

Equal Repayment Plan

Where you are unable to repay your current account and any outstanding charges before your next account is due, you may be given the option of repaying the charges using an equal repayment plan.

This payment option will allow you to combine any outstanding charges plus your anticipated future water charges into regular instalments.

We will estimate the expected charges during the period of the arrangement, plus any outstanding charges and divide the total figure into equal instalments.

These instalments will be automatically deducted from your bank account, at your preferred frequency.

During the period of the arrangement, we will compare the actual amounts billed with the estimated amounts on which the instalments are based. If the differences are significant, we will offer you options to ensure that the account is in balance at the end of the plan.

These may include a refund, a one-off extra payment or an adjusted instalment amount.

Unpaid accounts

If your account remains unpaid and you have not made alternative arrangements with us by the due date, we may commence recovery action.

Recovery action may consist of either the restriction of the water supply or legal action.

If legal or restriction action is necessary, you will incur additional charges in relation to the legal action taken or the costs for the restoration of the water service.

Entering into an agreed repayment plan and keeping to it will ensure that restriction and/or legal action is avoided.

Restriction of Water Service

If you have not paid your account in full by the due date, or made alternative arrangements with us, we may restrict the supply of water to a minimum flow rate of 2.3 litres per minute.

Restriction of the water supply will not occur unless:

- ❖ At least 30 days have elapsed since the due date of the original account.
- ❖ You have been given at least two working days notice in writing of our intention to restrict the water supply.

If your water supply has been restricted due to non-payment, we will restore the service following:

- ❖ Payment of amounts owed including the restoration fee, or
- ❖ agreement to a suitable instalment plan.

We will endeavour to restore your water supply within one working day of you meeting the above conditions. This may not apply in remote country locations where longer delays may be experienced.

Legal Action

If you continually default on the conditions of your payment arrangement and/or the water service has previously been restricted, we will proceed with legal action. All costs associated with this action will be added to your account.

If you are Declared Bankrupt

- ❖ Charges raised prior to the date of bankruptcy will be held in abeyance until your release from bankruptcy, at which time the **total** amount owing on the account will become due and payable.
- ❖ Charges raised after the date of bankruptcy are payable as they fall due.
- ❖ A Memorial may be lodged against the property's certificate of title to protect our interest and will only be withdrawn on full payment of the debt.
- ❖ Penalty interest will continue to be charged against the **total** amount overdue.

*If you would like more information about our debt recovery processes or need to speak to one of our Customer Service Representatives please call **1300 366 106** or visit our website.*



Debt Recovery

Code of Practice



The Code of Practice explains how we manage our debt recovery process in accordance with the legislation we are licensed to operate under.

The Code of Practice and Procedures also outlines how the Water Corporation provides assistance to customers who are experiencing difficulties paying their account. This is achieved by providing flexible payment alternatives that suit customers individual needs.

These flexible payment alternatives assist customers to meet their financial obligations and avoid legal action or the restriction of the water supply.

Billing

Charges

The Water Corporation issues Annual Service Charge accounts in July to all properties where water, sewerage and/or drainage services are available. Annual Service Charges are sent out once a year to the owner of the land at the last notified postal address.

We read meters and issue Consumption Accounts approximately every six months in the Perth metropolitan area and every four months in regional areas.

Liability for Charges

Our normal billing process is to issue accounts to the property owner. As a property owner you are liable for all consumption and service charges. Any arrangements between the owner and tenant are a private matter between these parties. If the property is sold, any outstanding debts should be deducted from the proceeds of the sale. In the event that these charges are not cleared the debt will transfer to the new owner.

Issuing accounts

Accounts will be issued to the property owner at the address nominated. If you have not notified us of a postal address, the account will be sent to your property address.

Tenants

As a service to owners, we will issue accounts to either the owner's agent or tenant on request. However, this does not affect the owner's liability for these charges. Where the account is sent to anyone other than the owner, and it remains unpaid after the due date, recovery action will be taken against the owner.

Where a property owner has an outstanding debt to us in relation to a tenanted property, the tenant will be given the option of paying the rental payments direct to us.

Where the rental payments are made direct to us, no further recovery action is taken. The legislation we are licensed to operate under protects tenants from recourse by the owner where this occurs.

Concessions

If you are a concession card holder and registered with us, you may have the choice of obtaining either a rebate or deferring the Annual Service Charges. To obtain a rebate on your Annual Service Charges, you will need to pay the amount indicated on your account by 30 June in the current financial year.

Concessions for water consumption are also available to pension card holders who are registered with us.

For further information, please contact our Customer Service Representatives on 13 13 85.

Paying your account

There are a number of ways you can pay your account. These include:

- ❖ Direct Debit.
- ❖ Mail.
- ❖ BPay.
- ❖ In person.
- ❖ Internet.
- ❖ Telephone.
- ❖ Centrepay.

When Payment is Due

You must ensure the required amount reaches us by the due date shown on your account.

If an account is not paid by the due date, you may be charged interest on the overdue amounts.

Payment difficulties

If you are unable to pay your account in full by the due date, you should contact us immediately to make suitable alternative arrangements.

We may:

- ❖ Defer the payment date for a short period for some or all of the amount due.
- ❖ Establish an arrangement for you to pay the account in instalments.
- ❖ Provide additional assistance if you are in financial hardship.

Financial hardship

If you are experiencing genuine financial hardship you will be:

- ❖ Treated sensitively based upon your individual circumstances.
- ❖ Invited to nominate an amount you can afford to pay in instalments.
- ❖ Offered a repayment plan over an extended period.
- ❖ Able to renegotiate your instalments if there is a change in your circumstances.
- ❖ Offered information about free and independent financial counselling from a financial counsellor.
- ❖ Shielded from legal and/or restriction action, provided you continue to make payments in accordance with an agreed schedule.

Payment by Instalments

If you are experiencing difficulties paying your account you can request to clear your account by instalments.

We are not obliged to offer an instalment plan if:

- ❖ In the past twelve months, you have had two instalment plans cancelled due to non-payment.
- ❖ You have the capacity to pay your account without an instalment plan.