

# Additional retail charges in standard retail contracts guideline

18 September 2025



# **Acknowledgement**

We acknowledge the Traditional Owners of the lands and waterways on which we work and live.

We acknowledge all Aboriginal and Torres Strait Islander communities, and pay our respects to Elders past and present.

As the First Peoples of this land, belonging to the world's oldest living cultures, we recognise and value their knowledge, and ongoing role in shaping and enriching the story of Victoria.

## An appropriate citation for this paper is:

Essential Services Commission 2025, *Additional retail charges in standard retail contracts guideline*: 18 September 2025.

**Note:** The information in this guideline was originally published as Guidance note 8 (2020) to the commission's website on 23 November 2020. The commission made this a guideline pursuant to section 13 of the *Essential Services Commission Act 2001*. The content of the guideline has not changed since it was first published except for updating to current clause numbers for each provision in the Energy Retail Code of Practice, where applicable.

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A retailer cannot charge additional retail charges to customers on standard retail contracts – unless the Energy Retail Code of Practice expressly provides for that charge. Examples of charges that cannot be charged to such customers include paper bill fees, over-the-counter fees and merchant service fees.

# Information on guidance

### Market versus standard retail contracts

- 1. In accordance with clauses 77(1)(b) and 77(3) of the Energy Retail Code of Practice (**the code of practice**), any additional retail charges relating to the sale of energy cannot be charged to customers on standard retail contracts<sup>1</sup> (such as those customers who are on the Victorian Default Offer) unless there is express provision for these charges in the code of practice.
- 2. In the code of practice, additional retail charge means a charge relating to the sale of energy by a retailer to a customer other than a charge based on the tariff applicable to the customer and which must be calculated in accordance with clause 77 of the code of practice. Fees charged to customers for receiving paper bills, paying their bill over the counter at Australia Post or by BPAY, are additional retail charges that are not provided for in the code of practice and therefore must not be applied to standard retail contracts.
- 3. Merchant service fees such as debit and credit card fees must not be charged to customers on standard retail contracts (clause 78 of the code of practice).
- 4. Additional retail charges can be included in a market retail contract<sup>2</sup> (such as contracts that are not standard retail contracts) if it is fair and reasonable (clause 77(2) of the code of practice).
- 5. However, retailers must clearly disclose the charge as required by the code of practice (particularly clauses 63 and 64) and the Australian Consumer Law.

<sup>&</sup>lt;sup>1</sup> 'Standard retail contract' includes customer retail contracts arising from the acceptance of a Victorian default offer for electricity, or from the acceptance of a standing offer for gas and customers on deemed contracts as provided under section 39 of the Electricity Industry Act and 46 of the Gas Industry Act.

<sup>&</sup>lt;sup>2</sup> 'Market retail contract' means a contract between a small customer and a retailer which is not a deemed contract nor a standard retail contract.

## **Dishonoured payment fees**

6. The only express provision in the code of practice for an additional retail charge applicable to a standard retail contract is a dishonoured payment fee (clause 79(1) of the code of practice). This fee can be charged to customers on standard and market retail contracts but only where it amounts to a recovery of no more than that fee charged by the financial institution (clause 79 of the code of practice).