

## Purpose

We recognise that some customers may experience financial strain, making it difficult to pay their water and sewerage accounts. This Financial Hardship Policy details how the TasWater Assist program will support our customers through times of hardship.

## Policy

We commit to ensuring that our customers experiencing vulnerability and financial hardship are:

- Treated with sensitivity, fairness, dignity, and respect.
- Able to easily and confidentially access case management and support through our 'TasWater Assist' program.
- Provided with accessible options for accessing information and communicating with the TasWater Assist team
- Supported by our trained staff who will uphold this policy, communicate clearly and provide support options tailored to different customer circumstances.

### What criteria do we use to determine financial hardship?

- Residential customers will be considered eligible to participate in the TasWater Assist program, if all of clauses 1–3 apply, as follows:
  1. The customer is experiencing financial hardship, or is likely to in the near future. Advice of this may be provided to TasWater by:
    - The customer
    - An accredited, independent financial institution; or
    - An institution that provides, on a not-for-profit basis, assistance to persons experiencing financial difficulty or other forms of vulnerability.
  2. The customer is experiencing payment difficulties due to financial hardship.
  3. The customer is willing to pay their TasWater bill but is unable to pay because of financial hardship.
- To determine whether a customer is experiencing payment difficulties we may refer to the following indicators:
  - The customer has two or more unpaid bills; or
  - The customer's account has been subject to restricted supply in the previous 12 months and not made regular payments; or
  - The customer has difficulty meeting the terms of an agreed payment arrangement;
  - The customer is unable to afford, or has difficulty committing to, a payment plan that will meet new charges and clear overdue debt within 12 months;
  - The customer is a concession card holder and in payment arrears.

- The customer has disclosed that they are experiencing one or more of the following factors, which is impacting their ability to make payments:
  - family and domestic violence;
  - death in their family;
  - caring responsibilities;
  - addiction including alcohol and other drugs, gambling, online shopping;
  - disability or illness, including mental health conditions;
  - social isolation;
  - adult literacy challenges;
  - cultural or linguistic diversity;
  - unemployment; or
  - reduced or low, fixed income.
- A customer's willingness to pay may be demonstrated when:
  - The customer has told us they want to pay their TasWater bill; or
  - The customer's payment history shows they have previously paid their TasWater bills on time; or
  - The customer seeks support from us because they are having difficulty paying their TasWater bill or meeting the terms of a payment arrangement.

We recognise that there are a range of short or long term circumstances that may contribute to a customer experiencing financial hardship. We will always consider a customer's individual circumstances when determining eligibility for our TasWater Assist program.

### **Documentary requirements**

TasWater Assist is primarily aimed at supporting residential customers in financial hardship for the account related to their primary place of residence.

Program entry obligations, including additional documentary evidence, may be required for customers who fall outside this definition, for customers who hold multiple accounts with TasWater, or in circumstances determined by an Account Integrity Review.

### **How will we identify customers early that may be facing financial hardship?**

To provide early support to customers, we will use indicators of difficulty detailed above to proactively identify customers who may be facing financial hardship and where appropriate, and the eligibility criteria are met, offer our TasWater Assist program.

### **How will we assist?**

Our TasWater Assist program provides personalised assistance and support to customers to help them get back on track with payment of their TasWater bills.

Customers in our TasWater Assist program will:

- Be given direct access to one of our specially trained staff, including access to the language interpreter service at no cost, as needed
- Receive tailored support based on their financial situation and what they can afford to pay
- Have the benefit of one or more payment and support options, reflecting individual circumstances such as payment arrears and capacity to pay, including:

- o Extension of time to pay
- o An instalment plan tailored to individual circumstances,
- o Temporary deferment of charges
- o Waiver of interest or other fees for example where there is demonstrated long term financial hardship
- o Incentives to reward ongoing patterns of positive payment behaviour.
- Receive written confirmation of any alternate payment method within 10 business days of an agreement being reached.

We will stop any active collection activities for customers in our TasWater Assist program, such as supply restriction or legal action and we will not charge additional debt recovery costs as long as the customer continues making payments as agreed under their payment plan.

We will also provide information about:

- Alternative ways to make regular payments or access Centrelink's Centrepay
- Available government concessions and assistance
- Free and independent financial counselling services or other support services, and how we can refer customers, with their consent, to these services
- Water efficiency advice to help manage water usage costs
- Our Complaints, Enquiries and Disputes Management Policy, including how to lodge a complaint and the processes for complaint escalation, review and resolution.

### Terms and conditions

Each customer enrolled in the TasWater Assist program will be provided with a copy of our terms and conditions.

Any changes to the terms and conditions will be notified in writing (by email or post) to all TasWater Assist customers and published on the TasWater website.

### When the TasWater Assist program ends

Our customers will have access to the TasWater Assist program until:

- Their account returns to a zero balance;
- They have regained control over the management of their account and are able to meet our normal payment terms; or
- They are removed from the program.

We understand that a customer's circumstances may change for the worse, and will always seek to communicate directly with our customers who do not adhere to agreed payment arrangements. Where non-payment continues without explanation or negotiation, or where attempts at contact are ignored, we will withdraw a customer from the TasWater Assist program and follow ordinary debt recovery actions.

Our customers will receive written advice of our intention to take such action and will be given 10 business days to contact us prior to that action being taken.

## Account Integrity Reviews

TasWater may at its absolute discretion initiate an Account Integrity Review of any customer's enrolment in the TasWater Assist program, to validate or confirm any aspect of their eligibility for hardship support.

An Account Integrity Review may be conducted by any of the following employees of TasWater based on information received through case management, account reviews or governance and integrity processes:

- Manager Customer Support
- Head of Customer Services
- Head of Legal and Governance
- General Manager Customer and Community
- General Manager Governance and Assurance.

An Account Integrity Review is conducted in line with the principles of procedural fairness. It may involve:

- A requirement for the customer claiming hardship to produce further information, documentation or other forms of substantiation in support of their claim.
- Confidential advice sought from internal or externally engaged subject matter experts, including legal and financial advisory services, or other specialist professions.

Where an Account Integrity Review results in a finding that the customer has not provided sufficient evidence of their eligibility for financial hardship support, the customer will be notified of their non-enrolment or removal from the program and provided with a reason for the decision.

All Account Integrity Reviews are documented. Disclosure of the documentation will be considered in line with TasWater's governance frameworks, including privacy, right to information, and personal information protection.

## Training

We will educate our customer service staff, and other staff as appropriate, to ensure that they understand and can apply this Financial Hardship Policy and the TasWater Assist program. Staff are trained to work with customers that are experiencing financial hardship and other forms of vulnerable with respect and sensitivity, and without prejudice or judgement.

## Review

This Financial Hardship Policy and associated procedures will be reviewed by 30 June 2026 or earlier to reflect any relevant changes to the Customer Service Code, the Pricing and Services Plan, or water and sewerage legislation.

## Responsibilities

The Chief Executive Officer is responsible for overseeing the implementation of this Financial Hardship Policy. Specific responsibilities include:

- Strategic leadership, monitoring, compliance and review oversight – General Manager Customer and Community.
- Leadership and communication – Head of Customer Services.

- Management and implementation – Manager Customer Support.

The Financial Hardship Policy and our TasWater Assist program will be communicated through our website and periodic customer communications. A readily printable form of the Financial Hardship Policy is accessible on our website and hard copies of the policy and supporting materials will be provided to any customer on request.

## Related Documents

- TasWater Customer Charter
- TasWater Customer Contract
- TasWater Complaints, Enquiries and Disputes Management Policy

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<b>Approved By</b>	Chief Executive Officer
<b>Date</b>	18 December 2025