



Payment assistance

1. Overview

1.1 At a glance

Our policy explains how we can help you if you're having trouble paying your bill.

1.2 Scope

Our policy covers you if you're responsible for paying all or part of the bill. The level of support we can offer depends on your relationship to the property.

1.3 Objective

Our policy helps you:

- keep the water on – regardless of your capacity to pay
- pay your bill in a way that you can manage.

2. Policy in detail

We want to help you when you need it.

2.1 We'll make it easy if you need help with your bill

We understand that every customer's situation is different. Whether you're an owner or a tenant, our staff will assess your circumstances and advise of the types of support we can provide. If you own the property, we can offer you flexible payment options that you can re-negotiate if your circumstances change. The most important thing is for you to [contact us](#) so we're aware of your situation and you don't get charged additional fees unnecessarily.

It's a good idea to pay small amounts regularly so your future bills are more manageable. You can set up an ongoing payment plan through direct debit or make manual payments yourself.

2.2 We'll offer support if you need a little more help with your bill

For residential customers (customers who own properties that are primarily used as a place of residence), we can work together to get on top of your bill and offer you specialised help. We can:

- make sure you get the government concessions you're entitled to.
- give you the right payment extension, arrangement or 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® programs if you are eligible.
- help you use less water by giving you tips.
- offer emergency and essential plumbing work through our PlumbAssist® service (if you own and live in your home).

If you are a tenant, we can:

- 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) (if you have a NSW Rental Tenancy Agreement and are **not** renting through social or community housing).
- help you use less water by giving you tips.

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.
- discuss programs and offerings we have to support efficient use of water in your business.

2.3 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 payments.
- you've set up Centrepay payments through Centrelink and we're receiving payments.
- 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 a complaint with the Energy & Water Ombudsman NSW that is still open.

If you are a tenant, the *Sydney Water Act 1994 (s62)* allows you to make payment of an overdue account to ensure the water service is not restricted. You can then recover the amount paid from the owner or have it deducted from rent owed. If you receive a notice of our intention to restrict the water service due to non-payment, call us right away and we'll do our best to help you.

2.4 We'll give you a respectful, confidential service

Our staff will work respectfully with you and care about your [privacy](#). We take it very seriously and comply with NSW privacy laws. We won't discuss your account details with anyone who isn't authorised on your account. You can authorise someone to speak on your behalf by letting us know directly or by providing supporting documentation to give them authority.

2.5 We'll give you help for free

Our help and advice is free. We also offer a free:

- Interpreter service if you have trouble with English. Call [13 14 50](#) to request the language you need and then ask to speak to Sydney Water on 13 20 92.
- Teletypewriter (TTY) service if you're hearing impaired. Call [133 677](#) and ask for 13 20 92.

We promote our assistance options in our customer newsletters, on our reminder notices and through our website and social media pages. We also publish water wise tips on our website to help you save water.

3. Definitions

Term	Definition
BillAssist	Sydney Waters Payment Assistance (hardship) program that has Case Coordinators who give personalised support, advice, and payment assistance.
Centrepay	A voluntary bill paying service which is free for Centrelink customers.
My Account	Online customer portal for billing and payments.
PAS	Payment Assistance Scheme credits.
Payment arrangement	An arrangement to pay back existing debt by the time the next bill issues, either in full or in instalments.
Payment extension	Additional time to pay the current bill, that is not yet overdue.
Payment plan	An ongoing plan paying off any debt and future bills in equal instalments.

PlumbAssist	Service to assist with emergency and essential plumbing works for those who cannot afford their own plumber.
Tenant dunning lock	35 day hold on debt recovery actions.