Customer Support – How We Can Help

1. Customer Support Statement

At Coliban Water, we understand that anyone can experience payment difficulty. We define payment difficulty as any situation where a customer is struggling to pay their account, whether short-term or ongoing.

Our Customer Support Policy aims to:

- Support customers to manage and reduce their debt in a way that works for them.
- Create a safe, respectful and supportive environment, where customers feel comfortable reaching out for help.
- Ensure access to essential water services, regardless of a customer's ability to pay.
- Work proactively with customers to find the right support and remove barriers to getting help.

We also recognise that family violence can have a serious impact on safety, wellbeing and financial security. We are committed to supporting customers who may be affected by family violence, either directly or indirectly.

This document provides an overview of how Coliban Water supports customers experiencing payment difficulties. It is based on our Customer Support Policy, which is approved by the Coliban Water Board and aligns with regulatory requirements under the Water Industry Standards and other relevant legislation. The full policy is available on request.

2. Purpose

We recognise that the communities we serve face a range of social and economic challenges, and that some customers will need support at different times in their lives.

We work closely with organisations such as the Department of Families, Fairness and Housing (DFFH), Energy and Water Ombudsman (Victoria), financial counsellors and community agencies to better understand customer needs and improve the support we provide.

We regularly review and improve our programs to ensure they remain practical, fair and responsive to our customers.

This policy will be reviewed every two years, with ongoing engagement across the community sector to strengthen our approach.

3. Responsibility

This policy applies to all Coliban Water customers, and to all employees, contractors and partners who interact with customers.

Everyone has a role in supporting customers experiencing payment difficulty or family violence in a respectful, consistent and safe way.

4. Definition

Payment difficulty

Payment difficulty may be short-term, recurring or ongoing. It can arise from a range of personal, health, social or financial circumstances.

Customers may identify themselves, be identified by our staff, or be referred by a community agency.

We understand every situation is different. We will work with each customer to agree on support options that reflect their individual circumstances and capacity to pay.

Family Violence

We adopt the definition of family violence under the Family Violence Protection Act 2008 (Vic).

We recognise that family violence can include physical, emotional, psychological, economic or controlling behaviour.

We are committed to supporting customers affected by family violence through our Coliban Assist Program.

We will:

- Prioritise customer safety, privacy and confidentiality.
- Work with customers to establish safe contact preferences and secure account arrangements.
- Minimise requests for evidence and only ask for information needed to provide support.
- Avoid asking customers to repeatedly explain their situation where possible.

Customers affected by family violence will be supported with tailored solutions and may be protected from debt recovery or legal action based on their circumstances.

We will also ensure that any interaction with perpetrators does not compromise the safety or wellbeing of victim-survivors.

5. Our Commitment

We are committed to supporting customers experiencing payment difficulty in a fair, respectful and practical way.

We encourage customers to stay in touch with us in a way that feels safe for them. When we understand a customer's situation, we can provide better support.

Our trained staff will work proactively with customers to identify needs early and offer the right support.

We will:

- Identify customers who may need support and respond early.
- Provide a respectful and confidential service through the Coliban Assist Program.
- Treat water restrictions, legal action, interest charges and external debt recovery as a last resort.
- Make reasonable efforts to contact customers and offer support before taking further action.

- Offer flexible and tailored support options based on each customer's situation.
- Provide access to interpreter services and alternative communication options.
- Support customers to access concessions and government assistance.
- Review customer arrangements regularly to ensure they remain appropriate.
- Provide information about independent support, including the Energy and Water Ombudsman (Victoria).
- Ensure staff are trained to support customers experiencing payment difficulty or family violence.
- Make this policy available in accessible formats on request.

6. Payment Assistance

We offer a range of support options to help customers manage their account. Depending on individual circumstances, this may include:

- Flexible payment plans and bill smoothing.
- Payment extensions or alternative payment options.
- Assistance to access the Utility Relief Grant Scheme.
- Concession checks and support with applications.
- Fee waivers, payment matching or debt relief under Coliban Assist.
- Water efficiency support, including minor plumbing repairs where eligible.
- Referrals to financial counsellors and community support services such as NILS or NURGS.
- We will work with each customer to find the option that best suits their needs.

7. Exiting the Program

Customers may exit the Coliban Assist Program when:

- Their account is stable and they can manage ongoing payments.
- They request to leave the program.
- We have been unable to re-establish contact after making reasonable attempts to offer support.

Where engagement is lost, we will continue to prioritise reconnecting customers with support before taking further action.

8. Access to this policy

This policy is available on our website and can also be provided at no cost on request, including in accessible formats.

9. Related documents and responsibilities

This policy aligns with relevant legislation and standards, including:

- Water Act 1989
- Water Industry Standards – Urban and Rural
- Privacy and Data Protection Act 2014

Clear roles and responsibilities are in place to ensure this policy is applied consistently and effectively across the organisation.