



FINANCIAL HARDSHIP AND PAYMENT DIFFICULTIES POLICY

January 2019

If you need assistance for hearing or speech impairment you can contact us through the National Relay Service (NRS) by dialling 1800 555 660, then ask for (08) 6263 0861 (Water West customer assistance). For more information on NRS services, please visit www.relayservice.gov.au.

If you require translating or interpreting services, please make contact with us and will arrange this service for you or otherwise you may directly contact the NRS or the Translating and Interpreting Service (TIS National) on 131 450. For more information on TIS National services, please visit www.tisnational.gov.au.

Purpose

This Financial Hardship Policy outlines how Water West (“we”) will assist a residential customer (“you”) who cannot pay a rate notice because of financial hardship. If you are experiencing financial hardship, we encourage you to contact us as soon as possible.

If you are also having difficulty paying other charges on your rate notice or if you are a commercial customer, we encourage you to still talk to us.

We are committed to working with you to find an appropriate payment solution that works for both you and us. We understand that it can be difficult to ask for support; we will treat you sensitively, respectfully and with dignity. Any information provided by you will remain confidential.

What is financial hardship?

You will be considered to be in financial hardship if paying your water bill will affect your ability to meet your basic living needs – in short, if you have the intention but not the financial capacity to pay.

Financial hardship may, for example, be caused by:

- loss of your or a family member’s primary income;
- separation or divorce from a spouse;
- loss of a spouse or loved-one;
- physical or mental health issues;
- a chronically ill child;
- Domestic or family violence;
- budget management difficulties issues because of a low income; and
- other unforeseen factors affecting your capacity to pay, such as a reduction in income or an increase in non-discretionary spending.

Everyone’s circumstances are different and we will assess your case individually.

Identifying customers in financial hardship

If you think you may be in financial hardship we encourage you to contact us as soon as possible. You may ask your financial counsellor to contact us on your behalf.

We will assess within three business days whether we consider you to be in financial hardship. If we cannot make our assessment within three business days, we will refer you to a financial counsellor for assessment.

As part of our assessment we will consider any information provided by you and, if applicable, your financial counsellor. We will also take into account any information we may have on your payment history.

As soon as we have made our assessment, we will advise you of the outcome.

Payment arrangements

If we determine that you are in financial hardship, we will offer you more time to pay your account or have you enter into a payment plan or other payment arrangement. We will not charge you any fees or interest for extended payment time under a payment plan or other payment arrangement.

We will involve you and, if applicable, your authorised representative (e.g. a financial counsellor) in setting a payment plan or other payment arrangement which meets your particular needs. When setting the conditions of the plan or other arrangement, we will consider your capacity to pay and your usage needs based on your previous consumption history.

We will monitor your adherence to the payment plan or other arrangement and if you are unable to meet the agreed arrangements, will revise the arrangement.

We will also review the payment arrangement if you request us to do so.

We will consider reducing an amount owing if we have assessed you as being in financial hardship.

We do not have to offer you further payment arrangements if you have had two payment plans cancelled because of non-payment.

Debt reduction and collection

If you are in financial hardship, we will consider reducing the amount you owe us.

We will also not commence or continue proceedings to recover your debt:

- while we are assessing whether or not you are in financial hardship or experiencing payment difficulties,
- if you have been assessed as being in financial hardship,
- if you are complying with your payment plan or another payment arrangement you have with us.

If you do not comply with your payment plan or other payment arrangement and this occurs after we have revised your initial payment arrangement, we may commence debt recovery proceedings.

We may outsource your debt to a debt collection agency. Please be advised that additional fees may apply in this case. We will ensure that any debt collection agency we engage will comply with Part 2 of the ACCC and ASIC's *Debt collection guidelines for collectors and creditors*.

Restriction and Restoration

If you do not pay your bill within 30 days after the bill is due, we may restrict (cut off or reduce) your water supply.

We will not restrict your water supply until after we have provided you with a written reminder notice and a written restriction notice.

We will not restrict your water supply if:

- we are assessing whether you are experiencing financial hardship; or
- you are experiencing financial hardship and you are complying with a payment plan or other payment arrangement.

If we have restricted your water supply, we will restore the supply if you have:

- you have paid the amount owing; or
- you have entered into a payment arrangement with us to pay the amount owing.

Useful information

- **Redirection of rate notice:** We will advise you of your right to have your rate notice redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your rate notice by direct debit, Centrepay (available only to customers who receive Centrelink payments), internet, telephone or post.

Paying by direct debit or Centrepay may help you manage your bills more easily as your bills will be paid through regular deductions.

For more information on your payment options, please contact us as per the details at the end of this document.

- **Financial counselling:** We will advise you of any financial counselling services or other organisations that may be available to you.

Financial counsellors offer free, independent information to help you take control of your financial situation.

The Financial Counsellors' Association of WA (FCAWA) can refer you to a financial counsellor in your area. Alternatively, you can call the FCAWA's Financial Counselling Helpline. The Helpline provides a free confidential service for all Western Australians with financial problems and queries.

The FCAWA's contact details are:

Financial Counsellors' Association of WA Phone: (08) 9325 1617

Financial Counselling Helpline: 1800 007 007

Email: afm@financialcounsellors.org

Website: www.financialcounsellors.org

- **Concessions:** You may be eligible for concessions. Information about concessions and subsidy schemes provided by the Government of Western Australia can be found at the ConcessionsWA website www.concessions.wa.gov.au.

- **Fees and charges:** We will charge you for the water services we provide to you.

A list of our fees and charges can be obtained by contacting us.

Complaints handling

We are committed to excellence in the delivery of services to our customers. A genuine and inclusive approach to our customer relationships including customer receiving customer feedback will help us improve the level of excellence we aim to achieve in operating our business and providing you with our services.

Your ability to make a complaint about our services is a key part of improving our business and is central to protection of your rights as our customer. Your rights are protected by legislation through the *Water Services Act 2012* and by the *Water Services Code of Conduct (Customer Service Standards) 2013*, both of which can be found at the website of the Economic Regulation Authority www.erawa.com.au.

Should you have concerns regarding how we have dealt with any matters you have raised with us regarding financial hardship and difficulty in paying your account, we ask that you notify us of your concerns and we will engage with you to resolve these. If these are not resolved to your satisfaction, you may contact the Water Services Ombudsman as follows:

- Phone: 08 9220 7588 or 1800 754 004
- In Writing: PO Box Z5386
St Georges Terrace
Perth WA 6000
- Email: energyandwater@ombudsman.wa.gov.au

Please refer to our Customer Complaints Policy for more information on how we will handle your complaint and to our Information For Our Customers Policy regarding how we will provide information to you. These policies can be found on our website at www.waterwest.com.au/our-customers.

If you have made a complaint, either to us or the Ombudsman, we will not commence or continue debt collection proceedings.

Approval and review

Our policy was approved by the Economic Regulation Authority of Western Australia.

We will review our policy at least every five years to ensure it remains up-to-date and relevant.

Contacting Us

You can contact us for all enquiries in a number of ways:

- Phone: (08) 6263 0861
- Email: enquiries@waterwest.com.au
- In Writing: Level 34
Exchange Tower
2 The Esplanade
Perth WA 6000

You can also find information about Water West on our website at www.waterwest.com.au.

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