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Media Release

Unitywater offers flexible payment options to customers

Sunshine Coast and Moreton Bay water utility Unitywater confirmed today that a number of flexible payment options were available to customers who were having difficulty paying their accounts.

Unitywater Manager Retail Judy Bailey said recent media reports claiming that all financial hardship payment options had ceased were incorrect.

“Unitywater has simplified and standardised its approach to payment plans across its service area to ensure a fair and equitable approach for all customers. As a result, existing plans from Councils have been simplified and transitioned into five simple options,” she said.

These include:

- Plan A – Advance payment plan
- Plan B – Balance owed payment plan
- Plan C – Catch up and get ahead payment plan
- Plan L – Low income payment arrangement
- Plan H – Hardship instalment plan (interest free)

“The good news for our customers is that Unitywater has a comprehensive hardship policy in place for those people experiencing financial distress. Pensioners and Health Card holders will not be charged interest if they are on the appropriate plan.

“All of our payment plans are designed to offer flexibility to all our customers and the policy must apply to all customers. As a business we need to provide a fair and equitable approach to payment options but we are very mindful that some customers may experience financial distress and will struggle to pay their account,” Ms Bailey said.

Unitywater encourages customers who are experiencing financial hardship or have issues paying their accounts to call 1300 0 UNITY (1300 0 86 489) to discuss the various payment options with Unitywater’s customer service staff.

More information on Payment Plans and Unitywater’s Financial Hardship Policy are available online at www.unitywater.com or by calling 1300 0 UNITY for the cost of a local call.

ENDS

Attachment: Payment Plans table

Media enquiries: Unitywater Duty Media Manager ph. 0488 980 564



Unitywater Payment Plans

To assist customers with management of their account, Unitywater offers customers a number of alternatives to full payment of water supply and sewerage account on the standard billing cycle.

Customers are advised that all payment plans (excluding advanced payment plans) must be re-established each quarter/half year.

Provided total payment of the arrangement is made by the end of the quarter/half year, customers can pay by differing frequency without the need to change the existing schedule i.e. arrangement is set up monthly, but customer can make fortnightly payments.

Customers who choose to have an arrangement paid via direct debit will need to complete a **direct debit form** and return it to Unitywater at least seven working days prior to the date of the first payment. To comply with banking guidelines, this must be submitted in hardcopy.

Type of payment plan	Eligibility criteria
<p>Plan A - Advanced payment plan</p> <p>No ATP is established, the customer makes part payments as they choose. Payments can be made via any payment method including Direct Debit</p>	<p>Customer must have no arrears</p>
<p>Plan B -balance owed payment plan.</p> <p>Customer makes part payments to pay off the outstanding balance before the end of the billing period.</p> <p>The customer is required to make a formal agreement to participate in this payment plan in order to avoid standard debt recovery action being taken to recover the overdue amount.</p> <p>Any amount outstanding after the due date attracts interest - currently set at 11% pa compounding on a daily basis.</p> <p>Any balance outstanding from the previous account (account period/s) at the time of arrangement is made will attract interest until paid.</p>	<p>Customers may have arrears and must have less than two dishonoured payments in the past six months.</p>
<p>Plan C - Catch up and get ahead payment plan</p> <p>The customer makes part payments to cover overdue charges plus the expected charges on the next account before it is due. For the typical Plan C arrangement to pay, the customer will pay twice the amount of their most recent account before the end of the quarterly billing period. Customers should be reminded water consumption may vary each billing period and this will affect the amount of the account.</p> <p>The customer is required to make a formal agreement to participate in this payment plan in order to avoid standard debt recovery action being taken to recover the overdue amount.</p>	<p>Customer may have arrears and must have less than two dishonoured payments in the past six months</p>

<p>Any amount outstanding after the due date attracts interest - currently set at 11%pa compounding on a daily basis.</p>	
<p>Plan L - Low income payment arrangement</p> <p>The customer makes part payments to pay off the outstanding balance before the billing period.</p> <p>The customer is required to make a formal agreement to participate in this payment plan in order to avoid standard debt recovery action being taken to recover the overdue amount, and in order to avoid interest being charged on the overdue amount.</p> <p>No interest is charged on current outstanding balance provided customer makes their scheduled payments on time.</p>	<p>Customer must be in receipt of a current pension rebate or have a current health care card.</p>
<p>Plan H - Hardship instalment plan</p> <p>The customer makes payments as agreed. Arrangement to pay is established on a case by case basis. The aim is to cover arrears and estimated future charges</p> <p>The customer will not be charged interest on the arrears unless they fail to pay an instalment plan as agreed.</p> <p>If customer fails to pay an instalment amount, Unitywater may charge interest on the arrears amount.</p>	<p>Under Unitywater's Financial Hardship Policy, financial hardship is assessed on a case-by-case basis. Factors which will be considered in qualifying a customer for a Hardship Instalment plan include:</p> <ul style="list-style-type: none"> • loss of employment • separation or other family breakdown • death in family • illness including physical incapacity, hospitalisation or mental illness. • natural disaster • low or fixed income insufficient to pay reasonable and normal living expenses.