



**STAYING CONNECTED**  
Financial Hardship  
Customer Charter



## INTRODUCTION

Icon Water's Financial Hardship Customer Charter is in line with the requirements of the ACT Consumer Protection Code.

## POLICY STATEMENT

Icon Water recognises that some residential customer may, at times, be unable to meet their water utility payment obligations. The key objective of the Staying Connected program is to assist those customers so that they remain connected to their water services by offering flexible and affordable payment plans.

Icon Water considers that a customer in financial hardship is a small retail customer who 'cannot pay' as opposed to 'will not pay'.

Restriction of water supply for genuine hardship customers is a last resort option and Icon Water will not restrict a customer whilst they are actively participating in the Staying Connected program.

Icon Water's Staying Connected program will be reviewed periodically to ensure it remains sensitive to the customer's needs and remains an effective policy in line with industry and regulatory standards and requirements.

## IDENTIFICATION OF HARDSHIP CUSTOMERS

### Self-identification

Icon Water will assist customers to self-assess by:

- account and reminder notices containing details of assistance to encourage early contact
- making an income and expenditure calculator available on Icon Water's website for self-assessment of overall financial capacity
- promoting awareness of Icon Water's Staying Connected program through reminder notices, brochures, website and the media
- working closely with consumer welfare groups and other appropriate government agencies
- providing interpreter services for customers from non-English speaking backgrounds
- providing services for the hearing and sight impaired

### Identification by Icon Water

Icon Water will proactively identify customers who may potentially be facing hardship by:

- ensuring that account payment reminders contain information about assistance that Icon Water may be able to provide if they are unable to pay their account
- ensuring that attempts are made to contact customers by telephone if their accounts are unpaid and the customer has not contacted Icon Water
- using commonly accepted indicators to identify whether a customer may be in hardship
- integrating Icon Water's financial hardship and credit management processes, leading to earlier identification of customers that may be in financial distress that could potentially lead to hardship

## PAYMENT OPTIONS

Icon Water's objective is to support customers facing short and long-term financial distress and/or hardship by:

- offering flexible payment arrangements to suit the customer's individual needs
- assisting customers align their consumption with capacity to pay
- not being charged fees for restriction, reconnection or late payment fees
- creating a supportive environment in which the customer feels comfortable

A letter will be sent to the customer outlining this agreements as well as their rights and responsibilities. Icon Water will liaise with customers periodically to ensure that the arrangements remain appropriate for their individual circumstances.

Icon Water customers identified as being in financial distress or hardship will be offered the opportunity to:

- pay by instalments
- pay in arrears or in advance
- place a short-term moratorium on payments in certain circumstances

Icon Water has a number of flexible payment methods available and will work with customers on the Staying Connected program to choose the payment method that best suits their needs. These payment methods include:

- Budget pay – where the customer specifies an amount to be paid by instalments then pays the balance owed by the due date.
- Even pay – the billing system calculates an average instalment for the customer to pay. The instalment is re-evaluated every six months.
- Centrepay – the customer specifies an amount to be paid and Centrelink send the monies direct to the customer's water account. All customers in receipt of Centrelink benefits are eligible to use this payment method. All information to set up Centrepay can be obtained through Centrelink.
- In addition, the customer can pay via instalments through myiconwater.com.au (self-service portal), Bpay, Australia Post and the Icon Water offices at 12 Hoskins Street, Mitchell.

## GOVERNMENTS REBATES AND CONCESSIONS

Icon Water will ensure that a customer's eligibility for any rebates or government concessions will be assessed and applied where appropriate when entering the Staying Connected program.

### Referrals

Icon Water may refer a customer to an independent financial counselling service so that their individual circumstances can be assessed as a whole. Icon Water will actively work with a financial counsellor who is assisting a customer to put an affordable payment plan in place for their Icon Water account.

Icon Water may also accept referrals from other consumer organisations for those customers that they have assessed as being in hardship.

Customers who are then assessed over the telephone will be advised immediately of their eligibility for the Staying Connected program. Customers who are referred via email will be contacted within one business day.

## CUSTOMER RIGHTS AND RESPONSIBILITIES

To be eligible to participate in the Staying Connected program the customer must:

- be an active, small retail customer
- have an outstanding debt which cannot be paid before the next billing cycle
- be experiencing short or long-term financial hardship

In addition, customers must demonstrate a willingness to pay their water accounts by:

- making payments as agreed
- maintaining communication with Icon Water, particularly when experiencing payment difficulties due to a change in circumstances
- maintaining communication if personal details change

A customer will be allowed two payment arrangements within a twelve month period. Customer who are uncooperative or abusive will not be assisted.

Customers on life support or other special medical circumstances will automatically be eligible for assistance under Icon Water's Staying Connected program, if required.

### RANGE OF ASSISTANCE

Icon Water will assist customers by:

- working with the customer to establish sustainable payment plans
- rewarding participating customer who make ongoing and regular payments as agreed under their payment plan
- considering the suspension of interest
- assisting customer in setting up automatic deductions from Centrepay
- working together with customers to close the gap between consumption and capacity to pay by providing water saving information
- referring customers to financial counsellors and/or charitable organisations, if required

## REMOVING A CUSTOMER FROM THE PROGRAM

Customers may be removed from Icon Water's program if:

- the account has been paid up-to-date with no overdue balance
- the customer can be assisted under our normal credit terms
- the customer fails to make payments as agreed
- mail is returned in conjunction with missed payments

Icon Water will attempt to contact the customer over the phone or in writing to warn them that they may be removed from the Staying Connected program.

Icon Water will also attempt to contact an authorised alternative contact (for example, the customer's financial counsellor) in order to prompt contact from the customer before removing them from the program.

If there is no response from the customer attempts to contact them, they will be advised of their removal from Icon Water's program in writing.

## ACCEPTING A REPEAT STAYING CONNECTED CUSTOMER

Customers who have been previously removed from the Staying Connected program are not excluded from re-acceptance, but must meet eligibility criteria to be reconsidered.

Once the customer has been reassessed and is considered eligible for Icon Water's Staying Connected program they may, as a requisite of being accepted, be required to set up automatic payments from Centrepay or some other deduction program.

The customer must acknowledge their obligations and responsibilities under the program before being accepted. This may be done over the telephone, or in person.

## TRANSPARENCY AND ACCESSIBILITY

Greater transparency will promote confidence with customers in understanding the Staying Connected program.

Icon Water will provide customers easy access to this policy and if requested will send a copy to the customer by mail at no charge. All relevant Staying Connected literature will be available on Icon Water's website.

Icon Water will provide ongoing training to all front line staff on the Staying Connected program to maintain the high level of skill required and expected by Icon Water for dealing with customers in financial hardship in a professional, sensitive and respectful manner.

## ESCALATION

Customers have the right to escalate any enquiry to the ACT Civil and Administrative Tribunal (ACAT) on (02) 6207 7740.

Further information regarding the Icon Water complaints handling process is available on the Icon Water website.

## OTHER AGENCIES AND PROGRAMS

Icon Water may refer customers to the following services which are listed in the White Pages.

- CARE Inc Financial Counselling Services (02) 6257 1788
- The Salvation Army 13 72 58
- St Vincent De Paul Society (02) 6234 7424

