



MUCHEA WATER

FINANCIAL HARDSHIP POLICY FOR WATER SERVICES

December 2024

Muchea Water

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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 Business Customer, we encourage you to 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.

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 needs¹ – 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 issues
- a chronically ill child
- budget management difficulties because of 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. 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 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 your Water Bill 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 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.

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".

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.

We may outsource your debt to a debt collection agency if debt remains outstanding. Additional fees may apply in this case.

7 Restricting and Restoring your Water Flow

If you do not pay your bill by the due date, we may cut off or reduce your supply of water. We can reduce the flow of your water supply by fitting a device to your meter. We will not cut off the water supply to an occupied residence without your agreement.

We will not cut off or reduce your water flow while we are assessing whether you are in financial hardship. We will also not cut off or 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.

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 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 on your payment options, 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.

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

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; knowledge of 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 13 below. Details about how we handle complaints can be found in our Customer Service Charter 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. 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

12 Approval and Review

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

13 Our Contact Details

You can contact us at:

Address:	Level 1, 32 Ord Street, West Perth WA 6005
Phone:	08 9551 1620 (9.00am to 4.00pm weekdays)
Email:	admin@mucheawater.com.au
Website	www.mucheawater.com.au
TIS:	131 450 (Translating and Interpreting Service)
TTY:	133 677 (National Relay Service)

14 Glossary

Word	Meaning
Aqua Ferre	Aqua Ferre (Mucnea) Pty Ltd ACN 630 936 319
Business Customer	a customer who is not a residential customer
Business Day	a day that is not a Saturday, Sunday or public holiday in Western Australia
Centrepay	the facility that allows automatic deductions to be taken from Commonwealth Centrelink payments
Customer	an owner of the land in respect of which the water services are provided;
Employee	an employee of Mucnea Water
FCAWA	Financial Counsellor's Association of Western Australia
Mucnea Water	the trading name of Aqua Ferre
Financial Hardship	In relation to a customer who is a residential Customer, means 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 (Water Code, Clause 3)
Residential Customer	a customer who uses the place in respect of which a water service is provided solely or primarily as the customer's dwelling
Water Bill	a bill for a water service in respect of the place used solely or primarily as the Customer's dwelling
Water Code	Water Services Code of Conduct (Customer Service Standards) 2024

15 Amendment History

Rev	Date	Description / Amendment
1.0	July 2019	Initial draft
1.5	December 2019	Issued for Use
2.1	December 2024	Updated following 2024 Water Code amendments