

1 Purpose

This policy describes how South Gippsland Water supports residential customers and small businesses experiencing financial hardship or other circumstances that impact on their ability to meet payment obligations and access SGW services generally.

2 Definitions and Acronyms

For the purposes of this policy only, the following shall mean:

Customer Support Program: The South Gippsland Water program that provides a range of support mechanisms as outlined in this policy to enable full and equitable access for eligible customers to water services, information resources, and communication with the Corporation, where personal circumstances currently render such difficult without the supports available through the Program. The Customer Support Program includes measures to respond to Financial Hardship as defined by the Essential Services Commission.

Eligible Customer: A natural person, a volunteer or community group or small business holding an account with the Corporation for water or wastewater services, through owning a declared residential property or small business within a declared water district or occupying such a property as a tenant or through other legal arrangements with the owner.

Financial Hardship: A temporary or longer-term set of circumstances where a customer or small business has the intention but not the financial capacity to make required payments within the corporation's usual payment terms. If there are arrears and there is no financial capacity to repay within 12-months whilst maintaining payment of new charges incurred during that period.

Non-Residential Customer: The following criteria will, in most circumstances (see paragraph 3.1.1 for exceptions) make the customer ineligible for accessing supports under this policy:

- Being identified as an SGW Major Customer;
- An account relating to a property owned by the customer that is not the primary residence;
- Operating as a landlord;
- Service provision governed through a common-law contract with the Corporation such as a Water Services by Agreement customer;
- An account held by a government or other public entity;
- Occupying a property illegally; or
- Having been proven as previously acting in the adverse interests of the Corporation, such as engaging in water theft.

Residential Customer: A natural person owning or occupying (as a tenant or resident through private arrangements) a primary place of residence serviced by SGW, and for which they are responsible for the property service charge and/or consumption tariff.

Small Business: Non-residential customers other than those defined as a Major Customer

EWOV: Energy and Water Ombudsman Victoria.

Customer Support Policy



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3.1 Policy Statement

SGW recognises customers can experience a range of circumstances that may affect their ability to access services or meet account obligations, either for a limited period, over an extended period or on a permanent basis. Through the Customer Support Program (the Program), the Corporation is committed to delivering a range of supports that respond to individual customer needs, with the goal of enabling uninterrupted access to all services through flexible and effective payment and communication mechanisms.

The Customer Support Program will deliver supports that ensures payment obligations are met over time, in a manner that responds to individual circumstances including, where appropriate, tariff relief or incentives.

A minimum set of obligations are outlined by the Essential Services Commission in the Customer Service Code – Urban Water Businesses focussing on financial hardship and supporting customers experiencing family violence. This Policy responds directly to those code obligations and is in replacement of the Financial Hardship Policy. In publishing this policy, SGW deems the obligation that the Financial Hardship Policy has been met.

3.1.1 Eligibility

An eligible customer may be nominated for inclusion in the Program either by themselves, the water business, an independent accredited financial counsellor or other relevant support or welfare agencies.

3.1.2 Dispute Resolution

Where support options cannot be agreed, or the Customer becomes dissatisfied with the agreement, SGW will provide information about the Corporation's dispute resolution policy and the customer's right to lodge a complaint with external dispute resolution forums, including the EWOV.

3.2 Principles

SGW will:

- Treat all customers with sensitivity and without making value judgments;
- Always respect customer privacy in personal communications and in the handling of sensitive information in Corporation databases;
- Use communication methods that are appropriate to the needs of the customer including all resources being fully accessible to those with a disability, limitations in using or accessing digital technology, or social factors that impact how a customer interacts;
- Make all effort to identify any need for additional support early and prior to accounts moving into arrears;
- Reach agreement with eligible customers on the most appropriate support/s for their circumstances, including information about or referral to relevant regional support agencies, through respectful communication via means appropriate to the customer;

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- Monitor the operation of customer support agreements to proactively identify any issues as early as possible, and communicate with customers to establish alternative arrangements if necessary;
- Detail the circumstances in which this policy will cease to apply to customers accessing supports;
- Ensure employees receive regular and broad training in working effectively with the range of customer circumstances and communication needs this policy supports.

4 **Responsibilities**

General Manager People Culture & Customer is responsible for:

- Maintaining a Customer Support Policy inclusive of Financial Hardship policy provisions;
- Ensuring communication of the policy across SGW;
- Ensuring all SGW staff are aware of their role in executing the policy;
- Approving all applications for hardship support that carries a financial cost within approved delegation.

Manager Customer Experience is responsible for:

- Ensuring Customer Service team procedures align to this policy and accommodate whole of SGW customer interactions;
- Ensuring Customer Service staff are appropriately trained in dealing with customers experiencing financial hardship and other circumstances making them eligible for participation in the Customer Support Program;
- Ensuring this policy is understood by all Customer Service staff;
- Approving all applications for hardship support that carries a financial cost within approved financial delegation.

Customer Service Staff are responsible for:

- Participation in training relating to this policy;
- Always working consistently to this policy;
- Approving all applications for hardship support that carries a financial cost within approved financial delegation.

SGW Employees are responsible for:

- Participation in training relating to this policy;
- Referring customers to the Customer Support program where appropriate.

5 References

Victorian Water Industry Association Industry Guide on Residential Hardship

Essential Services Commission Customer Service Code – Urban Water Businesses

PCS-004 Customer Account and Debt Management Policy

Customer Support Policy



PCS-028 Family Violence Policy

SCS-004 Customer Account and Debt Management Procedure

SCS-004a Issuing Final Notices Procedure

This document is to be reviewed in *July 2025* or earlier as required. This document must not be released to external parties without approval by the Managing Director.

DOCUMENT APPROVAL		
Senior Management Approval:	Meeting No.: 678	Date: 12/07/2022
Managing Director Signature:	Robt the	