

CUSTOMER CARE POLICY

Customers who are experiencing financial hardship

1. Purpose

South East Water understands that customers may experience financial hardship, at any time, and find it difficult to manage their water and sewerage bill. This policy outlines South East Water's commitment to supporting customers who want to pay, but can't pay everything.

2. Scope of policy

This policy applies to all South East Water residential customers who want to pay but can't pay everything in accordance with South East Water's standard payment terms. These customers can be identified either by themselves, South East Water, or an independent accredited financial counsellor.

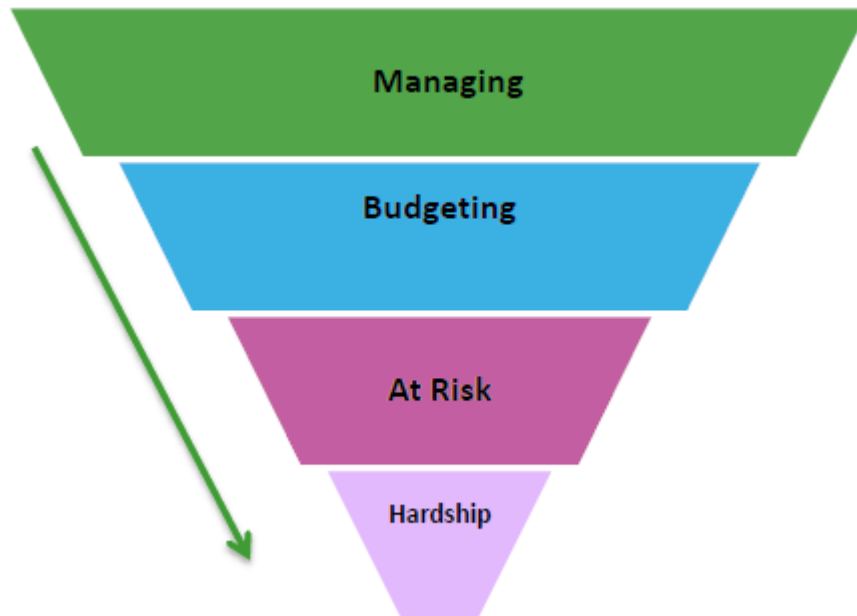
3. Definitions

Within this policy, unless otherwise stated, the following definitions apply:

Community partner	South East Water engages a community partner to provide independent expert advice on our support for customers, and also as a referral point for those customers needing greater assistance. They offer free and confidential financial counselling to customers who require support with other creditors or in other areas of their lives and, where applicable, refer customers to other specialist agencies.
Customer Care program	A specialist team appropriately trained to deal with sensitive customer issues including ongoing account management for customers impacted by family violence. This team does not provide counselling service but can provide a range of practical support options and assist residential customers experiencing financial difficulty.
Hardship customer	A customer who wants to pay, but can't pay everything, is experiencing extreme or long term financial difficulties and in need of more extensive support.
Vulnerable customer	A customer at risk of being unable to meet their ongoing financial commitments.
Residential customer	The owner or occupier, including tenants, of a dwelling used for residential purposes.

4. Residential customer vulnerability model

South East Water uses the continuum of vulnerability model depicted below which recognises the various stages of vulnerability in a customers' life. Customers can move up and down this pyramid at any time.



5. Policy statement

South East Water is committed to assisting customers who need support. Support can vary and may consist of a range of options. These include but are not limited to:

- Payment plans
- More time to pay
- Water usage advice
- Hardship relief grant scheme (sewerage connection scheme)
- Water audits and related plumbing works
- Government grants
- Financial counselling
- Debt waivers

We understand that our customers may experience financial hardship, at any time. Our customers in hardship are treated with understanding, sensitivity, and respect and without value judgement, and their circumstances are kept confidential.

Our aim is to help customers manage their account and water usage to keep ongoing bills manageable. We are able to tailor a payment arrangement with the customer and confirm this in writing within 10 business days of the arrangement agreement date (this isn't applicable for short term payment extensions).

While customers are actively engaged with the Customer Care program, their account will be exempt from having their water supply restricted and any legal action or additional

debt recovery costs. This may include waiving any interest accrued prior to the customer being identified as in hardship and exempting the debt from accruing further interest.

5.1 Support options

South East Water recognises that water is an essential service, and it needs to be fair and affordable for everyone. Our approach to supporting customers is based on targeted prevention and early identification strategies. This may include identifying customers who have had significant increases in usage, unpaid bills, missed scheduled payments, or the recipient of a previous Utility Relief Grant or concession benefit.

Our customer care support programs have various options and they may be used individually or concurrently, dependant on the needs of the customer, and can be tailored to short or long term support. We assess every case individually, in consultation with the customer, and any debt waivers on outstanding amounts will be considered in accordance with business guidelines.

An important part of a customer's ability to meet water and sewerage bill payments is to reduce their water usage to ensure the household is optimising its water efficiency. South East Water can provide information and assistance with this.

We engage an accredited community partner to help support customers with free independent financial counselling, connection to community support services and referral to specialist providers.

5.2 Family violence

Any customer identified as experiencing or being impacted by family violence will be eligible for entry into the Customer Care program. Customers will be offered a tailored solution and support options. While customers are being supported they will receive one-on-one case management, where practical, to minimise repeat disclosure.

5.3 Privacy

We appreciate the importance of protecting our customers' personal information and recognise the trust placed in us when they supply us with their personal information. We are bound by the Information Privacy Principles under the Privacy and Data Protection Act 2014 (Vic) "Privacy Legislation". Our Privacy Charter is available on our website.

5.4 Our expectations

Residential customers who do not demonstrate genuine efforts to make payments in accordance with their agreement, reduce water usage where it has been excessive and/or communicate with us as required, may be removed from our Customer Care program.

5.5 Policy access and review

This policy is published on the South East Water website and is available upon request.

This policy and supporting processes will be reviewed to ensure they comply with all applicable statutory and regulatory requirements and other related obligations.

5.6 Dispute resolution

In accordance with our Customer Charter, a customer will be offered information on South East Water's dispute resolution process and their right to lodge a complaint with the Energy and Water Ombudsman of Victoria (EWOV) upon request if they are dissatisfied with the resolution offered by South East Water.

6. Related policies

BS 2485 Customer Charter
BS 2792 Family Violence Support Policy

7. Legislative compliance

Essential Services Commission Customer Service Code Urban Water Businesses

8. Approval

Approved by:	Executive Management
Approved on:	13/12/2018
Sponsor:	General Manager Customer Service Delivery
Implementation:	Customer Care Team Leader
Review date:	2 years from approval