

Customer support policy

1. Purpose

We're committed to treating all customers with understanding, empathy, and respect regardless of their circumstance and commit to providing effective support to residential and small business customers who are having trouble paying their water bills.

Water is an essential service that you should have access to for health, economic and social inclusion and we aim to provide support that helps manage your water bills if payment difficulties or vulnerability arises.

We understand that payment difficulties and vulnerability are very personal, can be complex, and everyone's circumstances are different. Our Customer Support policy outlines the flexible, personalised, and varied payment support options we have available to residential and small business customers whether you're currently experiencing payment difficulties or may face challenges in the future.

The support we offer can include personalised and flexible payment arrangements to manage future water bills, advice and tips on water usage, and other services which can be offered on a case-by-case basis, because we know everyone's circumstances are unique.

Whilst this policy outlines support available to residential and small business customers, if you're a large business experiencing payment challenges, we encourage you to get in touch with us.

2. What is payment difficulty?

Sometimes things arise, or life can take an unexpected turn. You may experience payment difficulties where you have the intention to pay your water bill but don't have the financial capacity to manage payments. You may identify yourself as having payment difficulties, or you may be identified by us, an independent accredited financial counsellor or a qualified accountant.

Payment difficulty or vulnerability can be temporary or long-term. We have a range of support services available which can be tailored to meet your individual circumstances.

Even if you might not be experiencing payment difficulties at this time, we understand that unexpected things can happen, so it's good to make sure you're aware of the support options we have available.

3. Proactive outreach

We recognise that reaching out to talk about payment difficulties or vulnerability can be challenging and not everyone will feel comfortable taking this step. That's why we might proactively reach out from time to time to see if you need any support. For example, if you miss a payment, our reminder notice may include information about the payment support options available and how you can get in touch with us.

Accessing support as early as possible can help to get your account back on track and assist you in planning for future bills. Our team members are trained to identify when a

customer might need extra support and will approach these conversations with empathy and respect.

4. Contacting us and supporting you

It can be uncomfortable reaching out to ask for help, so we will only ever ask you to share what you're comfortable with. We also have a range of information and support available online that you can access at any time so you can get help without having to speak to anyone.

If you feel comfortable talking with us, we'll ask you some questions about your circumstances to better understand factors contributing to your situation and how we can best support you. From there, we'll develop a personalised plan that helps you to manage your payments. We'll also touch base with you from time to time to make sure your plan continues to meet your needs along the way.

Our priority is to make sure you're supported, and we're committed to remaining discreet and empathetic when discussing your situation. You can get in touch by:

			
Website	Email	Phone	Mail
www.southeastwater.com.au	support@sew.com.au	131 851	P.O Box 2268 Seaford Vic 3199

If you need assistance to talk with us

- If you'd like to talk in a language other than English, you can access free interpreting services by contacting the [National Translating and Interpreting Service](#) (TIS) on [1800 131 450](#). We can also provide you with a copy of this policy in a different language upon request.
- If you're deaf, hard of hearing or have a speech impairment, the [National Relay Service](#) provides free assistance.
- If you need an Auslan interpreter, please visit [National Auslan Interpreter Booking and Payment System](#)

Other ways to access this policy

- Our policy is available on our website for you to access at any time. You can request a copy of this policy by [emailing us](#) or by calling us directly on [131 851](#)
- You can view a hard copy of this policy by visiting our offices at [101 Wells Street, Frankston](#).
- You can also request a copy of this policy in another language by [emailing us](#) or by calling us directly on [131 851](#)

5. How we'll help you

Everyone's circumstances are unique and that's why we offer a range of general and additional support that can be tailored to meet your individual situation. Our team will speak with you to understand your needs and assess suitable support options on a case by case basis.

General support – Residential and small business customers

- payment extensions to give you more time to pay the full or partial amount of your bill.
- setting up flexible payment plans and billing such as weekly, fortnightly or monthly instalments to help make paying your bill more manageable.
- applying any concession discounts you're entitled to.
- helping to assess your eligibility for government grants like the [Utility Relief Grant](#) (which can offer up to \$650.00 on an outstanding water account). We can complete and submit the application on your behalf over the phone or in person, or if you'd prefer, we can send the application along with instructions to your email.
- sending your bill to another nominated person for payment, where you have a written agreement in place.
- waiving interest charges accrued before you reached out to us for support.
- putting you in touch with independent financial counsellors and other community organisations for further support, at no cost to you.
- supporting you with information on how to reduce water usage and costs including more regular meter readings to monitor usage.

Additional support - Residential.

- setting up a flexible payment plan
- providing incentives such as payment matching or interest and debt waivers.
- arranging plumbing support for any unexpected water leaks that may be causing higher water usage.
- placing a hold on debt collection whilst you get back on track with paying your ongoing usage costs.
- assessing whether you'd benefit from a digital meter to help monitor your water usage and arranging a meter exchange.

Additional support – Small business customers

If you're a small business experiencing payment difficulties, we have a range of tailored support options that can be discussed and assessed on a case by case basis.

- Setting up a flexible payment plan.
- Arranging a payment deferral for a period of time.
- Assessing other additional financial support that you may be eligible for such as debt or interest waivers.

If at any time you need to change your plan including payment dates, amounts, or the level of payment assistance, don't hesitate to let us know. We'll also confirm details of your plan

via your preferred method of communication including payment amounts and dates, the total amount of payments, and the period over which payments will be made so it's easy for you to keep track.

Whilst you're actively engaging with us to manage your account, and making payments towards your plan, we'll place your account on hold. This means we won't send you any debt collection correspondence, sell your debt, place any caveats on your property, charge you interest on any overdue amounts or restrict your water supply during this time.

6. If you're experiencing domestic and/or family violence

We understand the significant impact family violence can have on our customers, employees, and our community. We're committed to making sure customers and employees experiencing family violence have access to support when they need it and in a way that best meets their individual circumstances and needs.

We recognise the important responsibility we have in working together with government, corporate and the community sector to support those affected by family violence to improve outcomes for customers, employees, and the community.

Our Domestic and Family Violence policy outlines our approach to supporting customers and employees experiencing family violence. Recognising the many barriers to disclosure, we take people at their word and commit to providing support and protection for those experiencing family violence, regardless of whether they have disclosed their circumstances to us.

If you're impacted by or experiencing family violence, our specialist Customer Care team will manage your account and offer tailored support options with respect and empathy, and your personal details will be protected. Additional privacy protections are also available to ensure that the information you share with us is maintained in the strictest confidence.

Refer to our [Domestic and family violence policy](#) for more details.

7. Our joint commitments

We're committed to working with you to provide support whilst you're experiencing payment difficulties or vulnerability. To help us make sure your plan best meets your individual needs, we ask you to please let us know if:

- your circumstances change so we can adjust your plan to suit your needs.
- you can't keep up with your payments so we can discuss altering your plan.
- your details change so we know how to contact you for any arranged check-ins or follow-ups.

8. Support person or external representative

If you have a nominated financial counsellor, external representative or support person, we're happy to speak with them to help manage your account, after you provide us authorisation to do so.

To protect your privacy, we'll ask that you authorise your representative/s before we speak with them.

9. If you can't make payments and don't let us know

We understand that circumstances can change which may mean that you can no longer make the agreed payments. It's important to let us know if this happens, so we can work with you to adjust your plan to better reflect your new circumstances. Whilst you are actively engaging with us to manage your account, we won't restrict your water supply or take legal or debt recovery action.

If we don't hear from you and agreed payments haven't been met, we'll try to reach out to you to discuss support options and work towards setting up a new plan. Any correspondence to you about overdue payments will include information about support available. If we can't get in touch with you, or don't hear back from you we may:

- attempt to contact you by phone inside and outside of business hours.
- send you letters by mail asking you to get in-touch.
- commence debt collection.

If we still haven't heard back from you after our attempts, our commitments under this policy may cease to apply. As a result, we may start debt recovery including water supply restriction, legal action, interest charges, property caveats and additional debt recovery costs.

10. Protecting your privacy

Our customers count on us to get the basics right, always and that includes protecting your privacy. We recognise the trust placed in us when you provide us with personal information about your circumstances. We'll protect any personal information you provide in line with the Information Privacy Principles under the *Privacy and Data Protection Act 2014* (Vic). Refer to our [Privacy charter](#) for more details.

11. Lodging a complaint

If you're ever dissatisfied about any interactions with us, we encourage you to contact us so we can work together to find a solution. We're ready to listen to your concerns and aim to resolve your problem the first time you contact us.

We'll respond within 10 business days to any complaint lodged with us. If the case is complex and we can't deal with the enquiry within 10 business days, we'll reach out to let you know when you can expect a reply. Where a complaint or enquiry is lodged and a decision is made, we'll provide reasons for the decision to you, including details of the legislative or policy basis for the reasons if appropriate. You can learn more about our complaints handling procedures on our website or by contacting us.

If you aren't satisfied with our response or the payment assistance we have offered, you can request to speak with a manager. If you can't resolve the matter with us, you may contact the [Energy and Water Ombudsman](#) on [1800 500 509](tel:1800500509) or by mail to GPO Box 469D, Melbourne 3001. Depending on the type of problem you may contact [Consumer Affairs Victoria](#) and/or commence a claim at the [Victorian Civil and Administrative Tribunal](#).

12. Training and awareness

We're committed to providing our team members with regular and ongoing training to enable them to engage with you in a sensitive and respectful way with a focus on understanding early indicators of payment difficulty and vulnerability and developing personalised support plans.

We extend training to our Accounts Contact Centre and Affordability and Payments teams so that no matter who you speak with, your situation will be handled in a sensitive and respectful manner.

13. Policy reviews and related procedures

We're committed to reviewing our Customer Support policy yearly, to make sure it is up to date, aligns with the changing needs of our customers, and increases awareness of support options available. Our Customer Experience team is responsible for managing, developing, communicating and monitoring this policy. Feedback from customers, partners, stakeholders, community organisations and service providers are used to improve our processes and the way that we provide services to customers.

14. Definitions

To help make things easy to understand we've included some helpful definitions below:

Community agencies and financial counsellors	We can refer customers to community agencies and financial counsellors, at no cost to customers, who provide free and confidential financial counselling. These agencies can provide customers support with other creditors or in other areas of their lives and, where applicable, refer customers to other specialist agencies.
Customer Care team	Our Customer Care team are a dedicated, specialist team trained to support customers experiencing payment difficulties, vulnerability or family violence. The Customer Care team don't provide counselling services but can provide a range of practical support options.
Payment difficulties	Payment difficulties arise when customers experience financial pressure or vulnerability where you have the intention of paying your water bill but are unable to due to your circumstances. Payment difficulties can be varied, complex, and either short or long term.
Small-business customer	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.
Energy and Water Ombudsman of Victoria	The Energy and Water Ombudsman of Victoria is a free and independent service that resolves disputes between Victorians and their energy and water companies.

Useful information and links

[Customer charter](#)

[Domestic and family violence support policy Water](#)

[Privacy charter](#)

Legislative Compliance

[Essential Services Commission Water Industry Standard - Urban Customer Service](#)

- [Water Act 1989](#)
- [Privacy & Data Protection Act 2014](#)
- [Health Records Act 2001](#)
- [Charter of Human Rights and Responsibilities Act 2006](#)

Approval

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