

Customer Support Policy – Helping customers who experience hardship

Responsible group or department: Customer Centre	
Document Owner	Head of Customer Centre
Approved by	Head of Customer Centre
Compliance	Barwon Water Customers
First created	November 2019
Last updated	December 2025
Next review	December 2027
Document Review Cycle	2 years
Version	V4

1.1 Revision History

Version	Date	Contact	Description of Amendments	Communication Method
V1	2019, Nov 7	Head of Customer Centre	<p>Review of the existing Hardship policy to:</p> <ul style="list-style-type: none"> modernise its purpose and language so that it is more meaningful for our staff and customers; ensure it provides strong guiding principles around our approach to hardship and vulnerability; incorporate new regulatory requirements around family violence provisions; and ensure it fully reflects the purpose of the Customer Hardship Strategy and Barwon Water’s Strategy 2030 and price submission. 	Email/Website
V2	2021, Dec 15	Head of Customer Centre	<ol style="list-style-type: none"> Examined current ESC (code/charter) requirements to ensure ongoing compliance. Assessment against our Customer Support Strategy, 	Email/Website

			<ol style="list-style-type: none"> 3. Assessment against the components of our support programs and practices that have developed over time, 4. Review of related policies (e.g. Family Violence) and review of related work procedures 5. Changes drafted to the Customer Support Policy, as Version 2 	
V3	2023, Feb 15	Head of Customer Centre	<ol style="list-style-type: none"> 1. Minor updates and simplification of content to improve readability of the document; 2. assessment of the policy against the current Water Industry Standard – Urban Customer Service requirements to ensure compliance; and 3. an external policy review by Uniting, family violence awareness specialists also providing a cross-organisation training package from October to February 2025. 	Email/Website
V4	2025, Dec	Head of Customer Centre	<ol style="list-style-type: none"> 1. Assessment of the policy against the current Water Industry Standard – Urban Customer Service requirements to ensure compliance. 	Email/Website

1 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. The focus of the policy is customers 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 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.

2 Background

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

Recognising that our customers may at times face circumstances that cause vulnerability, we have been motivated to broaden our support offerings and enhance our approach. This is in line with the ambition of *Strategy 2030*, which aims to benefit more customers, the community, and the region.

We strive to keep costs low and provide proactive support to those who need assistance with their bills. The circumstances leading to such needs can vary significantly in their nature and duration and can often be multifaceted. Our Customer Support Program has been designed with this understanding, ensuring all customers are treated with dignity and respect.

We are deeply committed to our customers. We aim to provide a positive experience whenever they engage with us, whether it is out of necessity or choice.

We understand the importance of keeping our bills affordable for the prosperity of our region. This not only supports businesses to grow our regional economy but also helps reduce cost-of-living pressures on our socially and economically diverse community.

This policy is a step towards realising these aspirations, with a particular focus on providing additional support to those customers who may need it the most.

3 Definitions

A customer in financial hardship has the desire, 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
- being affected by family violence
(see also: [Policy for customers experiencing family violence](#)).
- sudden unexpected expenses
- severe weather events or natural disasters
- unexpected variations in business expenses or revenue

4 Customer rights

If a customer or financial counsellor advises us 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.
- nominate a chosen representative or support person to act on their behalf when contacting us.
- 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).

5 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 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](#).

6 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 flexible payment plan offered 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.

7 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, 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

8 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.

We are committed to continually improving our services and support, to ensure they are accessible and fully inclusive of all abilities. We also encourage customers to contact us on

1300 656 007 if they would like access to customer support provided in a way that best suits their needs.

9 In your language

We provide a free [interpreter service](#) for customers where English isn't their first language. This is available by contacting the Translating and Interpreter Service (TIS) on 13 14 50. Customer Support information can also be found on our website in [multiple languages](#).

10 Hearing / speech impaired: National Relay Service

We encourage customers with a hearing or speech difficulties to 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

Barwon Water will ensure that we take the opportunity to increase the accessibility of persons with a disability to our goods, services and facilities, as described in our *All Abilities Action Plan*.