

# Appendix 16.2

## Financial Hardship Policy

### Policy Statement

We understand customers experiencing financial hardship may find it difficult to pay their account. We recognise we have an ongoing social obligation to ensure vulnerable customers are treated with fairness, integrity and compassion. We are committed to working with our customers to find an appropriate payment solution that is effective and sustainable.

### Purpose

This Financial Hardship document outlines the policy of how **TMC Witchcliffe Pty Ltd** (“we”) will assist a residential customer (“you”) who cannot pay a water services bill because of financial hardship. If you are a commercial customer, we encourage you to still talk to us.

Whilst the owner is liable for all charges for the property, we will extend the conditions in this policy to all customers as defined in the Water Services Code of Conduct (Customer Service Standards 2018 with prior consent from the landowner. This includes tenants who are registered to receive water services bills as directed by the owner.

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.

### Finding the Hardship Policy

TMC Witchcliffe will provide copies of the policy and other information specific to the scheme on its web site. (to be constructed prior to the first sale of land)

For those individuals not able to connect to the web the licensee will mail hard copies of the policy. Identifying customers with special needs will be identified at the time the dwelling is connected to the sewer or when the owner sub lets or leases their property to third parties making the dwelling permanent or semi permanent.

## What is Financial Hardship?

You will be considered to be in financial hardship if paying your water services bill will affect your ability to meet your basic living needs. In short, if you, 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.
- Domestic or family violence

## 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. 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. The following financial counsellors are available in the South West region:

Organisation	Address	Telephone
Anglicare	15 Molloy Street Bunbury	9792 1900
Accord West	40 Charles Street Bunbury	9729 9000
Busselton Financial Counselling	19-21 Queen & Albert St Busselton	9754 1858
FCA WA	<a href="http://www.financialcounsellors.org">www.financialcounsellors.org</a>	9325 1617
Financial Counselling Helpline		1800 007 007

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, 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.

## 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.
- a complaint has been registered with ombudsman by the customer that directly relates to the water service and is yet not resolved
- a complaint has been received in writing from the customer to the water licensee that directly relates to the water service and is yet not resolved

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*.

## Useful Information

- **Redirection of water bill:** We will advise you of your right to have your water bill redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your water bill 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 Customer Service on **(08) 9757 6688**

- **Financial Counselling:** Financial counsellors offer free, independent information to help you take control of your financial situation.

You can call the FCAWA's Financial Counselling Helpline, which 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](mailto:afm@financialcounsellors.org)

Website: [www.financialcounsellors.org](http://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 on the service providers web site (constructed prior to sale of the first lot)

## Language Difficulties

If customers have issues with English, written or verbal the following organisations and contact numbers are available:

- National Relay Service, for customers with hearing or speech difficulties 13 36 77
- Translation and Interpreter Services 13 14 50

## Complaints Handling

If you have a complaint, please contact us first. Our contact details are included in this document.

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:

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

Phone: (08) 9220 7588 or 1800 754 004

Email: [energyandwater@ombudsman.wa.gov.au](mailto:energyandwater@ombudsman.wa.gov.au)

Website: [www.ombudsman.wa.gov.au/ewowa/index.htm](http://www.ombudsman.wa.gov.au/ewowa/index.htm)

For further information on the Energy and Water Ombudsman complaint process and matters they can and cannot investigate please visit [www.ombudsman.wa.gov.au/energyandwater](http://www.ombudsman.wa.gov.au/energyandwater) .

## Approval and Review

**Our Financial Hardship 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.

## Our Contact Details

You can contact us at:

TMC Australasia Pty Ltd below details, TMC Witchcliffe Pty Ltd will provide contact details specific to the project prior to the sale of the first lot of land.

TMC Australasia

Address: 8 Harwood Rd. Busselton WA 6280

Phone: 0418 267 959

Email: [tony@tmcwaterrecycling.com](mailto:tony@tmcwaterrecycling.com)

Website: [www.tmcwaterrecycling.com](http://www.tmcwaterrecycling.com)