

> COMMUNICATION AND AGREEMENT

- > This Guide is based on the premise that any payment arrangement reached between **Coliban Water** and a **customer** will be mutually agreed. Both parties have a responsibility to maintain open communication.
- > By notifying **Coliban Water** early, you will have access to a greater range of alternatives and our customer service staff will work with you to develop an appropriate payment solution.



> DO YOU NEED MORE INFORMATION?

- > Contact **Coliban Water** on **1300 363 200** for a confidential discussion of your situation.

> CONTACT COLIBAN WATER



PO Box 2770 Bendigo DC Victoria 3554
Freecall **1300 363 200**
Facsimile **03 5434 1341**
Email coliban@coliban.com.au
Web www.coliban.com.au

> Disclaimer

Information contained in this document was correct at the time of printing (May 2006). Coliban Water reserves the right to alter information, as deemed necessary.

© 2006 Coliban Water

CCW-149006



> ARE YOU HAVING TROUBLE PAYING YOUR WATER ACCOUNT?

- > Customers who experience financial hardship should contact **Coliban Water** immediately on **1300 363 200** for a confidential discussion of payment options.

› WHO IS ELIGIBLE?

If you believe your personal circumstances warrant consideration, you may apply for a case review under **Coliban Water's Hardship Policy**.

› Customers who might be eligible include:

- › People on low or fixed incomes;
- › People who may have experienced a sudden change in circumstances (such as ill health, unemployment, separation, a death in the family, a loss arising from an accident), or some other temporary financial difficulty;
- › People who, through self assessment, have identified their position regarding ability to pay;
- › People eligible for a Government funded concession (eg. Health Care Card, Social Security benefit, etc.);
- › People who have previously applied for a Utility Relief Grant;
- › People whose payment history indicates that they have had difficulty meeting Coliban Water's payment terms in the past.
- › **Other eligibility criteria may also be considered.**

› RIGHTS OF CUSTOMERS

- › **Anyone experiencing financial hardship has the right to:**
- › **Be treated respectfully, sensitively, and without judgement;**
- › Have their case individually considered, and their circumstances kept confidential;
- › Receive prompt information on options for alternative payment arrangements, Coliban Water's Hardship Policy and Government concessions (including the Utility Relief Grant Scheme and other Government financial assistance programs);
- › Nominate an amount he/she can afford to pay on an arrangement plan;
- › Choose from various payment methods and receive written confirmation of the agreed payment arrangement within 14 days;
- › Renegotiate the amount of their instalment if there is a change in their circumstances;



- › Receive information about free, independent and accredited financial counselling services;
- › Receive a language interpreter service at no cost;
- › Not have water supply restricted as long as they have agreed to a payment arrangement and are meeting it;
- › Be shielded from legal action and additional debt recovery costs, whilst they continue to make payments according to an agreed schedule, or an agreed altered schedule of payments;
- › Speak with a person at the water business who is familiar with their situation in order to re-negotiate their payment arrangement if a payment has been missed or is likely to be missed;
- › Be advised about how to reduce consumption to assist in reducing future water usage; *and*
- › Be advised about their right to lodge a complaint with the independent dispute resolution scheme (Energy and Water Ombudsman of Victoria) if their affordability issue is not resolved with the water authority.

