

AQUA FERRE (MUCHEA) PTY LTD  
TRADING AS MUCHEA WATER  
FINANCIAL HARDSHIP POLICY



December 2019

Muchea Water

08 9282 5400

**TTY** 133 677



**TIS** 131 450

**Table of Contents**

1 Purpose..... 1

2 Scope ..... 1

3 What is Financial Hardship? ..... 1

4 Identifying Customers in Financial Hardship ..... 2

5 Payment Plans..... 2

6 Debt Reduction and Collection ..... 3

7 Reducing and Restoring your Water Flow ..... 3

8 Your Commitment to Us ..... 3

9 Useful Information..... 4

10 Training of Employees ..... 4

11 Complaints Handling ..... 4

12 Availability and Accessibility of our Policy ..... 5

13 Approval Review ..... 5

14 Our Contact Details ..... 6

15 Glossary ..... 6

# 1 Purpose

This Financial Hardship Policy outlines how Muchea Water (“**we**”, “**our**” or “**us**”) will assist a residential Customer (“**you**”) who cannot pay a Water Bill because of Financial Hardship. If you are a commercial Customer, you can still talk to us.

The purpose of this policy is to outline the minimum standards we will adopt with Customers who do not have the capacity to pay their Water Bill due to Financial Hardship. This policy communicates our position and provides guidance to Employees, Customers and stakeholders.

Our aim is to ensure in the event of Financial Hardship you:

- engage with us
- are identified early
- are treated with fairness, integrity and confidentiality
- have a range of flexible payment options tailored to meet your individual needs
- are encouraged and receive assistance to proactively manage your Water Bill
- are provided with information and advice on concession eligibility, water efficiency and the relevant support programs available
- are protected from additional recovery costs, supply restriction and legal action wherever possible.

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 Scope

We understand that Customers experiencing Financial Hardship may find it difficult to pay their Water Bill. We recognise that we have a 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.

This policy only applies to the water services portion of your Water Bill.

This policy does not apply to non-residential customers.

Residential Tenants who have agreed with the landowner to receive a Water Bill are also covered by this policy.

# 3 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
- budget management issues associated with a low income
- other unforeseen factors affecting your capacity to pay, such as a reduction in income or an increase in non-discretionary spending.

## 4 Identifying Customers in Financial Hardship

If you think you may be in Financial Hardship, we encourage you to contact us as soon as possible. A financial counsellor can contact us on your behalf.

The following indicators are considered when determining whether a Customer is experiencing 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
- the Customer's current financial commitments
- the Customer's eligibility for government-funded concessions
- the Customer is eligible or has previously applied for the WA State Government funded Hardship Utilities Grant Scheme
- advice has been received from an independent financial counsellor
- the number of children or dependants involved
- medical conditions or disability impacting earning capacity
- domestic or family violence.

We will assess within five Business Days whether we consider you to be in Financial Hardship. If we have not made our assessment within five Business Days, we may 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.

## 5 Payment Plans

If we determine that you are in Financial Hardship, we will offer you more time to pay and/or a payment plan. A payment plan is an agreement between you and us where we agree to receive a certain amount of money in regular instalments over an agreed timeframe. 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 up 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.

### **Tenants**

Residential Tenants who are experiencing payment difficulties can contact us directly to discuss payment options. We will negotiate a proposed payment plan with you and notify the landowner of the proposed plan on your behalf, as their consent is required for the plan to proceed.

## **6 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 if debt remains outstanding. 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.

## **7 Reducing and Restoring your Water Flow**

We will not reduce the rate of your water flow in the following circumstances:

- 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 we have reduced your water flow, it will be restored when:

- you have paid the amount you owe to us; or
- you have entered into a payment plan with us for that amount.

## **8 Your Commitment to Us**

We will do our best to assist you if you are experiencing Financial Hardship. In return, we ask that you:

- contact us as soon as you begin to experience financial difficulty or an escalation in financial difficulty
- mutually agree and maintain a suitable payment arrangement
- keep us informed of any changes in your circumstances
- contact us to request an alternative arrangement if you are having difficulty maintaining the agreed payment plan

- contact a financial counsellor or relevant customer representative if requested. It is important to meet with a person from a relevant consumer representative organisation to discuss your financial situation and consider the options available, if relevant.

## 9 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. Centrepay is only available to Customers who receive Centrelink payments. Paying by Centrepay may help you manage your Water Bills more easily as your Water Bills will be paid through regular deductions. For more information please contact us.
- **Concessions:** You may be eligible for a concession if you hold a State Seniors Card; or a Commonwealth Seniors Health Card and a State Seniors Card; or a Pensioner Concession Card and a State Seniors Card.
- **Financial relief:** The Hardship Utilities Grant Scheme is a WA State Government scheme that provides assistance to people who are in Financial Hardship and unable to pay their utility accounts. For eligibility criteria please contact us.
- **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. FCAWA can refer you to a financial counsellor in your area.

The FCAWA's contact details are:

Phone: (08) 9325 1617

Website: <http://www.financialcounsellors.org>

You may also contact the National Debt Helpline: 1800 007 007

- **Fees and charges:** We will charge you for the water services we provide to you. We may charge you a late payment fee and/or interest if you do not pay your Water Bill by the due date. A list of our fees and charges may be found on our website or requested from us.
- **Consultation:** We have consulted with FCAWA regarding the content on this Financial Hardship Policy and have sought their assistance in the wording and the information required in this policy. This consultation was conducted via email.

## 10 Training of Employees

We provide training to our Employees about our policies, procedures and obligations under the Water Code. We are committed to the ongoing training of our Employees which includes identifying and managing cases of Financial Hardship; communication skills in dealing with our Customers; ensuring calls from our Customers in Financial Hardship are handled in confidence and with fairness, dignity and compassion; our payment options; and understanding concession entitlements.

## 11 Complaints Handling

If you have a complaint, please contact us first. Our Employees will endeavour to try and resolve the problem or complaint within our standard business guidelines. Our contact details are included in section 0 below. Details about how we handle complaints can be found in our Customer Service Contract and on our website.

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

The Energy and Water Ombudsman's contact details are:

**In person:** Level 2, Albert Facey House  
469 Wellington Street  
Perth WA 6000

**Postal Address:** PO Box Z5386  
St Georges Terrace  
Perth WA 6831

**Phone:** 08 9220 7588

**Freecall:** 1800 754 004\*  
*\* Calls made from mobile phones will be charged at the applicable rate.*

**TIS:** 131 450 (Translating and Interpreting Service)

**TTY:** 133 677 (National Relay Service)

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

**Fax:** (08) 9220 7599

**Freefax:** 1800 611 279

**Website:** <http://www.ombudsman.wa.gov.au/energyandwater/index.html>

## 12 Availability and Accessibility of our Policy

We are committed to raising awareness of our Financial Hardship Policy among our Customers and will provide a copy of our policy to each Customer at the time of connection to our water services. We will promote our policy to registered financial counsellors and agencies in our locality.

Our Financial Hardship Policy is publicly available to our Customers, financial counsellors and other relevant agencies:

- in electronic format by downloading it from our website
- in hard copy on request at no charge
- in large print format on request at no charge.
- by email.

## 13 Approval Review

Our policy was approved by the Economic Regulation Authority of Western Australia.

We will review our policy at least every five years to ensure it remains up-to-date and relevant.

## 14 Our Contact Details

You can contact us at:

<b>Address:</b>	Level 1, 5 Ord Street, West Perth WA 6005
<b>Phone:</b>	08 9282 5400 (9.00am to 5.00pm weekdays)
<b>Email:</b>	enquiries@mucheawater.com.au
<b>Fax:</b>	08 9282 5484
<b>Website</b>	www.mucheawater.com.au
<b>TIS:</b>	131 450 (Translating and Interpreting Service)
<b>TTY:</b>	133 677 (National Relay Service)

## 15 Glossary

<b>Word</b>	<b>Meaning</b>
<b>ACCC</b>	Australian Competition and Consumer Commission
<b>Aqua Ferre</b>	Aqua Ferre (Mucnea) Pty Ltd ACN 630 936 319
<b>ASIC</b>	Australian Securities and Investments Commission
<b>Business Day</b>	a day that is not a Saturday, Sunday or public holiday in Western Australia
<b>Customer</b>	an owner of the land in respect of which the water services are provided; or a residential Tenant of the land in respect of which the water services are provided who is authorised by an owner to receive Water Bills for the water services
<b>Employee</b>	an employee of Aqua Ferre
<b>FCAWA</b>	Financial Counsellor's Association of Western Australia
<b>Mucnea Water</b>	the trading name of Aqua Ferre
<b>Financial Hardship</b>	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 Water Bill for a water service supplied in respect of the place used solely or primarily as the Customer's dwelling (Water Code, Clause 19)
<b>Tenant</b>	an occupier of the land in respect to which the water services are provided
<b>Water Bill</b>	a bill for a water service in respect of the place used solely or primarily as the Customer's dwelling
<b>Water Code</b>	Water Services Code of Conduct (Customer Service Standards) 2018