

Financial hardship policy



Identification

A customer can be identified as being in financial hardship either by self assessment, an internal assessment process or by an independent Financial Counsellor or other skilled consumer representative.

The following indicators should be considered when determining whether a customer is in financial hardship.


- The customer requests information about alternative payment arrangements.
- The customer's payment history indicates that they have had difficulty paying accounts in the past.
- The customer has had a change of circumstances that adversely affects their finances.
- The customer, through self assessment, has identified their position regarding affordability.
- Eligibility for Government funded concessions.
- The customer is eligible or has previously applied (successfully or unsuccessfully) for a Government funded financial assistance schemes e.g. HUGS.
- Advice received by an independent financial counsellor.
- Total income after tax (take home pay).
- The number of properties owned.
- The number of children or dependants involved.
- Current financial commitments including any existing debt.
- Medical conditions or disability impacting earning capacity.

Although the above list is an indicator of possible hardship, each customer will be treated in accordance with their individual circumstances on a case by case basis.

Our commitment to our customers

Each customer experiencing financial hardship will be treated with sensitivity on a case-by-case basis and has the right to:

- Receive information and advice regarding the payment options and methods available.
- Nominate to have the bill redirected at no charge to a third party or an alternative postal address.
- Receive a language interpreter service at no charge.
- Receive information in alternative formats on request (customers with special needs) at no charge.
- Receive water efficiency information that may assist in managing/reducing future water use.
- Receive information and advice on Government funded concessions and financial assistance schemes e.g. Hardship Utility Grant Scheme.
- Receive information on our Financial Hardship Policy and Water Assist scheme.
- Choose from various alternative payment arrangements in accordance with their circumstances and capacity to pay.
- Arrangements that are maintained will be interest exempt.
- Receive written confirmation of the agreed arrangement. This will be sent within two business days of the agreement being reached.
- Renegotiate the amount of their instalment if there is a change in circumstances.

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- Be referred to a free counselling service to receive independent advice. During this time recovery action will cease pending the establishment of an agreed payment arrangement.
 - Residential customers who are able to demonstrate they have an appointment with an independent counsellor will be granted a temporary suspension of action for thirty days interest free.
 - Be advised of the amount of any historical debt and the basis of that debt.
 - Be shielded from legal action, additional recovery costs and restriction of supply as long as they have agreed to an arrangement and are meeting their commitment to it.
 - Be advised in writing that recovery action will continue if they fail to meet the agreed payment arrangement schedule and fail to actively work with us to address the situation.

The customer's commitment to us

We will do our best to assist customer's experiencing financial hardship. In return, we ask that the customer:

- Contact us as soon as they begin to experience financial difficulty.
- Agree and maintain a suitable payment arrangement.
- Keep us informed of any changes in their circumstances.
- Contact us to request an alternative arrangement if they are having difficulty maintaining the agreed payment plan.
- Contact a financial counsellor or relevant consumer representative if requested. It is important to meet with a person from a relevant consumer representative organisation to discuss their financial situation and consider the options available.

Provision of information

We will be proactive in providing potential hardship customers with timely, transparent and accessible information including:

- An invitation to contact us to discuss alternative payment arrangements on all accounts and recovery notices.
- Information about concessions eligibility, other government funded assistance programs such as the Hardship Utility Grant Scheme, flexible payment options, Water Assist Program, water efficiency and our hardship policy.
- The policy will be readily available to customers at no charge and in a range of formats.
- To meet the needs of customers with special needs, all customer information is available in alternative formats on request including large print, audiotape, computer disk, E-mail and Braille at no charge.
- We provide access to the Translation and Interpreting Service (TIS) to assist customers from non-English speaking backgrounds at no charge.
- We offer TTY (telephone typewriter) for people who have a hearing or speech impairment.
- We will proactively promote awareness of the financial hardship policy to



customers, financial counsellors and key stakeholders.

- We will maintain a policy feedback mechanism.

Staff Training


Frontline employees who assist customers having difficulty paying their outstanding charges will be trained and competent in relation to:

- The range of payment options and methods available.
- Our Financial Hardship Policy, procedures and work instructions including delegated authorities that relate to credit management practices.
- Government funded concession entitlements.
- Government and community programs/services available including:
 - Referrals to financial counsellors
 - Government financial assistance programs e.g. HUGS
- Key cultural and social issues for significant customer groups and communication skills for engaging with customers in financial hardship.
- Water efficiency information and advice.
- The Water Assist scheme.
- Debt Management staff who case manage individuals experiencing financial hardship have comprehensive training on a range of social and community issues to improve their understanding of the issues that effect people in financial hardship. In addition we will:
 - Engage with stakeholders in the development and review of training programs.
 - Provide training to new staff and schedule refresher courses where appropriate.

Commitment to best practice and continuous improvement

We will undertake the following to facilitate best practice and continuous improvement:

- Ongoing engagement at an industry level with WACOSS, Financial Counsellors and relevant consumer representative organisations to improve our understanding of the complex issues surrounding financial hardship, communicate agreed processes and protocols and to review and improve practices and processes.
- Early identification and appropriate referral of customers in financial hardship in consultation with relevant financial counselling and emergency relief organisations.
- Willingness to work with financial counsellors and share information subject to privacy and customer consent requirements.
- Our hardship policy will be reviewed biennially to ensure it meets the needs of customers experiencing hardship. The review will incorporate the views and recommendations of our stakeholders.

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- We will ensure appropriate procedures and work instructions are in place and maintained to ensure hardship customers are dealt with in a sensitive manner according to the guidelines set out in this policy.
 - We will ensure that there are appropriate escalation procedures in place to deal with customer complaints regarding this policy.
 - The Receivables and Business Services Manager is responsible for the strategic direction, operation and management of our hardship policy and associated programs.
 - The Debt Management Team Leader is responsible for monitoring the effectiveness of the hardship policy and associated programs.
 - All Debt Management employees are responsible for the application of the policy.
 - All frontline customer service employees who assist customers having financial difficulties are required to be aware of this policy and the options available to assist them.