

February 2014

FINANCIAL HARDSHIP POLICY

For Water Services

AQUASOL

WATER TREATMENT SOLUTIONS
LANCELIN SOUTH

TTY users phone 133 677 then ask for 08 92487533
Hearing or speech impaired? Call us via the National Relay Service on 133 677

1 Purpose

This Financial Hardship Policy outlines how AQUASOL PTY LTD ("**we**") will assist a residential customer ("**you**") who cannot pay a rate notice because of financial hardship.

Our policy applies only to the **water services portion** of your rate notice.¹ Residential tenants who have agreed with the land owner to receive a rate notice are also covered by this policy.

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, and will treat you sensitively and respectfully.

2 What is financial hardship?

You will be considered to be in financial hardship if paying the water services portion of your rate notice will affect your ability to meet your basic living needs ² – 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;
- Spousal separation or divorce;
- Loss of a spouse or loved-one;
- Physical or mental health issues;
- A chronically ill child;
- Budget management issues associated with 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.

3 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.

¹ This is because the *Water Services Code of Conduct (Customer Service Standards) 2013* and our water licence only require us to have a hardship policy for any water services we provide to residential customers.

² Clause 19 of the *Water Services Code of Conduct (Customer Service Standards) 2013* defines financial hardship as "means being in an ongoing state of financial disadvantage in which the customer's ability 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 for a water service supplied in respect of the place used solely or primarily as the customer's dwelling".

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 more time to pay the water services portion of your rate notice or a payment plan for this portion. We will not charge you any fees or interest as part of your extension or 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 usage needs.

If appropriate, we will review and revise your extension or payment plan.

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 land owner 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 land owner.

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. When collecting your debt, we will comply with Part 2 of the ACCC and ASIC's *Debt collection guidelines for collectors and creditors*.

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*.

6 Reducing 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 drinking water.

We will not reduce 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 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, 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 our office on 92487533 or email us at lancelinsouth@aquasol.com.au

- **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

- **Fees and charges:** We will charge you for the water services we provide to you. A schedule of these fees and charges may be obtained by contacting our office.

8 Complaints handling

At Aquasol, we strive to provide you with the best possible service. We understand there may be a situation or decision you are dissatisfied with and you wish to make a complaint.

We will deal with your complaint fairly, be courteous and deal with your complaint in a timely manner considering all the circumstances of the complaint and any special needs you may have.

All our staff are trained so they are able to help you resolve an issue, or forward the matter on to someone who can.

You can contact us:

Telephone: 08 9248 7533

Fax: 08 9209 3975

If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service:

- TTY users phone 133 677 then ask for 08 92487533
- Speak and Listen users phone 1300 555 727 then ask for 08 92487533
- Internet relay users connect to the NRS (www.relayservice.gov.au) and then ask for 08 92487533
- video relay users choose the available NRS video relay contact on Skype and ask for 08 92487533
- SMS relay users phone 0423 677 767 and ask for 08 92487533

Email: lancelinsouth@aquasol.com.au

Post: PO Box 1829, Malaga WA 6090

The Energy and Water Ombudsman can investigate complaints as a last resort if you are not satisfied with Aquasol's response. You can contact the Energy and Water Ombudsman to lodge your complaint by:

In person: 2nd Floor, Albert Facey House
469 Wellington Street
Perth WA 6000

Postal Address: PO Box Z5386
St Georges Terrace
Perth WA 6831

Phone: 08 9220 7588

Freecall: 1800 754 004*
** Calls made from mobile phones will be charged at the applicable rate.*

TIS: Translating and Interpreting Service 131 450

TTY: National Relay Service 1800 555 727

E-mail: energyandwater@ombudsman.wa.gov.au

Fax: (08) 9220 7599

Freefax: 1800 611 279

9 Approval and review

Our policy was approved by the Economic Regulation Authority of WA.

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:

Telephone: 08 9248 7533

Fax: 08 9209 3975

Email: lancelinsouth@aquasol.com.au

Post: PO Box 1829, Malaga WA 6090

Address: 2-86 Beringarra Ave, Malaga WA 6090

Website: <http://www.aquasol.com.au/lancelin-south/>

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