



**FINANCIAL HARDSHIP
AND
PAYMENT DIFFICULTIES
POLICY**

July 2017

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.

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; 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;
- spousal separation or divorce;
- loss of a spouse or loved-one;
- physical or mental health issues;
- a chronically ill child;
- Domestic and family violence;
- 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.

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 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 which meets your particular needs. When setting the conditions of the plan, we will consider your capacity to pay and, if relevant, your usage needs.

If requested by you, we may review and revise your extension or payment plan to meet your capacity to pay.

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.

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*.

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 us as per the details at the end of this document.

- **HUGS (Hardship Utility Grant Scheme):** Grants for Western Australians experiencing financial hardship paying their water bills are available through the Department for Child Protection and Family Support. If requested by you, we will apply for a HUGS Grant on your behalf.
- **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 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.

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.

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.

If you need assistance for hearing or speech impairment you can contact us through the National Relay Service (NRS) by dialling 133 677, 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 we will arrange this service for you or otherwise you may directly contact the Translating and Interpreting Service National on 131 450.