

## ATTACHMENT F: ALL OTHER POLICIES RELATING TO TASWATER'S INTERACTIONS WITH CUSTOMERS AND POTENTIAL CUSTOMERS

- F.1 TasWater's Complaints Management Policy
- F.2 TasWater's Financial Hardship Policy

## TasWater

### COMPLAINTS MANAGEMENT POLICY

#### Aim

TasWater is committed to meeting its customer expectations through high quality and consistent customer services. Our focus on our customers means that we welcome all forms of feedback, including complaints.

#### Legislation

Pursuant to the sources below, we are required to implement a complaints policy.

- *Water and Sewerage Industry Act 2008 (Tas) s75 – Customer complaints process*
- *Water and Sewerage Industry (Customer Service Standards) regulations 2009 – Part 9 – Customer complaints and dispute resolution*
- *Tasmanian Water and Sewerage Industry Customer Service Code Part B – Section 4 – Complaints, enquiries and disputes policy*

#### Definition

A complaint<sup>1</sup> is an "expression of dissatisfaction made to an organisation, related to its products, or the complaints-process itself, where a response or resolution is explicitly or implicitly expected". (AS ISO 10002-2006)

#### Policy

At TasWater we:

- welcome all complaints, and action each matter professionally;
- are dedicated to understanding and addressing systemic issues raised from any customer complaints through a continual process of improvement; and
- recognise and value the benefits of an efficient complaint management system.

To do this, TasWater adopts the following principles of complaint management:

- **respect** – we respect a customer's right to complain and we shall manage all relevant personal information in a confidential manner
- **visibility** – information about how and where to complain is well publicised to not only our customers, but external and internal stakeholders
- **accessibility** – we want to make the complaints process easy and accessible for those wanting to make contact with us
- **responsiveness** – we will use our best endeavours to ensure that we promptly acknowledge, address and inform customers following receipt of their complaint and throughout the entire process
- **fairness** – we ensure that all of our complaints are dealt with in an equitable, objective and unbiased manner
- **review** – we will provide our customers with the avenues available to them, for both internal and external review

<sup>1</sup> defined in accordance with the Australian Standards

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- **accountability** – accountabilities for complaint management are clearly established. We monitor our complaints and responses, to ensure regular process improvement and we report on them to management and other stakeholders; and
- **continuous improvement** – we consider each complaint as an opportunity to improve.

### Responsibilities

This policy assigns responsibility for complaints to all TasWater employees and the CEO is responsible for implementing the Policy.

### Associated Documents and References

AS ISO 10002:2006: *Customer Satisfaction – Guidelines for complaint handling in organisations*

*Ombudsmen Act 1978 (Tas)*

*Ombudsmen Tasmania – Guidelines for Complaint Handling 2013*

*Personal Information Protection Act 2004 (Tas)*

*Privacy Act 1988 (Tas) (including the Personal Information Protection Principles)*

*Approved by the Board at its meeting on 7 May 2014*



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Chairman

## Financial Hardship Policy

### Aim

TasWater (the Corporation) recognises residential customers may experience times of financial hardship due to changes in circumstances beyond their control. The Hardship Policy affirms the Corporation's commitment to helping customers who have the intent, but not the capacity to make payments in accordance with the terms outlined on water and wastewater accounts.

### Legislation

*Water and Sewerage Industry Act 2008 (Tas)*

### Policy

This Hardship Policy is based on the following values:

- All customers will be treated with dignity and respect;
- All customers will be treated in a non-judgmental way;
- All customers will be assisted to meet their financial commitments to the Corporation in a supportive environment; and
- By our actions we will not add to our customer's burden.

### Who does this policy aim to help?

The Corporation believes there are two types of financial hardship; long term and temporary. Depending on the type of hardship being experienced, customers will have different needs requiring different solutions.

Customers in long-term financial hardship may need ongoing assistance.

Customers who are in temporary financial hardship due to a sudden change in circumstances such as ill health, unemployment or other short term financial difficulty may require one-off assistance such as an extension of time or a flexible payment arrangement.

This policy also allows for customers on low or fixed incomes who wish to make small regular payments in line with their personal budgets.

Commercial and trade waste customers should contact our customer service staff to discuss difficulties they may be having with their accounts. Support may be provided on a case by case basis.

## How are customers facing financial hardship identified?

The Corporation aims to be proactive to ensure financial difficulty is recognised early in the credit cycle and extends the Hardship Policy to those who are identified either by themselves, by the Corporation or an independent financial counsellor.

To ensure that customers are aware of the Hardship Policy, details of the policy and contact details will appear on all accounts, reminders and final notices. It will also appear on the Corporation's website and be included in our new customer pack. The Hardship Policy is outlined on our website and will be available on request.

The Corporation identifies customers facing financial hardship through its billing process and a customer's payment history. We understand that customers may find it difficult to make the first step and ask for assistance however it is important that they contact us so that we can assist them. Prior to restriction/disconnection of the water supply, a representative from TasWater will endeavour to contact the customer by phone to discuss payment options.

The Corporation also accepts referrals from an external body such as an independent accredited financial counsellor.

## The Corporation's commitment to its customers experiencing financial hardship

Any customer experiencing financial hardship will:

- Be treated respectfully, sensitively and without judgment;
- Have their case individually considered and their circumstances kept confidential;
- Receive prompt information on options for alternative payment arrangements, concessions and other government financial assistance programs;
- Nominate an amount they 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;
- Re-negotiate the amount of their instalment if there is a change in their circumstances;
- Receive information about free, independent and accredited financial counselling services;
- Have access to a language interpreter service at no cost;
- Not have their water supply restricted/disconnected as long as they have agreed to a payment arrangement and are meeting it;
- Be shielded from legal action and additional debt recovery costs by the Corporation whilst they continue to make payments in accordance with the agreed schedule, or an agreed altered schedule of payments;

- Speak directly with a representative of TasWater in order to re-negotiate the payment arrangement if a payment is missed or likely to be missed;
- Be advised about how to reduce usage to assist in reducing future charges;
- Be advised of their right to lodge a complaint with TasWater if the affordability issue is not resolved. Further, if the customer is not satisfied with the way the complaint has been handled they will be provided with information about external dispute resolution forums such as the Ombudsman Tasmania.

The Corporation will provide its customer service staff dealing with customers in hardship with ongoing training about the Hardship Policy to ensure they are aware of the policy values, able to engage with customers sensitively and are informed about the options available to customers under financial hardship so that they can assist customers to stay connected to their water and wastewater services.

The Corporation offers a range of assistance methods and programs including:

- Payment options
- Advice on concessions
- Water conservation advice to lower water accounts; and
- A referral service so that customers may access further help.

#### Payment options

- Flexible Payment Options - An agreed, affordable payment plan worked out in conjunction with the customer service team allows customers to spread out payment of the water account to suit individual needs over a 12-month period.
- Instalment plans - Customers may negotiate to pay a water account by affordable instalments. Options include Centrepay or a direct debit arrangement from a bank account that allows convenient payment on an account in full or by instalments.
- Payment extension - Customers may apply for a payment extension of an agreed amount of time before the payment-in-full falls due.
- Deferment – Deferment of the due date for account payment is an option available when a customer has a short-term financial problem, that may be resolved in the near future but the customer is considered to be in necessitous circumstances e.g. where the customer is unemployed but will be returning to the workforce shortly.
- Waivers and incentives – a waiver may be made in special cases. Any relief through waiving tariffs and charges either in full or in part, when a household is suffering financial hardship, must be in the interest of the reasonable financial management of the household and to enable the household to meet the Corporation's charges in the future. Waivers of arrears may be applied as:

- A single one-off amount, or
- As an incentive, matching payment/s made by the customer e.g. if a payment arrangement is in place and five instalment payments are received by the agreed due dates then the amount of one instalment may be waived from the outstanding amount.
- Reductions – a reduction within financial delegation limits may be made in certain circumstances. A reduction is a one-off situation for a defined period.
- High unexpected volume charges due to hard to detect leaks or occasions of civil emergency – where a high unexpected volume charge is the result of a bona fide hard to detect leak, a waiver of a portion of the additional charge may be made in accordance with the provisions within the Corporation's financial delegation limits.

### Concessions

TasWater will deliver concessions to eligible customers in accordance with the Water and Sewerage Industry (Community Services Obligations) Act 2009.

### Water Conservation

Advice on saving water – free advice to help customers achieve a more water efficient home and garden so they may achieve a saving on their water account. This may include a water audit.

### Referral assistance

Access to further help includes:

- The Corporation can provide customers with a confidential and independent financial counselling service if needed at no cost; and
- Access to an interpreter service is available at no cost.

## How to contact TasWater

### Telephone:

Accounts and Enquiries: 13 6992

24-hour Emergency Service: 13 6992

### Mail:

Postal Address: GPO Box 1393, HOBART TAS 7001

Email: [enquiries@taswater.com.au](mailto:enquiries@taswater.com.au)

Internet: [www.taswater.com.au](http://www.taswater.com.au)

**Customer Service Centres:**

TasWater has Customer Service Centres located at:

Burnie	Shop 5, Columnar Court, 22 Wilmot Street
Devonport	23 Stewart Street
Launceston	36 – 42 Charles Street
Moonah	169 Main Road
Queenstown	17 Orr Street

**Responsibilities**

The Chief Executive Officer is responsible for implementing this Policy.

**Associated Documents / References**

Customer Charter  
Customer Service Code  
Complaints Handling Policy

*Approved by the Chief Executive Officer on 26 June 2013*



CEO