

Financial Hardship Policy

Purpose

This policy is designed to provide ongoing assistance and support to our customers experiencing difficulty in paying their Urban Utilities water and sewerage account.

We recognise circumstances affecting your ability to meet your financial commitments may be either temporary or long term and we will assess your request for assistance on a case by case basis.

Applicability of policy

This is a **strategic policy**, which is for internal and external use and will be made available on our external website. This policy commences from the date approved by the Board.

Scope

This policy applies to all Urban Utilities residential and small business customers using less than 100 kilolitres of water per annum, who are willing but unable to pay their water and sewerage accounts due to financial or personal circumstances.

Related legislation

- South-East Queensland Water (Distribution and Retail Restructuring) Act 2009
- Water Supply (Safety and Reliability) Act 2008
- South East Queensland Customer Water and Wastewater Code 2017

Policy statement

This policy meets the requirements as set out in the South East Queensland Customer Water and Wastewater Code 2017.

As the sole provider of water and sewerage services in the Brisbane, Ipswich, Lockyer Valley, Scenic Rim and Somerset council regions, we value our relationships with our customers and are committed to working with you and ensuring you are treated fairly, with respect and are offered realistic payment options. Our ultimate goal is to help you manage your Urban Utilities water and sewerage account into the future.

What is financial hardship?

We define financial hardship as you wanting to pay your water and sewerage account but not having the immediate capacity to do so. Whether you require temporary assistance, such as an extension of time to pay or additional assistance over a longer period of time, we can assist you.

Identifying customers in financial hardship

If you are experiencing financial difficulty, we encourage you to contact us as soon as possible to discuss your situation. However, we understand you may be referred by a financial counsellor, advisor, community agency or the Energy and Water Ombudsman Queensland (EWOQ).

We are always listening to our customers and their needs, so that we can respond to early indicators of financial difficulty and proactively work with you to manage your account under this policy.

Payment options and arrangements

We can discuss payment options that are flexible, realistic and affordable. Once we have agreed to a suitable arrangement we will provide you with written confirmation.

Provided that you make these payments, your account will be excluded from further recovery action, such as incurring additional debt recovery costs and interest on any overdue amount. For exceptional circumstances, on a case-by-case basis, we may consider reducing the amount you owe.

If you are currently receiving any Centrelink benefits or allowances you may be eligible to use Centrepay from October 2017. Centrepay is a free voluntary bill paying service where you can nominate an amount (\$10 or more) to be deducted from your fortnightly benefits. This amount will be paid directly to us on your behalf. You will have full control over changing or cancelling deductions, to suit your own personal circumstances. If you would like further information on Centrepay, please contact Centrelink on 13 23 00 or visit:

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

Monitoring and reviewing payment arrangements

We may review your payment arrangement at any time. However, you do not need to wait for a review to tell us if there has been a change in your circumstances. We ask that you make us aware of any changes when they occur.

We may also contact you with each new bill to ensure your payment arrangement is still manageable.

Non-payment of your payment arrangement

If you are unable to meet the payment terms, such as missing a payment instalment, or anticipate you may miss a future instalment, please contact us and we will be happy to talk it through with you.

If the terms of our arrangement are not maintained, your account will be handled in accordance with our Customer Charter. This may include charging interest and the commencement of debt recovery action. To review our Customer Charter visit:

<https://www.urbanutilities.com.au/about-us/corporate-information/publications>

Additional support

There are a range of other organisations that offer support services and provide useful information you may find helpful.

Financial counsellors

Financial counsellors are trained qualified professionals who provide advice, information, and options specific to your current financial circumstances. Financial counsellors are non-judgemental specialists who provide a free, confidential and independent service. You can locate a financial counsellor in your local area by calling the Australian Financial Counsellors hotline on 1800 007 007 between 9:30am and 4:30pm Monday to Friday. For full details visit:

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

ASIC's MoneySmart

MoneySmart can offer free, independent guidance by providing you with tips and tools to help you take steps to improve your personal finances. You can contact MoneySmart on 1300 300 630 between 8:30am and 5pm Monday to Friday or for full details visit:

<https://www.moneysmart.gov.au>

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/>

Charity organisations

Charity organisations can provide a range of support directly to people or families in need. For a list of major charities operating in Queensland visit:

<https://www.qld.gov.au/community/cost-of-living-support/support-from-charities/>

Water efficiency measures

We appreciate the importance of assisting customers in financial difficulty to reduce their water consumption. When considering your individual circumstances, we are happy to provide you with general water efficiency information by calling 13 26 57 or visit:

<https://www.urbanutilities.com.au:443/residential/help-and-advice/water-efficiency>.

How we manage complaints

We recognise you may need to make a complaint if a service, product, decision or action fails to meet your expectations or our standards. We manage complaints with a view to continually improving our services and increasing the satisfaction of our customers.

To make a complaint, please contact us first on 13 26 57 between 7am and 7pm weekdays or +617 3403 8069 for overseas callers. For additional contact details and further information on our complaints process, please refer to our Complaints Management Policy which can be accessed at [https://www.urbanutilities.com.au:443/about us/corporate information/our policies](https://www.urbanutilities.com.au:443/about-us/corporate-information/our-policies).

Our contact details

If you are experiencing financial hardship or would like further information regarding this policy, you can contact us at:

Phone: 13 26 57 (7am to 7pm weekdays)

Email: hardship@urbanutilities.com.au

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

Translation services

Translating and Interpreter Services (TIS): 13 14 50

browsealoud: <https://www.urbanutilities.com.au> (Select the “browsealoud” icon on the bottom left of our website pages)

Definitions

Customer: Residential and small business customers using less than 100 kilolitres per annum who has (or would have, if connected) a direct billing relationship with Urban Utilities.

Kilolitre: 1000 litres.

Payment arrangement: Paying due or overdue accounts by making instalment payments of agreed amounts over a set period of time.

Review date

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

Authorising officer

LOUISE DUDLEY
Chief Executive Officer
Urban Utilities