

Hardship Policy

Purpose

To outline our approach in supporting customers and employees experiencing or affected by financial hardship.

Objectives

In meeting our objectives for supporting customers and employees experiencing or affected by financial hardship, GWW provides personalised assistance and support to our customers and employees who are experiencing short or long-term financial hardship. We understand that you might fall into hardship for different reasons and under different circumstances. This means your needs, and the way we can support you, will be taken into consideration when discussing your different options.

Policy statement

GWW recognises that some customers and employees may from time to time experience financial difficulty which will vary in its degree and duration depending on individual circumstances. We are committed to the following actions and approaches when supporting our customers and employees who are experiencing financial hardship.

A customer or employee who advises Greater Western Water they are impacted directly by financial hardship will be offered the opportunity to have their account managed by our Customer Care Program where we will provide assistance as follows:

- Exempting those customers and employees from further recovery action or restriction of supply.
- Ensuring customers and employees experiencing family violence are managed in an appropriate manner including security provisions and access to hardship programs.
- Providing information to such customers and employees on our suite of support programs including water efficiency, dispute resolution processes and payment options.
- Referring relevant customers and employees to an accredited financial counselling agency; and
- Implementing the **Essential Services Commission's Hardship Guaranteed Service Level (GSL) program for customers and family violence requirements.**

Framework and Implementation for Hardship

This Policy guides our customer contact centre and credit management processes, which are outlined in our Customer Charter. This Policy is implemented via our Hardship Guidelines, which:

- Encourage the early identification of customers and employees experiencing hardship.
- Explain the rights and responsibilities of our customers and employees.
- Direct the provision of relevant and timely information for customers and employees experiencing financial hardship.
- Allocate accountability for managing such customers and employees within the business; and
- Provide for training of our staff to ensure customers and employees in hardship are treated with sensitivity and without value judgments.

Related Policies and Procedures

- Protected Disclosures Policy 2013
- Privacy Charter issued October 2007
- Family Violence Policy
- Collections Policy

Accountability for Implementation

- Managing Director
- General Managers
- Manager Communications & Corporate Relations
- Managers
- Team Leaders
- Implementation will be overseen by Risk and Compliance General Manager, Customer Experience and the General Manager People and Safety.

Roles and responsibilities

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

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

All our Customer Contact staff are trained in the Hardship Policy and programs and can sensitively engage with customers.

References

IRD -136	Hardship Guidelines
PRO-75	Procedure for Managing Enquiries and Complaints

POL-44 Social Policy
POL-20 Risk Management Policy
 Collections Policy
 Customer Service Charter
 Personal Privacy Charter

Review process

The policy will be reviewed annually or more frequently as required

Approved by ELT on 26/03/2021
Next due for review by the ELT in 03/2022