Request for a repayment arrangement electricity, gas or water

**Instructions**

Prepare a letter or email using the following sample format to ask your electricity, gas or water provider for a repayment arrangement on the grounds of financial hardship.

Complete or delete the highlighted sections, as required and delete these instructions and any highlights before sending the letter. You can also use this letter as a guide of what to say if you call your lender.

You can find the address of your creditor by calling them, checking their website or checking the website or calling a free [dispute resolution scheme](https://ndh.org.au/debt-solutions/complaints-and-disputes/) (if they are a member).

Keep making payments you can afford while you are negotiating a repayment arrangement.

This letter is information only. If you need advice tailored to your circumstances call the National Debt Helpline on 1800 007 007.

Date

Name of electricity, gas or water provider

Address of electricity, gas or water provider

By email: email address of electricity, gas or water provider

Dear Hardship Manager,

**Subject: Request for hardship payment plan for gas/electricity/water bills**

**Account Reference No. your account number**

I am experiencing financial difficulty because (reason for hardship).

I want to negotiate a repayment arrangement I can afford. I request that your hardship department consider my request and work with me to find a workable and affordable arrangement.

**What options are available to me**

Please advise me of all financial hardship arrangements available to me for managing my utility bills, and how I can access them.

I request that you do not charge any late fees, penalties or interest as I am genuinely trying to make a repayment arrangement.

Please also advise me of any concessions, or other grants and services, for which I may be eligible.

**Next steps**

Please contact me with your response by phone, email or letter.

Regards,

Your full name

Your Address

Your Telephone Number