

1 Code of Practice on debt for domestic customers

Keeping on top of bills can sometimes be difficult. The sooner you let us know there's a problem, the sooner we can help. Talk to us on 01737 772000. Lines are open from 8:30am to 5:00pm Monday to Friday.

This fact sheet is our Code of Practice on Debt for Domestic Customers – one of a suite of codes approved by Ofwat, our regulator.

If your bill remains unpaid we have to take legal action. But if you follow this advice we may not need to.

How can I pay my bill?

In any of the following ways:

- By debit or credit card on the internet. Go to: www.waterplc.com
- By debit or credit card over the telephone. Call: 0800 587 2936 (free phone - *This service is available 24hrs a day, 365 days a year. It is an automated speech recognition system and does not transfer to a live operator.*)
- By setting up a Direct Debit or cash instalment arrangement. (Contact our Customer Services team on 01737 772000)
- At a Post Office - they will charge for this.
- In cash at any branch of Nat West in our supply area – for free. Other banks may charge if you do not have an account with them.
- By post to:
**Sutton and East Surrey Water plc,
London Road, Redhill,
Surrey RH1 1LJ.**
- By using your own on-line or telephone banking service.

More details can be found on our website.

We will not take action against you if:

- your bill is paid
- you follow the advice listed here
- we have reached an agreement whereby you will pay your bill in instalments and are keeping to the agreement. But if you fail to make the payments, the amount outstanding will become due immediately
- the bill is in a previous occupier's name. But we will need proof you are the legal occupant, such as a tenancy agreement.

What happens if I tell you I'm having difficulty paying my bill?

We can't reduce your bill but we can suggest alternative ways of paying. For example, we can agree fixed weekly, fortnightly or monthly payments you can afford to clear the debt.

What if I'm receiving benefits?

You can ask your Job Centre Plus to pay your bill in instalments directly from your benefit if you are receiving any of the following:

- Income based jobseekers allowance
- Income Support
- Pension Credit
- Income-related Employment and Support Allowance

This arrangement is called **WaterDirect** and has the following benefits:

- you don't have to remember to make your payments
- there's no chance of us taking legal action against you

Job Centre Plus will take regular amounts from your benefits to pay off the debt and current charges. You can ask them to set this up, but you must write and tell us or telephone 01737 772000.

We'll apply to Job Centre Plus even though you don't ask us to if:

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- you have failed to respond to requests for payment
- you fail to maintain two payment plans offered to you
- we have told you we are taking court action or it's the next step we intend to take.

Where else can I go for help?

Whether you are receiving benefits or not you can get advice from: The Citizens' Advice Bureau; Consumer Advice Centres; or a Money Advice Centre. Look in Yellow Pages under Advice Centres, or search the internet. Your local council can tell you where to get advice. You can also ask for help from the Consumer Council for Water who represent customer interests. See page three for contact details. Please tell us if you have asked any of these organisations for help.

Note: none of them will give you money or pay your bill.

What if I have mobility problems and can't get the money to you?

If you are elderly, disabled or have special needs, we can arrange to make payment easier for you. For example, you can nominate someone to act for you, or we can arrange for one of our Debt Liaison Officers to collect your payments. These services are free. Call us on 01737 772000 if you would like more information.

What if I am facing hardship because I have a meter?

If you have a meter you may be eligible for a lower bill as part of the WaterSure Tariff. To qualify you or a member of the household need to receive a means tested benefit and either have three or more dependent children under 19 living with you, or must suffer from a medical condition that requires you to use additional water. Call us on 01737 772000 to find out more.

I'd like a meter – what should I do?

Ask for one to be fitted free of charge. Call Customer Services on 01737 772000 for details. If your home has a high rateable value or low occupancy, you may save money by switching. You will have the option to revert to rateable value charges within 12 months.

Who has to pay the bill?

Normally, the occupier. If you pay a landlord you must ensure they have confirmed the arrangement with us. Once we have that information we will send future bills to your landlord. If your landlord doesn't pay the bill and we start recovery action against you, or if the bill is for a previous tenant, call us immediately on 01737 772000. We can only help if we know.

What if other organisations become involved, or I dispute the bill?

If Job Centre Plus or the Consumer Council for Water become involved, or if you dispute the bill, we may put our debt recovery process on hold while the matter is investigated. But we cannot delay recovery indefinitely.

What happens if I don't pay my bill?

If you don't pay, or fail to keep to an agreed instalment plan, the whole debt becomes due and we will make a claim against you in the County Court. Court and legal costs may be added to the amount you owe. If you still don't pay, this will become a Judgment and you may be responsible for further legal costs.

But we will not make a claim against you without taking the following steps:

Step 1. We'll send a letter giving you seven days to :

- pay in full (you should contact us immediately if you have difficulty paying);
- inform us you are not responsible for the bill; or
- inform us you dispute the amount.

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Step 2. If you do not make arrangements with us to resolve the previous step we will notify you that we intend to issue a County Court Claim.

Step 3. If you do not contact us after this notice or pay the outstanding amount we will notify you that our next action will be to issue a County Court Claim.

Also, we may telephone you or a Debt Liaison Officer may visit. We may also send other letters to you before choosing to issue a County Court Claim.

What happens next if I still don't pay?

If there is still no contact and you make no attempt to pay, we will ask the court to order you to pay. You will receive a County Court Judgment.

You will be responsible for all legal costs in addition to the amount owing. Failure to pay may result in more legal costs being added to the debt. If we obtain a County Court Judgment it will affect your ability to obtain credit.

What happens if I still don't pay after the County Court Judgment?

You must keep to the court order or we will ask the court to take enforcement action, such as:

An Order for Questioning – you will have to attend court to explain your financial situation so it can assess how much you can pay. There are legal penalties if you fail to attend.

A Warrant of Execution – this involves bailiffs calling and removing property to pay the debt and costs of recovery.

A Third party Debt Order – this allows us to take the debt and costs of recovery directly out of your bank account.

A Charging Order on your property – you will not be able to sell or re-mortgage your

property until the debt and costs of recovery have been paid. We can ask the court to force the sale of your property to recover the debt and costs of recovery.

An Attachment of Earnings Order – this instructs your employer to deduct the debt and costs of recovery from your earnings and pay it to the court or to us.

Do you use Debt Collection Agencies?

No. We will not use a Debt Collection Agency for any of the stages of our debt recovery process, nor will we sell your debt to a third party.

What can I do if I feel my complaint hasn't been resolved?

If you have a complaint about your bill, write in the first instance to Head of Customer Services, Sutton and East Surrey Water plc, London Road, Redhill, Surrey, RH1 1LJ or telephone our Customer Services Department on 01737 772000.

Contact us again if you are dissatisfied with the outcome of your complaint. If appropriate, we will refer it to the Managing Director for a review. Alternatively, you can write to him directly. He may invite you to telephone him if you remain dissatisfied. If you continue to be dissatisfied, you can contact the Consumer Council for Water at:

Consumer Council for Water – London & South East, 1st Floor, Victoria Square House, Victoria Square, Birmingham, B2 4AJ

Telephone: 0845 7581 658, Fax: 0121 345 1010, Minicom: 0121 625 1442

Email: londonandsoutheast@ccwater.org.uk

Remember – if you are having problems paying your bill call us on 01737 772000. We are available between 8:30am and 5:00pm Monday to Friday.