

HelpPay Submission on the Consultation Paper: Protecting Customers Affected by Family Violence

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Ms Anna Collyer

Chair

Australian Energy Market Commission

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Sydney NSW 2001

HelpPay would like to thank the Australian Energy Market Commission (the AEMC) for the opportunity to make a submission to the Consultation Paper on the Red Energy and Lumo Energy rule change Protecting Customers Affected by Family Violence (the consultation paper).

HelpPay agree that family violence is major societal problem "which affects a large number of Australians and can occur in any range of circumstances across cultures and communities." HelpPay in principle support the rule change put forward and commend the AEMC on the work that has been done to this point.

While HelpPay are supportive of the drafting of the rule we are concerned that the existing payment support programs for customers affected by family violence continue to allow affected customers to get into debt and are ineffective at providing a proactive approach to empower consumers to control debt accumulation.

We view that the rules can be enhanced and supported by researching innovations including digital technologies to enable secure, discrete payments that enable and empower victim survivors of family violence to get out of their situation with minimal to no financial hardship or repercussions. From our experience it is clear that debt prevention is more effective than debt collection.

HelpPay would support this further research being conducted through multiple avenues including cross industry workshops or direct inquiries by the AEMC or the Australian Energy Regulator to ensure best practice financial support for customers affected by family violence.

Regards,



Rowan Wilde

Chief Customer Officer, HelpPay

About HelpPay

HelpPay, a 100% Australian owned company, is a social fintech and business platform with patent pending technology in the payments industry that takes the stigma out of asking for help and the effort of providing help. HelpPay turns every bill into a shareable link and payment page, and, uniquely, guarantees financial help given towards a bill only goes to the provider, never an individual's bank account. HelpPay has undertaken market research to address the pain points for customers and providers for avoiding and handling debt. HelpPay takes all the pain points and customers' experience in the cycle of asking, giving, and getting financial help today. HelpPay is also significantly cheaper for providers when managing their accounts receivable and less stressful for customers than traditional methods of asking for payment on outstanding debts, such as via phone calls, sending letters and using debt collection agencies.