

# Customer Support Policy

## Purpose

We recognise that some customers may, from time-to-time, need support to pay. The support needed will vary in extent and duration depending on individual circumstances.

Our Customer Support Policy commits us to treating all customers, regardless of their circumstances, with understanding, dignity and respect, while focussing on those who may be vulnerable to financial or other pressures impacting their ability to pay.

## Scope

This policy has been developed for customers who are having difficulty paying.

## Policy statement

### 3.1. Definition of customer needing support

A customer needing support to pay is a person who does not have the financial capacity to make payments within the timeframe set out in our payment terms.

Some circumstances that can lead to a customer needing support to pay include:

- Having low income or being unemployed
- Illness, including mental health, or accident
- Family separation
- Financial abuse
- A death in the family
- Sudden unexpected expenses
- Impacts of global events such as a pandemic.

A customer may also be vulnerable due to the following circumstances:

Having a low level of literacy

- Having a disability
- Suffering from addiction
- Coming from a culturally or linguistically diverse background
- Being an asylum seeker or refugee
- Being affected by family violence.

Not all customers may volunteer that they need support. We aim to identify customers who may need support to pay by checking the following:

- If the customer is, or has been, eligible for a government-funded concession
- If the customer has requested information about alternative payment arrangements
- If the customer has previously successfully applied for a Utility Relief Grant
- If the customer's payment history indicates they have previously had difficulty paying
- If the customer indicates they have had a sudden change of circumstances that adversely affects their ability to pay

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- If the customer self-identifies as currently needing support to pay
- If the customer has a low level of income or indicates that are not employed
- If the customer indicates they are, or might be, experiencing family violence
- If the customer indicates they are having difficulty meeting their minor trade waste or backflow compliance requirements
- If the customer indicates their small business has been impacted by events that have reduced their profitability.

Importantly the above list of possible indicators of customers who may need support to pay is not definitive and we will therefore consider customers in accordance with their individual circumstances. Additionally, not all customers identifying with one or more of the above checks will need assistance.

Identification of customers who may need support to pay can occur through any of the following:

- Customers may self-identify as needing support to pay
- Our employees may identify a customer needing support to pay
- An independent accredited financial counsellor may identify customers needing support to pay.

### 3.2. Rights of customers needing support

Customers needing support to pay will be treated with confidentiality, understanding, dignity and respect without making value judgements.

Each customer needing support has the right to:

- Be treated with dignity and sensitively on a case-by-case basis
- Have their circumstances kept confidential
- Receive information about programs they are eligible to access, including alternative payment arrangements, government concessions and grants, and this policy
- Nominate an amount they can reasonably afford to pay on a payment arrangement
- Renegotiate the amount of their payment arrangement if there is a change in their circumstances
- Receive written confirmation of any payment arrangement within 10 business days
- Choose from various payment methods
- Receive information about the free and independent services offered by local accredited financial counsellors
- Receive, at no cost to the customer, a language interpreter service
- Be exempt from water supply restriction, legal action, interest charges and additional debt recovery costs while negotiating a payment arrangement or while continuing to make payments according to the agreed schedule
- Access water conservation information to assist in reducing consumption
- Receive information about our complaints and disputes process and information on how to lodge a complaint with the Energy and Water Ombudsman Victoria or any other relevant external dispute resolution forum in the case that we are unable to resolve their concern.

Customers identified as experiencing family violence have additional support available as set out in our Family Violence Procedure.

Residential customers can also access our Financial Assistance Procedure. This applies if the payment amount a customer can reasonably afford is not adequate to cover both arrears and future estimated water bills.

### 3.3. Assistance options

Customers are entitled to a range of assistance options. We will inform customers of the different assistance options that may be right for them, and attempt to reach a mutual agreement on the best options for their specific circumstances.

Assistance options may include:

- Concession assistance – including life support machine rebates
- Centrepay or direct debit payment options

- Bonus credits for residential customers – a flexible payment arrangement that provides a “bonus” credit of one instalment payment each time the customer meets their instalment arrangement for three consecutive payments
- Potential forgiveness of debt, interest and/or legal fees in certain circumstances
- Short-term or long-term flexible payment arrangements
- Temporary suspension of payments
- Utility Relief Grants – assistance in applying for this government-funded grant
- High usage and leak allowances
- Access to water conservation information to assist in reducing consumption
- Community Rebate Program.

### **3.4. Credit management guidelines**

We will consider each customer’s individual circumstances and suggest a payment arrangement for an amount and period of time that we believe is appropriate and sufficient to recover debt and meet future bills.

We will ask the customer to consider the offered flexible payment arrangement and to nominate an amount they believe they can afford to pay.

If a customer nominates a payment arrangement amount that is not enough to clear their debt, we may accept that payment amount. In these situations, we will encourage ongoing communication and facilitate a longer-term engagement with the customer to continue the support process.

We will consider other options such as temporary suspension of payments, or waiver of part or all of the customer’s debt depending on the circumstances.

If a customer is unable to commit to a payment plan, we will provide them with information regarding the services of a free and independent financial counsellor.

### **3.5. Ceasing customer support**

Support offered under this policy will cease under the following circumstances:

- The customer self identifies as no longer needing support
- The customer’s account has gone into credit and they are able to maintain the account with the current payment arrangement
- The customer fails to make scheduled payments in accordance with their payment arrangement or fails to contact us and engage with our support process. Debt collection actions may be taken after due consideration of their current circumstances.

### **3.6. Our commitments**

We ensure our Customer Relations Team members are trained to communicate sensitively with customers needing support to pay and to refer customers to internal or external support as appropriate to their individual circumstances.

We keep our knowledge up to date with industry-best practice and ensure our processes provide customers with supportive experiences.

We maintain open dialogue with the following industry bodies to ensure that the operation of our customer support program is consistent with government guidelines:

- Essential Services Commission
- Department of Families, Fairness and Housing
- Energy and Water Ombudsman Victoria.

We also work with financial counsellors, welfare agencies, other utilities and customer representative bodies to develop and improve our understanding of the complex issues confronting low income and vulnerable customers. Consistent with these commitments, Wannon Water has developed a Build Financial Inclusion Action Plan (FIAP), is a founding partner of the National Thriving Communities Partnership and has established the South West Thriving Communities Partnership Network.

The Branch Manager Retail Services has been allocated accountability for the strategic direction, operation and management of this policy and supporting procedures. Customer Relations Coordinators support the Branch Manager in delivering this accountability and all Customer Relations Team members are responsible for adhering to this policy and associated procedures.

### 3.7. Information

We invite customers to contact us to discuss the range of options available to them. We will provide information to make customers aware of the assistance available, and make customers aware they can obtain a copy of this policy by:

- Contacting us on 1300 926 666 and requesting a copy
- Visiting one of our customer service centres and requesting a copy
- Visiting our website [wannonwater.com.au](http://wannonwater.com.au)

## 4. Definitions

Term	Definition
Customer needing support to pay	A customer needing support to pay is a person who does not have the financial capacity to make payments within the timeframe set out in our payment terms.