulation and compliance



Retail non-price regulation

Even where prices are not regulated by government regulators, the way in which retailers and their sales partners interact with customers is tightly governed by regulation. Conformance to these regulations is typically known as 'compliance'. Compliance covers most aspects of a retailers conduct when interacting with customers, including:

- Sales conduct
- Contracting
- Marketing
- Explicit informed consent
- Billing
- Transfers
- Hardship and financial assistance

The electricity industry: retail regulation and compliance

1. Regulators are independent government bodies which govern the activities of energy retailers and facilitate effective competition and promote competitive market conduct. The national regulator is the Australian Energy Regulator (AER) which covers NSW, SA, QLD, Tas and the Act. In Victoria, the regulator is the Essential Service Commission of Victoria (ESCV).
2. If any retailer is found to be non-compliant to relevant laws, codes and guidelines, the regulatory body has the power to audit and investigate retailers, issue fines or other penalties, or pursue action against the retailer. In extreme cases, the regulator may revoke licenses or apply additional license conditions.
3. Each state jurisdictional regulatory body provides the retailer with codes and guidelines for operating, These set minimum standards that apply to the sale and supply of energy to residential and small business customers.



The electricity industry: retail regulation and compliance

1. Each state jurisdiction has an independent industry body for external dispute resolution which is separate to the regulator. It provides small business and residential customers with an accessible, informal and free dispute resolution for matters relating to their energy company.
2. If customers contact their retailer with a complaint or dispute and feel as though it has not been resolved, they can contact the ombudsman to assist them.
3. Access to the Ombudsman is free for customers, however, retailers must pay annual fees to be member of the Ombudsman scheme and may be charged per complaint.



Compliance- Energy laws

Marketing and engaging customers:

- When contacting small customers for the purposes of marketing or selling energy products, a sales agent must:
- Only market to small customers during 'permitted hours', being between 9 am and 6 pm, Monday – Friday, and 9 am – 5 pm Saturdays. Marketing and sales must not occur:
 - On Sundays
 - On public holidays
- Acknowledge and not engage in sales and marketing activity for any businesses indicate that the customer does not wish to be approached.
- Identify themselves at the earliest available opportunity, and identify that they represent Blue NRG and their purpose for calling



Compliance- Energy laws

Marketing and engaging customers (cont.):

If a customer requests that they be added to Blue NRG's DO NOT CONTACT register, the sales agent must end the call, and arrange for the customer to be added to Blue NRG's do no contact register

When contacting small customers for the purposes of marketing or selling energy products, a sales agent must keep a record on the call, including:

- The time and approximate time of the visit
- The business name and business address
- The sales agent name
- The name of the person with whom contact was made



Compliance- Energy laws

Marketing and engaging customers (cont.):

	Door 2 Door	Telephone
Monday - Friday	9:00am - 6:00pm	9:00am - 8:00pm
Saturday	9:00am - 5:00pm	9:00am - 5:00pm
Sunday	Not Permissible *	Not Permissible *
Public Holidays	Not Permissible *	Not Permissible *



Compliance- Energy laws

Contracting customers:

When entering into a contract with small customers, a sales agent must provide information:

- the consumer's right to terminate the contract during the ten day cooling off period, which starts from the day that the customer receives their welcome pack
- how the customer can exercise the cooling off period
- that the customer will be billed monthly via email

Important notes:

The easiest way to execute this obligation is to provide the customer with this required information is through an EFPS (NSW) or PPIS (Vic), or through an offer summary. Offer summaries are generated through the retail price comparator (RPC)

Compliance- Energy laws

Contracting customers:

The following must also be disclosed to the customer as part of the contracting process:

- **Prices** under the contract and an explanation of how those fees and charges can change (for example, by explaining that in January (Victoria) and July (NSW) of each calendar year, the customer's prices will change to reflect changes in network tariffs)
- That the contract will result in the small customer's energy supply being **transferred away from their current retailer**
- The cost of any **early termination fees**
- The **commencement date and duration of the contract**, the availability of extensions, and the termination of the contract if the consumer moves out during the term of the contract;
- The small **customer's right to complain** to in respect of any energy marketing activity of the retailer to the energy ombudsman.

Compliance- Energy laws

Contracting customers:

All contracts must have explicit informed consent from the customer. This means that:

- The sales agent as has clearly, fully and adequately disclosed in plain English all matters relevant to the consent of the customer (prices, contract length, contract end date, fees and charges, cooling off rights, etc.).
- The customer gives the consent to the transaction by clearly saying 'yes' to each aspect of the contract
- The person is competent to do so and has the relevant authority to enter into a contract on behalf of the business.

A record of the customer's explicit informed consent is required for every contract entered into with a small customer – this is a copy of the customer's voice recording.



Compliance- Energy laws

Contents of Agreements:

The forming of a contract also needs to meet certain aspects to be compliant, these include:

Terms of the Agreement	The Agreement must set out in full all terms of the agreement including the total price (including GST) to be paid by the customer.
Right to Terminate	Customer must be provided with a notification that advises them of their right to terminate the agreement within the 10 business day cooling off period.
Form to Terminate	Customer must be provided with form allowing them to terminate the agreement with the 10 business day cooling off period.
Blue NRGs Contact Details	Customer must be provided with full details on how to contact Blue NRG and the Agreement must include the full name and business address of Blue NRG.
Signature – Explicit Informed Consent	Paperwork – Contract must have a wet signature Tele – Agreement must be signed via a voice recording.
Purpose of Your Call	You MUST tell the customer the purpose of your call/visit and how the customer can contact Blue NRG in the future.
Contract Details	The customer MUST be advised the following: <ul style="list-style-type: none"><input type="checkbox"/> The Date which the Contract commences<input type="checkbox"/> All price information including supply charge & step rates and GST<input type="checkbox"/> Termination Fees



Compliance – Australian Consumer Law

On 1 January 2011 the Australian Consumer Law (ACL) commenced.

The ACL includes:

- a national unfair contract terms law covering standard form consumer contracts;
- a national law guaranteeing consumer rights when buying goods and services;
- a national product safety law and enforcement system;
- a national law for unsolicited consumer agreements covering door-to-door sales and telephone sales;
- simple national rules for lay-by agreements; and
- new penalties, enforcement powers and consumer redress options.

The ACL applies nationally and in all States and Territories, and to all Australian businesses.

Compliance – Australian Consumer Law

The key aspects of the ACL for energy business are:

- Misleading and deceptive conduct
- Unfair or unconscionable conduct
- Unsolicited sales including telephone sales
- Unfair contract terms



Compliance – Australian Consumer Law

Misleading & deceptive conduct

- Misleading or deceptive conduct means to either intentionally or unintentionally mislead or deceive a customer when buying a product or service.
- Misleading a customer includes:
- Lying to customers
- Leading customers to a wrong conclusion or not correcting a misunderstanding
- Creating a false impression
- Leaving out or hiding important information (silence is misleading)
- Making false or inaccurate claims about the products or services
- Do not say anything disparaging about BlueNRG's competitors:



Compliance – Australian Consumer Law

Misleading & deceptive conduct: common examples

‘Nothing will change’

- Although there will be no change in relation to the distribution/supply of energy to the premises, by transferring to a new retailer the customer is entering into a new contract, there for something IS changing.

‘I am just ringing to confirm your details’

- Commencing a discussion using the above introduction is considered deceptive as the purpose of the contact is to conduct negotiations with the customer.

‘No exit fees will apply if you leave your current retailer’

- This statement is considered misleading as the claim cannot be substantiated.

‘You are currently paying way too much for your electricity’

- This statement is considered misleading unless it can be substantiated.



Compliance – Australian Consumer Law

Misleading & deceptive conduct: continued

False representations are incorrect or misleading statements made about products or services. Making a false representation means that you may be liable for penalties. Furthermore, the customer may cancel any agreement and may possibly sue for damages.

Misleading conduct may include:

- Statements about the country of origin or the nature of goods and services (e.g. green power)
- Silence or omission of certain facts
- Relying on the use of small print disclaimers to avoid providing critical information to customers
- Statements about the quality, value or grade of services
- Whether the goods are new
- Testimonials by any person relating to goods or services, including:
 - The sponsorship, approval, performance characteristics, accessories, benefits and uses of goods or services
- The availability of repair facilities or spare parts
- A buyer's need for the goods or services
- Any guarantee, warranty or condition on the goods or services
- The requirement to pay for any guarantee, warranty or condition on the goods or services.
- The price of goods or services.



Compliance – Australian Consumer Law

Unconscionable Conduct

Conduct that is unconscionable will generally involve a situation where an unfair advantage has been obtained

- Not properly explaining the conditions of a contract to a person they know does not speak English or has a learning disability
- Not allowing sufficient time to read an agreement, ask questions or get advice using a friend or relative of the customer to influence the customer's decision
- Inducing a person to sign a blank or one-sided contract
- Failing to disclose key contractual terms
- Using high pressure tactics, such as refusing to take 'no' for an answer.



Compliance – Australian Consumer Law

Harassment & Coercion

Harassment is conduct that may cause the customer distress, anxiety or agitation.

Coercion occurs when unacceptable pressure is put on a customer to purchase a product or service. It can be physical (including the threat of violence) or non-physical (eg emotional).

Never use physical force or emotional pressure on a customer, such as:

- Assault/threaten a customer
- Damage a customer's property
- Use abusive or offensive language
- Persist if a customer is not interested
- Visit a customer outside specified hours
- Harassment is conduct that may cause the customer distress, anxiety or agitation.



Compliance – Privacy

The Australian Privacy Principles (APPs), are contained in schedule 1 of the Privacy Act 1988 (Privacy Act).

The APPs outline how businesses must handle, use and manage personal information.

Blue NRG's privacy policy provides information to customers about how we use, disclose and store personal information.



Compliance – Privacy

Blue NRG has strict duty of confidentiality in relation to all records and information provided to you by customers. In approaching customers, sales agents must follow the guidelines set out below to avoid a potential breach of confidentiality:

- Protect the privacy of customers and advise the customer of the collection of their personal information.
- Be aware that unauthorised disclosure of personal or financial customer information could have serious consequences.
- Never reveal to any other person any customer's personal or financial information unless the customer has provided written permission to do so.

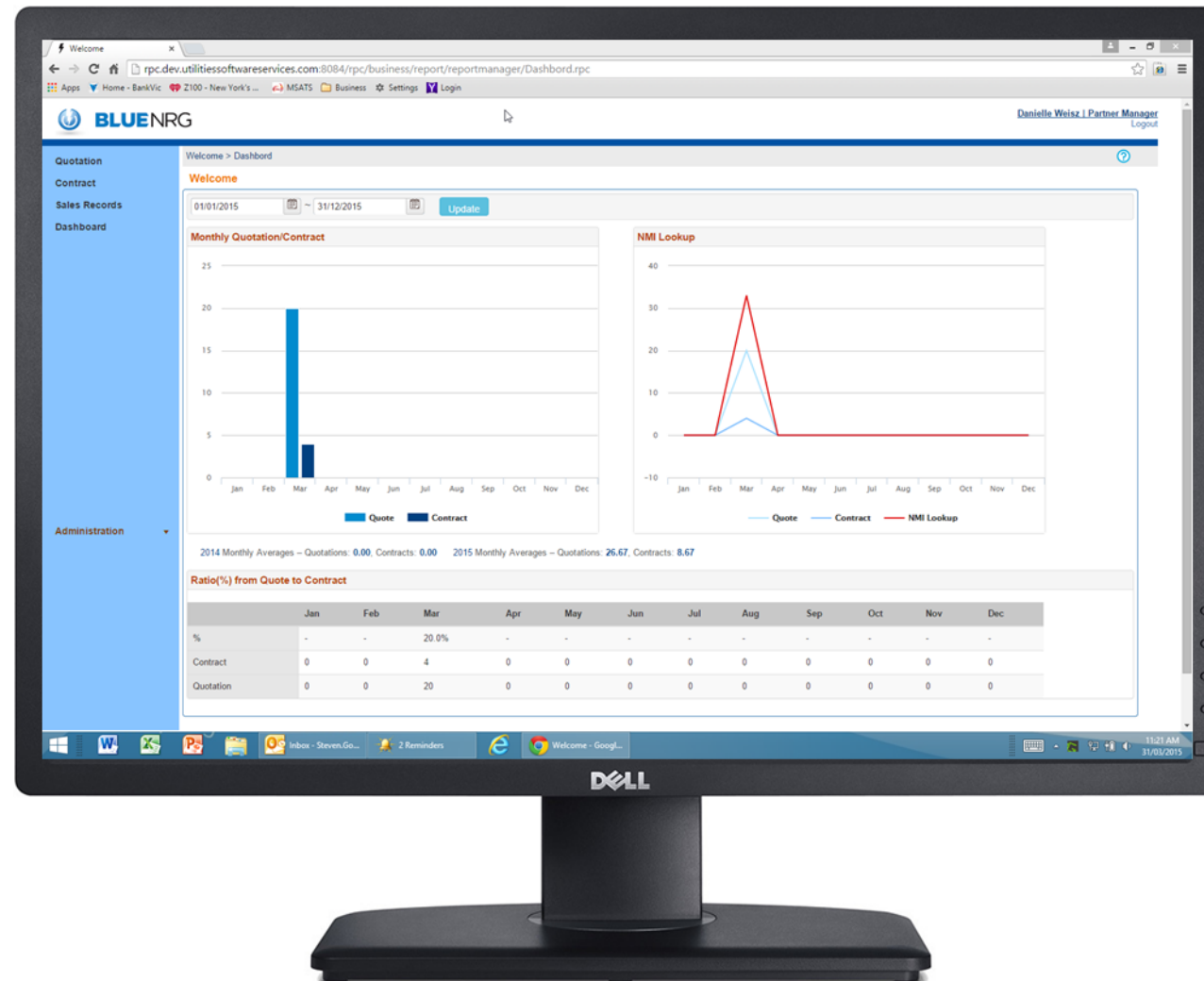


Retail Price Comparator (RPC)

- Quick contracting – quick payment.
- Ease of contracting – RPC pulls in MSATS data such as NMI, Tariff and Address.
- Reporting capability – you can see quote and sales activity.
- Market leading software exclusive to BlueNRG.
- Truly transparent quote comparison.



RPC - dashboard



RPC – Quote Screen

Quotation

Multiple Sites Quote

Contract

Sales Records

Dashboard

Administration

Quotation > Detail

Quotation Details

NMI Details

Find NMI By Address

* NMI

Distributor

Site Location

NSRD

Meter Type / Tariff Code(s)

MSATS Est. Annual Load MWh: 0.0

Customer Details

* First Name

* Last Name

* Contact Number

Comments

* Email

Sales Commission: 5

Current Bill Details

Days of Usage: 30

Usage Peak: 0.0

Usage 1st Block: 0.0

Usage Summer Peak: 0.0

Est. Annual Consumption MWh: 0.0

Usage Off Peak: 0.0

Usage 2nd Block: 0.0

Usage Winter Peak: 0.0

Customer Size MWh: 0 to 40

Usage Shoulder: 0.0

Usage 3rd Block: 0.0

Usage Summer Shoulder: 0.0

Annual Meter Charge: 0.00

Usage Controlled Load: 0.0

Usage 4th Block: 0.0

Dedicated Off Peak: 0.0

Current Bill

Bill Bundled: ☒

Service To Property: 0.0

Bill Provider:

0.00

Blue SuperSaver -- 36 Months

Summary Rates

Daily Charge: 0

Itemized Rates

Use Loss Factors: ☒

Service To Property: 0

0.00

Meter Charge: 0

0

Industry Charges

LRET: 0

0.00

SRES: 0

0.00

VEET: 0

0.00

ESS: 0

0.00

AEMO Ancillary Charge: 0

0.00

AEMO Pool Fees: 0

0.00

Network Charges

Network Daily: 0

0.00

Demand:

Total: 0.00

Est Total Savings: 0 /yr

0.00

0%

Choose Offer: ☐

Blue Saver -- 18 Months

Summary Rates

Daily Charge: 0

Itemized Rates

Use Loss Factors: ☒

Service To Property: 0

0.00

Meter Charge: 0

0

Industry Charges

LRET: 0

0.00

SRES: 0

0.00

VEET: 0

0.00

ESS: 0

0.00

AEMO Ancillary Charge: 0

0.00

AEMO Pool Fees: 0

0.00

Network Charges

Network Daily: 0

0.00

Demand:

Total: 0.00

Est Total Savings: 0 /yr

0.00

0%

Choose Offer: ☐

Blue Freedom -- Open

Summary Rates

Daily Charge: 0

Itemized Rates

Use Loss Factors: ☒

Service To Property: 0

0.00

Meter Charge: 0

0

Industry Charges

LRET: 0

0.00

SRES: 0

0.00

VEET: 0

0.00

ESS: 0

0.00

AEMO Ancillary Charge: 0

0.00

AEMO Pool Fees: 0

0.00

Network Charges

Network Daily: 0

0.00

Demand:

Total: 0.00

Est Total Savings: 0 /yr

0.00

0%


Choose Offer: ☐

Save Quote

Generate PDF

Email Quote

Make Contract

**BLUE
NRG**

RPC – Contract Screen

Current Bill

Bill Bundled	<input type="checkbox"/>	* Bill Provider	▼
Peak Rate	0.0		0.00
Off Peak Rate	0.0		0.00
Service To Property	0.0		0.00
Meter Charge	2.630137		78.90
Industry Charges			
LRET	0.0084438		0.00
SRES	0.004684		0.00
VEET	0.0043527		0.00
ESS	0		0.00
AEMO Ancillary Charge	0.000205		0.00
AEMO Pool Fees	0.000358		0.00
Network Charges			
Network Peak	0.154542		0.00
Network Off Peak	0.088972		0.00
Network Daily	0.207178		6.22
Demand	<input type="checkbox"/>		0
Discount Percentages	No Discount	▼	0.0
Total 85.12			

Blue SuperSaver -- 36 Months

Use Loss Factors	<input type="checkbox"/>		\$
Peak Rate	0.008555		0.00
Off Peak Rate	0.04431		0.00
Service To Property	0.99		29.70
Meter Charge	2.630137		78.90
Industry Charges			
LRET	0.0084438		0.00
SRES	0.004684		0.00
VEET	0.0043527		0.00
ESS	0		0.00
AEMO Ancillary Charge	0.000205		0.00
AEMO Pool Fees	0.000358		0.00
Network Charges			
Network Peak	0.154542		0.00
Network Off Peak	0.088972		0.00
Network Daily	0.207178		6.22
Demand			
Summary Rates			
Peak	0.0		
Off-Peak	0.0		
Daily Charge	0.0		
Total			114.82
Est Total Savings	0 /yr		0.00
			0%
Choose Offer	<input type="radio"/>		

Save Quote

Generate PDF

Email Quote

Make Contract

RPC – Contract Acceptance

Quotation > Contract > Export data

Export data to sales record

Process status	Contract Created	Customer Type	Corporate
Consolidated Code	ENZO	Multiple NM Customer ?	No
Create date	13/07/2015	Modify date	13/07/2015
Quote Number	1966	Contract Number	40010023
NMI	90014051206	ABN	44077207106
Company Name	ENZO CAR SALES (VICTORIA) PTY LTD	ACN	
Trading Name	ENZO CAR	Company Type	Private
Driver Licence No./Expiry		Passport No./Expiry	

Contact 1	Contact 2/Accounts
Name	Name(2)
Email	Email(2) enzo@enzo.com
Phone	Phone(2)
Mobile	Mobile(2)
DOB	

Postal Address

Delivery Method	EMAIL
Address	10 west st Coolaroo VIC 3048
Supply address	10 WEST CT, COOLAROO, VIC 3048
Contract Sign Date	

Estimated annual usage(Mwh)	Peak : 58,000 Off peak : -0	Metering	
Transfer Type	Transfer	Move in date	
Transfer next read	<input checked="" type="checkbox"/>	Proposed transfer date	
Minimum Supply Period	36 Months	Valid Until	18/07/2015

BlueNRG Rates(\$/kWh)

Ex GST	Peak : 0.000 Off peak : 0.000	Inc GST	Peak : 0.000 Off peak : 0.000
Environmental Charge c/kWh	URET : 0.000 SRES : 0.000 GEC : ESS : 0.000		
	VEETS : 0.000		

[Contract list](#) [Reject](#) [View Document](#) [Email](#) [Accept](#)

RPC – Link

<https://quote.bluenrg.com.au/rpc/common/auth/HttpToHttps.rpc>



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1 MINUTE QUOTE



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Conviction in our message
will make you successful



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