



Financial Hardship Policy for Water Services

October 2024
Aqwest (Bunbury Water Corporation)
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1. Purpose

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

Residential tenants who have agreed with the land owner to receive a water bill are also covered by this policy.

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 hardship¹ 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;
- separation or divorce from your spouse;
- loss of a spouse or loved-one;
- physical or mental health problems;
- a chronically ill child;
- domestic or family violence;
- 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.

The following financial counsellors are available in the Bunbury Region:

Organisation	Telephone	Website
Anglicare WA	9792 1900	www.anglicarewa.org.au
Accord West	9729 9000	www.accordwest.com.au
National Debt Helpline	1800 007 007	www.financialcounsellors.org

1. Clause 3 of the Water Services Code of Conduct (Customer Service Standards) 2024 defines financial hardship, 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.

We will assess within five (5) business days whether we consider you to be in financial hardship. If we cannot make our assessment within five (5) 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.

4. Payment plans

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

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 landowner 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 landowner.

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.

We may outsource your debt to a debt collection agency. Additional fees may apply in this case. When collecting your debt, we will comply with Part 2 of the Australian Competition and Consumer Commission's (ACCC) and Australian Securities and Investment Commissions (ASIC) Debt collection guidelines for collections and creditors.

6. Restricting and restoring your water flow

If you do not pay your bill by the due date, we may fit a device to your meter which will reduce the flow of your water supply. Aqwest will advise you in advance if the flow of water will be reduced.

We will not reduce your water flow while we are assessing whether you are in financial hardship. We will also not reduce your water flow if you are in financial hardship and you are complying with your payment plan.

If we have reduced your water flow, we will restore it once you have either paid the amount you owe us or entered into a payment plan with us for that amount.

7. 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, Post Office or post. Centrepay is only available to customers who receive Centrelink payments.

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, refer to your water bill or visit our website.

Concessions and other financial relief and assistance

You may be eligible for Pensioner and Senior Concession(s) and/or financial relief (HUGS -Hardship Utilities Grant Scheme).

We may refer you for a Hardship Utilities Grant.

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 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
Website: www.fcawa.org

8. Complaints handling

If you have a complaint, please contact us first. Our contact details are included in section 10 below.

Our complaints handling process is available at www.aqwest.com.au

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
Website: www.energyandwater.ombudsman.wa.gov.au

9. Approval and review

Our policy was approved by the Economic Regulation Authority and is reviewed every 3 years or as required.

10. Our contact details

You can contact us at:

2 Hayes Street, Bunbury, WA, 6230
Our normal business hours are 9:00am to 4:00pm, Monday to Friday.
Tel: (08) 9780 9500
TTY: 133 677
TIS: 131 450
Email: accounts@aqwest.com.au
Website: www.aqwest.com.au