Purpose

This policy outlines how Greater Western Water (GWW)'s employees and contractors support residential and small business customers who are having trouble paying their water bills.

It guides our decisions and actions when providing support, and ensures we meet the obligations outlined in the Essential Services Commission Water Industry Standard - Urban Customer Service and Rural Customer Service Version 4, incorporating amendments as at 1 July 2024 (Water Industry Standards).

Scope

This policy applies to all residential and small business customers who are experiencing payment difficulties, either short or long-term. GWW recognises that customers may be identified as needing support through self-identification, by GWW, or by a third party acting on behalf of and with the customer's consent, including an independent financial counsellor, case worker, or other professional.

Objectives

This policy helps our people support customers who are having trouble paying their bills. Through this policy, we commit to supporting our people to understand each customers' situation, working with them to find practical solutions, and providing a sensitive, respectful, and supportive customer experience.
This approach aligns with clause 10.1(b) of the Essential Services Commission *Water Industry Standard – Urban Customer Service and Rural Customer Service Version 4* (as amended 1 July 2024), which requires water businesses to adopt a case-by-case approach that is appropriate to each customer's circumstances, including their capacity to pay.

This policy supports our vision and strategic objectives for thriving people and Country.[1]

We will continue to:

- Implement our Community Engagement Framework to ensure customer and community voice is heard and used in decision making
- Support customers experiencing payment difficulties as a result of a range of personal, social, economic, or situational factors
- Improve our customer service to ensure customers feel supported raising issues and are confident in our ability to resolve them
- Learn from our mistakes by reviewing feedback to continuously improve our processes, strengthen our capability, and deliver better experiences for our customers.

[1] GWW 2030 Corporate Strategy

Definition

A customer in financial hardship has the intention but not the financial capacity to pay their account.

GWW recognises that customers may experience vulnerability or payment difficulties as a result of a range of personal, social, economic, or situational factors. These circumstances can impact stability and wellbeing, may be temporary or ongoing and may affect a customer's ability to engage with services, manage their account, or meet payment obligations.

Factors contributing to vulnerability or financial pressure may include loss or changes in income, caring responsibilities, housing insecurity, unexpected expenses, family violence, health conditions, age, disability or cognitive impairment, bereavement, natural disasters or emergencies, cultural or language barriers, limited digital access, and ongoing cost-of-living pressures.

Contact Us

We are here to help and encourage customers to contact us as early as they feel comfortable, or when it is safe to do so. We have specialised support, our Community and Care team, who work closely with customers to identify the most appropriate support options.

- When it is safe to do so, we recommend that customers contact us on 13 44 99 and select the hardship support, family violence team, or translation services option in the menu for prioritised support Monday to Friday 8.30am to 5pm

- We provide a free translation and interpretation service for non-English speaking customers. Customers should call 9313 8989 and tell us their preferred language to connect to an interpreter

- For hearing impaired customers, we offer the National Relay Service on 13 36 77.

Commitment

GWW recognises the significance of family and domestic violence as a problem in society and our obligation to contribute to prevention efforts and mitigate risks of its products, services, systems, and processes being exploited to cause harm.

We condemn the perpetration of family and domestic violence in all its forms and recognise the significant impacts it has on victim-survivors, their families, and society. As an essential service provider, we have a responsibility to support our vulnerable customers who may be experiencing family or domestic violence, financial difficulty, or other forms of hardship. This includes protecting customer privacy, helping to prevent financial abuse, and ensuring our services are safe, respectful, and accessible.

We will do everything we can to fulfil our obligation to contribute to prevention efforts and mitigate risks of our products, services, systems or processes being exploited to cause harm.

We will embed respect as a core tenant of our work, and the way we strive to build trusted relationships with customers, maintain and deliver on our Family and Domestic Violence Policy, including its actions and commitments. Provide opportunities for training and learning for all our employees, learn from our mistakes and strive to continuously improve, and fulfill our commitment to being an exceptional service provider that puts customers first and benefits the community.

We commit to the following:

- We will provide personalised support to residential and small business customers who are who are having trouble paying their bills. We recognise that payment difficulties can arise at different times and for different reasons, and may be short-term or ongoing

- We understand that sometimes things do not always go to plan. Unexpected costs and everyday household or business pressures can make it harder to manage bills. We take the time to listen and understand each customer's situation and work with them to find support options that are safe, respectful, and suited to their individual needs

- When family violence is identified or disclosed, we refer customers directly to our Community and Care team for specialised support. To promote customer safety, we take additional steps to securely handle information about those who are affected by family violence. For specific information, see GWW's Family and Domestic Violence Policy and the Privacy Policy

- When advised by a customer, their financial counsellor, accountant or other authorised third-party (with the customer's consent) that they are impacted by payment difficulties, we will offer to have their account managed by our Community and Care team, who will work with them to understand their situation and identify suitable support options where we may be able to help.

Financial assistance and debt management

We will take the following actions and approaches, assessed on a case-by-case basis with sensitivity and respect, when supporting those who are experiencing difficulties.

We will proactively engage with customers who may be experiencing payment difficulties, to identify concerns early and provide information and support before debt begins to accumulate. We will do this by:

- providing clear information about our support programs, including flexible payment arrangements, tailored community and care grants, debt waivers or deferment, government-funded concessions, and where appropriate waiving or suspending fees, interest, or debt recovery actions
- providing information on how to reduce water use, improve water efficiency and referral to relevant government water efficiency programs
- referring customers, where relevant, to an independent accredited financial counsellor for additional support
- implementing the Essential Services Commission's Hardship Guaranteed Service Level (GSL) program for eligible customers
- referring eligible residential customers to the Utility Relief Grant (URG) administered by the Department of Families, Fairness and Housing or providing support to assist with applications where needed
- Referrals to and from other service providers through the One Stop One Story Hub which enables eligible customers to share their circumstances once and access comprehensive, coordinated wrap-around support from multiple service providers without the need to repeatedly retell their story.

This policy will cease to apply when:

- All outstanding payments have been made, or the customer has demonstrated a sustained improvement in payment history; or
- A customer does not make scheduled payments in accordance with an agreed payment plan and does not contact us to engage with the Community and Care team.

We encourage customers to stay in contact in a way that is safe and comfortable for them, and to keep us informed of any changes in their circumstances. This allows us to review and, where appropriate, adjust support arrangements to better meet their needs.

Training and awareness

- All Greater Western Water employees will know how to refer customers to the Community and Care team
- All Customer Experience employees will be trained in the Customer Support Policy and related processes during induction, supplemented by refresher training and coaching to ensure customers are treated with sensitivity and respect
- We will provide induction and annual refresher training for all customer facing employees to enable them to identify customers who may be in need of support and to confidently refer them to the Community and Care team

- Training will include privacy obligations and family and domestic violence awareness, supported by clear processes and guidance to ensure employees have the knowledge and capability to respond safely, sensitively, and appropriately to customers affected by hardship and/or vulnerability.

Complaint Resolution

While GWW strives to provide exceptional customer service, we understand that some customers may not be satisfied. Our Complaints Resolution Policy outlines our commitment to addressing complaints fairly, promptly and professionally. Customers have the right to lodge a complaint with the Energy and Water Ombudsman Victoria or other dispute resolution forum if they are not satisfied.

Implementation

This policy is implemented through our annual business planning cycle which monitors our policies, identifies areas for action, resourcing requirements, and timeframes for delivery. It guides our Residential and Non-Residential Customer Charters, Customer Support Program, Customer Service employee behaviours and related management processes.

All Customer Experience employees will be trained in the Customer Support Policy and related processes during induction, supplemented by refresher training and coaching to ensure customers are treated with sensitivity and respect.

The policy is published on our GWW website and every effort will be made to provide resources in different languages. A copy can be emailed or posted to our customers upon request.

Roles and responsibilities

The Executive Leadership Team is responsible for incorporating our responsibilities under this policy into our business planning activities.

The General Manager of Customer Experience is responsible for directing, reviewing, and reporting upon the implementation and ongoing management of the Customer Support Policy for our customers.

The Senior Leadership Team and Team Leaders are responsible for ensuring Customer Experience employees are trained in the Customer Support Policy (including related programs) and can sensitively engage with customers.

Customer Experience employees are responsible for understanding and adhering to the requirements listed in the Customer Support Policy.

References and related documents

Other relevant GWW Policies, Procedures and Guidelines include:

The Residential Customer Charter 2024-2028
The Non-Residential Customer Charter 2024-2028
Essential Services Commission Water Industry Standard - Urban Customer Service and Rural Customer Service Version 4 as at 1 July 2024
Privacy Policy
Public Interest Disclosure Procedure
Family and Domestic Violence Policy
Complaints Resolution Policy
Social Media Policy
Risk Management Policy

Review Process

The policy will be reviewed annually or more frequently as required
Approved by ELT 28 September 2026
Next due for review by ELT in October 2027

Version control table

Version No.	Doc Owner	Change / Update	Date
1.0	Manager, Customer Assist	Required as per Essential Services Commission Water Industry Standard - Urban Customer Service and Rural Customer Service Version 3 incorporating amendments as at 1 April 2024	05/04/2024
2.0	Head of Credit and Collections	Water Industry Standard - Urban Customer Service and Rural Customer Service Version 4 as at 1 July 2024	28/09/2026