UTILITIES COMMISSION
OF THE NORTHERN TERRITORY

Northern Territory Electricity Retail Review

2024-25

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Disclaimer

The Northern Territory Electricity Retail Review (NTERR) is prepared using information sourced from Northern Territory electricity supply industry participants, Northern Territory Government agencies, consultant reports and publicly available information. The NTERR covers the financial year ending 30 June 2025. The Utilities Commission (Commission) understands the information received to be current at 21 January 2026.

This NTERR contains analysis and statements based on the Commission's interpretation of data provided by Northern Territory electricity industry participants. To enable comparison with other jurisdictions, the Commission has sought to align the data reporting with the other Australian jurisdictions, where possible. However, there are some differences so any comparisons should be considered indicative only.

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Any questions regarding the NTERR should be directed to the Utilities Commission at utilities.commission@nt.gov.au or by phone 08 8999 5480.

Cover photo

Parrtjima – A Festival in Light 2025 in Alice Springs

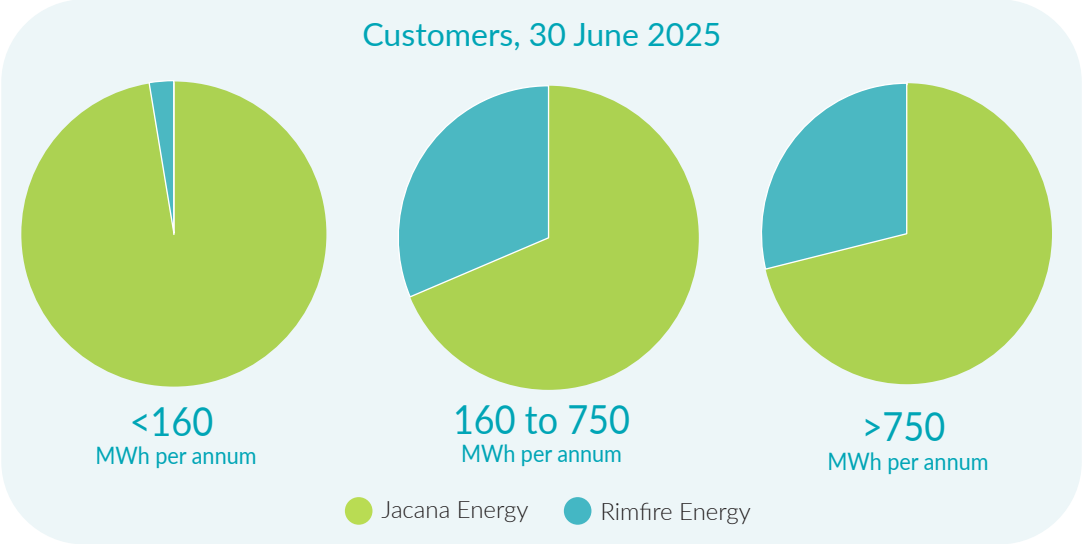
Contents

Executive summary

The Commission's annual Northern Territory Electricity Retail Review (NTERR) reports on retail competition in the Territory's three regulated power systems (Alice Springs, Darwin-Katherine and Tennant Creek) and the performance and quality of service provided to small customers in these power systems (that is, residential and small business customers consuming less than 160 megawatt hours (MWh) per year[1]). The 2024-25 NTERR presents current results, trends over time and comparisons with the National Energy Customer Framework (NECF)[2] jurisdictions. Key results from the Territory are presented below.

Retail competition

- Rimfire Energy Pty Ltd's (Rimfire Energy's) overall market share continues to increase, but retail competition remains limited with only Rimfire Energy and Jacana Energy active in the Territory's regulated power systems in 2024-25.
- The Territory Government's community service obligation (CSO) payment to retailers increased from $128.1 million in 2023-24 to $140.2 million in 2024-25. The CSO subsidises the cost of electricity for residential and business customers consuming up to 750 MWh per year, providing an average subsidy of more than $1,500 per customer in 2024-25.



1 As defined in the Commission's Electricity Industry Performance Code: https://utilicom.nt.gov.au/electricity/codes-and-guidelines/electricity-industry-performance-code.

2 The NECF applies in the Australian Capital Territory, New South Wales, Queensland, South Australia and Tasmania. It does not apply in Victoria, Western Australia or the Northern Territory.

Retail performance

Jacana Energy and Rimfire Energy continued to perform strongly in 2024-25, forwarding at least 95% of calls to an operator within 30 seconds, although both recorded an increase in the rate of calls abandoned. Notwithstanding this, if the Australian Energy Regulator's (AER's) rating system was applied to these indicators, both retailers would have achieved a rating of 'best'.[3]

- The percentage of customers lodging complaints rose in 2024-25, reflecting an increase in complaints to Jacana Energy. Customer approaches to the Ombudsman NT also grew in this period.

2024-25, compared to previous year

Jacana Energy calls taken within 30 seconds

97.5%

↑ 2.5 percentage points

Jacana Energy calls abandoned before being answered

1.7%

↑ 0.2 percentage points

Rimfire Energy calls taken within 30 seconds

95.6%

↓ 2.5 percentage points

Rimfire Energy calls abandoned before being answered

1.8%

↑ 1.5 percentage points

Percentage of small customers making complaints

0.8%

↑ 0.2 percentage points

Approaches to Ombudsman NT as a total of Jacana Energy complaints

27.0%

↑ 2.8 percentage points

3 80% or more calls taken within 30 seconds and 5% or less calls abandoned, Source: AER Annual Retail Markets Report 2023-24 at: https://www.aer.gov.au/industry/retail/performance-reporting.

Payment difficulties and hardship

- The percentage of residential and small business customers with energy bill debt and the average amount of energy bill debt declined in 2024-25.
- Disconnection rates for non-payment increased in 2024-25. Among disconnected customers, the rate of re-connections within seven days rose for residential customers but declined for small business customers.
- The percentage of residential customers on a payment plan or in a hardship program increased in 2024-25.
- Among customers with prepayment meters, 62.1% recorded one or more self-disconnection events in 2024-25. Among self-disconnecting customers, the average number of disconnection events increased from 55 in 2023-24 to 66 in 2024-25, while the average duration of events decreased from 504 minutes to 236 minutes.

As at 30 June 2025, compared to same period in previous year

Residential customers with debt

1.8%

↓ 1.6 percentage points

Residential customers disconnected for non-payment

0.8%

↑ 0.1 percentage points

Residential customers on a payment plan

2.0%

↑ 0.2 percentage points

Residential customers on a hardship program

0.8%

↑ 0.4 percentage points

Average residential customer debt

$1,397

↓ $71 (4.8%)

Average small business customer debt

$1,134

↓ $710 (38.5%)

Small business customers with debt

1.6%

↓ 0.4 percentage points

Small business customers disconnected for non-payment

0.4%

↑ 0.1 percentage points

About this report

The NTERR examines retail market conditions and the experience of small customers in the Territory's three regulated power systems: Alice Springs, Darwin-Katherine and Tennant Creek. Small customers are those consuming less than 160 MWh per year and charged either a residential (residential customer) or commercial (small business customer) tariff.[4]

A key purpose of the NTERR is to provide transparency on retail competition and the performance of retailers servicing small customers using data provided to the Commission under the Electricity Industry Performance (EIP) Code. It also fulfils the requirement under clause 5.5.1 of the EIP Code for the Commission to publish an assessment of retailers' reported performance. The NTERR includes the Commission's analysis and interpretation of data provided by electricity retailers and comparisons with interstate benchmarks where the Commission considers these reasonable. The NTERR complements the Commission's Northern Territory Power System Performance Review, which reports on generation and network performance.[5]

The NTERR presents results for 2024-25, trends over time and comparisons with jurisdictions covered by the NECF. The NECF applies in the Australian Capital Territory, New South Wales, Queensland, South Australia and Tasmania, but not Victoria, Western Australia or the Territory. While measures for NECF jurisdictions may be based on both electricity and gas usage, the Commission considers them useful for comparison.

The NTERR is set out as follows:

- Chapter 1 *Retail competition in the Territory* examines competition within the Territory's regulated power systems including observations on larger customers such as those related to market share
- Chapter 2 *Retail performance* reports on retail performance indicators relating to customer service, complaints and dispute resolution
- Chapter 3 *Payment difficulties and hardship* reports on small customers experiencing payment difficulties and hardship
- Chapter 4 *Prepayment meters* presents data on self-disconnections among prepayment meter customers.

Inputs to the NTERR were primarily provided by electricity retailers and may include revisions to previously reported data. Accordingly, information in figures and tables may differ from those in previous NTERRs. Any person using retail performance data from the NTERR should independently verify the data with the appropriate sources.

In 2024, the Commission commenced a review of the EIP Code including consideration of alignment with indicators in the AER's revised retail performance reporting procedures and guidelines (AER Guidelines). The AER has completed its review, with an updated version of its guidelines (version 4) taking effect on 1 July 2025.

4 As defined in the Commission's EIP Code: https://utilicom.nt.gov.au/electricity/codes-and-guidelines/electricity-industry-performance-code.

5 Northern Territory Power System Performance Review: https://utilicom.nt.gov.au/electricity/reporting/power-system-performance-review.

Since the Commission's review of the EIP Code would not be completed prior to the updated AER Guidelines taking effect, the Commission issued a Direction on 6 January 2025 (under clause 1.6 of the EIP Code) requiring retailers to continue reporting against version 3 of the AER Guidelines for 2024-25 and subsequent reporting periods until further notice or the Commission varies the Code.[6] This provided certainty for retailers in reporting obligations and ensures indicators are consistent with those in previous NTERRs.

In May 2025, the Commission published its draft decision for the 2024 EIP Code Review proposing, among other things, to amend the EIP Code to explicitly reference version 3 of the AER Guidelines, meaning version 4 would not have effect in the Territory.[7] The draft decision does, however, propose other amendments to provide clarity and improve reporting against performance indicators.

The Commission's final decision for the 2024 EIP Code Review including and amended EIP Code is expected to be released in the first half of 2026.

6 Available at: https://utilicom.nt.gov.au/electricity/codes-and-guidelines/electricity-industry-performance-code.

7 The draft decision and other documents relating to the 2024 EIP Code can be found on the Commission's website at: https://utilicom.nt.gov.au/projects/projects/2024-electricity-industry-performance-code-review.

Retail competition in the Territory

This chapter examines the level of competition in the Territory's regulated power systems including the market share of active retailers and potential barriers to competition.

Licensed retailers

There were seven entities licensed to sell and retail electricity to customers in the Territory at 30 June 2025 (Table 1), however only Jacana Energy and Rimfire Energy actively retailed electricity in the Alice Springs, Darwin-Katherine and Tennant Creek power systems in 2024-25.[8] Jacana Energy also retails electricity in a number of the Territory's smaller power systems, including Borroloola, Elliott, Timber Creek and Yulara, but the EIP Code does not require Jacana Energy to provide performance data for these power systems.

Among other retail licensees, EDL NGD (NT) Pty Ltd and Next Business Energy Pty Ltd are licenced to retail electricity in the regulated power systems but neither is active in the market. The Department of Defence is licenced to sell electricity to entities holding a retail licence (not end-users) and Territory Generation is licensed to retail electricity to a large customer but had not commenced sales in 2024-25. The Power and Water Corporation (PWC) is the licensed retailer for customers in Jabiru, Nhulunbuy, Alyangula, McArthur River Mine and Aboriginal communities under the Indigenous Essential Services program, but the EIP Code does not require reporting on retail performance in these areas.

Table 1: Licensed electricity retailers in the Territory at 30 June 2025

Retailer	Licence issued
Department of Defence	27 July 2020
EDL NGD (NT) Pty Ltd	30 June 2016
Jacana Energy	31 March 2005
Next Business Energy Pty Ltd	29 June 2018
Power and Water Corporation	31 March 2005
Rimfire Energy Pty Ltd	11 August 2014
Territory Generation	29 November 2019

Market share

Competition is limited in the Territory with only Jacana Energy and Rimfire Energy retailing electricity. Although Rimfire Energy continued to grow its market share among customers consuming less than 750 MWh per year in 2024-25 (Figures 1 and 2), Jacana Energy still serves the majority of electricity consumers in the regulated power systems. There was a slight increase in Jacana Energy's share of large customers consuming more than 750 MWh per year (Figure 3), but Rimfire Energy continued to sell electricity to over a quarter of large customers.

8 Refer Register of electricity licences and exemptions at https://utilicom.nt.gov.au/electricity/licences/register-of-electricity-licences-and-exemptions.

Figure 1: Market share of retailers by customer numbers for customers consuming < 160 MWh per year

1 Market share for other retailers is nil for all years in the series, however the category is included for consistency.

Figure 2: Market share of retailers by customer numbers for customers consuming 160 to 750 MWh per year

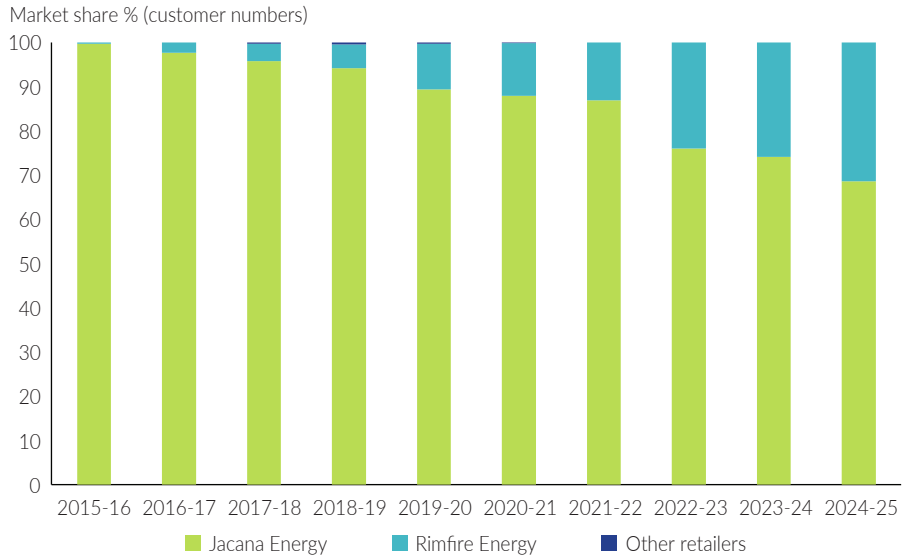
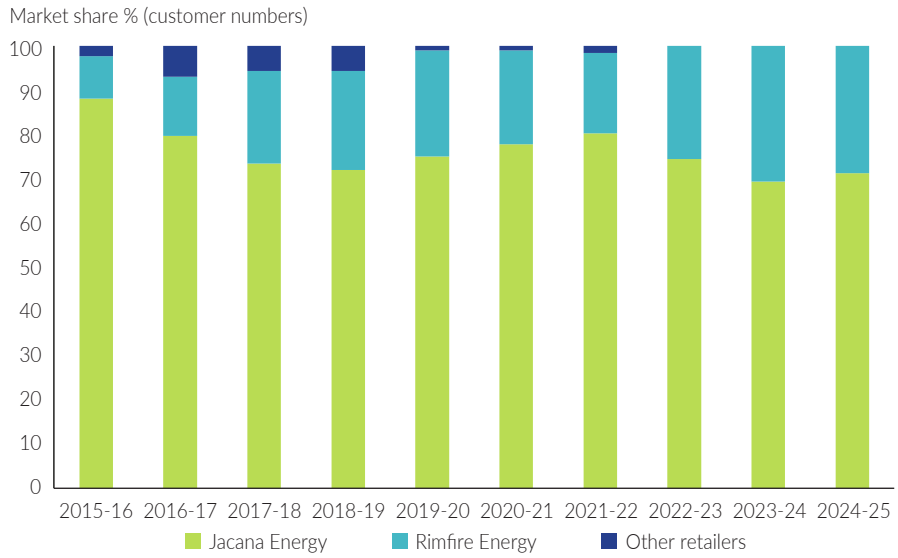


Figure 3: Market share of retailers by customer numbers for customers consuming > 750 MWh per year



Potential barriers to retail competition

This section briefly discusses two main barriers to competition – the Territory Government's uniform tariff policy and interval meters.

Territory Government uniform tariff policy

Under the Territory Government's uniform tariff policy, residential and small to medium-sized business electricity customers (those consuming less than 750 MWh per year) pay a regulated electricity pricing order (EPO) tariff. The EPO caps the maximum electricity price a retailer may charge regardless of where the customers are located in the Territory.[9] The EPO tariffs are typically below the cost of supply, making it, in principle, uneconomical for retailers to supply electricity to price-regulated customers, however the Territory Government provides CSO funding to retailers to address the shortfall.

While the EPO tariffs may create a barrier to retail competition, the Commission acknowledges they also insulate residential and small business customers from inflationary pressures in the electricity sector. Instead, the higher cost of supply is borne by government, and ultimately taxpayers, through the CSO. However, customers are largely unaware of the level of subsidy they receive, and the EPO may distort price signals, discourage energy efficiency and contribute to higher overall costs. Also, for existing and potential market participants, the basis for calculating CSO payments and process for accessing payments is not transparent.

The Commission notes the Territory Government has commenced staged reforms to its regulated electricity tariffs, which will come into effect during 2025-26 and 2026-27. The reforms will move Commonwealth and Territory Government customers and local government councils to cost-reflective tariffs and larger commercial customers (500 to 750 MWh per year) to a tariff above the standard EPO commercial tariff (though still not cost-reflective). There will

9 The current (2025-26) EPO is available on the Commission's website at: https://utilicom.nt.gov.au/electricity/price-regulation/electricity-retail-pricing.

be higher fixed charges for high voltage customers and residential households may be subject to a daily consumption threshold above which a higher tariff would apply.[10]

The Territory Government's revised 2024-25 budget included $140.2 million for CSO funding to electricity retailers, an increase of $12 million (9.4%) from 2023-24.[11] This translates to an average subsidy of more than $1,500 per customer. In addition to this, subsidies are provided to eligible pensioners and carers through the Northern Territory Concession Scheme and remote Aboriginal townships through the Indigenous Essential Services grant.[12] The Commonwealth also extended its Energy Bill Relief Fund rebates for households and small business to the end of 2025.[13]

Interval meters

Clause 5.1.1 of the Electricity Retail Supply Code requires a customer to have an interval meter to transfer retailer. This means customers with interval or prepaid meters can change retailer but a customer with an accumulation meter must install a new meter at a cost of about $400[14]. The Commission acknowledges this acts as a barrier to competition, but removing the requirement would require PWC to develop a new settlement system to accommodate the transfer of customers with accumulation meters. The cost of such a system, which would be passed on to consumers and government, would exceed the likely benefits from increased competition, particularly as accumulation meters are being phased out.

PWC is progressively replacing accumulation meters with smart meters, although its 2024–2029 Regulatory Proposal indicates the program will not be completed until the 2029–2034 period.[15] Customers must also install an interval or smart meter at their own cost to connect rooftop solar systems. As PWC's replacement program progresses and rooftop solar uptake continues, the number of customers able to transfer retailers without incurring additional metering costs will increase.

10 Further information on the reforms can be found at: https://treasury.nt.gov.au/news/2025/electricity-pricing-reforms. Note: Introduction of the consumption threshold for residential customers on 1 January 2026 was not implemented and a revised date has yet to be published.

11 Northern Territory Government, Agency Budget Statements, 2025-26 Budget Paper No. 3, page 254: https://budget.nt.gov.au.

12 Ibid. In 2024-25, there was $9.7 million provided under the Northern Territory Concession Scheme (p. 254) and $110.2 million in funding for the provision of electricity, water and sewerage in remote communities in the Indigenous Essential Services grant (p. 161).

13 Ibid. In 2024-25, the Commonwealth provided $22.9 million in funding to the Territory under the National Energy Bill Relief Program (p. 94). For information on the National Energy Bill Relief Program see https://www.energy.gov.au/energy-bill-relief-fund.

14 PWC's 2025-26 alternative control service fee based and quoted services tariff schedule (at https://www.powerwater.com.au/pricing/electricity-network-regulation-and-pricing) indicates a cost of $428.02 (incl. GST) to exchange or replace a single-phase meter, noting this does not include the cost of any additional works, which may be required in some circumstances.

15 PWC Regulatory Proposal for the 2024-29 regulatory period: https://www.aer.gov.au/system/files/PWC%20-%200.00%20-%20Regulatory%20Proposal%20-%2031%20Jan%202023%20-%20Public.pdf.

Retail performance

This chapter reports on retailers' performance in terms of customer service (measured by telephone responsiveness), complaints and dispute resolution. Under the EIP Code, retailers are only required to report on outcomes for residential and small business customers consuming less than 160 MWh per year, therefore performance data for customers above this threshold is not included. Annual data is presented for the five-year period from 2020-21 to 2024-25. Data relating to earlier years (back to 2014-15) can be found in previous NTERRs or requested from the Commission.

Customer service

Customers engage with their retailer through the retailer's call centre. Routine matters, such as arranging a new connection or paying a bill, will contribute to a base level of inbound calls that generally increases as a retailer's customer base grows. Customers will also call when issues arise to facilitate resolution.

Measures of telephone responsiveness provide an indication of service quality. Peaks in inbound customer calls may indicate emerging customer service issues, although external factors beyond a retailer's control can also affect call volumes.

Table 2 shows the total number of calls received over the five years to 2024-25, and telephone responsiveness as measured by calls forwarded to an operator within 30 seconds and calls abandoned before being answered by an operator. The Commission notes, consistent with growth in its customer base, Rimfire Energy recorded an increase in total calls. Over the same period, Rimfire Energy's performance declined with calls forwarded within 30 seconds decreasing (from 98.1% to 95.6%) and calls abandoned increasing (from 0.3% to 1.8%).

Nevertheless, both Jacana Energy and Rimfire Energy achieved a call forwarding rate of 95% or more and calls abandoned rate of less than 2%, which would have equated to a rating of 'best' under the AER's rating system for these indicators.[16]

Table 2: Retailers' telephone responsiveness

	2020-21	2021-22	2022-23	2023-24	2024-25
Total calls					
Jacana Energy	137 794	116 220	128 193	123 112	115 375
Rimfire Energy	438	601	1 795	1 187	1 958
Calls forwarded to an operator within 30 seconds					
Jacana Energy (%)	66.3	42.0	83.9	95.0	97.5
Rimfire Energy (%)[1]	70.5	87.7	53.5	98.1	95.6
Calls abandoned before being answered by an operator					
Jacana Energy (%)	3.7	10.3	5.0	1.5	1.7
Rimfire Energy (%)[1]	14.6	12.3	17.8	0.3	1.8

16 The AER's retailer call centre responsiveness rating system consists of three categories: 'best' (80% or more calls taken within 30 seconds and 5% or less calls abandoned), 'within range' (51% to 79% of calls taken within 30 seconds and 6% to 9% of calls abandoned), and 'poor' (50% or less calls answered within 30 seconds and 10% or more calls abandoned). Source: AER, Annual Retail Markets Report 2023-24 at: https://www.aer.gov.au/industry/retail/performance-reporting.

Jacana Energy advised the continued improvement in its performance (including decreased inbound and outbound interactions) was driven by improved email management, which reduced follow-up call requirements and significantly lowered wait times, enabling customers to get through on their first attempt. Jacana also advised it continued to optimise its triage model and skills-based routing, and focus on real-time management and intra-day rostering.

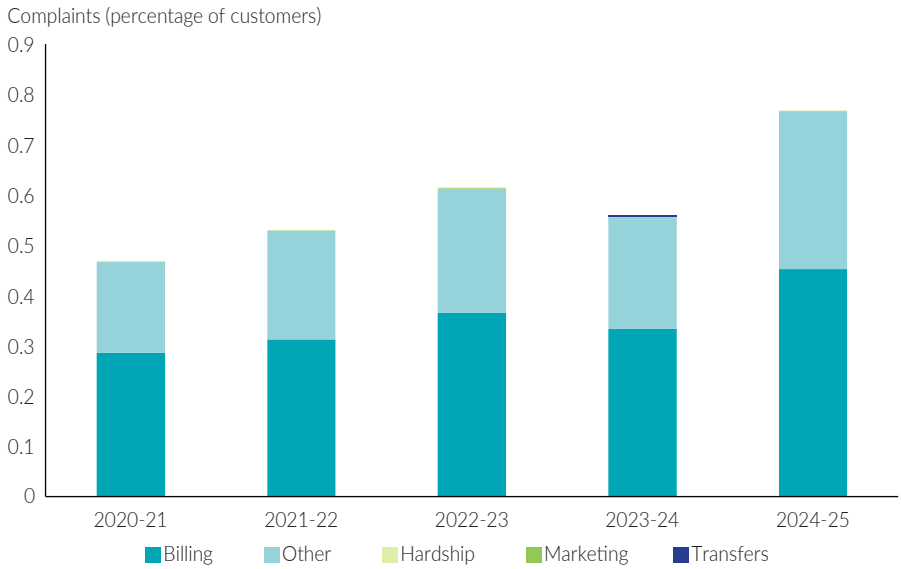
Complaints

Complaints are recorded and categorised by retailers as billing, marketing, transfers, hardship or other, defined as follows:

- billing – prices, billing errors, payment arrangements, debt recovery practices and disconnections
- marketing – sales practices, advertising, contract terms and misleading conduct
- transfers – timeliness of transfer, disruption of supply due to transfer and billing problems directly associated with a transfer
- hardship – customer hardship measures
- other – customer service, privacy issues, failure to respond to complaints, and health and safety issues.

Customer complaints as a percentage of total customers (all retailers) for the five years to 2024-25 are shown in Figure 4, segmented by complaint category. There was an increase in both the total number of complaints and complaints as a percentage of customers in 2024-25, with the latter increasing to 0.77% in 2024-25 (up from 0.56% in 2023-24). The Commission notes the level of complaints in the Territory is about a quarter of the average for retailers in NECF jurisdictions (2%).[17]

Figure 4: Customer complaints as a percentage of total small customers by category



17 AER Retail energy market performance data, Schedule 3, 2024-25: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

The increase in 2024-25 was driven by a rise in complaints to Jacana Energy. Rimfire Energy reported receiving no complaints in 2024-25, attributing this outcome to its "hyper care" approach to dealing with customers. Jacana Energy advised the main factors for the increase in complaints was incorrect contractor meter readings provided by the network provider (PWC) and SMS notifications sent to some customers incorrectly advising they owed money.

Dispute resolution

Where a customer is in dispute with a licensee owned by the Territory Government, such as Jacana Energy, the complainant can seek assistance from Ombudsman NT. However, for customers of privately-owned retailers, there is no external dispute resolution body although NT Consumer Affairs may be able to assist in resolving a dispute by providing a conciliation service.[18] Although the data on approaches to the Ombudsman NT is limited to complaints regarding Jacana Energy, the Commission considers it provides valuable information given Rimfire Energy typically reports few or no complaints.

As shown in Table 3, approaches to the Ombudsman NT regarding Jacana Energy rose in 2024-25 to 183, up from 118 in 2023-24 (an increase of 55.1%). This is the highest number recorded since 2014-15, surpassing the previous peak of 181 in 2018-19 (not shown in Table 3). However, expressed as a percentage of complaints to Jacana Energy (which indicates the extent of complaints that could not be resolved and were escalated to another entity for further assistance), approaches to the Ombudsman NT in 2024-25 equated to 27% of retail complaints, which was lower than in 2018-19 (35.3%). Key issues raised with the Ombudsman NT related to excessive charges (106 approaches), financial hardship (25 approaches) and disconnection (17 approaches).[19]

Table 3: Approaches to Ombudsman NT regarding Jacana Energy

	2020-21	2021-22	2022-23	2023-24	2024-25
Approaches to the Ombudsman NT					
Jacana Energy	115	86	131	118	183
Change (%)		- 25.2	52.3	- 9.9	55.1
Approaches to the Ombudsman NT as a percentage of retail complaints					
Jacana Energy	29.1	19.5	24.6	24.2	27.0
Change (ppt)[1]		- 9.7	5.2	- 0.4	2.8

1 Percentage point change from previous year.

In comparison to NECF jurisdictions, the number of approaches to the Ombudsman NT as a percentage of total complaints to Jacana Energy (27%) was higher than the percentage of small customer complaints to ombudsmen in NECF jurisdictions, except for New South Wales (28%). In other NECF jurisdictions the percentage ranged from 3.4% in Tasmania to 21.7% in Queensland.[20] The Commission cautions, however, that complaint counting methods may vary by ombudsman.

18 Refer https://consumeraffairs.nt.gov.au/for-consumers/complaints-and-disputes.
19 Ombudsman NT, 2024-25 Ombudsman Annual Report. https://www.ombudsman.nt.gov.au/publications.
20 Utilities Commission calculation based on data from AER Annual Retail Market Report 2024-25 – Charts and Data (https://www.aer.gov.au/publications/reports/performance/annual-retail-markets-report-2024-25).

Payment difficulties and hardship

For residential and small business customers consuming less than 160 MWh per year, this chapter reports on:

- debt level of customers
- customers on payment plans or hardship programs
- disconnections for non-payment
- prepayment meter disconnections.

Quarterly data is presented over the five-year period to 2024-25 showing the percentage of customers with payment difficulties and hardship, and levels of debt. As data on the total number of customers is only available at 30 June each year, the Commission has used the 30 June number in its calculations of percentage estimates (of the total customer base). Further, for the purpose of showing the change between years and making comparisons with NECF jurisdictions, the Commission has used the final quarter (Q4, which ends 30 June each year) estimates, noting Q4 of 2024-25 is the most current and accurate observation of customers with payment difficulties and hardship.

Debt

The EIP Code requires retailers to report on the number of residential and small business customers with energy bill debt (defined as debt outstanding for 90 days or longer from the date a bill is due[21]) and the average energy bill debt of customers. Hardship customers are excluded and reported separately. These indicators provide insight on the difficulty customers are having in paying electricity bills and the effectiveness of retailers' processes for managing customers experiencing payment difficulties.

Residential customers (excluding hardship customers)

Figure 5 shows there was a steady decline in the percentage of residential customers with energy bill debt over 2024-25. While the average level of debt remained elevated compared with historical levels, there was some moderation over the final two quarters of 2024-25. At 30 June 2025, 1.8% of residential customers had an energy bill debt, down from 3.3% in Q4 of the previous year (Table 4). At the same time, the average energy bill debt among residential customers reduced to $1,397, down from $1,467 in Q4 of 2023-24 (a decrease of 4.8%).

21 AER, AER (Retail Law) Performance Reporting Procedures and Guidelines, April 2018, version 3: https://www.aer.gov.au/documents/aer-retail-law-performance-reporting-procedures-and-guidelines-january-2019.

Figure 5: Level of residential customer debt (90 days or greater), quarterly

Table 4: Level of residential customer debt (90 days or more)

At 30 June	2020-21	2021-22	2022-23	2023-24	2024-25
Residential customers with debt (%)[1]	2.5	3.6	4.0	3.3	1.8
Change (ppt)[2]		1.1	0.4	- 0.7	- 1.6
Average residential customer debt ($)	1 142	1 263	1 404	1 467	1 397
Change (%)[3]		10.5	11.2	4.5	- 4.8

1 Number of residential non-hardship customers with energy bill debt as a percentage of total residential customers in the Territory, Q4.
2 Percentage point change in the percentage of residential customers with energy bill debt from Q4 of the previous year.
3 Percentage change in average residential customer energy bill debt from Q4 of the previous year.

The results in 2024-25 reflect a substantial decrease in the number of Jacana Energy's customers with energy bill debt. Jacana Energy advised this was largely due to National Energy Bill Relief payments and the expansion of that program to include all residential customers. Despite the decline in the number of customers with outstanding debt, Jacana Energy observed the increase in the total amount owing indicated that those who remain in debt were likely experiencing heightened financial stress.

The Commission observes that, after being higher in recent years, average residential customer debt in the Territory in Q4 of 2024-25 ($1,397) was now similar to the average for NECF jurisdictions ($1,367).[22] However, average residential customer debt varies considerably across NECF jurisdictions, ranging from $698 in Tasmania to $1,754 in South Australia. The percentage of residential customers with energy bill debt in the Territory in Q4 of 2024-25 (1.8%) was lower than in NECF jurisdictions, where the percentage ranged from 2.4% in Queensland to 5.6% in Tasmania (and an average of 3.1%).[23]

22 AER Retail energy market performance data for Q4, 2024-25, Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.
23 Utilities Commission calculation based on AER Retail energy market performance data for Q4, 2024-25, Schedule 2 and Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

Small business customers

The percentage of small business customers with energy bill debt continued to decline through 2024-25, reaching 1.6% in Q4 (Figure 6 and Table 5). The average energy bill debt of small business customers remained elevated for the first three quarters of 2024-25, before a substantial decrease to $1,134 in Q4. This is the lowest level of average debt in the five-year period.

Figure 6: Level of small business customer debt (90 days or more), quarterly

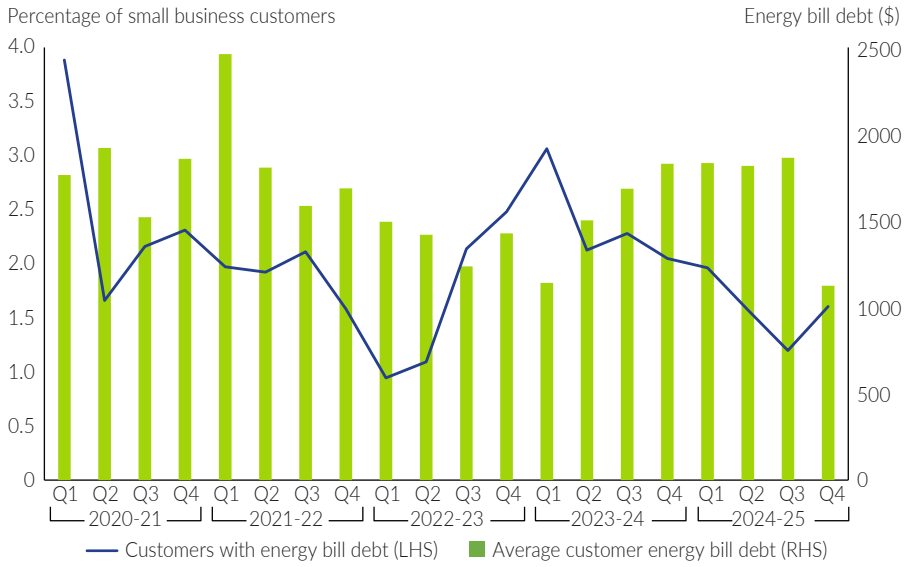


Table 5: Level of small business customer debt (90 days or more)

At 30 June	2020-21	2021-22	2022-23	2023-24	2024-25
Small business customers with debt (%)[1]	2.3	1.6	2.5	2.0	1.6
Change (ppt)[2]		- 0.7	0.9	- 0.4	- 0.4
Average small business customer debt ($)	1 873	1 701	1 439	1 844	1 134
Change (%)[3]		- 9.2	- 15.4	28.1	- 38.5

1 Number of small business customers with energy bill debt as a percentage of total small business customers in the Territory, Q4.
2 Percentage point change in the percentage of small business customers with energy bill debt from Q4 of the previous year.
3 Percentage change in average energy bill debt from Q4 of the previous year.

The Territory continues to compare favourably to NECF jurisdictions although the Commission cautions this may be due, in part, to the EPO tariffs, which lower the cost of electricity for small business in the Territory. In Q4 of 2024-25, 3.5% of business customers in NECF jurisdictions had an energy bill debt and the average debt for those customers was $2,516.[24, 25] Among NECF jurisdictions, debt indicators were highest in New South Wales (4.1% of business customers and an average debt of $2,830) and lowest in Tasmania (1.3% of business customer and average energy bill debt of $1,610).

24 Utilities Commission calculation based on AER Retail energy market performance data for Q4, 2024-25, Schedule 2 and Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.
25 AER retail energy market performance data for Q4, 2024-25, Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

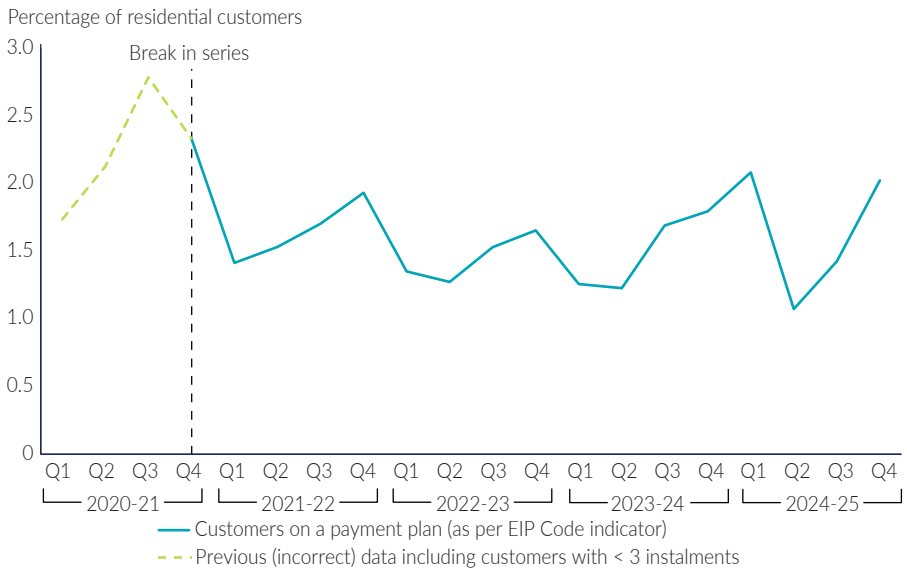
Payment plans – residential customers

A payment plan is generally the first step in assisting a customer with short-term payment difficulties, often due to an unexpected change in circumstance. A payment plan enables a customer to spread payments into regular smaller amounts to assist in paying off a current bill before the next is received.[26]

Figure 7 shows the percentage of residential customers on a payment plan in the Territory (excluding hardship customers) over the past five years. There is a break in the time series in 2021-22, with data prior to this including customers with payment plan arrangements of less than three instalments, which is inconsistent with EIP Code reporting requirements. This means data prior to the break overstates the percentage of residential customers on a payment plan and is not comparable in quantum with subsequent years. However, trends in the data from these years remain relevant in demonstrating evidence of seasonality, with the percentage of residential customers on a payment plan typically being lower in the first two quarters and highest in Q4 of a year.

Seasonality in the data may be reflective of customers experiencing financial pressures following the Christmas holiday period or dealing with the financial impact of increased electricity consumption during the wet season in the Top End and summer heat in the south of the Territory.

Figure 7: Percentage of residential customers on a payment plan, quarterly



In Q4 of 2024-25, 2.0% of residential customers were on a payment plan, an increase of 0.2 percentage points compared to Q4 of the previous year (Table 6). This was higher than in NECF jurisdictions where the percentage of customers on a payment plan ranged from 0.5% in the Australian Capital Territory to 1.7% in South Australia (overall the average was 1.5%).[27]

26 Jacana Energy payment extensions website: https://jacanaenergy.com.au/your-home/billing-and-payments/payment-extensions.

27 AER Retail energy market performance data for Q4, 2024-25, Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

Table 6: Percentage of residential customers on a payment plan

At 30 June	2021-22	2021-22	2022-23	2023-24	2024-25
Territory (%)[1]	2.3	1.9	1.7	1.8	2.0
Change (ppt)[2]		- 0.4	- 0.3	0.1	0.2

1 Number of residential customers on a retailer's payment plan as a percentage of total residential customers in the Territory, Q4.
2 Percentage point change in the percentage of residential customers on a payment plan from Q4 of the previous year.

Hardship programs – residential customers

A hardship program is generally the next line of support when a standard payment plan is insufficient and the customer faces longer term financial difficulties. Ideally, a hardship program is tailored to the individual customer and actively managed by the retailer. Its purpose is to keep a customer engaged with their retailer, reduce debt where possible and move a customer back to being a 'regular bill cycle customer'.

The downward trend in the percentage of residential customers on hardship programs over the past three years reversed in 2024-25 (Figure 8). In Q4 of 2024-25, 0.8% of residential customers were on a hardship program, an increase of 0.4 percentage points from Q4 in the previous year (Table 7). This reflected a doubling in the underlying number of customers on a hardship program (to over 600 customers).

Figure 8: Residential customers on a hardship program, quarterly

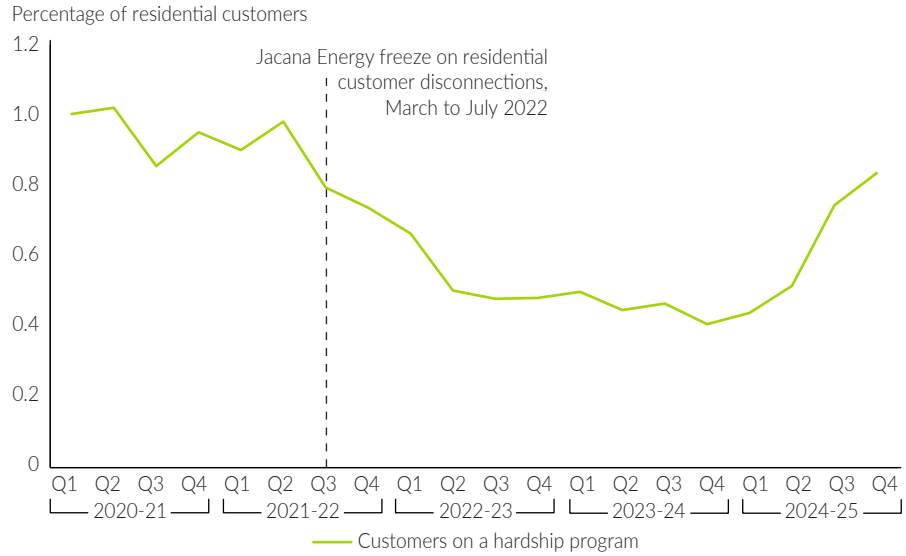


Table 7: Percentage of residential customers on a hardship program

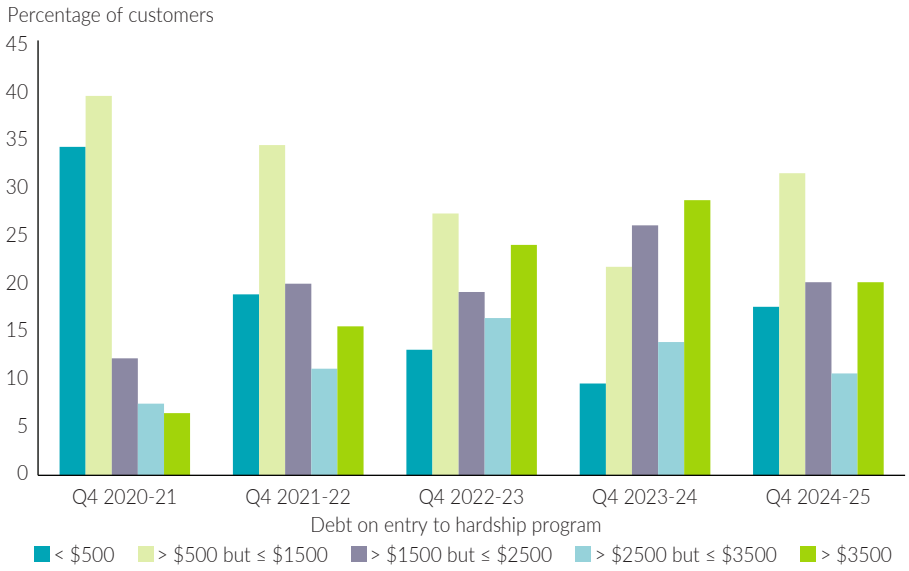
At 30 June	2020-21	2021-22	2022-23	2023-24	2024-25
Territory (%)[1]	1.0	0.7	0.5	0.4	0.8
Change (ppt)[2]		- 0.2	- 0.3	- 0.1	0.4

1 Number of residential customers on a retailer's hardship program as a percentage of total residential customers in the Territory, Q4.
2 Percentage point change in the percentage of residential customers on a retailer's hardship program from Q4 of the previous year.

In Q4 of 2024-25, the average debt of customers in a hardship program in the Territory was $2,167, down from $2,202 (-1.6%) in Q4 of the previous year. The average debt of a customer in the hardship program was higher than the average Territory residential customer energy bill debt ($1,397), reflecting that hardship customers typically face longer term financial difficulties.

For customers entering hardship programs in Q4 of 2024-25, their average debt on entry was $2,313, down from $2,943 (-21.4%) in Q4 of the previous year. This reflected an increase in the proportion of customers entering a hardship program with debts of less than $1,500 (Figure 9). In Q4 of 2024-25, 49.1% of customers entering a hardship program had a debt of less than $1,500 compared with 31.3% in Q4 of the previous year. However, this is still low when compared to 2020-21 when 73.8% of customers entering hardship programs had debts of less than $1,500. Nonetheless, the Commission is pleased to observe these changes as it suggests customers may be accessing support earlier when they experience financial difficulties. The Commission also notes Jacana Energy's advice that it is pro-actively promoting its Stay Connected program, engaging more frequently with social service organisations and has increased its presence in the community to raise awareness of available support.

Figure 9: Debt on entry to a hardship program, 2020-21 to 2024-25, Northern Territory

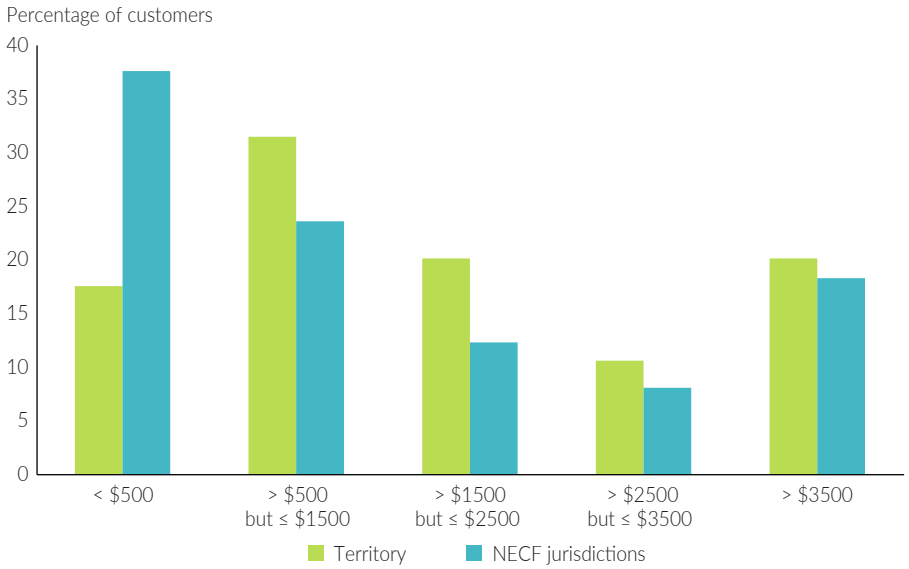


The percentage of customers on a hardship program in the Territory at the end of 2024-25 (0.8%) continued to be lower than in NECF jurisdictions. In individual NECF jurisdictions, the percentage of customers on hardship programs ranged from 1.1% in the Australian Capital Territory to 2.4% in Tasmania in Q4 of 2024-25 (overall the average was 1.7%).[28]

The average debt of a hardship customer in the Territory ($2,167) was similar to average debt in NECF jurisdictions ($2,102), and the gap was less than in Q4 of the previous year ($65 compared with a gap of $515 in 2023-24). Nonetheless, customers entering hardship programs in the Territory tend to enter with higher debts with only 17.6% entering with a debt of less than $500 compared with an average of 37.6% in NECF jurisdictions (Figure 10).

28 AER Retail energy market performance data for Q4, 2024-25, Schedule 4 available at https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

Figure 10: Debt on entry to a hardship program, Northern Territory and NECF jurisdictions, 30 June 2025



Disconnections

The prospect of disconnection may encourage a customer experiencing payment difficulties to engage with their retailer and enter a payment plan. However, the Commission considers disconnections for non-payment should be viewed as a last resort when a payment plan or hardship program has been unsuccessful in addressing non-payment.

Residential customers

The percentage of residential customers disconnected for non-payment during 2020-21 and 2021-22 was low due to Jacana Energy's suspension of disconnections, however following the return to business-as-usual disconnection processes, the rate of disconnections increased over 2023-24 and 2024-25 (Figure 11), returning to levels seen prior to the COVID-19 pandemic. In Q4 of 2024-25, 0.8% of residential customers in the Territory were disconnected for non-payment, up from 0.7% in Q4 of the previous year (Table 8).

Figure 11: Percentage of residential customers disconnected for non-payment, quarterly

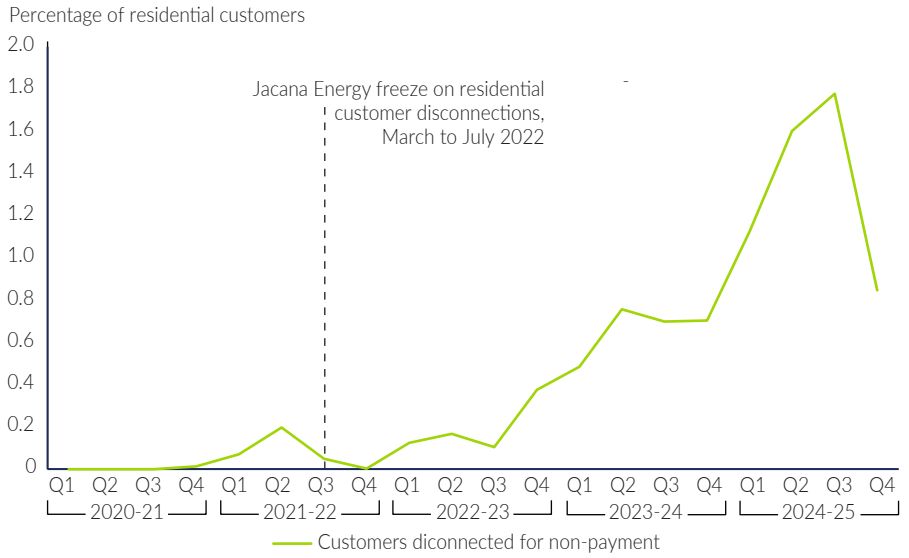


Table 8: Percentage of residential customers disconnected for non-payment

At 30 June	2020-21	2021-22	2022-23	2023-24	2024-25
Territory (%)[1]	0.0[2]	0.0	0.4	0.7	0.8
Change (ppt)[3]		0.0	0.4	0.3	0.1

1 Number of residential customers disconnected for non-payment as a percentage of total residential customers in the Territory, Q4.
2 In 2019-20 and 2020-21 Jacana Energy implemented measures in accordance with the AER's Statement of expectation of energy businesses: Protecting customers and the energy market during COVID-19 including cessation of disconnections for non-payment. This resulted in very low numbers of disconnections in Q4 of each year.
3 Percentage point change in the percentage of residential customers disconnected for non-payment from Q4 of the previous year.

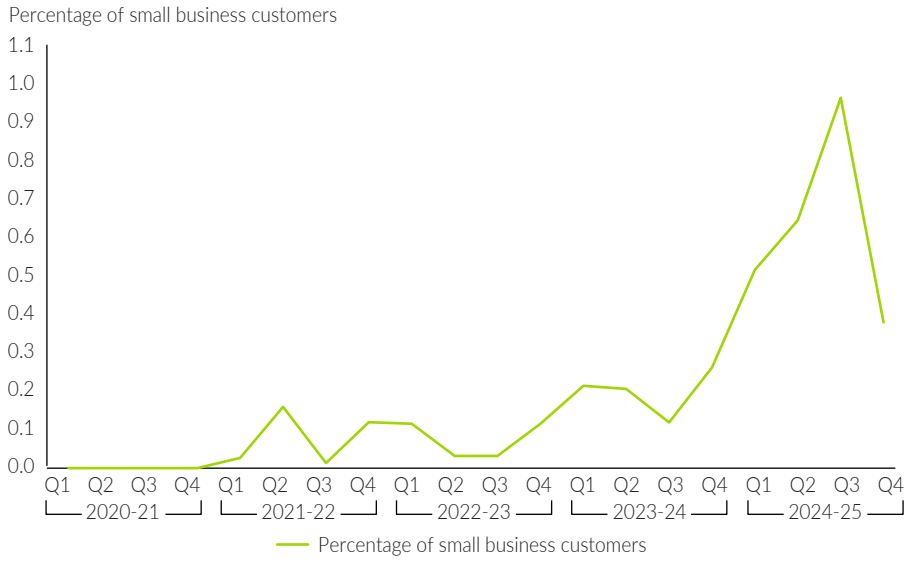
The proportion of disconnections in the Territory is higher than in NECF jurisdictions, which ranged from 0.02% in Tasmania to 0.15% in South Australia in Q4 of 2024-25 (overall the average was 0.09%).[29]

Of residential customers disconnected in Q4 of 2024-25 in the Territory, 40.3% were reconnected within seven days, up from 35% in Q4 of the previous year. This was lower than the proportion for NECF jurisdictions overall (50.4%) but there was substantial variation between NECF jurisdictions with the proportion of re-connections within seven days ranging from 36% in Tasmania to 60.5% in South Australia.

Small business customers

In 2024-25, the percentage of small business customers disconnected for non-payment was higher in all quarters compared to the previous year, peaking in Q3 at 1% before declining to 0.4% in Q4 (Figure 12 and Table 9). This was slightly higher than the percentage in Q4 of the previous year (0.3%).

Figure 12: Percentage of small business customers disconnected for non-payment, quarterly



29 AER Retail energy market performance data for Q4, 2024-25, Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

Table 9: Percentage of small business customers disconnected for non-payment

At 30 June	2020-21	2021-22	2022-23	2023-24	2024-25
Territory (%)[1]	0.0[2]	0.1	0.1	0.3	0.4
Change (ppt)[3]		0.1	0.0	0.1	0.1

1 Number of small business customers disconnected for non-payment as a percentage of total small business customers in the Territory, Q4.
2 In 2019-20 and 2020-21 Jacana Energy implemented measures in accordance with the AER's Statement of expectation of energy businesses: Protecting customers and the energy market during COVID-19 including cessation of disconnections for non-payment. This resulted in very low numbers of disconnections in Q4 of each year.
3 Percentage point change in the percentage of small business customers disconnected for non-payment from Q4 of the previous year.

The percentage of small business customer disconnections in the Territory was higher than in NECF jurisdictions where, overall, 0.1% of small business customers were disconnected for non-payment in Q4 of 2024-25.[30] The percentage of disconnections in NECF jurisdictions ranged from 0.02% in Tasmania to 0.24% in the Australian Capital Territory.

Of small business customers disconnected in Q4 of 2024-25 in the Territory, 32% were reconnected within seven days, which was lower than in Q4 of the previous year (39.4%). It was also lower than in NECF jurisdictions where the reconnection rate ranged from 34.5% in New South Wales to 50.5% in the South Australia (overall the average was 36.6%).

30 AER Retail energy market performance data for Q4, 2024-25, Schedule 3: https://www.aer.gov.au/publications/reports/performance/retail-energy-market-performance-update-quarter-4-2024-25.

Prepayment meters

A prepayment meter is a type of meter requiring the customer to pay for electricity in advance of usage. It works like a pay-as-you-go mobile phone plan and is an option to assist in managing consumption. It may also help avoid bill shock, payment difficulties and associated hardship related to a customer's electricity supply. Prepayment meters allow for small regular payments prior to consumption, rather than potentially receiving a large bill in arrears, and provides real-time feedback on a customer's consumption.

The Commission notes that emergency and friendly credit[31] are available to prepayment meter customers in the Territory to prevent disconnection when normal credit is exhausted or during times when disconnection is not permitted (evenings, weekends or public holidays). They act as a 'loan' to keep the power on when a customer runs out of credit, with the amount of the loan (which accumulates on the meter as a debt) deducted the next time the customer tops up the credit on their meter. These measures mean self-disconnection typically occurs during business hours on weekdays.

Data for prepayment meter customers in the three regulated power systems is provided by Jacana Energy, with Rimfire Energy having no prepayment meter customers. Jacana Energy advised that prepayment meter customers who are eligible for the Northern Territory Concession Scheme can claim a concession on household electricity bills of up to $1,200 per year funded by the Territory Government (through the Department of People, Sport and Culture). Jacana Energy also advised that in 2024-25, $350 was applied to all its prepayment meter customers (not just concession holders) under the Commonwealth and Territory Governments' Energy Bill Relief Rebate initiative.

Prepayment meter data – total regulated systems

The Commission notes the NTERR does not report on self-disconnection events in remote communities in the Territory. The Commission does not hold such data, with the EIP Code only requiring retailers to report on prepayment meters in the three regulated power systems.

The Commission cautions readers in interpreting the following information on self-disconnections, noting it has not been adjusted for tenant turnover. According to Jacana Energy, the data on the average duration of self-disconnection events includes instances where credit has run out and the meter has not been reconnected within seven days, which typically indicates a site that has become vacant or a change in tenancy. Jacana Energy advises, however, that 99.8% of instances of self-disconnection are reconnected within seven days.

In 2024-25, 2,533 customers in the regulated power systems had prepayment meters, an increase of 57 customers (2.3%) compared with 2023-24 (Table 10). Of customers with prepayment meters capable of reporting self-disconnections (99.6% of meters), 62.1% recorded one or more self-disconnections, up from 59.1% in 2023-24.[32] The total number of self-disconnection events in 2024-25 increased by 30% to 103,648 events, reversing the decrease recorded in 2023-24. This equated to an average of 66 events per self-disconnecting customer, up from 55 in 2023-24. Conversely, the average duration of self-disconnections more than halved in 2024-25, down to 236 minutes (about 4 hours) from 504 minutes (over 8 hours) in 2023-24.

31 Refer to Jacana Energy's prepaid meter website at https://www.jacanaenergy.com.au/your-home/meters-and-usage/prepaid-meters.

32 The National Energy Retail Rules define a self-disconnection as 'an interruption to the supply of energy because a prepayment meter system has no credit (including emergency credit) available' (refer rule 127: https://www.aemc.gov.au/regulation/energy-rules/regulation).

Table 10: Prepayment meter indicators, Territory, 2020-21 to 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25
Prepayment meters at 30 June	2 187	2 172	2 441	2 476	2 533
Prepayment meters capable of reporting self-disconnections[1] at 30 June	2 173	2 158	2 430	2 465	2 522
Proportion of customers that recorded one or more self-disconnections, Q4 (%)	60.6	64.0	51.5	59.1	62.1
Total prepayment meter self-disconnection events over the year (all quarters)	84 439	89 252	103 895	79 700	103 648
Prepayment meter self-disconnection events per self-disconnecting customer[3]	63	63	82	55	66
Average duration of self-disconnection events (minutes) over the year	504	408	355	504	236

Note: While most prepayment meters are 'smart' meters and capable of reporting disconnections, there are a small number of older analogue meters without this functionality as there is no mobile network available in that location to facilitate a vending solution for smart prepayment meters.

1 A self-disconnection is an interruption to the supply of energy because a prepayment meter system has no credit (including emergency credit) available.

2 Based on weighted average of self-disconnected customers across the year.

Jacana Energy advised the trend in self-disconnections in 2024-25 was likely influenced by several factors including:

- cost-of-living pressures prompting customers to make smaller, more frequent top-ups rather than maintaining higher credit balances
- increased promotion and awareness of Jacana Energy's Stay Connected hardship program, which provided $2,311 in direct support to prepayment meter customers in 2024-25
- greater collaboration with social service organisations and enhanced community engagement, which has increased customer knowledge of available support
- improved customer awareness of digital top-up options, helping customers to reconnect supply faster after disconnection events.

Prepayment meter data – by region

Table 11 shows there is variability in prepayment meter self-disconnections across the Territory's regulated power systems[33]. In Q4 of 2024-25, the rate of self-disconnecting customers was highest in Alice Springs at 66% and lowest in Tennant Creek at 59.5%. Self-disconnecting customers in Alice Springs and Tennant Creek had about 20 more events (75 and 79 events, respectively) than self-disconnecting customers in Darwin and Katherine (54 and 58, respectively). Despite this, the average duration of self-disconnections in Tennant Creek was the same as in Katherine at an average duration of 217 minutes (about 3.6 hours). The average duration of self-disconnection events was greatest in Alice Springs at 311 minutes (about 5.2 hours).

33 Although it is an interconnected power system, data for the Darwin-Katherine power system is separated to show differences in the characteristics of prepayment meter customers in each region.

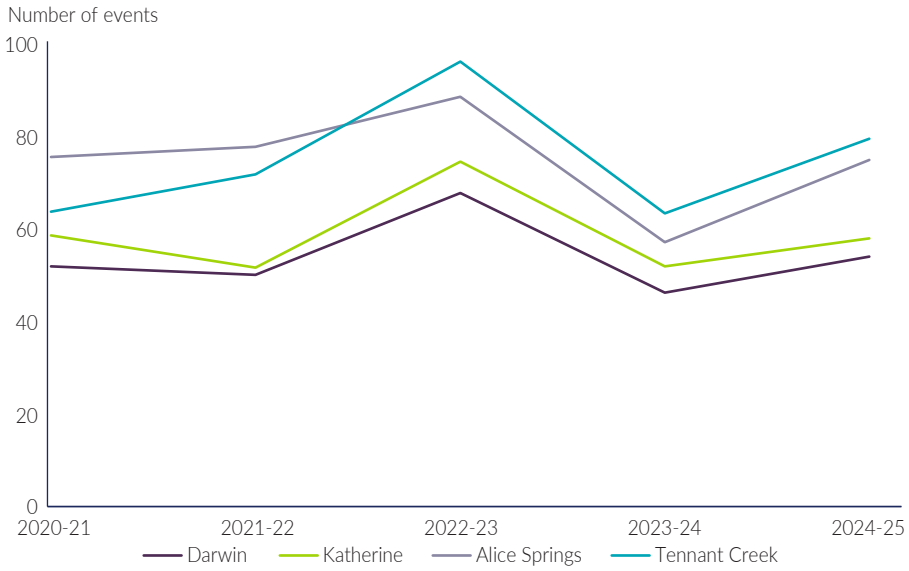
Table 11: 2024-25 prepayment meter data by region

	Darwin	Katherine	Alice Springs	Tennant Creek
Prepayment meters capable of reporting self-disconnections[1] at 30 June 2025	546	797	623	556
Proportion of customers that reported one or more self-disconnections, Q4 2025 (%)	59.9	62.2	66.0	59.5
Total prepayment meter self-disconnection events over the year	16 971	29 011	29 992	27 674
Prepayment meter self-disconnection events per self-disconnecting customer over the year[2]	54	58	75	79
Average duration of self-disconnection events (minutes) over the year	167	217	311	217

1 A self-disconnection is an interruption to the supply of energy because a prepayment meter system has no credit (including emergency credit) available.
2 Based on weighted average of self-disconnected customers over the year.

Figure 13 shows prepayment meter self-disconnection events per self-disconnecting customer by region over the five years to 2024-25. While the number of events peaked in all regions in 2022-23, there is no clear trend (increase or decrease) in self-disconnecting events per self-disconnecting customer over the five-year period.

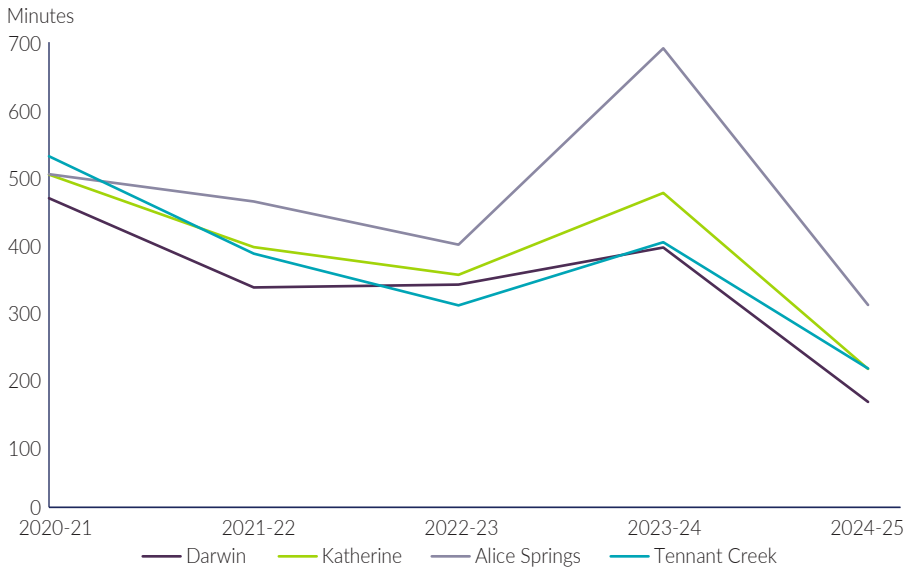
Figure 13: Prepayment meter self-disconnection events per self-disconnecting customer by region[1]



1 Based on weighted average of self-disconnected customers over the year.

In contrast, Figure 14 shows a downward trend in the average duration of self-disconnections in all regions. In 2024-25, the average duration of self-disconnections in the regions was markedly lower than in the previous year and is the lowest during the five-year period.

Figure 14: Average duration of self-disconnection events by region



There is limited publicly available data relating to prepayment meters in other jurisdictions. While data is available for remote communities in South Australia serviced by Cowell Electric Supply Pty Ltd, issues with availability and comparability mean this data is not presented in this report.[34]

The Commission notes that in late 2025, Original Power published The Right to Power report, which presents findings from surveys of and data for households with prepayment meters in remote communities in the Territory, Queensland, South Australia and Western Australia.[35] While data presented in The Right to Power is not directly comparable with data presented in this report, it shows there is variability in self-disconnections across jurisdictions (with the Territory being highest). It also provides insights based on survey responses on the positive and negative features of prepayment meters, difficulties in keeping connected including topping up credit and the impact of self-disconnections.

34 Essential Services Commission of South Australia. Cowell Electric Supply Pty Ltd - Prepayment metering data analysis: https://www.escosa.sa.gov.au/industry/electricity/regulatory-performance/small-scale-electricity-networks/cowell-electric.

35 Available at https://www.originalpower.org.au/the_right_to_power.

Abbreviations and glossary

AER	Australian Energy Regulator
CSO	Community service obligation payment provided to retailers by the Territory Government to account for the difference between regulated electricity tariffs and the cost of supply.
EIP Code	Electricity Industry Performance Code
energy bill debt	As defined by the AER's definition of the dollar amount owed to the retailer for the sale and supply of gas or electricity, excluding other services, which has been outstanding to the energy retailer for a period of 90 calendar days or more. An amount owing after the final bill has been issued by a retailer to a customer on termination of a customer contract (for example, where a customer changes retailer) is not counted as energy bill debt.
EPO	Electricity Pricing Order
Jacana Energy	Jacana Energy is a government owned corporation established in accordance with the Government Owned Corporations Act 2001. Jacana Energy has a licence to trade, sell and retail electricity in the Territory's electricity supply industry.
MWh	megawatt hour, 1 MWh = 1 million watt hours
NECF	National Energy Customer Framework adopted by the Australian Capital Territory, New South Wales, Queensland, South Australia and Tasmania
NTERR	Northern Territory Electricity Retail Review
Ombudsman NT	Established under the Ombudsman Act 2009, the Ombudsman NT resolves and investigates complaints about Northern Territory Government departments and authorities, local government councils and police conduct.
PWC	Power and Water Corporation, a government owned corporation established in accordance with the Government Owned Corporations Act 2001. PWC currently has a licence to operate the electricity network and to perform system control operations. It also holds retail and generation licences in respect to supplying electricity to remote and Indigenous Essential Services program communities.
Q1, Q2, Q3, Q4	The quarters of a financial year: Q1 (1 July to 30 September); Q2 (1 October to 31 December); Q3 (1 January to 31 March); and Q4 (1 April to 30 June).
residential customer	A customer with consumption less than 160 MWh per year (as defined in the EIP Code) and charged a domestic tariff in accordance with the EPO.
Rimfire Energy	Rimfire Energy Pty Ltd is a privately owned entity and holds a licence to trade, sell and retail electricity in the Territory's electricity supply industry.
self-disconnection	As defined under the National Energy Retail Rules (rule 127), self-disconnection means an interruption to the supply of energy because a prepayment meter system has no credit (including emergency credit) available.
small business customer	A customer with consumption of less than 160 MWh per year (as defined in the EIP Code) and charged a commercial tariff in accordance with the EPO.
Territory	The Northern Territory of Australia.