



Énergie NB Power

Residential Customers with Overdue Accounts

November 1, 2011 – April 30, 2012

Operating Guidelines for Residential Arrears

November 1, 2011 – April 30, 2012

Objective

In light of increasing costs, it can be more difficult for low income customers and customers on fixed incomes to pay their bills including their electricity bills. NB Power is working with key stakeholders to examine ways to assist these customers financially as well as through the conservation of energy.

Our objective is to work with our customers to provide positive solutions to minimize their risk of increased financial burden throughout the year.

Mandate

For customers experiencing legitimate economic need, the New Brunswick Department of Energy mandated a winter disconnect policy, for the period of November 1 to April 30 of each year. In addition to working with our customers in developing payment plans, NB Power refers any customers indicating economic need to the Department of Social Development to determine their eligibility for government programs.

Customers can avoid disconnection for non-payment if **all** of the following **are met**:

1. customers are in legitimate economic need, **and**
2. customers have contacted NB Power to discuss their account, **and**
3. customers continue to make mutually-agreed upon payments on their outstanding balance.

NB Power Employees

A specialized team of employees is focused on customers with overdue accounts and sensitive customer situations. Training will continue to be provided and reinforced with a concentration on empathy and educating customers on matters relating to the consumption of electricity.

Process for Working with Customer Accounts

When dealing with customers with overdue accounts it is extremely important to analyze the risk level of the customer in order to determine the appropriate action.

We are committed to resolving our Customers' electricity issues; we intuitively begin trouble shooting for that resolution. The key element in our strategy is gathering information. By asking questions that pertain to the customers' profile, we are clarifying information and creating a path toward first contact resolution.

Every effort will be made to provide information to help our customers make informed decisions on matters relating to the consumption of electricity.

Key Conditions of Service

- All bills are due when rendered.
- A late payment charge of 19.56% per year (1.5% per month) with a minimum of 50 cents will be charged on any unpaid balance.

- Service may be disconnected for non-payment after 30 days.

Process for Working with Customers with Overdue Accounts

NB Power employees follow this process to work one on one with a customer who has an overdue account.

Step	Action
1.	Receives/initiates a customer contact.
2.	Analyzes the risk of the customer's account based on the following: <ul style="list-style-type: none"> • Has the customer's account been reviewed for disconnection for non-payment within the last year? • Payment behavior of the customer • Broken/honored payment plans • Dates/amounts of last payments • How long has the account holder been a customer? • Average monthly billing • Has the customer shared that he/she is experiencing a financial challenge? (i.e. low income seniors, single parents, students, working poor) • Is the customer a Social Development client?
3.	Reviews electricity consumption history with customer <ul style="list-style-type: none"> • Offers an understanding of the customer's bills • Offers information on electricity saving tips
4.	Asks probing questions, some examples may include: <ul style="list-style-type: none"> • What is your source and frequency of income? • Have you contacted the Department of Social Development to determine eligibility for program assistance? • Are you aware of any non-profit organizations that provide assistance?
5.	Provides the customer with options: <ul style="list-style-type: none"> • Recommends that Department of Social Development customers contact their case worker to review the possibility of a long-term payment arrangement with NB Power. • Provides contact information and websites of available programs for financial assistance. • Recommends Credit Counseling Services of Atlantic Canada (1-888-753-2227) or any other credit counseling services, if applicable.
6.	Confirms that the customer is willing to seek the appropriate action and agrees on a commitment date with the customer to follow up with NB Power. Ensures that all contacts with the Customer Interaction Centre are logged to the customer's account.
7.	Negotiates a suitable payment plan with the customer.
8.	If no resolution can be achieved, the account is eligible for disconnection for non-payment.

Automated Collections Call Campaigns

Customers with overdue accounts will be contacted on a regular basis by letter or by our automated telephone system. Customer Interaction Centre representatives will manually attempt to contact customers who do not have a valid phone number.

- Automated call campaigns – dialer sends a pre-recorded message to our customers
- Agent Intervention campaigns – dialer connects customers and answering machines to our agents

FAQs - To learn more about how to save energy please [click here](#)

Telephone Numbers and Websites

NB Power	Tel: 1-800-663-6272	www.nbpower.com
Saint John Energy	Toll Free: 1-877-907-5550	www.sjenergy.com
Edmundston Energy	Tel: 506-739-4636	www.ville.edmundston.nb.ca
Perth-Andover Electric Light Commission	Tel: 506-273-4959	www.perthandover.com

Efficiency NB 1-866-643-8833 www.energycnb.ca

Credit Counselling Services of Atlantic Canada, Inc. (CCSAC)

Toll free: 1-888-753-2227 www.solveyourdebts.com/

Department of Social Development

- [Moncton - Region 1 - 1-866-426-5191](tel:1-866-426-5191)
- [Saint John – Region 2 - 1-866-441-4340](tel:1-866-441-4340)
- [Fredericton – Region 3 - 1-866-444-8838](tel:1-866-444-8838)
- [Edmundston – Region 4 - 1-866-441-4249](tel:1-866-441-4249)
- [Restigouche – Region 5 - 1-866-441-4245](tel:1-866-441-4245)
- [Chaleur – Region 6 - 1-866-441-4341](tel:1-866-441-4341)
- [Miramichi – Region 7 - 1-866-441-4246](tel:1-866-441-4246)
- [Acadian Peninsula – Region 8 - 1-866-441-4149](tel:1-866-441-4149)



If after hours **call toll-free 1-800-442-9799 (inside New Brunswick)**

The Salvation Army

www.salvationarmy.ca/maritime/regions/

New Brunswick food banks and soup kitchens

www.foodbanksnb.com/en/contact2.html

Lion's Clubs within New Brunswick

www.lionsclubs.org/locator/lions/search_form_state_results.php?city=m&country=NEWBRUNSWICK

Fredericton Anti-Poverty Organization (FAPO)

www.antipoverty.com

Canadian Cancer Society, New Brunswick

Toll Free: 1-800-455-9090

www.cancer.ca/New%20Brunswick/About%20us/Contact%20us.aspx?sc_lang=en