



Overdue payments

1. Overview

1.1 At a glance

Our policy explains what we do if you don't pay your bill on time.

If you're having trouble paying your bill, we make it easy to get help. Just get in touch and we'll work out a payment plan to pay your bill in a way that you can manage.

1.2 Scope

Our policy covers all customers.

1.3 Objective

Our policy helps us recover overdue payments so we can keep providing services to all customers.

2. Policy in detail

2.1 We like to be clear

As your service provider, we'll:

- issue you an accurate and timely bill
- treat you fairly and with courtesy
- work with you to keep the water on if you're having trouble paying your bill.

As our customer, we need you to:

- pay your bill by the due date
- get in touch if you're having trouble paying your bill for any reason.

2.2 We give you time to pay your bill

We give you 21 days to pay your bill from the date we issue it. We print the due date clearly on your bill. We only issue a bill in the owners name. We may deliver the bill to an alternate postal or electronic address, to a managing agent or tenant, if you ask us to. However, the owner remains liable for all charges.

2.3 We send you reminders when your payment is overdue

This is what we do if you don't pay your bill:

1. If you don't pay your bill by the due date, we'll send you a reminder notice. If you're signed up for paperless billing both of these will go to your email address. You can also receive a payment reminder 2 days before your bill is due by email or SMS.
2. If you don't pay your bill when you get a reminder notice, we'll send you a restriction notice. This notice will be sent in the post. If you have provided us a mailing address that is different to your property address, a copy of this notice will be sent to both.
3. If you don't pay your bill when you get a restriction notice, we'll hand deliver another notice. This notice tells you that we intend to restrict your water supply. This notice is delivered to the property only and not the mailing address.
4. If you don't pay your bill when you get this notice, we may restrict your water supply and/or take legal action. The contractor who attends the property to carry out restriction cannot accept payment.

If you're having trouble paying your bill for any reason, we can help. Simply get in touch and we can offer you a payment plan to pay your bill. Our payment plans are flexible, and you can re-negotiate them if your circumstances change. General information is available by visiting sydneywater.com.au/helpwithyourbill or in the [Payment Assistance Policy](#).

2.4 We may charge you extra when your payment is overdue

If you don't pay your bill by the due date, we may charge you a late payment fee or interest, whichever is higher.

We charge the late payment fee (plus CPI) that the Independent Pricing and Regulatory Tribunal (IPART) set. They set our prices every four years and this fee attracts GST.

You can find the current fee under [Prices for other services](#) on our website. Further information is also available on the [IPART](#) website

We use the [Local Court of New South Wales Practice Note Civ 1](#) to calculate the interest we charge. This is at the Reserve Bank of Australia (RBA) cash rate plus 4%.

2.5 We really don't want to restrict your water supply

We **only** restrict your water supply as a last resort when you haven't:

- got in touch
- stuck to your payment plan
- paid your overdue bill.

We send you a bill, three notices and visit your property once before we restrict your water supply.

We reduce the flow at the water meter when we restrict your water supply. You'll still have a very low flow of water for drinking or very basic use.

We only restrict your water supply Monday to Thursday between 7.30 am and 3.00 pm.

2.6 We won't restrict your water supply or take legal action if we're helping you

We'd like to work with you to keep the water on. We won't restrict your water supply or take legal action in any of these situations:

- You've asked for a payment plan and are making the agreed payments.
- You've set up Centrepay payments through Centrelink and we're receiving payments.
- You've told us that you're affected by family violence and have entered our BillAssist[®] program.
- We're helping you through our BillAssist[®] program.
- You've lodged a complaint about your bill and we're looking into it or you've lodged one with the [Energy & Water Ombudsman NSW](#).

It's a good idea to pay small amounts regularly so your future bills are more manageable.

2.7 We'll restore your water supply quickly

If we've restricted your water supply, we'll leave a card that tells you about the restriction and how to get the water back on. We'll restore your water supply when you've taken action in one of these ways:

- You've paid the overdue bill and the reconnection fee.
- You've agreed to a payment plan with us.
- You've asked us for help through our BillAssist[®] program (if you own and live in your home).
- You've let us know about your special circumstances, including if you're experiencing family violence.

2.8 We may take legal action

If you don't pay your overdue bill, we may take legal action. If we do, we'll pass the costs on to you.

2.9 We'll help you if you're a tenant

If you get a restriction notice and you're a tenant, you should get in touch with:

- your real estate agent and ask them to pay the bill straight away
- us, after you've contacted your real estate agent, to let us know they're paying it.

If this isn't possible, you can pay the bill and legally deduct it from your rent. We'll give you confirmation of the payment to show your real estate agent.

If you're a tenant and need [help with your bill](#) simply get in touch. Our staff will discuss ways we can help.

2.10 We want to help you before it gets too hard

Sometimes, it might be hard to pay your bill. Our staff are trained to recognise and support you.

We'll always:

- treat you with sensitivity and on a case by case basis
- deal with your payment difficulty in a fair and reasonable manner
- provide access to a language interpreter, at no cost to you.

If the bill is for your home and you need [help with your bill](#), we can:

- make sure you get the government concessions you're entitled to
- give you the right payment plan
- help you set up Centrepay payments if you get Centrelink support
- refer you to a community service agency that we partner with for help. This might be for counselling services, emergency financial relief or medical advice and support
- offer you help through our Payment Assistance Scheme (PAS) or BillAssist® program
- help you use less water by giving you water efficiency tips
- offer emergency and essential plumbing work through our PlumbAssist® service (if you own and live in your home).

If the bill is for your business and you need help, we can:

- offer a deferral of payment for a short period of time
- negotiate a payment arrangement with you based on reasonable commercial considerations and market conditions.