

Vulnerable Customer Policy

Purpose

This policy is designed to provide support to customers experiencing vulnerability who are having difficulty paying their Urban Utilities water and sewerage account.

This policy meets the requirements set out in the *South East Queensland Customer Water and Wastewater Code 2017*. This policy replaces the previous Financial Hardship policy.

Applicability of the Policy

This policy is for internal and external use, and will be made available on Urban Utilities' external website.

Scope

This policy applies to all Urban Utilities customers to whom the South East Queensland Customer Water and Wastewater Code 2017 applies, who are willing but unable to pay their water and sewerage accounts.

Related Legislation

- *South-East Queensland Water (Distribution and Retail Restructuring) Act 2009*
- *Water Supply (Safety and Reliability) Act 2008*

Policy Statement

Urban Utilities recognises that there are a range of circumstances which can expose customers to experience financial difficulty, which can vary in extent and duration. This can include customers who are in a state of vulnerability. Urban Utilities offers financial support options tailored to the needs of customers who are suffering financial hardship.

Urban Utilities' goal is to ensure all customers can access the essential services we provide, in order to prevent harm.

What is vulnerability?

A vulnerable customer is an individual who may experience barriers when participating in the essential services administered by Urban Utilities. The impacts of vulnerability can be experienced differently, and an individual may move in and out of a state of vulnerability.

Urban Utilities will provide options to assist in the payment of outstanding water and sewerage accounts for customers who do not have the immediate capacity to do so. This may or may not be due to being in a state of vulnerable.

Identifying customers experiencing financial difficulty

Urban Utilities will encourage customers experiencing financial difficulty to make contact as soon as possible to discuss their situation. Urban Utilities staff are trained to identify indicators of financial difficulty, including where caused by being in a state of vulnerability (during debt collection activities), and to take proactive steps to intervene early. This ensures that customers are directed to support under this policy.

Urban Utilities also works with customers who are referred by a financial counsellor, advisor, community agency or the Energy and Water Ombudsman Queensland (EWOQ).

Payment arrangements

Once a customer is identified as experiencing financial difficulty, Urban Utilities will offer extensions or payment arrangements that are flexible, realistic and affordable. Where Urban Utilities agrees to a suitable payment arrangement, the customer will be provided with written notice of that arrangement for confirmation.

Urban Utilities will exclude the affected account from further recovery action, such as incurring additional debt recovery costs and interest on any overdue amount, provided that the customer makes payments in accordance with the arrangement.

Once a customer is up to date with their payments, the terms of a payment arrangement will end. Should the customer require an extension or payment arrangement for future accounts, they will need to re-contact Urban Utilities.

Monitoring and reviewing payment arrangements

Urban Utilities can review a payment arrangement at any time to ensure it remains appropriate for the customer's payment behaviour. However, customers are encouraged to advise if there has been a change in their circumstances and, depending on the changes, may renegotiate the payment plan.

Urban Utilities may also contact customers with each new bill to ensure their payment arrangement is still appropriate.

Non-payment of payment arrangements

If customers are unable to meet the terms of the payment arrangement, such as missing a payment instalment, or anticipate they may miss a future instalment, they are encouraged to contact Urban Utilities to discuss an alternative arrangement. Where a payment instalment is missed, Urban Utilities may initiate contact with the customer.

If the terms of the arrangement are not maintained, and a customer has not contacted us or responded to contact from us, the account will be handled in accordance with the Urban Utilities Residential Customer Charter. This may include charging interest and the commencement of debt recovery action. The Residential Customer Charter can be found here: <https://www.urbanutilities.com.au/about-us/corporate-information/publications>

This policy does not apply where a customer has defaulted on an agreed payment arrangement twice or more within the preceding 12 months and has not engaged in negotiation with Urban Utilities.

Centrepay

If the customer is currently receiving any Centrelink benefits or allowances, they may be eligible to use Centrepay, a free voluntary bill paying service where a nominated amount is deducted from fortnightly benefits and paid directly to Urban Utilities on the customer's behalf. Urban Utilities will support vulnerable customers who choose to use Centrepay to pay their water and sewerage accounts. For further information on Centrepay, please contact Centrelink on 13 23 00 or visit:

<https://www.humanservices.gov.au/customer/services/centrelink/centrepay>

Water efficiency measures

Urban Utilities appreciates the importance of assisting customers experiencing financial difficulty to reduce their water consumption. Customers can access general water efficiency information by calling 13 26 57 or visiting: <https://urbanutilities.com.au/residential/help-and-advice/save-water-at-home>

Concessions

If you hold a Pensioner or State concession card, you may be eligible for a concession.

For full details on concessions visit: <https://www.qld.gov.au/community/cost-of-living-support/concessions/>

Financial counsellors

Financial counsellors are trained qualified professionals who provide advice, information, and options specific to an individual's current financial circumstances. Urban Utilities refers vulnerable customers to the Australian Financial Counsellors hotline on 1800 007 007.. More information can be found at:

<https://www.financialcounsellingaustralia.org.au>

Our contact details

Customers experiencing financial hardship, including where caused by being in a state of vulnerability, or who would like further information regarding this policy can contact Urban Utilities in the following ways:

Phone: 13 26 57 (8am to 6pm weekdays)

Email: Urban-Care@urbanutilities.com.au

Website: <https://www.urbanutilities.com.au>

Translation services

Translating and Interpreter Services (TIS): 13 14 50

Definitions

Customer	Residential customers who have (or would have, if connected) a direct billing relationship with Urban Utilities and small business customers using less than 100 kilolitres per annum.
Kilolitre	1000 litres.
Payment arrangement	An arrangement where due or overdue water and sewerage accounts are paid by making instalment payments of agreed amounts over a set period.

Related Documents

- *South East Queensland Customer Water and Wastewater Code 2017*
- Residential Customer Charter

Review Date

This policy will be reviewed every 2 years or in accordance with changes to relevant legislation or business objectives.

Authorising Officer

Urban Utilities Board