



IOT BRANCH / TERRITORIES DIVISION

Financial Hardship Policy for Water Services

Christmas Island and the Cocos (Keeling) Islands

xxxx 2025

Purpose

This purpose of this policy is to outline assistance and our minimum standards we apply to our customers who do not have the capacity to pay their account due to financial hardship.

The Financial Hardship Policy outlines how the Department of Infrastructure, Transport, Regional Development, Communications and the Arts (“we”) will assist a residential customer (“you”) who cannot pay their water bill because of financial hardship. The policy applies to the water services portion of your rate notice.

We are committed to working with you to find an appropriate payment arrangement that reduces the debt over time and is compliant with our policy. We understand that it can be difficult to ask for support, and will treat you sensitively and respectfully.

What is financial hardship?

We understand customers experiencing genuine financial hardship may find it difficult to pay their account.

You will be considered to be in financial hardship if paying the water services portion of your bill will affect your ability to meet your basic living needs or advice received by an independent financial counsellor.

Financial hardship may, for example, be caused by:

- loss of the family’s primary income or secondary income
- separation or divorce from your spouse
- loss of a spouse or loved-one

- domestic violence
- a chronically ill child
- the number of children or dependents
- physical or mental health problems
- current financial commitments including any existing debt.
- budget management difficulties because of a low income or inconsistent income
- temporary financial hardship when experiencing financial difficulties due to a sudden and/or temporary change in circumstances that adversely affect their finances
- other unforeseen factors affecting your capacity to pay, such as an increase in non-discretionary spending.

Identifying customers in financial hardship

If you think you may be in financial hardship we encourage you to contact us as soon as possible.

We will assess your application within **ten** business days and based on the evidence provided by you and whether you meet the financial hardship criteria.

If we cannot make our assessment within **ten** business days, we may refer you to a financial counsellor for assessment or ask for additional supporting evidence.

As part of our assessment we will consider the information provided by you and, if applicable, your financial counsellor. We will also take- into-account any information we may have on your payment history.

As soon as we have made our assessment, we will advise you of the outcome.

Payment plans

If assessed as being in financial hardship, we will offer you more time to pay the water services portion of your bill or a payment plan for this portion. We will not charge you any fees or interest as part of your extension or payment plan.

The Administrator has this authority to enter a special payment arrangement with you under section 10 of the Christmas Island Utilities and Services (Water, Sewerage and Building Application Services Fees) Determination 2016 and the Cocos (Keeling) Islands Utilities and Services (Water, Sewerage and Building Application Services Fees) Determination 2016.

We will involve you and, if applicable, your financial counsellor in setting an achievable payment plan. When setting the conditions of the plan, we will consider your capacity to pay and, if relevant, your consumption history.

If you ask us, we will review your payment plan. If our review indicates that you are unable to meet your obligations under the plan, we will revise it. Your previous payment compliance will be considered in any review of payment plan.

We do not have to offer you a payment plan if you have had two payment plans cancelled because of non-payment.

Debt reduction and collection

If you are in financial hardship, we may consider reducing the amount you owe us as long you have agreed to an arrangement and have been meeting the commitment made in this plan.

- We will also not commence or continue proceedings to recover your debt:

- while we are assessing whether or not you are in financial hardship; or
- if you are complying with your payment plan or another payment arrangement you have with us.

If you do not comply with your payment plan or other payment arrangement, we may commence debt recovery proceedings or actions which may include water restrictions on supply or other legal remedies.

We may outsource your debt to a debt collection agency

Restricting and restoring your water flow

If you do not make a payment arrangement and pay this agreed amount regularly by the due date, we may reduce your supply of water. We can reduce the flow of your water supply by fitting a device to your meter. We will not cut off the water supply to an occupied residence.

Under section 6 of the Christmas Island Utilities and Services (Water, Sewerage and Building Application Services Fees) Determination 2016 and the Cocos (Keeling) Islands Utilities and Services (Water, Sewerage and Building Application Services Fees) Determination 2016, the Administrator has authority to:

If the owner or occupier does not pay the fee within the period stated in the notice to restrict, the Administrator may restrict the supply of the service to the land until:

- (a) the owner or occupier has paid:
 - (i) the fee; and
 - (ii) if the Administrator charges a fee for restoring the service after the restriction—that fee; or
- (b) a special payment arrangement under section 10 is in force between the Administrator and the owner or occupier in relation to the fee.

We will not cut off or reduce your water flow if:

- we are assessing whether you are in financial hardship.
- if you are in financial hardship and you are complying with your payment plan.

If we have reduced your water flow, we will restore it once you have either paid the amount you owe us, or entered into a payment plan with us for that amount and continue to meet the payment obligations.

Useful information

Water Corporation

The Water Corporation provides water and wastewater services to the Indian Ocean Territories through a Service Delivery Arrangement (SDA) with the Commonwealth, through the Department of Infrastructure, Transport, Regional Development, Communications and the Arts. Under this SDA, Water Corporation is the Administrator's agent for billing, revenue collection and customer services associated with water and wastewater services supplied to Christmas Island and the Cocos (Keeling) Islands. In its role as the Commonwealth's agent, customers experiencing financial hardship should contact Water Corporation in the first instance.

Water Corporation will then make a referral to the Administrator for a decision on payment plans as well as any proposal to apply water restrictions to a residential property.

Redirection of bill

We will advise you of your right to have your bill redirected to another person free of charge if you are absent or ill.

Payment options

You may pay your bill by Centrepay, internet, direct debit, telephone or Post Billpay. Payment details are shown on your bill.

Centrepay is only available to customers who receive Centrelink payments. Paying by Centrepay may help you manage your bills more easily, as your bills will be paid through regular deductions.

For more information on payment options please visit www.watercorporation.com.au/billenquiries or call the Customer Service line on **13 13 85**.

Concessions and other financial relief and assistance

You may be eligible for a concession and/or financial relief for the water services portion of your bill if you hold a Pensioner or State Concession Card, Commonwealth Seniors Health Card with a WA Seniors Card. For further information on eligibility criteria visit www.watercorporation.com.au/concessions

Financial counselling

We will advise you of any financial counselling services or other organisations that may be available to you.

Financial counsellors offer free, independent information to help you take control of your financial situation.

The Financial Counsellors' Association of WA (FCAWA) can refer you to a financial counsellor by phone (for remote locations), by calling them on the National Debt Helpline. The Helpline provides a free confidential service for all Indian Ocean Territories residents with financial problems and queries. The Helpline can be contacted on **1800 007 007**.

The FCAWA's contact details are:

Financial Counsellors' Association of WA

Phone: 08 9325 1617

Financial Counselling Helpline: 1800 007 007

Email: afm@financialcounsellors.org

Website: www.financialcounsellors.org

We ask that you (the customer):

- Agree and maintain a suitable payment arrangement.
- Keep us informed of any changes in their circumstances.
- Contact us to request an alternative arrangement if they are having difficulty maintaining the agreed payment plan.
- Contact a financial counsellor or relevant consumer representative if requested. It is important to meet with a person from a relevant consumer representative organisation to discuss their financial situation and consider the options available.

Complaints handling

If you have a complaint, please contact our agent Water Corporation first. Our contact details are included below.

Water Corporation has appropriate escalation procedures in place to deal with customer complaints regarding this policy and already help many customers in the same situation.

To read the Water Corporations complaints handling process visit www.watercorporation.com.au/complaintspolicy If you have a complaint, please contact via:

Address: 240 Balcatta Road, Balcatta WA

Phone: 13 13 85

Account enquiries (8am-5pm weekdays)

Email: www.watercorporation.com.au/contact

Website: www.watercorporation.com.au/billhelp

National Relay Service - 13 36 77 (for customers with hearing or speech difficulties)

Translating and Interpreter Service - **to arrange an interpreter call us on 13 14 50 9**

Alternatively, we welcome your feedback about the policy, programs or service provided by the department which can be submitted by writing to us via:

Email: clientservice@infrastructure.gov.au or

Mail: Director, Governance Section

Department of Infrastructure, Transport, Regional Development, Communications and the Arts

GPO Box 594

CANBERRA ACT 2601

If you are not satisfied with the way we handle your complaint, you may refer your complaint to the Energy and Water Ombudsman. The Energy and Water Ombudsman will investigate your complaint and may mediate the dispute between you and us.

The Energy and Water Ombudsman's contact details are:

Energy and Water Ombudsman WA

Phone: 08 9220 7588

Freecall: 1800 754 004

Email: energyandwaterombudsman.wa.gov.au

Website: www.ombudsman.wa.gov.au

Approval and review

Our policy was approved by the Economic Regulation Authority.

We will review our policy at least every five years to ensure it remains up-to-date and relevant.

Our contact details

You can contact us at the Department of Infrastructure, Transport, Regional Development, Communications and the Arts.

Phone: [1800 075 001](tel:1800075001)(within Australia) or [+61 2 6274 7111](tel:+61262747111) (from outside Australia)

Email: clientservice@infrastructure.gov.au

Mail: GPO Box 594, CANBERRA ACT 2601

The switchboard operates from 8:30 am to 5:00 pm, Monday to Friday (Canberra time) and is closed on public holidays in the Australian Capital Territory.