

Debt Management Code of Practice

Fact sheet

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.

Paying your water account

- Credit and debit card – Pay online at waternsw.com.au/paymybill or telephone 1300 662 077
- Direct Debit – Register to pay by direct debit at waternsw.com.au/directdebit
- BPAY (telephone or internet) – Contact your financial institution to make this payment from your cheque, savings or credit card account. Use the biller code and reference number on the front of your invoice.
- POST Billpay – Pay your bill in person at any Australia Post Office (cheque, cash or card).

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 hardship. 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 licence is deemed to be for a commercial business.

If you don't pay your bill

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

We will give you every opportunity to pay your bill. We do this by providing you with 30 days to pay your bill and a payment reminder notice should the bill become overdue.

If your bill remains unpaid at the end of the payment reminder process, we will refer your account to Revenue NSW for debt recovery action under the *State Debt Recovery Act 2018 (NSW)*. Debt recovery costs will become payable.

If you are a water licence holder, we will also consider suspending your licence. This means that you cannot order, extract or trade water. Before the licence suspension is lifted you will be required to pay the overdue amount in full.

The suspension and lifting of the suspension need to be lodged with NSW Land Registry Services (LRS) and could take up to 10 days to be processed.

If you are not a holder of a water licence, we may disconnect your water supply, per your agreement with us.

Our aim is to avoid suspension or disconnection 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](tel:1800246545) or on their [website](#).

Affordability & hardship

We are committed to helping customers who are facing financial hardship to keep their water flowing.

We call it hardship 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 hardship 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](tel:1300662077) or emailing us at Customer.Helpdesk@waternsw.com.au or writing to: WaterNSW, PO Box 1018, Dubbo NSW 2830.

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

How do customers qualify for hardship?

There are a number of ways that WaterNSW will accept that a customer is in hardship:

- Self-Selection – customers can ask WaterNSW for a three month extension to pay providing justification for the extension
- WaterNSW 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 hardship 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 hardship and offer a three month payment extension

WaterNSW will assess all requests for hardship. Any extensions to the initial three month term will require a review and approval.

Need help?

If you need more information, please contact our Customer Service Centre on [1300 662 077](tel:1300662077) between 8am and 5pm, Monday to Friday or email Customer.Helpdesk@waternsw.com.au