



Francom

MEDIA RELEASE

FRANCOM PROVIDES FINANCIAL RELIEF TO AUSSIE HOUSEHOLDS THIS CHRISTMAS

- *All energy and gas debts under \$250 waived*
- *More than 73,000 accounts reduced to zero, nearly 100,000 more offered discounts*

For immediate release: Friday 12 December 2025

Australia's third largest debt collection agency, Francom Group (Francom), has today announced it will waive all energy and gas debt of \$250 and under, in the wake of the Federal Government's decision not to extend energy rebates for Australian households.

From Christmas Eve, more than 73,000 accounts will have their balance reduced to zero, providing some financial relief at what can be a challenging time of year. Francom has also announced any customer holding utility debt between \$251 and \$500 will be offered a 50 per cent discount if the customer is able to pay 50 per cent.

The move is another step in Francom's goal to transform the perceptions of the debt collection industry and a recent industry forum [calling for standards to be raised](#) when dealing with customers facing vulnerabilities.

Francom Group CEO Georgina Antoun said: "Francom recognises the pressure felt by Australians to access essential services, particularly at a time of year when many people feel a strain on their finances.

"Our decision-making is grounded in morals and ethics, so in light of the discontinuation of energy rebates, we are pleased to waive all utility debt with a balance of \$250 or less and offer those with utility debts between \$251 and \$500 the opportunity to pay half and have the remainder waived.

"In the spirit of Christmas, eligible customers will begin to receive a notice from Francom from 24 December, and we hope it brings a small glimmer of hope and relief at this time."

Key Points

- Customers with utility debts of \$250 or less will have their debt waived and no longer recoverable. These customers will receive a notice from Francom from 24 December 2025. These customers do not need to take any action. To be eligible for this offer, the utility debt amount must be \$250 or less at the time the debt is assigned to Francom.
- Customers with utility debts between \$251 and \$500 can contact Francom and pay 50% of their debt and have the remainder waived and no longer recoverable. These customers have to proactively contact Francom or utilise their web portal. To be eligible for this offer, the utility debt amount must be between \$251 and \$500, as at the time the debt is assigned to Francom.
- The offer is only available to those holding utility debt in Australia.

ENDS



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For more information or interview opportunities:

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About Francom Group

Founded in 2019 by legal professionals, Francom Group is a family-owned finance and legal solutions agency, offering a comprehensive suite of services, including franchising, legal, compliance, debt collection and finance. It operates in Australia and New Zealand.

Francom Group comprises Francom Legal, Francom Credit and Francom Finance. Francom Legal represents some of Australia's most well-known franchise brands, including AGL, Origin, Cheesecake Shop, and Soul Origin. Francom Credit is one of the third largest debt collection agencies in the country, following the acquisition of PF Group Holdings Pty Ltd and PF Management Holdings Pty Ltd and its subsidiaries (collectively Panthera Finance Group) in 2024. Francom Finance provides sustainable funding solutions designed to support personal and commercial growth ventures, across corporate finance, debt restructuring, capital raising, investment management, business loans and investor relations.

Francom Group employs 350 people and has a strong focus on its corporate social responsibility, which is underpinned by *Francommunity*, a program that aims to enhance awareness of the business's impact on economic, social, and environmental aspects of society.