

How can you help our customers?

We offer many ways to support our customers - through our general enquiries line and our Customer Care team. You can help our customers by telling them about our payment assistance offers or contacting us on their behalf.

What we offer

Flexible payment options

If a customer is unable to pay in full by the due date on their bill, they have three options.

1. If the due date hasn't passed, they can ask for an extension of up to 35 days past the original due date.
2. If the due date has passed, we can offer a payment arrangement. This can be a single payment or multiple payments that ensure the bill is paid before the next one is issued.
3. We can offer a payment plan for up to two years, which provides a long-term option against bill shock and helps clear debt. We average the customer's past bills to determine regular payment amounts that can be made manually or by Direct Debit.

Call **13 20 92** to request these options.

Centrepay

Customers can choose to contribute to their Sydney Water bill directly from their Centrelink payments. The minimum deduction amount for Centrepay is \$10 per fortnight.

Owners can set up Centrepay by calling us directly on **13 20 92**. However, tenants need to set up payments through Centrelink. They will need the payment number for their property and our Centrelink reference - 555052086C.

Pension rebates

Customers who own their property are entitled to a rebate if they have a Pensioner Concession Card from Centrelink or the

Department of Veterans' Affairs, or a gold Health Card from the Department of Veterans' Affairs with one of the following:

- War widow
- War widower
- Extreme disablement adjustment (EDA)
- Totally and temporarily incapacitated (TTI)
- Totally and permanently incapacitated (TPI).

Call us on **13 20 92** or visit sydneywater.com.au/pensionrebates

BillAssist®

If a customer needs longer term assistance, they can enter our BillAssist® program. We assign an individual Customer Care case coordinator who will contact the customer each quarter to review the account, set goals, assess progress and review internal and external support options.

Call us on **1800 222 280** or visit sydneywater.com.au/helpwithyourbill

PlumbAssist®

We offer a plumbing service for customers who are experiencing payment difficulty and need essential plumbing work.

To qualify for this service, the customer must be:

- the owner and occupier of the property with a Sydney Water meter
- assessed as eligible by a Sydney Water Customer Care case coordinator
- unable to afford essential plumbing repairs.

Essential plumbing includes repairing or replacing leaking or broken toilets, taps, showerheads and pipes, and finding and repairing hidden leaks.

Payment Assistance Scheme

The Payment Assistance Scheme (PAS) helps customers pay their bill when they're in financial crisis.

It's a credit on the bill that is available to single property owners and private tenants who have individual meters at their property and who have been assessed by our Customer Care team or an accredited community agency.

Customers who own their property can receive assistance for both service and usage charges.

Tenants can only receive assistance for their usage, as that's all they're responsible for paying under the *Residential Tenancies Act 2010*. We'll send a letter to the tenant, which they can provide to their real estate agent as proof of credit on the account. Social housing tenants are not eligible.

If the customer has received PAS credits within the past 12 months, they may not be eligible for more credits. They can enter a payment arrangement with us and we'll consider each case individually.

If your agency would like to be accredited to provide PAS credits, email us at paymentassistanceprogram@sydneywater.com.au

What else you can offer

Our website contains an overview of:

- our support options
- links to **other help and support**
- our **accredited community agencies**.

Visit sydneywater.com.au/helpwithyourbill to find out more.

National debt helpline

Professional financial counsellors offer a free, independent and confidential service.

Call **1800 007 007** or visit ndh.org.au

MoneySmart

The website is run by the Australian Securities and Investments Commission (ASIC) to help people increase their financial literacy and make the most of their money. The government website contains information and tools about budgeting and saving, investing, borrowing and credit, super and retirement and financial scams.

Visit moneysmart.gov.au

No Interest Loan Scheme (NILS)

This scheme offers safe, fair and affordable loans of up to \$1,500 for people on low incomes. Loans are available for essential goods and services such as fridges, washing machines and medical procedures. Loans cannot be used for cash, rent arrears, debt consolidation or bills.

Repayments are set at an affordable amount over 12 to 18 months, with no interest. NILS works through a process called 'circular community credit'. This means when a borrower makes a repayment to NILS, the funds are then available to someone else in the community.

Call **13 64 57** or visit nils.com.au to find out more.

Service NSW

Service NSW is now the single point of contact for services like the Department of Fair Trading, Births, Deaths and Marriages, and Roads and Maritime Services. They also run the Cost of Living program, designed to help you find NSW Government rebates and savings that are relevant to you, such as:

- Family Energy rebate
- Active Kids voucher
- Pension Travel vouchers
- Gas rebates.

Call **13 77 88** or visit service.nsw.gov.au