

December 2018

# FINANCIAL HARDSHIP POLICY

For Water Services – WL42

## **AQUASOL**

WATER TREATMENT SOLUTIONS

Rev3

TTY users phone 133 677 then ask for 08 92487533  
Hearing or speech impaired? Call us via the National Relay Service on 133 677  
Translating and Interpreting Service 131 450

## 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 **sewer services portion** of your rate notice.<sup>1</sup> 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 seek support from your retailer to assist with other aspects of your bill and also to still talk to us.

We are committed to work 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 sewer services portion of your rate notice will affect your ability to meet your basic living needs <sup>2</sup> – 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 problems;
- 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.

## 3 Identifying customers in financial hardship

If you think you may be experiencing 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 treat you with sensitivity and understanding according to your individual circumstances.

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.

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

<sup>2</sup> 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”.

## 4 Payment plans

If we determine that you are in financial hardship, we will offer you more time to pay the sewer 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 base on how much you can afford to pay and determine a realistic amount based on your individual circumstance 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 Useful information

- **Redirection of rate notice:** if requested, we will redirect your bill to another person free of charge.
- **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 enquiries@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 by calling them on the National Debt Helpline. The Helpline provides a free confidential service for all Western Australians with financial problems and queries. The Helpline can be contacted on 1800 007 007. Alternatively, you can go to the FCAWA website, [www.financialcounsellors.org](http://www.financialcounsellors.org), and enter your postcode to locate your closest financial counselling service.

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

- **Fees and charges:** We will charge you for the services we provide to you. A schedule of these fees and charges may be obtained by contacting our office.
- **Financial concessions:** For your information, 'ConcessionsWA' is an online resource where you can search by category, concession card type or people group to find details on more than 100 rebates, concessions and subsidy schemes provided by the Government of Western Australia.

Website: [www.concessions.wa.gov.au](http://www.concessions.wa.gov.au), select 'Household Bills and Appliances'.

- **Awareness & Availability:** We are committed to raising awareness of our hardship policy among our customers. Our policy will be available to customers at no charge in the website (electronic format) and also provided individually to each customer at the time of connection (printed).

## 7 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](http://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 *0892487533*
- SMS relay users phone 0423 677 767 and ask for *08 92487533*
- TIS: Translating and Interpreting Service 131 450

Email: [enquiries@aquasol.com.au](mailto:enquiries@aquasol.com.au)  
Post: PO Box 1829, Malaga WA 6090

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.

- Energy and Water Ombudsman WA
- Phone: (08) 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)

## 8 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.

## 9 Our contact details

You can contact us at:

Telephone: 08 9248 7533

Fax: 08 9209 3975

Email: [enquiries@aquasol.com.au](mailto:enquiries@aquasol.com.au)

Post: PO Box 1829, Malaga WA 6090

Address: 82-86 Beringarra Ave, Malaga WA 6090

Website: <http://www.aquasol.com.au>