

Code of Practice on Payment and Debt Recovery

In this leaflet we explain what help and support we can give you if you're having problems paying a water bill and what we will do if you fall into debt.

You'll find a list of our other Codes of Practice on the back of this leaflet. You can download them from our website, southwestwater.co.uk/cop, or call us on 0344 346 1010 for a free copy.

We understand that some of our customers may have problems paying all of their household bills. If you're having difficulty please call us, we offer a number of payment plans and other support to help you get back on track with your water bill.

Depending on your circumstances, you may be entitled to extra help with your water bill.

We'll always try to help customers who are trying to pay and we guarantee that we'll keep our side of any agreement we make with you. However if you don't keep yours, you risk recovery action being taken against you.

By law, we can't disconnect a domestic customer's water supply for not paying, but we can, and will, take other action to obtain payment.

If we need to issue a court claim this will increase the debt that you owe us, as you will also have to pay court costs and solicitors costs. This may affect your ability to obtain credit (see page 10).

AVOID WORRY – ACT NOW – GET IN TOUCH

Debt Helpline 0800 083 0283

Open from 8am to 8pm, Monday to Friday

9am to 1pm, Saturdays.

Closed on Sundays and bank holidays

We offer a range of support services to help you with your bill. Visit southwestwater.co.uk/bills/need-help-paying-bill for more details of the help available.

Code of Practice on Payment and Debt Recovery

Having difficulty paying your bill?

We can help you.

Please contact us as soon as possible – we can't help you unless you let us know that you're having difficulty paying. The sooner you contact us, the sooner we'll be able to suggest a way to help you pay.

Please call our Debt Helpline on 0800 083 0283.

Or please write to:

South West Water

PO Box 4762

Worthing BN11 9NT

How can we help?

Unfortunately we can't just reduce the amount you have to pay, but if you're being charged on a rateable value basis and it's possible that your annual bill would be lower if you had a water meter installed, we'll recommend that you consider this option.

You can have a meter fitted free of charge as long as the cost isn't unreasonable and it's practical to install one. If you find that you don't benefit by having a meter, you can opt to switch back to unmetered charges within 24 months of the meter being installed or within one month of receiving a metered bill based on a reading showing the second full 12 months' water use.

If you want a meter but we can't install one, we'll offer you an assessed charge. Full details about metering, switching back and assessed charges are contained in our Code of Practice on Charges, Bills and Water Meters. Download a copy from our website at southwestwater.co.uk/cop, or call us for a free copy on 0344 346 1010.

If you're already on a meter, we can check to see whether you're entitled to pay the special WaterSure or WaterCare Tariffs which may give you a lower annual bill – for more information on these, see pages 5 and 6.

We can also send you water-saving advice which may help you reduce the amount of water you use and the amount you have to pay – or visit our website for more information: southwestwater.co.uk/watersavingadvice.

Once we've checked to see whether you're paying the lowest possible bill for your personal situation, we'll discuss your finances with you and try to agree a payment plan which will help you to pay your bill.

For both metered and unmetered payment plans, payments can be made monthly, fortnightly or weekly.

At the end of each year we'll review your account and make any adjustments to the required payments if your water use has changed and the amount you're paying is too high or too low.

If your account is in credit and we've issued a bill recently, you can choose to have the over-payment refunded or carried forward to reduce the next year's payments. If you haven't paid enough, we'll add the amount you owe to the next year's bill and reset your monthly payments to cover the outstanding balance over the next 12 months.

We'll always require a payment plan to be set at a level that clears the current year's charges by the end of the financial year (31 March), but if your account is in arrears, we may be able to agree a longer period to clear your charges in order to make instalments more manageable.

There are many ways to pay your bill:

- By direct debit (some instalment plans only)
- By standing order (some instalment plans only)
- By debit or credit card at southwestwater.co.uk/bills
- By telephone on our automated debit card payment line 0800 230 0750
- Free of charge at Post Offices
- Free of charge for payments in cash at PayPoint outlets
- At your own bank or building society (some banks now charge for this service)
- At any branch of Lloyds – the bank will charge 30p for a payment made in cash
- By post to Customer Accounts, South West Water, PO Box 4762, Worthing, BN11 9NT (please don't send cash through the post)
- Free of charge at South West Water's head office at Peninsula House, Rydon Lane, Exeter EX2 7HR.

Full details of all charges, payment plans and payment options are included in our Household Charges Scheme available on our website.

If you find it difficult to get to a Post Office, PayPoint outlet or bank because of a disability, we'll try to find a convenient arrangement to help.

To set up a payment plan please call our Debt Helpline on 0800 083 0283 so that we can discuss your requirements with you and agree a suitable plan.

Additional help if you're on a water meter

The WaterSure Tariff

If you have a water meter or pay the multi-occupancy assessed charge, you may qualify for help with your bill if you, or someone in your household receives one of the following benefits and you need to use a significant amount of extra water:

- Income support
- Job-seekers' allowance (income-based)
- Working tax credit
- Child tax credit (if you're receiving the child element of the credit – you won't qualify if you receive only the family element)
- Income-related employment and support allowance
- Pension credit
- Housing benefit
- Universal credit.

You'll then qualify for help if:

- The person receiving the benefit has three or more dependent children under the age of 19 and for whom they receive child benefit normally living with them; or
- Someone in your household has one of the following medical conditions and this causes you to use a significant amount of extra water:
 - Desquamation (flaky skin loss)
 - Weeping skin disease (eczema, psoriasis, varicose ulceration)
 - Incontinence
 - Abdominal stomas
 - Crohn's disease
 - Ulcerative colitis
 - Kidney failure requiring home dialysis (unless the National Health Service pays towards your water bill).

If you have someone in your household with an illness not on this list, you may qualify for help if the illness means you have to use a significant amount of extra water, but you'll need to get a medical certificate from a registered medical practitioner which states:

- The name and address of the person with the illness
- The illness which requires a significant extra amount of water to be used
- The date on which the certificate is issued
- The name and address of the registered medical practitioner.

You'll have to pay any charge the medical practitioner makes for issuing the certificate.

If you think your household qualifies for help under the above scheme then please visit our website southwestwater.co.uk/watersure to for further information and an application form or call us on 0344 346 1010.

Water Direct – payments from benefits

The Water Direct scheme is run together with the Department for Work and Pensions (DWP). The scheme is designed to help you if your water charges are in arrears and you receive one of the following income-related benefits:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Pension Credit
- Universal Credit (basic allowance or housing element)

If your account is at least £50 in arrears, the scheme allows you to pay a fixed amount towards your charges directly from your benefit.

Like many other customers, this may help you with budgeting and managing your water bills.

We can help you to arrange this if you call our Debt Helpline on 0800 083 0283.

If you're arranging payment with JobCentrePlus yourself, please let us know. We'll suspend any action to recover debt until your application has been approved or rejected – but please make sure you let us know what's happening.

The WaterCare Tariff

If you have a water meter you may qualify for help with your bill if you're on a very low income and you or someone in your household receives one or more of the following means-tested benefits:

- Housing Benefit
- Income Support
- Income-based Job Seeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit (guaranteed element)
- Universal Credit (basic allowance and/or housing element).

Please ask us to send you full details and an application form if you think your household qualifies for help under the above scheme. You can also download information and an application form from our website.

The South West Water WaterCare+ scheme

WaterCare+ is a scheme to help you if you're trying to pay by:

- Checking you're getting all the benefits you're entitled to
- Making sure you're on the right tariff for the lowest possible water bill
- Carrying out a home water and energy audit and suggesting simple ways to reduce your water and energy use
- Fixing dripping taps or leaking cisterns and installing simple water-saving devices such as low use shower heads, flow restrictors in taps and toilet flush reduction devices.

The South West Water FreshStart fund

The FreshStart fund is available to assist you if you're looking for help with water debt because you're new to debt or are dealing with an extraordinary life event and would benefit from immediate clearance of your water debt or short-term help with bills.

This fund will give you the time and financial assistance to help you adjust to these new circumstances – for example, if you're left with debt following the death of a partner, unemployment, relationship breakdown or illness.

We fund FreshStart, which is administered by Plymouth Citizens Advice Bureau. They'll be able to offer help and advice to suit your personal circumstances and your water debt.

How to get help from debt advice agencies

You may find it helpful to obtain independent advice or debt counselling and there are a number of organisations which can provide this free of charge.

You could contact:

- Your local Citizens Advice Bureau (CAB)
- A consumer advice centre
- A money advice centre
- Step Change

If we're contacted by one of the above organisations because you've asked them to help you, we'll suspend any action to recover charges from you while discussions are taking place.

We'll often agree to a payment plan suggested by a debt counsellor from one of the debt advice organisations we've listed, and if you keep to the plan agreed, we'll take no further action to recover the debt. If you don't, we'll take action to recover all of the charges you owe.

The Citizens Advice Bureau can be contacted at:

Telephone: 03444 111 444

Relay UK (NGT): 03444 111 445

Website: www.citizensadvice.org.uk

The Water Debt Gateway is hosted by Citizens Advice Plymouth and aims to assist people who are struggling to pay their water bills and gives grants to ensure a fresh start, free from water debt. They have a dedicated team who'll assist you if you have a water debt, large or small, regardless of whether you're a tenant or a homeowner. Working with you, they assess your personal circumstances and help you decide which assistance scheme best suits your needs.

Identifying your most economical tariff will help you save money and prevent any future arrears. Contact the Water Debt Gateway on 01752 502697 / 01752 502698 or freshstart@plymouthcab.org.uk.

Your local library may also have contact details of free debt counselling organisations in your area, such as StepChange, who can be contacted by calling freephone number 0800 138 1111 or visiting www.stepchange.org. The Money and Pension Service may help you to find independent and free debt advice in your area by visiting www.moneyadviceservice.org.uk.

Your JobCentrePlus office may also be able to give you advice on benefits and where you can get help and advice about your debts.

Tenants

If you're a tenant, you're responsible for paying water and sewerage charges unless your landlord has agreed directly with us, in writing, to pay the charges.

If your tenancy agreement states that the landlord is responsible, please check that they have a written agreement with us to pay. If you get a bill from us which you think your landlord should be paying, contact our Accounts Helpline on 0344 346 1010 immediately – don't ignore the bill thinking your landlord is paying it.

What if you think your bill is wrong?

If you think that you're not responsible for a bill we send you, or if you think that the bill amount is wrong, please contact our Accounts Helpline on 0344 346 1010 immediately.

We'll look into the matter and try to resolve it with you. We'll suspend any recovery action for outstanding charges while we try to resolve matters.

If we aren't able to resolve the matter and you need to make a complaint, the last section of this booklet explains how you can do this.

If we can't reach an agreement with you by any other way, we may have to take legal action.

What will happen if you don't pay your bill or keep to a payment plan?

If, after we've sent you a bill, we don't receive payment or any contact from you to discuss payment, we'll send you a reminder. We'll also send you a reminder if you miss paying instalments.

If we don't hear from you or receive payment after sending you a reminder, we'll send you notice of our intention to ask the county court to issue a claim for non-payment.

If you've been paying by instalment and haven't responded to a reminder, we'll send you a combined notice of cancellation of your instalment plan and of our intention to pursue a claim. The claim will be for the full amount you owe us and not just for any instalments you've missed paying.

If you don't respond to this notice, depending on your payment history, we may:

- Ask the court to issue a court claim,
- Contact you again ourselves, or
- Ask a debt collection agency to recover the outstanding money.

If a court claim is issued, the legal costs will be added to the debt you owe us, as you'll have to pay court and solicitors' costs.

If you receive a court claim you can ask the court to decide how you should pay the debt, but if you do, you may have to pay additional court costs. You can also dispute the court claim if you believe you don't owe the money claimed.

If you don't respond to the court claim, the court will make an order against you for the full debt. Further legal action, such as the issue of a warrant for the seizure of goods, can be taken against you once an order has been made.

A court order for payment will affect your ability to obtain credit.

Where an order for payment has been made by the court and there's still no agreement to pay a debt, depending on the circumstances, we may take one or all of the following actions:

- Ask a debt collection agency to recover the outstanding money
- Visit you ourselves to try and agree a payment plan
- Ask the court to issue an enforcement process such as:
 - A warrant to allow a court bailiff to seize your goods
 - An Attachment of Earnings Order requiring your employer to pay money from your salary/earnings directly to us
 - A Charging Order if you own your home. This will mean that you have to settle the debt before you can complete the sale of your home.

Debt collection agencies

Where we've asked a debt collection agency to recover money, you'll need to raise any dispute or make any offer of payment to the agency using the contact telephone number or address on correspondence the agency sends you.

The debt collection agencies we use are regulated by the Office of Fair Trading, are rigorously vetted by the company and operate within strict codes of practice. If you have any concerns or complaints about a debt collection agency, please write to us at South West Water, PO Box 4762, Worthing, BN11 9NT.

Credit reference agencies

If we consider that your account is in default and we need to refer your account to a third-party debt recovery agency because you haven't paid us, the third-party agent may supply information about your payment default to other organisations, such as a credit reference and fraud prevention agency to perform similar checks, and to trace your whereabouts if for example you've moved without giving us a forwarding address.

To read the full details of how your data may be used please visit our website southwestwater.co.uk/privacy or call 0344 346 1010.

If you're not satisfied

Please let us know. If you believe that you don't owe the money we're asking you to pay, or that we haven't complied with this code of practice, you can let us know using the contact details on the back of this leaflet. Our Complaints and Compliments leaflet explains how we'll deal with your concern.

In the unlikely event that we're not able to resolve your complaint to your full satisfaction and our position has been reviewed by a senior South West Water manager, you can refer your concerns to the Consumer Council for Water (CCW).

The Consumer Council for Water (CCW)

CCW is an independent statutory body which protects customers' interests and investigates complaints.

It may be able to help you with advice on paying and where you can get help and advice on debt. They can be contacted at:

Telephone: 0300 034 2222

Relay UK (NGT) is also available

Address: 1st floor

Victoria Square House

Victoria Square

Birmingham B2 4AJ

Email: via form on website ccwater.org.uk

If we're contacted on your behalf by CCW, we'll suspend all action to recover debt until matters are resolved.

Water Industry Redress Scheme (WATRS)

If your complaint remains unresolved after it's been through all the stages of our complaints procedure and has been reviewed by CCW, you may be eligible to take your concerns to WATRS, the Water Industry Redress Scheme which can provide an independent, binding decision.

You can find details on how and when to apply at watrs.org or contact:

Telephone: 020 7520 3801

Email: info@watrs.org

Address: WATRS

International Dispute Resolution Centre

70 Fleet Street

London

EC4Y 1EU

Contact us

Accounts Helpline: 0344 346 1010
8am-6pm Mon-Fri, 9am-1pm Sat
Closed on Sundays and bank holidays

Services Helpline: 0344 346 2020
8am-6pm Mon-Fri
Emergencies only outside these times

There's lots of information and we can be contacted on our website
www.southwestwater.co.uk

Debt Helpline: 0800 083 0283
Water conservation: 0800 378937
Minicom: 0800 169 9965
You can contact us via Relay UK (NGT)

Address
South West Water,
PO Box 4762,
Worthing, BN11 9NT

We have Codes of Practice on:

- [*Complaints and Compliments*](#)
- [*Our Customer Promise*](#)
- [*Leakage for Domestic Customers*](#)
- [*Our Water Supply Service*](#)
- [*Our Wastewater Service*](#)
- [*Payment and Debt Recovery*](#)
- [*Priority Services.*](#)

These codes of practice can be found on our website www.southwestwater.co.uk