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# **TMC Witchcliffe**

## **Financial Hardship Policy for Water Services**

**November 2024**

TMC Witchcliffe  
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## 1 Purpose

This Financial Hardship Policy outlines how TMC Witchcliffe (“we”) will assist a residential customer (“you”) who cannot pay their water bill because of financial hardship.

If you are a business customer, we encourage you to still talk to us.

We are committed to working with you to find an appropriate payment arrangement 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 your bill will affect your ability to meet your basic living needs<sup>1</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;
- separation or divorce from your spouse;
- domestic or family violence;
- loss of a spouse or loved-one;
- physical or mental health problems;
- a chronically ill child;
- budget management difficulties because of a low income; or
- 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 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 five business days whether we consider you to be in financial hardship. If we cannot make our assessment within five 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.

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1 Clause 3 of the *Water Services Code of Conduct (Customer Service Standards) 2024* defines financial hardship as “in relation to a customer who is a residential customer, means being in an ongoing state of financial disadvantage in which the ability of the customer 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 outstanding amount”.

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## 4 Payment plans

If we determine that you are in financial hardship, we will offer you more time to pay your bill 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 history.

If you ask us, we will review your payment plan. If our review indicates that you are unable to meet your obligations under the plan, we will revise it.

We do not have to offer you a payment plan if you have had two payment plans cancelled because of non-payment.

## 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 via the National Collections Agency. TMC may outsource to a debt collection agency, in which case, additional fees may apply in this case.

## 6 Useful information

- **Redirection of bill:** We will advise you of your right to have your bill redirected to another person free of charge if you are absent or ill.
- **Payment options:** You may pay your bill by Centrepay, internet, telephone or post.  
Centrepay is only available to customers who receive Centrelink payments. Paying by 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 refer to the TMC Billing Policy and Bill Review Procedure.

- **Payment plans:** Payment plans can be arranged to even out payments over the entire year
- **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

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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: [enquiries@fcawa.org](mailto:enquiries@fcawa.org)  
Website: [www.fcawa.org](http://www.fcawa.org)

- **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.

## 7 Complaints handling

Refer to TMC document Appendix 16 Standard Terms and Conditions of the Operators Wastewater Services

If you have a complaint, please contact us first. Our contact details are included below.

Our complaints procedure is available in Appendix 16 Standard Terms and Conditions of the Operators Wastewater Services [www.tmcwitchcliffe.com](http://www.tmcwitchcliffe.com) documentation and Downloads

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.

The Energy and Water Ombudsman's contact details are:

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.energyandwater.ombudsman.wa.gov.au](http://www.energyandwater.ombudsman.wa.gov.au)

## 8 Approval and review

Our policy was approved by the Economic Regulation Authority.

## 9 Our contact details

You can contact us at:

[tony@tmcwaterrecycling.com](mailto:tony@tmcwaterrecycling.com)  
Mob 0418 267 959