



# Financial Hardship Policy for Water Services

November 2018

Aqwest (Bunbury Water Corporation)

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## 1. Purpose

This Financial Hardship Policy outlines how Aqwest (“we”) will assist a residential customer (“you”) who cannot pay their water bill because of financial hardship.

Residential tenants who have agreed with the land owner to receive a water bill are also covered by this policy.

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 arrangement that works for both you and us.

We understand that it can be difficult to ask for support, and will treat you sensitively and respectfully.

## 2. 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 your spouse;
- loss of a spouse or loved-one;
- physical or mental health problems;
- a chronically ill child;
- domestic or family violence;
- budget management difficulties because of a low income; or other unforeseen factors affecting your capacity to pay, such as a reduction in income or an increase in non-discretionary spending.

## 3. Identifying customers in financial hardship

If you think you may be in financial hardship<sup>1</sup> we encourage you to contact us as soon as possible. You may ask your financial counsellor to contact us on your behalf.

The following financial counsellors are available in the Bunbury Region:

Organisation	Telephone	Website
Anglicare WA	9792 1900	<a href="http://www.anglicarewa.org.au">www.anglicarewa.org.au</a>
Accord West	9729 9000	<a href="http://www.accordwest.com.au">www.accordwest.com.au</a>
National Debt Helpline	1800 007 007	<a href="http://www.financialcounsellors.org">www.financialcounsellors.org</a>

*1. Clause 22 of the Water Services Code of Conduct (Customer Service Standards) 2018 defines financial hardship as “being in an ongoing state of financial disadvantage in which the ability of a customer who is a residential customer to meet the basic living needs of the customer or a dependant of the customer would be adversely affected if the customer were to pay an unpaid bill”*

We will assess within five (5) business days whether we consider you to be in financial hardship and a referral to a Financial Counsellor may be recommended after a hardship assessment has been made.

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.

## 4. Payment plans

If we determine that you are in financial hardship, we will offer you a payment plan. We will not charge you any fees or interest as part of your payment plan.

We will involve you and, if applicable, your financial counsellor in setting a payment plan. When setting the conditions of the plan, we will consider your capacity to pay and, if relevant, your consumption history.

If you ask us, we will review your payment plan. If our review indicates that you are unable to meet your obligations under the plan, we will revise it.

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

If you are a tenant, we must make sure that the land owner is aware of us giving you an extension or entering into a payment plan with you before we do so. We can agree that you notify the landowner of the proposed extension or payment plan (and provide us with evidence that you have done so), or you can give us permission to notify the landowner.

## 5. 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
- 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, we may commence debt recovery proceedings.

Aqwest does not outsource debt collection. When collecting your debt, we will comply with Part 2 of the Australian Competition and Consumer Commission's (ACCC) and Australian Securities and Investment Commissions (ASIC) Debt collection guidelines for collections and creditors.

## 6. Restricting and restoring your water flow

If you do not pay your bill by the due date, we may fit a device to your meter which will reduce the flow of your water supply.

We will not restrict your water flow while we are assessing whether you are in financial hardship. We will also not reduce your water flow if you are in financial hardship and you are complying with your payment plan.

If we have reduced your water flow, we will restore it once you have either paid the amount you owe us, or entered into a payment plan with us for that amount.

## 7. Useful information

### Redirection of water bill

We will advise you of your right to have your water bill redirected to another person free of charge if you are absent or ill.

### Payment options

You may pay your water bill by Direct Debit, Centrepay, internet, telephone or post. Centrepay is only available to customers who receive Centrelink payments.

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 or visit our website.

### Concessions and other financial relief and assistance

You may be eligible for Pensioner and Senior Concession(s) and/or financial relief (HUGS -Hardship Utilities Grant Scheme).

We may refer you for a Hardship Utilities Grant.

### 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 National Debt Helpline can be contacted on 1800 007 007 or alternatively you can go to the website, [www.financialcounsellors.org](http://www.financialcounsellors.org) locate your closest financial counselling service.

## 8. Complaints handling

If you have a complaint, please contact us first. Our contact details are included in section 10 below. Our complaints handling process is available at [www.aqwest.com.au](http://www.aqwest.com.au)

If you are not satisfied with the way we handle your complaint, you may refer your complaint to the Energy and Water Ombudsman. The Energy and Water Ombudsman will investigate your complaint and may mediate the dispute between you and us.

The Energy and Water Ombudsman's contact details are:  
Energy and Water Ombudsman WA  
Phone: 9220 7588  
Freecall: 1800 754 004  
Email: [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)  
Website: [www.ombudsman.wa.gov.au](http://www.ombudsman.wa.gov.au)

## 9. Approval and review

Our policy was approved by the Economic Regulation Authority.

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

## 10. Our contact details

You can contact us at:

5 Mackinnon Way, East Bunbury, WA, 6230

Our normal business hours are 8:30am to 5:00pm, Monday to Friday.

Tel: 9780 9500

TTY: 133 677

TIS: 131 450

Web: [www.aqwest.com.au](http://www.aqwest.com.au)

Email: [accounts@aqwest.com.au](mailto:accounts@aqwest.com.au)