PROCESS FOR WATER ASSIST APPLICATIONS

Consumer is identified as facing **extreme financial hardship** and is referred by the Water Corporation to a Financial Counsellor.

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Financial Counsellor **assesses client/consumer suitability** for Water Assist.

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Financial Counsellor completes **application form** with client/consumer and submits to the Water Corporation.

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Water Corporation **approves** application.

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Water Corporation advises Financial Counsellor of decision by phone and issues **approval letter** to customer with confirmation of payment arrangement.

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Customer pays instalments by the due date.

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Water Corporation issues regular **account updates** to customer.

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Final payment is received and customer is offered a payment arrangement for current and future bills.

Customer defaults on instalments.

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Water Corporation issues **reminder notices** and follows up with phone contact.

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If payments are still **not received**, Water Assist arrangement is cancelled and debt recovery action commences.

Water Corporation **rejects** application.

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Water Corporation advises Financial Counsellor of decision by phone and issues **rejection letter** to customer requesting a payment arrangement be entered into.

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Water Corporation contacts customer to **discuss options** or consider referring back to Financial Counsellor .

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Interest exempt arrangement or Equal Repayment Plan agreed to with customer by the Water Corporation.