



Pr8998 - Code of Practice and Procedure on Debt and Restriction of Water Flow

Our aim is to prevent customers accruing debt on their water and sewerage bills and will provide assistance to customers in financial hardship

The aim of this procedure is to minimise customers from accruing debts in relation to billed charges for water and sewerage services. It explains our, and the customer's, obligations and responsibilities in ensuring timely payment of the bill.

We understand that some customer's may experience financial difficulty from time to time which affects their capacity to pay their bill. We have a range of payment options available to assist these customers.

What is our responsibility in debt recovery?

We comply with requirements as set out in the Water and Sewerage Services Code for Small Customers in South East Queensland for debt recovery and hardship. This means:

- Treating customers fairly and in an equitable manner
- Providing information to customers in regards to debt recovery process
- Setting aside debts that are in dispute, including holding interest charges for the duration of the investigation and notification of the outcome to the customer, and
- Providing information to the customer regarding the external dispute resolution mechanism, Energy & Water Ombudsman Queensland and Queensland Ombudsman.

What is the Customer's responsibility in paying their bill?

The registered property owner is solely responsible for payment of the bill in accordance with the Water & Sewerage Services Code for Small Customers in South East Queensland. All customers are given 30 days to pay their bill.

If a customer fails to pay the bill or negotiate alternative payment plan, Unitywater will commence action seeking payment of the overdue charges.

It is the responsibility of customers experiencing financial or other difficulties to notify Unitywater of their circumstances so that appropriate assistance can be provided.

Assisting customers in paying their Unitywater bill has the following intent:

- Ensuring all customers are treated with dignity and respect and that their personal / financial circumstances are kept confidential;
- Not discriminating against vulnerable customers experiencing temporary or long term difficulties;
- Exempting customers under a payment plan from further debt recovery action;
- Administration of the payment plan criteria in a consistent and equitable manner.

Customers may appoint an authorised person to act on their behalf to deal with aspects of their bill including overdue charges.

We do not negotiate credit terms with tenants or non-owners regarding payment of the bill unless authorised on the account. Any recovery action will be taken against the registered owner of the property.

What is the process for tenants?

The legislation supporting water and sewerage charges does not recognise tenants as a customer.

Therefore Unitywater expects that the owner or managing agent will pay the bill within the specified payment terms and manage their own arrangements with the tenant in accordance with the Residential Tenancies Act.

In circumstances where a tenant is unable to contact an owner or management agent to pay a bill and would be adversely affected by the debt recovery action, we will allow time for the tenant to locate and contact the owner to arrange payment. We do not restrict a tenanted property.

What happens if a Customer does not pay the bill by the due date?

We may take a series of actions to recover the debt where payment of the bill by the due date has not occurred and no alternative payment arrangement has been made by the customer. The debt collection process is based on our Credit Management Policy.



Pr8998 - Code of Practice and Procedure on Debt and Restriction of Water Flow

Interest charges are applied to overdue charges in line with our Policy and the Water and Sewerage Services Code for Small Customers in South East Queensland. Interest will be withheld for customers in financial hardship or vulnerable situations as assessed under the Hardship Policy.

What are our debt recovery actions?

Unitywater will action a series of steps as part of the debt recovery process based on the customer's past payment history. Recovery actions may include referral to a debt recovery agency, legal action, or restriction of your water supply. Fees and charges from these actions will also be payable by the customer.

What happens if the water supply is restricted?

Where a decision is made to apply a restriction device to a customer's meter, a restriction notice will be issued to the customer providing a minimum of 14 days to arrange payment of the debt. We will also then leave a further 72 hour card in the customer's letter box to provide further opportunity to pay before it is installed. Where the debt remains unpaid after a notice of restriction and card have been issued and attempts to contact the customer have been undertaken the water supply may be restricted to the minimum level necessary for health and sanitation purposes.

Once a restriction device is installed, Unitywater requires any outstanding debt to be paid in full or a suitable payment plan established before the restriction device is removed. The cost of installing and removing the device will also be charged to the customer's account.

Once the debt is paid and we have been notified or suitable payment plan established, we will remove the restriction device within 2 business days of the payment or arrangement, with best endeavours to remove the device as soon as possible.

What happens if the Customer disputes the account?

If a customer makes a formal complaint and requests a review of their account, we will investigate the matter in line with corporate policies and the Water and Sewerage Services Code for Small Customers in South East Queensland. The amount in dispute will be set aside without interest for the duration of the investigation. The customer

is required to pay any remaining undisputed charges in full.

Once the investigation is completed the customer will be notified of the outcome. After 10 business days have passed since the customer was informed and a further review is not sought, if required the customer will need to pay any outstanding balance within 14 days. At the end of the 14 days, if charges are still outstanding then further debt recovery steps including interest accrual will commence.

What happens if the Customer cannot pay their bill?

A customer who faces difficulty in paying their bill should contact us immediately. We provide options for customers in genuine financial hardship or vulnerable situations as per the Credit Management Policy.

In assisting customers experiencing these circumstances, We have the following intent:

- ensuring all customers are treated with dignity and respect and have their circumstances kept confidential
- not discriminating against customers experiencing financial hardship or in vulnerable situations
- assisting a customer to develop a Hardship Payment Plan to enable them to establish manageable payments of their account
- exempting customer's who are under a Hardship Instalment Plan from further recovery action
- providing information on water conservation measures, dispute resolution processes available and payment options available
- advising these customers that if they choose not to be involved in a Hardship Payment Plan (should they meet the application criteria) then any hardship payment plan shall 'cease to apply' for this instance of arrears and the customer will be advised that other arrangements should be made or normal debt recovery practices will commence; and
- being transparent, consistent and equitable in the administration of the relevant criteria.