

Aqwest – Bunbury Water Corporation

Financial Hardship Policy Guidelines

April 2014

1 Purpose

This Financial Hardship Policy outlines how Aqwest - Bunbury Water Corporation (“**we**”) will assist a residential customer (“**you**”) who cannot pay a 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 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 your water bill will affect your ability to meet your basic living needs¹ – in short, if you have the intention but not the financial capacity to pay. Depending on the particular circumstances, the cause can be a short or longer term issue.

3 Identifying customers in financial hardship

If you think you may be in financial hardship we encourage you to contact us in the first instance, and a financial counsellor as soon as possible. Financial counsellors are able to conduct financial hardship assessments.

The following financial counsellors are available in the Bunbury region:

Organisation	Address	Telephone
Anglicare	15 Molloy Street Bunbury	9792 1900
Accord West	26-28 Forrest Street Bunbury	9729 9000
Financial Counsellors’ Association of Western Australia	www.financialcounsellors.org	9325 1617
Financial Counselling Helpline		1800 007 007

¹ Clause 19 of the *Water Services Code of Conduct (Customer Service Standards) 2013* defines financial hardship as “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”.

The following indicators are considered when determining whether a customer is in financial hardship.

- The customer requests information about alternative payment arrangements.
- The customer's payment history indicates they have had difficulty paying accounts in the past.
- The customer has had a change of circumstances that adversely affects their finances.
- Eligibility for Government funded concessions.
- The customer is eligible or has previously applied (successfully or unsuccessfully) for the Government funded Hardship Utility Grant Scheme.
- Advice received by an independent financial counsellor.
- Total income after tax (take home pay).
- The number of properties owned.
- The number of children or dependants involved.
- Current financial commitments including any existing debt.
- Medical conditions or disability impacting earning capacity.

Although the above list is an indicator of possible hardship, each customer is treated in accordance with their individual circumstances on a case by case basis.

4 Payment plans

If you are in financial hardship, we will offer you more time to pay your water bill or a payment plan. 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 Australian Competition and Consumer Commission's (ACCC) and Australian Securities and Investment Commission's (ASIC) *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 water bill:** We will advise you of your right to have your account redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your account 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 us.

- **Concessions and other financial relief and assistance:** You may be eligible for the Pensioner and Senior concession(s) and/or financial relief.

This information may be found at the Aqwest website www.aqwest.com.au.

- **Financial counselling:** Financial counsellors offer free, independent information to help you take control of your financial situation.
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You can call the 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.

We may charge you interest if you do not pay your water bill by the due date.

A list of our fees and charges may be found at www.aqwest.com.au.

8 Complaints handling

If you have a complaint, please contact us first. Our contact details are included in section 10 below.

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

The Energy & Water Ombudsman's contact details are:

Energy and Water Ombudsman, Western Australia

PO Box Z5386

St Georges Terrace, Perth WA 6831

Tel: 1800 754 004

Fax to 9220 7599 or freefax 1800 611 279.

9 Approval and review

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

We will review our policy annually to ensure it remains up-to-date and relevant.

10 Our contact details

You can contact us at:

5 MacKinnon Way, Bunbury WA 6230

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

Tel: (08) 9780 9500

Website: www.aqwest.com.au

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

- TTY users phone 133 677 then ask for **(08) 9780 9500**
- Speak and Listen users phone 1300 555 727 then ask for **(08) 9780 9500**

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English. TIS National provides interpreting services 24 hours, every day of the year.

If you need an interpreter, please call TIS National on **131 450** and ask them to call Aqwest on **(08) 9780 9500** for general queries or **(08) 9791 3272** for any faults or emergencies.
