

Debt recovery

We want to help



BRISTOL
WATER

Wessex Water
YTL GROUP





As a Bristol Water and Wessex Water customer, you are entitled to a high level of service from us and our billing company Bristol Wessex Billing Services Limited (BWBSL).

In return, we ask you to pay for your water and sewerage services promptly.

This code of practice explains how we can help if you are finding it difficult to afford to pay your water bill.

It also explains the action we will take if you do not pay your bill or payment plan or do not pay on time. We will either:

- **take legal action, which means you will incur additional costs and it may affect your credit rating**
- or
- **send your account to a debt collection agency**
- or
- **apply for payments to be deducted from any benefits you receive.**

Ways to pay your bill

To make it easier to pay your bill, we offer the following options free of charge:

- **Direct Debit** – the easiest way to pay your bill
If you don't have a meter, you can pay annually, twice yearly, or in 10 monthly payments. If you have a meter, you can pay monthly on a budget plan or on receipt of your bill. There is no charge or discount. Visit wessexwater.co.uk/directdebit
- **at your bank** – please take your bill or instalment book with cash or a cheque made payable to BWBSL. Normally no fee is payable at your own bank
- **telephone/internet/mobile banking** – payments should be made to Bristol Wessex Billing Services Ltd, please quote sort code 40-02-50 and account number 61229737*
- **online** – you can pay online with a debit card or credit card at bristolwater.co.uk/paynow or wessexwater.co.uk/paynow
- **at any PayPoint outlet** – please take your bill and payment in cash to a local PayPoint outlet. See www.paypoint.com
- **at a post office** – please fill in the payment slip and take it with your bill, debit card or payment in cash to any post office
- **debit or credit card** – pay by debit card or credit card by calling our automated line 0345 600 1 019.* Make sure you have your card and bill to hand
- **by post** – cheques should be made payable to BWBSL. Please write your customer reference number on the back of your cheque and post it with the payment slip to:
BWBSL, 1 Clevedon Walk, Nailsea, Bristol BS48 1WA.
Please do not send cash or post dated cheques

* *Please quote the payment reference number found on the front of your bill.*

If you would like further information about any of our payment options, please contact customer services using the details on the back page.

Spreading the cost of your bill

If you are unable to pay your bill in full we have a number of different payment options to help spread the cost, at no extra charge.

Contact us and we will try to agree a payment plan to clear the amount you owe in a reasonable time.

We offer monthly instalments for customers paying by Direct Debit but can arrange fortnightly, or in cases of extreme hardship, weekly payments for other payment methods.

Some customers, particularly those with a disability, have difficulty getting payments to us. If this applies to you, we will try to find you a more convenient payment method.

Once we agree a payment plan with you, we expect you to make the agreed payments otherwise we will cancel the plan and you will have to pay the whole bill.

Unless you have already broken a previous payment agreement, we will agree an acceptable offer of payment at any time during the debt recovery process.

If you are struggling to afford your water bill, get in touch with us as soon as possible

If you have a problem paying

If you are struggling to afford your water bill, get in touch with us as soon as possible.

Call: 0345 600 3 600 (Monday to Friday, 8am to 6pm) or
Email: customer.services@bwbsl.co.uk

The sooner we know, the sooner we can suggest a solution for you. We have a range of schemes to help depending on your individual circumstances.

Visit wessexwater.co.uk/tap or
bristolwater.co.uk/helptopay

Switching to a water meter

If you live on your own, have a small family, your house has a high rateable value or you are a low water user, a meter could lower your bills because you only pay for the water you use.

Most customers can change to a metered supply free of charge but if we are unable to fit a meter, we may be able to offer an alternative charge.

Household customers who have asked for a meter may choose to switch back to paying on an unmetered basis. This option lapses after you have been billed for two whole years on the metered charge. You may only make this change once.

For a leaflet and application form visit bristolwater.co.uk or call 0345 600 6 600 (24 hour automated service).

Free water saving devices

If you already have a water meter we offer advice on how to save water and money. You can order a free water saving pack from our website: bristolwater.co.uk/savewater

Flexible payment plans

If you find yourself in short-term financial difficulty, we can offer you a flexible payment plan. This means you can pay less than you need to towards your bill for an agreed period and catch up on payments later.

Water Direct

If you are behind with your water bill and receive one of these benefits: income support, income-based jobseeker's allowance, income-related employment and support allowance, pension credit or universal credit, we can take payments directly from your benefits under Water Direct.

To pay this way, please contact customer services using the details on the back page. The amount you pay each week is worked out to cover the bill for the year and a small amount towards any debt.

WaterSure Plus

If you have a water meter and you need to use a large amount of water for reasons you cannot control, WaterSure Plus may be able to help. WaterSure Plus puts a limit on the amount you have to pay.

To qualify, you must receive one of the major social benefits or tax credits, such as income support, income-based jobseeker's allowance, income-related employment and support allowance, pension credit, working tax credit, child tax credit, housing benefit or universal credit.

In addition, you must either:

- receive child benefit for three or more children under 19 living in your household, or
- have someone in the household with a medical condition that causes them to use significantly more water.

For more information visit: bristolwater.co.uk or contact customer services using the details on the back page.

Assist

Assist is our low rate tariff for customers in extreme financial difficulty. The tariff reduces your bill in line with your financial circumstances and ability to pay and can be used alongside our Restart schemes. To apply you will need to seek independent debt advice.

Restart

Restart is designed for customers with significant water debt. It is a two-year scheme and if you qualify we will agree a payment plan based on your financial circumstances. Normally your payments will cover your current bill and, if possible, an additional amount towards your debt.

If you pay your current year charges, at the end of year one we will reduce your debt by an equivalent amount. In year two, if you continue to pay your current year charges, we will clear your remaining debt and you will be back on track.

To apply for Restart you may need to seek independent debt advice.

Pension Credit discount

If you receive Pension Credit or state pension is your only income we may be able to offer you a discount of around 20% off your bill if we provide you with water and/or sewerage services. To apply, all adults in your household must be in receipt of Pension Credit or have state pension as their only income.

Independent advice

You will need to receive independent debt advice and complete a financial budget to apply for Assist. We may also ask you to do this if you are applying for Restart. The following organisations will offer advice free of charge.

- For a face to face meeting contact your local Citizens Advice or debt advice agency – see your local phone book or the internet for details. If you visit an agency they will complete a financial budget and the application on your behalf.
- For online or telephone advice you can contact:
 - StepChange - 0800 138 1111 or www.stepchange.org/debtremedy
 - National Debtline - 0808 808 4000 or www.nationaldebtline.org

As well as helping with your water bill, advisers may also help you with any other debts you may have and check you are receiving all the benefits to which you are entitled.

Benefits advice

Jobcentre Plus can also give you advice on benefits and tax credits you may be eligible for. See your local phone book, local library or look on the internet for details.

If you are disabled or caring for someone who is, you may be entitled to extra help. For further information please:

- visit www.gov.uk/browse/benefits/disability
- contact the social services department of your local authority, which is unlikely to offer you financial support but can offer general advice.

Get in touch today

Remember, if you are having problems paying or you need more information on any of our schemes designed to help customers in financial difficulty, contact customer services as soon as possible using the details on the back page.

If you ask Jobcentre Plus, International Pension Centre, social services, Consumer Council for Water or an independent debt advice agency for help, please let us know.

We may put the debt recovery process on hold while your enquiry is being dealt with.

If you prefer, you can nominate a relative, friend, carer or support worker to contact us on your behalf.

Disputing the bill

If you think you are not responsible for the bill, or you believe it is incorrect, please contact customer services immediately using the details on the back page. We will put the debt recovery process on hold until the situation is resolved.

We will also do this if the Consumer Council for Water or Jobcentre Plus are involved and contact us on your behalf.

In the case of a disputed bill, you must pay any amount not in dispute immediately while we investigate.

We will not continue with debt recovery action if the bill is wrong. If we cannot agree with you, we will ask a court to decide.

What happens if you choose not to pay?

Please let us know if you are experiencing problems paying. We cannot help if you do not and we will take action to recover any money you owe us.

Usually we leave a minimum of 14 days for you to pay your bill. If you do not pay or contact us we will send further debt recovery documents which will show how much you owe and what will happen if you don't pay. This could be either issuing a county court claim, passing your account to a debt collection agency or an application to the Department for Work and Pensions for direct payments from any benefits you receive.

If you do not keep to a payment plan that we have agreed with you, we will cancel the plan and expect you to pay all outstanding charges.

We may use credit reference agencies to check the information we hold is correct. The agencies may record our search.

If we issue a county court claim, you will incur additional costs of at least £70. This may affect your credit rating and make it harder for you to obtain credit.

HM Courts and Tribunal Service issues the claim together with a response pack giving you instructions for dealing with the claim.

You then have limited time to respond and there are four options:

- admit the claim and pay in full within 14 days. If you do this, you will not have a county court judgment (CCJ) against you and your credit rating will not be affected
- do nothing. In this case, a CCJ will be entered automatically which affects your credit rating, and your ability to obtain credit. Legal costs will be added to the amount you owe
- admit the claim, but ask for time to pay. We will review your offer and make an appropriate payment arrangement with you. A CCJ will be entered automatically, which will affect your credit rating and ability to obtain credit
- dispute the claim. The dispute will be dealt with by the courts.

If you receive a CCJ, your name will stay on the Register of Judgment, Orders and Fines for up to six years. This could seriously affect any applications you make for credit with other suppliers of goods and services.

You can prevent this by paying in full, including the legal costs, within 28 days of the CCJ. You can then ask us for a letter of satisfaction and send it to the court. They will charge you to have your name removed from the register.

If the debt and the associated fees and costs are not paid, or you default on any arrangement you make to pay, we will ask the county court to enforce the judgment. If we have to do this, you will incur more costs.

How will enforcement action affect you?

Once a CCJ has been entered, we can ask the county court to issue any of the following enforcement proceedings:

- **attachment of earnings** – if you are employed, we ask the court to make an order to have payments taken directly from your pay. This means your employer will be given the details of your debt and of the CCJ
- **bankruptcy** – we ask the court to declare you bankrupt
- **charging order** – if you own your property, we ask the judge to make a charging order against it. If you have a mortgage, the lender is given the details of your debt and of the CCJ. A charging order is registered at the Land Registry and prevents the sale, remortgage or disposal of a property until the debt and the charge have been cleared
- **High Court Writ of Control** – a high court enforcement officer is instructed to take control of (seize) goods
- **personal appearance at court** – you are given an appointment to go to court and complete a financial statement
- **warrant of execution** – the court bailiff enters your home and has power to seize goods to sell at auction to raise the money to pay your debt and any additional costs incurred.

The court fees for serving and carrying out these actions and our legal fees will be added to the amount you owe.

Debt collection agencies and tracing agencies

If you do not pay, we may ask a debt collection agency to recover your debt. We do not need a CCJ to do this.

We may also pass your account to a tracing agency if you move out of a property leaving a debt and do not give us a forwarding address. The tracing agency will use various resources to find you and then will contact you to arrange payment.

We will send a letter to the last address we had for you before we pass your debt to a third party. If you do not respond to this, the debt collection agency will contact you by letter, phone or text message and may visit you.

All the agencies we use (except Searchlight Collections which is in the BWBSL group of companies) are registered with the Financial Conduct Authority (FCA). They are also members of the Credit Services Association (CSA).

Please contact us immediately if you have a complaint about any agency acting on our behalf. We will investigate your concerns and compensate you under our enhanced guaranteed standards scheme.

Advice to tenants

Tenants are responsible for paying for the services we provide unless the landlord tells us otherwise. If your landlord has agreed to pay your water services charges for you, they must confirm this in writing to us.

If your landlord is responsible for the bill and we start to take debt recovery action against you because he/she has not paid, or if your bill is addressed to a previous tenant, please contact us straight away using the details on the back page.

If your rent includes a sum for your water services, this sum should reflect the amount we charge your landlord.

If you believe you are being charged too much for water by your landlord, you may be in a situation known as 'water resale'.

You may wish to read a copy of the Water Resale Order, which is available from the industry regulator (Ofwat).

Further information

This code of practice leaflet is part of a series which includes codes of practice relating to leakage, enquiries and complaints and general information. Our code of practice for enquiries and complaints is available from bristolwater.co.uk/cop or wessexwater.co.uk or by request using the contact details on the back of this leaflet.

This leaflet is available on request in other formats such as large print and languages other than English.

How to contact us

If you have a question about your bill including:

- payment arrangements
- problems paying
- metering
- moving house
- high water use
- surface water drainage
- Priority Services.

Call Customer Services: **0345 600 3 600**

(Monday to Friday, 8am to 6pm, Saturday, 9am to 2pm)

Email: customer.services@bwbsl.co.uk

(Please quote your customer number and telephone number)

BWBSL, 1 Clevedon Walk, Nailsea, Bristol BS48 1WA

We welcome calls via the Text Relay service.

Calls to 0345 numbers usually cost the same as standard UK landline numbers. Please check with your telephone service provider.

To protect our customers and staff calls may be recorded.

Bristol Water and Wessex Water are not responsible for the content of external websites.

This document is part of our code of practice for household customers.