

# Debt Management Code of Practice



WaterNSW's Code of Practice for Debt Management explains the process we undertake if you do not pay your bill. It also details how we can help if you are having difficulties paying your bill. You are encouraged to read this. If you are unsure of any details, we are always happy to explain it to you. We want to help customers in financial difficulty manage their ongoing payment commitments, so they can maintain access to water.

## **Assistance with paying your water account**

Where you are having difficulties paying your water bill, you should contact us as soon as possible. Our bills show contact details, so you may contact our office for methods of help which may include:

- a payment extension of three months or less
- a payment arrangement to pay the account in regular instalments over a period of three months
- in some circumstances WaterNSW will allow a payment plan of longer than three months. This will require you to provide some proof of difficulty. You should contact WaterNSW for details of what is required.

We will help you identify options and solutions to sort out the bill before the next one is due, so you can keep debts at a more manageable level. We will consider your current circumstances and payment history when assessing an appropriate payment arrangement. We cannot reduce the amount you pay.

WaterNSW does not provide pensioner concessions as a water license is deemed to be for a commercial business.

## **Paying your water account**

- credit and debit card – pay online at [waternsw.com.au/paymybill](http://waternsw.com.au/paymybill) or telephone 1300 662 077
- BPAY (telephone or internet)
- POST Billpay – pay your bill in person at any Australia Post Office. Present your payment slip and pay via cash, EFTPOS, cheque or money order at any post office
- Pay by Cheque or money order – payable to WaterNSW.

Attach the cheque/money order and the payment advice slip on the lower part of your invoice and send to:

WaterNSW  
PO Box 1018, Dubbo NSW 2830

## If you don't pay your bill

Where your bill remains outstanding, and you have not contacted us to arrange for assistance we will undertake a process to ensure recovery.

We will give you every opportunity to pay your bill. We do this by providing you with a number of reminder notices at regular intervals.

If your bill remains unpaid at the end of the reminder process, then we will consider suspending your license. This means that you cannot order, extract or trade water.

Before the license suspension is lifted you will be required to pay the overdue amount in full. The lifting of the suspension needs to be lodged with the Land Registry Services (LRS) and could take up to ten business days to be processed. Our aim is to avoid suspension where possible. We would prefer that you contact us early and arrange payment support.

WaterNSW will always honour any arrangement in place and refrain from debt recovery processes during this period.

## Do you believe your water account is incorrect?

If you think your water account is incorrect, you should contact us using the contact details on your bill and we will investigate further and advise you of the outcome.

## If you are not satisfied with any WaterNSW actions

If you feel that our actions are not appropriate, you may refer your complaint to one of our managers. If you are still unsatisfied, you may refer matters to the Energy & Water Ombudsman of NSW (EWON).

EWON provides an independent dispute resolution service for customers of electricity, gas and water providers in NSW. This service is free of charge to you. EWON can be contacted by telephone **1800 246 545** or on their website [ewon.com.au](http://ewon.com.au).

## Affordability assistance/support

We are committed to helping customers who may require affordability difficulties to keep their water flowing. We call it affordability when customers would like to pay their water charges, but really cannot manage to do so.

This may be only for a short time, due to circumstances such as illness, or for a prolonged period because of the impact due to natural disasters such as fire, flood or drought, or being impacted by domestic or family violence, or any other cause reasonably considered that impacts your ability to pay us for your water charges. We understand that customers who fall into affordability assistance all have different circumstances.

If you feel you need some assistance, please contact us to confidentially discuss options available to you. Depending on your circumstances, we may be able to offer you a payment arrangement, either by short term deferment of up to three months or an agreed payment arrangement for a longer term to get you back on track.

If you are experiencing difficulties, we urge you to contact us as soon as possible so we can help.

You can get in touch with us by calling **1300 662 077** or emailing us at [Customer.Helpdesk@waternsw.com.au](mailto:Customer.Helpdesk@waternsw.com.au) or writing to: WaterNSW, PO Box 1018, Dubbo NSW 2830.

Alternatively, WaterNSW, with your consent liaise with certain community organisations such as the NSW Rural Financial Counselling service for any affordability assistance matters.

## How do Customers Qualify for Affordability assistance?

There are a number of ways that WaterNSW will accept that a customer is facing affordability difficulties.

- Self-selection – customers can ask WaterNSW for a three-month extension to pay providing justification for the extension.
- WaterNSW customer service staff may identify during the conversation that the customer may need assistance with paying their bills and suggest a three-month payment extension.
- Registered welfare organisations and community groups may contact WaterNSW and advise that a customer is suffering affordability difficulties and needs assistance in paying their bills. On receipt of this request, the customer will be contacted by WaterNSW and may be granted a three-month payment extension.
- WaterNSW may identify through lack of payments on an account that a customer is facing difficulties and offer a three-month payment extension.

WaterNSW will assess all requests for affordability difficulties. Any extensions beyond the initial three-month term must be approved by WaterNSW.

## Contact us

-  Call us on **1300 662 077**
-  Visit us at [waternsw.com.au](http://waternsw.com.au)
-  Follow us on Twitter [@WaterNSW](https://twitter.com/WaterNSW)
-  Provide feedback on "Your Voice" at [oursay.org/waternsw](http://oursay.org/waternsw)