

Improving the application of concessions to bills

We have made a final rule to increase the number of eligible consumers who receive access energy concessions

The Australian Energy Market Commission (AEMC or Commission) has made a more preferable final rule to increase consumer awareness of and access to support they can receive on their energy bills.

The rule will require retailers to, whenever a consumer signs up for an energy plan or switches to a new contract:

1. Provide jurisdiction-specific information relevant concession, rebate and relief schemes – helping consumers understand what is available and how to access it.
2. Ask consumers about their eligibility for that support – prompting consideration and voluntary disclosure.

This rule is in response to a rule change request from the Hon. Chris Bowen MP, Minister for Climate Change and Energy, as Chair of the Energy and Climate Change Ministerial Council (ECMC).

The rule change request also proposed an additional one-time contact obligation and change to existing technical communications procedures to enable concessions to transfer with a customer between retailers - however, stakeholder evidence and existing jurisdictional rules were such that the Commission considered these changes would not have net positive impacts for consumers.

Our rule and recommendations seek to address barriers consumers face when accessing concessions

In responses to our consultation paper and draft determination, stakeholders set out multiple and diverse barriers consumers face when accessing concessions, including:

- lack of awareness
- communication challenges
- stigmas surrounding accessing help
- limited time to navigate application processes
- verification issues.

As concessions are jurisdictional programs, the Commission considered how best the rules could address these barriers, and where actions by other parties could better support equitable outcomes for vulnerable consumers. The rule will increase consumer awareness of available concessions and encourage them to inform their retailer about their eligibility.

However, consumers will still have to proactively tell their retailer they are eligible.

The rule change request originated from an AER recommendation to reduce or remove this barrier for consumers, and instead for systems to allow for concessions and rebates to be applied automatically.¹ We support this, and have recommended that the Commonwealth Department of Climate Change, Energy, the Environment and Water (DCCEEW) bring Services Australia and jurisdictions together to determine next steps towards the automatic application of concessions.

Our determination also identifies a series of other actions that could improve consumer access to energy concessions, including:

¹ AER, [Game changer](#), November 2023, pp 18-20

- *Jurisdictions, Services Australia and DCCEE* - to participate in a cross-agency forum, including retailers and consumer advocates where appropriate, wherein they will:
 - facilitate Services Australia and jurisdictions providing more detailed information to consumers on rebates and concessions when they receive the relevant cards
 - resolve process barriers, including establishing straightforward processes for fixing verification issues
 - consider jurisdictional changes to streamline verification process requirements.
- *AER* - to develop and update guidance and guidelines so that:
 - retailers are informed of good practices for communications with customers regarding concessions, including informing consumers that concessions do not automatically transfer
 - first and final bills include information that concessions do not transfer and that they will need to reapply for any concession with their new retailer (Better Bills Guideline)
 - the expanded obligations apply to exempt sellers (Exempt Selling Guideline).
- *Retailers* - to consider process changes to streamline how consumers add concession details to their accounts. For example, through a dedicated phone line or easy-to-find page in a customer's online account.

There are minor changes from the draft rule and recommendations

We received 19 submissions to the draft determination. Following stakeholder feedback, we made minor changes to the rule and recommendations. The final rule clarifies that retailers are only required to provide information to consumers about relevant concession, rebate and relief schemes. It also provides for two minor exceptions that allow retailers to not ask consumers about their eligibility if they are aware the consumer is already receiving a concession, rebate or relief scheme, or if the retailer has recently (within the last 30 days) asked the consumer about their eligibility.

The final rule will come into effect 1 July 2026

To align with any changes retailers may need to make to their contracting processes in response to the [Improving consumer confidence in retail energy plans](#) rule change, the rule takes effect on 1 July 2026.

This rule aligns with broader reforms to improve outcomes for consumers

This rule change forms part of the broader ECMC consumer rule change package submitted on 12 and 28 August 2024. The package involves seven rule change requests that together seek to help households access cheaper energy deals, increase support for people experiencing hardship and deliver more protections for consumers.²

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² The package of consumer-related rule change requests includes: [Ensuring energy plan benefits last the length of the contract](#) ; [Preventing price increases for a fixed period under market retail contracts](#) ; [Removing fees and charges](#) and [Removing unreasonable conditional discounts](#) , which were consolidated into a single rule change called [Improving consumer confidence in retail energy plans](#) and published a final determination, along with the [Assisting hardship customers](#) rule change, on 19 June. The final determination for [Improving the ability to switch to a better offer](#) was published on 11 September.