

# Policy

## Vulnerable Customer Policy

### Purpose

This policy is designed to provide support to customers experiencing vulnerability who are having difficulty paying their Urban Utilities water and sewerage account.

This policy meets the requirements set out in the South East Queensland Water and Wastewater Code 2017. This policy replaces the previous Financial Hardship policy.

### Applicability of the Policy

This policy is for internal and external use and will be made available on Urban Utilities' external website.

### Scope

This policy applies to small customers of Urban Utilities who are willing but unable to pay their water and sewerage accounts.

### Related Legislation

- *South-East Queensland Water (Distribution and Retail Restructuring) Act 2009*
- *Water Supply (Safety and Reliability) Act 2008*

### Policy Statement

Urban Utilities recognises that there are a range of circumstances which can expose customers to experience financial difficulty, which can vary in extent and duration. This can include customers who are in a state of vulnerability. Urban Utilities offers financial support options tailored to the needs of customers who are suffering financial hardship.

### What is vulnerability?

A vulnerable customer is an individual who may encounter difficulties paying for essential services provided by Urban Utilities due to various barriers. These barriers can cause a person to experience vulnerability in different ways, and individuals may move in and out of such states over time.

Urban Utilities is committed to supporting customers who face financial challenges, whether identified by themselves, our team, or an independent accredited financial counsellor. We offer flexible payment options to assist in settling outstanding water and sewerage accounts, ensuring that all customers can manage their obligations and maintain access to our services.

### Identifying customers experiencing financial difficulty

Urban Utilities endeavours to identify customers who are experiencing financial difficulty early in the payment cycle. Urban Utilities encourages customers experiencing difficulty to make contact as soon as possible to obtain support on their account.

Urban Utilities staff are trained to identify indicators of financial difficulty, these can include;

- Self-identification,
- History of frequent requests for payment extensions or payment arrangements,
- Inability to afford current and future bills,
- A sudden change in circumstances, and
- A referral from an independent financial service, advisor, community agency or Energy and Water Ombudsman Queensland.

Urban Utilities staff are trained to listen to vulnerability indicators and refer customers to our dedicated support team. This ensures that customers are directed to support under this policy.

### Payment arrangements

Once a customer is identified as experiencing financial difficulty, Urban Utilities will offer flexible, realistic, and affordable payment extensions or arrangements.

While customers are engaged with Urban Utilities for support, Urban Utilities will pause any additional debt recovery actions, including interest and potential legal action. Once a customer is up to date with their payments, the terms of a payment arrangement will end. Should the customer require an extension or payment arrangement for future accounts, they will need to re-contact Urban Utilities.

### Monitoring and reviewing payment arrangements

Urban Utilities or the customer can review a payment arrangement at any time to ensure it remains appropriate for the customer's ability to pay. Customers are encouraged to advise if there has been a change in their circumstances and, depending on the changes, may renegotiate the payment plan.

Urban Utilities may also contact customers with each new bill to ensure their payment arrangement is still appropriate.

### Non-payment of payment arrangements

If customers are unable to meet the terms of the payment arrangement, such as missing a payment instalment, or anticipate they may miss a future instalment, they are encouraged to contact Urban Utilities to discuss an alternative arrangement. If a payment instalment is missed, Urban Utilities may reach out to the customer.

If the terms of the arrangement are not maintained, and a customer has not contacted us or responded to contact from us, the account will be handled in accordance with the Urban Utilities Residential Customer Charter. This will include charging interest and the commencement of debt recovery action. The Residential Customer Charter can be found here: <https://www.urbanutilities.com.au/about-us/corporate-information/publications>

### Centrepay

If the customer is currently receiving any Centrelink benefits or allowances, they may be eligible to use Centrepay, a free voluntary bill paying service where a nominated amount is deducted from fortnightly benefits and paid directly to Urban Utilities on the customer's behalf. Urban Utilities will support customers who choose to use Centrepay to pay their water and sewerage accounts. For further information on Centrepay, please contact Centrelink on 13 23 00 or visit:

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

### Water efficiency measures

Urban Utilities appreciates the importance of assisting customers experiencing financial difficulty to reduce their water consumption. Customers can access general water efficiency information by calling 13 26 57 or visiting: <https://urbanutilities.com.au/residential/help-and-advice/save-water-at-home>

### 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/>

## Financial counsellors

Financial counsellors are trained qualified professionals who provide advice, information, and options specific to an individual's current financial circumstances. Urban Utilities refers vulnerable customers to the Australian Financial Counsellors hotline on 1800 007 007. More information can be found at:

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

## Our contact details

Customers experiencing financial hardship, including where caused by being in a state of vulnerability, or who would like further information regarding this policy can contact Urban Utilities in the following ways:

Phone: 13 26 57 (8am to 5pm weekdays)

Email: [urban-care@urbanutilities.com.au](mailto:urban-care@urbanutilities.com.au)

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

## Translation Services

Translating and Interpreter Services (TIS): 13 14 50

## Definitions

<b>Kilolitre</b>	1000 litres.
<b>Payment arrangement</b>	An arrangement where due or overdue water and sewerage accounts are paid by making instalment payments of agreed amounts over a set period.
<b>Small Customer</b>	Residential customers who have (or would have, if connected) a direct billing relationship with Urban Utilities and small business customers using less than 100 kilolitres per annum.

## Related Documents

- South East Queensland Customer Water and Wastewater Code 2017
- Urban Utilities Residential Customer Charter

## Review Date

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

## Authorising Officer

Urban Utilities Board