

# Payment Arrangement Support Policy



# Payment Arrangement Policy

**Policy**  
Payment Arrangement

**Approved by Board on**  
June 2026

**Maintained by**  
CEO

**CEO name**  
Philip Holliday

**Version**  
1

**Scheduled review date**  
June 2031

## Table of Contents

1. Policy Statement.....	3
2. Purpose .....	3
3. Scope.....	3
4. Principles .....	3
5. Access to Support .....	3
6. Support available .....	4
6.1 Payment Arrangements (Primary Support).....	4
6.2 Account and Debt Management .....	4
6.3 Referral Support .....	4
7. Assessment and decision making .....	4
8. Monitoring, Review and Non-Compliance .....	5
9. Customer responsibilities .....	5
10. Non-compliance and re-engagement .....	5
11. Privacy and Confidentiality .....	5
12. Complaints and Escalation .....	5
13. Monitoring and Continuous Improvement .....	5
14. Policy Review .....	6



## 1. Policy Statement

Murrumbidgee Irrigation (**MI**) recognises that customers may experience financial difficulty or vulnerability.

MI will identify customers who may need support early and provide fair, practical assistance to help them manage and meet their obligations.

## 2. Purpose

This policy sets out MI's approach to supporting customers experiencing financial difficulty.

The objectives of this policy are to:

- Provide fair, respectful and consistent support
- Help customers manage and meet their obligations
- Prevent debt escalation and unnecessary service impacts
- Ensure compliance with MI's Operating Licence and external dispute resolution requirements

## 3. Scope

This policy applies to customers experiencing financial difficulty or vulnerability that affects their ability to manage or pay their account.

This policy should be read in conjunction with:

- Suspension and Disconnection Policy
- Complaint Handling Policy
- MI contracts and rules

This policy is designed to meet requirements under MI's Operating Licence, including payment arrangement support and customer protection obligations.

## 4. Principles

MI will:

- Treat customers with fairness and respect
- Engage early to prevent issues escalating
- Provide clear and consistent information
- Tailor support to individual circumstances
- Minimise the need for customers to repeat information
- Maintain confidentiality, unless disclosure is required or permitted by law, or is necessary to manage a customer's account, payment arrangement, or complaint.

## 5. Access to Support

Customers can request support at any time through MI's customer service channels (phone, email, in writing, in person or online).

MI may also identify customers who may need support through:

- Overdue accounts or payment difficulty
- Customer contact or disengagement
- Complaints or service interactions



- MI will keep the process simple and only request information necessary to assess support.

MI will publish this policy and notify customers at least annually of its availability.

## 6. Support available

MI will work with customers to identify appropriate support based on their circumstances.

### 6.1 Payment Arrangements (Primary Support)

Payment arrangements are the main form of support under this policy.

MI will agree arrangements with customers that:

- Reflect the customer's capacity to pay
- Consider both outstanding balances and ongoing charges
- Are sustainable over time

Arrangements may include:

- Instalment plans
- Adjusted payment schedules (e.g. weekly, seasonal)
- Short-term extensions or deferrals

While a customer is complying with an agreed payment arrangement:

- Water supply will not be suspended or disconnected; and
- Credit collection or recovery action will not proceed

### 6.2 Account and Debt Management

- Review of account balances and payment history
- Temporary pause on debt recovery while support is assessed
- Waiver of fees or charges where appropriate

### 6.3 Referral Support

Where appropriate, MI may refer customers to:

- Rural Financial Counselling Service or similar
- Government assistance programs
- Community support services

## 7. Assessment and decision making

MI will assess each request based on the customer's circumstances.

In doing so, MI will:

- Consider the customer's capacity to pay
- Tailor support options
- Only request information necessary

MI will:

- Clearly communicate decisions
- Record outcomes to ensure consistency



## 8. Monitoring, Review and Non-Compliance

MI will monitor support arrangements to ensure they remain appropriate.

Where circumstances change, MI will:

- Review arrangements with the customer
- Adjust support where required

MI will maintain appropriate records and provide information to the regulator upon request to demonstrate compliance with Operating Licence obligations.

## 9. Customer responsibilities

Customers receiving support are expected to:

- Maintain contact with MI
- Provide relevant information where required
- Meet agreed payment terms
- Advise MI of any change in circumstances

## 10. Non-compliance and re-engagement

If a customer does not meet an agreed arrangement, MI will:

- Attempt to contact and re-engage the customer
- Review whether the arrangement remains appropriate
- Consider whether the customer is experiencing hardship
- MI will consider available support options before taking further action.
- MI will ensure that all reasonable payment support options, including review of existing arrangements and alternative assistance, are considered prior to any escalation or action under the Suspension and Disconnection Policy

## 11. Privacy and Confidentiality

Customer information relating to hardship will be handled confidentially and in accordance with applicable privacy legislation.

Information will only be used for the purpose of providing support and assistance.

## 12. Complaints and Escalation

Customers may request an internal review if dissatisfied with a decision.

If the matter remains unresolved, customers may contact the Energy & Water Ombudsman NSW (EWON).

MI will:

- Inform customers of this option
- Cooperate with EWON
- Use outcomes to improve services

## 13. Monitoring and Continuous Improvement

MI will monitor the effectiveness of this policy and associated practices, including:



- Uptake and outcomes of payment arrangements
- Trends in customer hardship and vulnerability
- Complaints relating to billing and payment support

Insights will be used to support continuous improvement and ensure alignment with regulatory expectations and customer needs.

## 14. Policy Review

This policy will be:

- Approved by the Board, and
- Reviewed at least every five (5) years, or earlier if required.