

Customer Support Policy

Helping customers who experience hardship

Responsible group or department	Customer Centre
Updated	1 March 2023
Version	3

Purpose

Barwon Water recognises that some customers may from time-to-time experience hardship, which will vary in its 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 focusing on those who may be vulnerable to financial or other pressures impacting their ability to pay their water bills. We are committed to letting our customers know that we care and that we're here to help.

As a living document, this policy will continue to evolve in response to our customers' needs.

Background

Barwon Water's *Strategy 2030* sets out our vision to be an enabler of regional prosperity – economically, environmentally, socially and culturally.

Although we provide outstanding customer and community value, how we do this is changing. We are listening to our customers and key stakeholders more about the services and experiences they want and need.

While we have always had a hardship program, *Strategy 2030* has encouraged us to improve what we do and how we do it to benefit our customers and our region.

Definitions

A customer in financial hardship has the intention but not the financial capacity to pay off their account within normal timeframes. This policy is intended to support both residential and small business customers while they are experiencing payment difficulties.

The circumstances that can lead to financial hardship include:

- having a low income or being unemployed
- illness (including mental health) or accident
- family separation
- a death in the family

- sudden unexpected expenses.

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 (see also: [Policy for customers experiencing family violence](#)).

Customer rights

If a customer or financial counsellor advises us that there is existing financial hardship, or if a conversation identifies any of the above circumstances, the assistance described under this policy may be offered to the customer.

A customer in financial hardship has the right to:

- be assessed on a case-by-case basis
 - be treated with dignity and sensitivity
 - have their circumstances kept confidential
 - receive information about alternative payment arrangements, government concessions and grants, and this policy
 - nominate an amount they can afford to pay on an instalment plan
 - renegotiate the amount of their instalment if there is a change in their circumstances
 - choose from various payment methods
 - receive written confirmation of their alternative payment arrangement
 - receive information about the free and independent services offered by local accredited financial counsellors
 - receive a language interpreter service if required
 - be exempt from all interest charges *, water supply restriction, legal action, the sale of debt and additional debt recovery costs while they are experiencing payment difficulties
- * Barwon Water does not currently charge interest on unrecovered amounts
- access a range of payment and assistance options
 - receive information about our complaints and disputes process and information on how to lodge a complaint with the [Energy & Water Ombudsman of Victoria](#) (EWOV).

Assistance options

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

Assistance options may include:

- concession assistance – including life support machine or severe medical condition rebates
- extension of bill due dates
- short-term or long-term flexible payment plans
- temporary suspension of payments
- Centrepay, direct debit, and various other payment options
- Arrange & Save payment plans – a flexible payment plan that provides a bonus “credit” of one instalment payment each time the customer meets their instalment arrangement for several consecutive periods
- Utility Relief Grants – assistance in applying for this government-funded grant
- high usage and leak allowances
- Home plumbing audit and retrofit – for eligible customers we’ll arrange for a licensed plumber to test your taps and toilets, check for leaks and more
- potential forgiveness of aged debt in certain circumstances.

For more information on customer support programs, please click [here](#).

For more information on how to use less water to lower your water bills, click [here](#).

Credit management guidelines

We will consider the circumstances of hardship and suggest a payment plan for an amount and period 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 plan and to nominate an amount they believe they can afford to pay.

If a customer nominates an instalment payment 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.

We will confirm the details of any payment plan in writing and will offer a range of payment options.

If a customer fails to make scheduled payments in accordance with their payment plan or fails to contact us and engage with our support process, debt collection actions may be taken after due consideration of their current circumstances.

Our commitments

We ensure our customer contact staff are aware of our customer's rights under this policy and are trained to communicate sensitively with customers in financial hardship.

We make all reasonable efforts to identify and then proactively contact customers as early as possible to engage with them, in order to discuss any assistance that may be available to them and refer them to internal or external support 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 these industry bodies to ensure that the operation of our hardship program is consistent with government guidelines:

- Essential Services Commission
- Energy and Water Ombudsman (Victoria)
- The Department of Families, Fairness and Housing

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, including:

- this policy
- information on concessions and government assistance
- general information on reducing water usage.

In your language

If English isn't your first language, don't worry: we provide a free [interpreter service](#).

Contact the Translating and Interpreter Service (TIS) on 13 14 50 for assistance.

Customer Support information can also be found on our website in [multiple languages](#).

Hearing / speech impaired: National Relay Service

If you are deaf, or have a hearing or speech impairment, you can contact us through the [National Relay Service](#).

- Teletypewriter (TTY) users can call 13 36 77
- Speak & Listen (speech-to-speech) users can call 1300 555 727
- SMS relay users can message 0423 677 767.