



Debt Recovery and Hardship Policy

Scope

This Policy applies to sundry debtors and customers who are account holders with Hunter Water in accordance with the Customer Contract.

Policy Statement

Hunter Water is committed to complying with all legislative and regulatory requirements in recovering outstanding debt from its customers and assisting those experiencing financial hardship.

Application of Policy

Hunter Water is committed to:

- Issuing accurate and timely bills.
- Treating customers fairly and with courtesy at all times.
- Providing options to ensure customers are able to maintain access to essential water services for health and hygiene purposes.
- Ensuring residential customers have access to payment assistance and other support options.

Customers are required to:

- Pay their water bills within the 21 day payment terms and / or sundry account within 30 day terms.
- Notify Hunter Water if they are unable to pay before the due date.
- Agree and commit to a payment extension or plan or other payment assistance e.g. accessing free financial counselling services provided by external partners.
- Provide notification if their financial situation changes.

Hunter Water will not restrict or disconnect the water supply, refer the account to a debt collection agency, or commence legal action if the customer has an agreed payment plan and the payments are being made on the scheduled dates.

If an account is overdue Hunter Water may undertake the following actions to collect the debt:

- Issue reminder and final notices in accordance with the Customer Contract.
- Charge overdue interest on the account for the duration that the debt is overdue.
- Issue an account to a debt recovery agency to collect the debt on Hunter Water's behalf.
- Commence legal action to recover the debt. If court proceedings commence and judgment is obtained, this may affect the customer's credit rating.
- Send the customer notice that their water supply may be restricted (reduced water flow) and if the account remains unpaid, complete the water restriction action to restrict the flow.



- Disconnect the water supply completely where the customer does not respond to other debt collection methods.
- Apply additional cost recovery fees to the customer's account associated with the debt recovery agency, legal, restriction and disconnection processes.

For customers experiencing financial hardship whether short or long term, Hunter Water offers the following support to residential customers under its Account Assistance Program (AAP):

- Access to a payment plan with scheduled dates for smooth payment of the water bill.
- Access to community service agencies who provide free financial counselling services.
- Access to emergency payment assistance in the form of bill credits under the Payment Assistance Scheme (PAS).
- The waiver of interest charges for the duration of the customer being on the AAP whilst the agreed payment plan schedule is being met.
- Access to subsidised emergency plumbing repairs to reduce water usage charges on the customer's bill.
- Information about payment methods available to assist with meeting scheduled payments e.g. Centrepay, direct debt etc.
- Non-residential customers experiencing financial difficulties will be assessed for assistance on a case-by-case basis. The customer is required to submit a proposal for payment of the account for consideration.

Associated Regulations and Standards

Billing Policy

Customer Contract

Operating Licence

Account Assistance Standard (Hardship)

Debt Recovery Standard

Doubtful Debt Standard

Interest Standard

Terms, acronyms and definitions

Term	Definition
Account Assistance Program (AAP)	Hunter Water's hardship program which provides support to household customers who are unable to pay their bills
Community Service Agencies	The incorporate not-for-profit or community organisations authorised by Hunter Water to recommend PAS credits to customers unable to pay
Payment Assistance Scheme (PAS)	Hunter Water's funded program within the AAP which provides emergency financial support for customers experiencing financial hardship. It is administered in collaboration with affiliated community service agencies
Sundry Debtors	Debtors invoiced by Hunter Water for the supply of non-regulated miscellaneous goods and services



Signed: _____

Managing Director

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