

**Pilbara electricity and water services**

***Hamersley Iron Pty Ltd (ACN 004 558 276)***

Financial hardship and payment difficulty policy



## Contents

<b>Our commitment</b>	<b>3</b>
<b>Financial hardship</b>	<b>4</b>
<b>How we can help</b>	<b>4</b>
<b>Reducing your bills</b>	<b>7</b>
<b>Rebates and concessions</b>	<b>8</b>
<b>Frequently asked questions</b>	<b>9</b>
<b>Complaints</b>	<b>11</b>
<b>Contact us</b>	<b>12</b>

Do you need assistance in relation to this document?



If you do not speak English, please call the telephone interpreter service (TIS National) on 13 14 50 to arrange an interpreter.

## Our commitment

We understand that everyone's circumstances are different and sometimes a change in your financial situation may mean you have difficulty paying bills on time. This is why we offer our customers, who are experiencing financial difficulty, assistance through payment plans and a range of other options.

In developing this policy we worked with Pilbara financial counselling organisations to adequately reflect the complexities surrounding financial hardship. We will continue to engage these organisations to ensure our policy remains relevant. We will conduct a complete review every two years.

For more detail on the principles guiding this policy, please refer to our other customer policies (available at [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com) or contact us for a hard copy) which set out your rights as a customer and our obligations and commitments to you. We will inform you of any changes to the financial hardship policy. Further, you may also request a hard copy version or a large-print version of this policy by contacting us on 1800 992 777.

## Financial hardship

### What is financial hardship?

Financial hardship is an ongoing state of financial disadvantage in which you are unable to pay a water or electricity bill without affecting your ability to meet basic living needs.

We understand there are many situations that may result in financial hardship, such as physical or mental health issues, loss of the household's primary income, spousal separation or divorce, loss of a spouse or loved one, a chronically ill child, domestic violence or short-term financial problems, and this policy outlines how we can assist.

The financial hardship section of this policy applies to residential customers only. If you are a commercial customer we still encourage you to contact us. A commercial customer experiencing payment difficulties may receive assistance following assessment.

### How we can help

Whether you are a residential or commercial customer, we ask that you contact us on 1800 992 777 as soon as you begin to experience financial hardship or payment difficulty. We understand it may be hard to discuss your financial situation with us, however be assured we will treat your situation with sensitivity, respect and strict confidence.

We will review your situation within three business days. We will not reduce or disconnect your water or electricity services, or recover debt, during this time. This is why it's important to notify us as soon as you have difficulty paying your bill.

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

If you wish to have, or have already had, an independent financial counsellor assess your current financial situation, we will take this assessment into account when determining whether assistance is available. Please contact us on 1800 992 777 for information on independent financial counsellors and consumer representative organisations available to assist you.

As soon as we have made our assessment, we will advise you of the outcome. If you would like to discuss your completed financial hardship assessment, please contact us on 1800 992 777.

## Residential customers in financial hardship

For residential customers experiencing financial hardship, we will always consider reducing or waiving an outstanding amount (including any fees or charges) on your account where we consider it to be appropriate by reference to our guidelines. We can also assist further in one or more of the following ways:

- An interest-free and fee-free payment plan or other arrangement under which you are given more time to pay the bill or to pay arrears (including any disconnection and reconnection charges)
- A suspension of actions to recover an outstanding debt if you are complying with a payment plan or other arrangement under this policy, or while your situation is being assessed
- Provision of information on concessions, rebates and other government assistance programmes, water and electricity efficiency and how to redirect your bill
- Accept payments in advance

We will involve you and your financial counsellor (where applicable) in determining the most suitable payment plan for your circumstances. We will also consider your usage needs and capacity to pay when determining the appropriate assistance.

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.

If you are already in a payment plan with us, we may review and revise the existing arrangement where appropriate. For example, adjustment to the plan may be made if it looks like your account will be significantly in credit or debit at the end of the payment plan. Please contact us to request an alternative or revised arrangement if you are having difficulty meeting the agreed payment plan.

## Residential or commercial customers with temporary payment difficulty

For residential or commercial customers experiencing temporary payment difficulties, we can assist in one or more of the following ways:

- Additional time to pay a bill
- An interest-free and fee-free instalment plan or other arrangement where you are provided additional time to pay a bill or to pay arrears (including any disconnection and reconnection charges)
- Accept payment in advance

Upon your request, we will suspend any actions on an outstanding bill for 15 days provided you have made an appointment with a relevant customer representative organisation, like a financial counsellor. If the customer representative organisation is unable to assess your capacity to pay within 15 days, we will give reasonable consideration to a request for additional time to undertake the assessment.

## Your commitment

We will not reduce or disconnect your service or recover debt while your situation is being assessed. We will also ensure that your service remains unaffected if it is decided that you're experiencing financial hardship or payment difficulty and you're complying with a payment plan or other arrangement.

We will post warning letters and will endeavour to contact you before commencing any action that affects your account. The following time frames apply:

- First reminder non-payment letter will be sent out to customer 14 days after initial invoice due date; and
- Second reminder non-payment letter will be sent out to customer 30 days after initial invoice due date.

If the total amount payable for any bill remains unpaid after we send you a warning letter, we can refer your debt to a debt collection agency and you may be charged for any costs we incur due to the recovery process. The debt collection process will be in line with Part 2 of the *Debt collection guidelines for collectors and creditors* issued by the Australian Competition and Consumer Commission. If you do not contact us for assistance during this time we may not be able to help any further.

## Reduced or disconnected services

Under the *Water Services Code of Conduct (Customer Service Standards) 2013 (WA)* and the *Code of Conduct for the Supply of Electricity to Small Use Customers (Code of Conduct) (WA)*, the following reduced service and disconnection processes apply:

- Your electricity may be disconnected if full payment has not been received within 24 business days of the bill being issued.
- Your water flow may be reduced if water service charges remain unpaid for 30 days after they became due.

It is our general policy to only reduce or disconnect services in health or safety emergencies. We generally avoid this approach for the non-payment of bills. However we may charge you a late payment fee including interest if you do not pay your bill by the due date.

However in the event that your water service is reduced as a result of non-payment, we will restore your service if you pay the amount owing or enter into another satisfactory payment arrangement.

## Reducing your bills

Efficient use of water and electricity not only reduces your environmental impact but will also save you money

### Energy efficiency

There are many simple and inexpensive ways to reduce energy use at home, most of which simply require a change in behaviour. Here are some examples:

- Keep within the recommended temperature range of 23 to 25 degrees Celsius. Every one degree you reduce the temperature increases energy consumption by 10 per cent.
- Energy-efficient appliances can significantly reduce your energy use. Energy rating labels help compare the energy efficiency of appliances and outline their approximate consumption in a year. For more visit [www.energyrating.gov.au](http://www.energyrating.gov.au).
- Buy the right-sized fridge to suit your needs as larger models use more energy. Make sure the on/off cycle is operating.
- Set your hot water system thermostat to no more than 65 degrees Celsius. Make sure the outlet pipe is well insulated and repair leaking hot water taps. Use cold water in the washing machine whenever possible and hang clothes on a line instead of using a dryer.

For more visit [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com)

### Water use and conservation

Here are some tips to consider:

- Water your lawn only when it looks like it needs it.
- Take a shower instead of a bath. A short shower uses about a third as much water as a bath. Reducing the temperature of a shower also saves electricity.
- Avoid operating dishwashers and washing machines with small loads. When buying, look for models with good water efficiency ratings.
- Ensure you don't have leaky taps or cisterns – contact us if you believe there is a problem as water from a dripping tap adds up over time.

For more, visit [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com)

## Rebates and concessions

### Rio Tinto rebates and concessions

We understand that living in the Pilbara can be expensive, which is why we offer subsidies or rebates on your water and electricity bills.

<b>Rebate</b>	<b>Eligibility</b>
Concession rebate <i>(electricity KWh allowance and supply charge waived)</i>	Pensioner Concession Card; Health Care Card; Dept. Veterans Affairs – Gold; WA Seniors Card; Commonwealth Seniors Health Care Card
Rio Tinto staff allowances	Rio Tinto employee falling within the Housing Policy allowances – please contact us for more information

If you provide us with your concession card details we can assist you in identifying the concession or rebates you may be entitled to receive.

For more on rebates and concessions provided by the government or other not-for-profit organisations, please visit [www.concessions.wa.gov.au/concessions](http://www.concessions.wa.gov.au/concessions).

## Frequently asked questions

### Can I redirect my bill to someone else?

You can redirect your bills free of charge if you are (or soon will be) unable to pay a bill. Please call us on 1800 992 777 and we will arrange for your bill to be redirected in accordance with your instructions. If you wish to change the account holder, we will require a letter of authorisation from your nominated account holder.

### How can I pay my bill?

You can pay your bill in any of the following ways:

- Detach the payment slip on your bill and post it back to us with your cheque or money order
- Post Billpay (in person at any post office, by phone 13 18 16 or visit [postbillpay.com.au](http://postbillpay.com.au))
- Online via credit card at [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com)
- Direct debit – your express consent must be obtained first
- Centrepay – a free service where you can pay your Rio Tinto electricity or water bill directly using your Centrelink payment. To use this method please call or visit a Centrelink office to obtain a Centrepay deductions form.

### How do I find a financial counsellor?

Financial counselling is a free, confidential service offered by community organisations, community legal centres and some government agencies to help you take control of your financial situation. We will advise you of any financial counselling services that may be available to you.

Financial counsellors can:

- Help you organise your finances and create a budget
- See if you are eligible for government assistance
- Negotiate repayment arrangements with your creditors
- Explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives
- Help you apply for a hardship variation
- Refer you to other services, for example, a gambling helpline, family support, personal counselling or community legal aid

The Financial Counsellors' Association of Western Australia (FCAWA) can also refer you to a financial counsellor in your area. Alternatively, you can call FCAWA's Financial Counselling Helpline.

The FCAWA's contact details are:

Financial Counsellor's Association of WA

Phone: (08) 9325 1617

Financial Counselling Helpline: 1800 007 007

Email: [afm@financialcounsellors.org](mailto:afm@financialcounsellors.org)

Website: [www.financialcounsellors.org](http://www.financialcounsellors.org)

## Where can I find information on electricity and water fees and charges?

Please call us on 1800 992 777 to confirm what fees and charges apply to your situation. Alternatively you may visit [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com) to view all fees and charges and view a copy of our *Tariffs and charges policy* as well as our *Community subsidies and concessions policy*.

## Complaints

At Rio Tinto we are committed to providing our customers with efficient, high-quality customer service.

We continually seek to improve our customer satisfaction, along with the quality of services and products we provide. Our personnel are trained in the assessment and management of financial hardship and payment difficulties, as well as privacy requirements. However if you're not satisfied with the service you received or a matter has not been handled to your satisfaction, please let us know.

A customer complaint and dispute resolution policy is available on our website at [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com)

To lodge a complaint:

- Mail: Utilities Division, GPO Box A42 Perth WA 6837
- Call: 1800 992 777 (for all enquiries and complaints)
- Email: [piics.utilities@riotinto.com](mailto:piics.utilities@riotinto.com)

## External review

If you have lodged a complaint with us and feel it hasn't been handled to your satisfaction, you may wish to contact the Energy and Water Ombudsman. You can contact the Energy and Water Ombudsman in the following ways:

- Mail: PO Box Z5386, St Georges Terrace, Perth WA 6831
- In person: 2nd Floor, Albert Facey House, 469 Wellington Street, Perth WA 6000
- Call: (08) 9220 7588
- Free call: 1800 754 004 (*calls made from mobile phones will be charged at the applicable rate*)
- Email: [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)

Please visit <http://www.ombudsman.wa.gov.au/energyandwater/> for further information.

## Contact us

### Pilbara service desk

Call: 1800 992 777 (24/7, mobiles charged at applicable rates)

Email: [piics.utilities@riotinto.com](mailto:piics.utilities@riotinto.com)

Website: [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com)



If you don't speak English, call Translating and Interpreting Service (TIS National) on 13 14 50.

If you are hearing or speech impaired, please use the Telephone Typewriter (TTY) National Relay Service on 13 36 77.

A phone solution for people who are deaf or have a hearing or speech impairment



**An Australian Government Initiative**

You can also find this policy, as well as other relevant written information and forms, online at [www.pilbarautilities.riotinto.com](http://www.pilbarautilities.riotinto.com) or we can post a copy to you if you contact us on 1800 992 777.

