Customer Support Policy

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1 PURPOSE

To ensure that GWMWater responds appropriately, confidentially and sincerely to customers experiencing payment difficulties.

2 SCOPE

This policy applies to residential customers and to Small Business Customers who are either identified by themselves, GWMWater, an independent accredited financial counsellor or a qualified accountant as experiencing payment difficulties.

This policy can be provided in a different language upon reasonable request to do so.

3 METHOD

A customer's eligibility to participate in the Customer Support Program is at the sole discretion of GWMWater and each customer will be assessed on a case by case basis.

It is recognised that the personal circumstances of customers experiencing financial difficulties are complex. GWMWater will work with its customers to find solutions that are fair, effective and sustainable, with the degree of assistance to be made available to be determined by GWMWater. A customer may choose a support person or another representative for GWMWater to communicate with.

Customers who can apply for assistance under this policy include:

a. Customers who have experienced a sudden unforeseen change in living circumstances, a single event or short-term resource shortfall (such as ill health, unemployment, separation or a death in the family);
b. Customers who are on a low income and who do not expect improvement in their financial situation in the foreseeable future;
c. Customers who are affected by family violence; or
d. Small Business Customers that have experienced a change in their operating circumstances.

Other eligibility criteria may also be considered at the discretion of GWMWater.

The following options may be available to customers in GWMWater's Customer Support Program;

Interest Free Payment Arrangement

a) All customers identified under the Customer Support Program will be eligible for an Interest Free Payment Arrangement

b) Payment arrangements are to be reviewed periodically
c) Any customer who defaults on an arrangement under the Customer Support Program with no communication with GWMWater may be removed from the program

Deferment of Debt

a) Deferment may be used if it is judged that the situation will not be exacerbated by the account being held against the eventual sale of the property. It can only be applied if the customer is agreeable to that action being taken

Suspension of Debt

Suspension of debt may be used in short term financial situations. Examples may include:
a) Return to employment
b) Payment of other outstanding accounts
c) Recovery from illness

Waiving of Interest

a) Customers may be eligible to have up to 100% of outstanding interest waived from their account
b) Any interest waived can be re-instated if the customer fails to meet the terms of the interest being waived, i.e. – if the interest is waived on agreement of a payment arrangement that is defaulted on.

Waiving of Principal

a) Applies to Residential Tenants only as tenant debt is unsecured
b) Up to 50% to be waived on agreement of a suitable payment arrangement

Community Rebate Program

a) The Community Rebate Program offers rebates to customers in vulnerable and hardship situations to help reduce their water consumption and water bills. This is done by improving the water efficiency of appliances and fixing leaks around the property.
b) Customer may also be identified by GWMWater through our 'potential water leak alert' scheme.

Bonus Credit

a) Bonus credit is a credit applied to accounts where an agreed payment arrangement is consistently met
b) A credit of equal value to the agreed instalment amount will be applied to the account after three payments are made
c) The bonus credit is in addition to the arranged payments and does not replace the fourth payment in the arrangement
d) Each owner account will be eligible for a maximum $100 a month and tenants $50 a month

e) Contracts will be entered into for a 12 month period with the option to continue as an ongoing arrangement until the account balance is at zero (whichever comes first)
f) Contracts broken with no contact made with GWMWater will result in the removal of credits issued under the Bonus Credit Option
g) The Bonus Credit Option is only available to residential owners and tenants. It will also be available to small business customers.

Hardship Credit

a) Hardship credit up to $50 may be applied twice a year upon review of payments over the previous 6 months.
b) Customers with a demonstrated increase in the frequency of payments will be eligible to be considered for the credit.

Site Visits

a) Site visits to customers who may be incapacitated or have no means of transport or phone communication may be made by the Community Support Officer and one other staff member with the approval of the Head of Customer Support.
b) One visit per customer – to establish hardship, commence a Utility Relief Grant (URG) application and discuss payment arrangements and options.

Referral to Free Financial Counsellor

a) Customers will be made aware of and encouraged to meet with a financial counsellor. The majority of financial counselling in the region is free but where it isn't, GWMWater will consider subsidising the first consultation.

Customers will be advised of their rights in relation to the GWMWater Customer Charter and Essential Services Commission Customer Service Code, Government concessions and financial counselling services available.

All customers seeking customer support will be treated respectfully, non-judgementally and their circumstances will be kept confidential.

4 ROLES AND RESPONSIBILITIES

4.1 The Manager People Talent and Culture is responsible for ensuring all appropriate staff are provided with the relevant training to enact this policy.
4.2 All managers are responsible for ensuring their staff complete training relevant to this policy and behave in a manner consistent with this policy.
4.3 All customer facing staff are responsible for completing the training relevant to this policy and behaving in a manner consistent with this policy.

4.4 The Head of Customer Support is responsible for implementing the Customer Support Program in accordance with the Instruments of Delegation.
4.5 The Executive Manager Customer and Employee Experience is responsible for reviewing and endorsing the Customer Support Policy for Senior Leadership Team approval.

5 TRAINING AND AWARENESS

Relevant GWMWater staff (including but not limited to managers, Customer Service staff, Billing staff and Water Operator) will be trained in identifying and responding to the issues associated with financial difficulties and family violence to ensure that each customer's requirements are managed in a respectful and appropriate manner and in line with this policy.

6 RELATED LEGISLATION

a) Water Act 1989
b) Privacy Act 1988
c) Privacy and Data Protection Action 2014 (Vic)

7 RELATED POLICIES AND PROCEDURES

a) Customer Support Program Work Instructions
b) Payment Arrangement Work Instructions
c) Privacy Policy
d) Rural and Urban Customer Charters
e) Instrument of Delegations
f) Family Violence Policy
g) Debt Collection Policy
h) Complaints Policy

8 EXPECTED OUTCOMES

That all GWMWater customers are treated respectfully and receive appropriate support in times of financial hardship.

9 DOCUMENTATION

Essential Services Commission Water Service Customer Codes March 2023.

10. DEFINITIONS

Customer Support Program means a tailored program designed to assist vulnerable customers that may be experiencing financial or other life setbacks. The program is designed to

support customers in managing their debt or bills. The goal is to provide temporary or long term relief to help them get back on track financially.

Family and domestic violence is any violent, threatening, coercive or controlling behaviour that occurs in current or past family, domestic or intimate relationships. Intimate partners, family members or non-family carers can perpetrate violence towards a family member or people they care for. Young people can also use violence or be victims of violence within their family.
Behaviours by a person can constitute as family violence if the behaviour;

a) is physically or sexually abusive; or
b) is emotionally or psychologically abusive; or
c) is economically abusive; or
d) is coercive; or
e) in any other way controls or dominates the family member and causes that family member to feel fear for the safety or wellbeing of that family member or another person; or
f) is behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of the behaviour referred to above.

Small business customer means a non-employing business (including sole proprietorships and partnerships without employees) or a business employing fewer than 20 people which has an active Australian Business Number.