

Unpaid charges

Code of practice for the collection of
unpaid charges from household customers

APRIL
2009



Dŵr Cymru
Welsh Water

Ref no: PRE0023

If you are finding it difficult to pay your bill please contact us immediately on **0800 052 0145**. This booklet explains how we can help, it also sets out what will happen if you do not pay. This publication is one of a suite of codes approved by the industry regulator Ofwat.

Details of all our publications can be found on our web site: **www.dwrcymru.com/publications/** or you can telephone us on **0800 052 0138** for further information.

If you don't understand your bill, how it is calculated, or methods of payment, please telephone us on 0800 052 0145.

We are open 8am until 8pm Monday to Friday and 8:30 am to 1:30 pm on Saturday

Paying for your water

Who is responsible for paying the water bill?

The occupier of a property is legally responsible for paying the water bill and is usually the person who uses the water.

What if I rent my home?

As you are the occupier, even if you rent your home, you are responsible for paying the bill.

However, in some cases your water bill may be included with your rent. It is very important that you check this with your landlord, or check your tenancy agreement so that the bill is issued to the right person.

If you are a tenant your water charges may be included with your rent but this varies quite a lot from one tenancy agreement to another, so please check this when you move in. If your tenancy agreement states that your landlord is responsible for paying water charges please let us know (We may ask to see the tenancy agreement). You can contact us by telephone on **0800 052 0145**.

Local Authority/ Housing Association Tenants

We have agreements with some Local Authorities and Housing Associations which enable them to bill and collect water charges from their tenants. If you are a tenant of a Local Authority or Housing Association you may receive your water and sewerage bill from them, in which case you should make your payment to them. If you are unsure whether this applies to you please call us on **0800 052 0145**.

What if the bill is not mine?

If we are chasing the wrong person for payment, for example, the bill should be for your landlord or a previous tenant, please call us immediately on **0800 052 0145**.

Are you finding it hard to pay your bill?

We may be able to help you – but the only way we can do this is if you let us know – so please contact us on **0800 052 0145** as soon as possible.

There may be some circumstances where we would be able to reduce (or cap) the charges that you pay. There may also be other ways we can help you pay, so please contact us.

For security and for staff training, we may also record telephone calls.

We operate a Customer Assistance Fund that can offer financial assistance for customers who meet the qualification criteria and have arrears. Please contact us for further details on **0800 052 0145**.

Remember that unless you tell us that you are finding it hard to pay your bill, we are unable to help.

If you want independent advice, you can contact a local advice agency such as:

- The Citizens Advice Bureau
- The Consumer Advice Centre
- The Money Advice Centre

The telephone numbers and addresses can be found in your telephone directory.

Alternatively, Community Legal Services Direct (CLS) provides free advice over the phone and on the Internet on debt, housing, welfare benefits and education issues.

Just call **0845 345 4345** (local rate) Monday to Friday, 9am to 5pm, or contact **www.clsdirect.org.uk**

CLS will also help you find local advice providers for a whole range of issues.

What will we do if you contact us?

- We will explore whether or not we are able to discount or cap your charges
- We will try to reach an agreement with you. This will be about paying the bill within a reasonable period of time at a rate you can afford.
- We will deal with your case sensitively and if you have a particular problem in getting the money to us because of illness or disability, we can make alternative arrangements that will be more convenient to you.

If your problem is budgeting for the bill, we may be able to offer you a more suitable payment method for the future. See the tables below for a list of available payment types and payment outlets.

All payment options are offered free of charge unless marked otherwise

Payment Type	Annual and Bi-annual		Monthly Installments		Fortnightly or more frequently	
	Measured	Un-Measured	Measured	Un-Measured	Measured	Un-Measured
Direct Debit	Date to be agreed with customer*	1 April & 1 October	1, 8, 15 or 23	1, 8, 15 or 23		
Payment Book			✓	✓		✓
Payment Card			✓	✓	✓	✓
Credit Card	✓	✓	✓	✓		
Bill in Full	✓	✓				
Council Collections					✓	✓

Payment Outlet	Payment method					
	Payment card	Booklet	Bill	Cheque	Cash	
Local Authority**		✓	✓	✓	✓	
Post Office	✓	✓	✓		✓	
Paypoint	✓	✓	✓	✓	✓	
Banks***		✓	✓	✓	✓	
By Post to us		✓	✓	✓		

* Payment will be claimed 14 days after the bill is issued which will be determined by the date the meter was read.

** Only some local authorities accept payment

*** Free at any branch of NatWest or the customer's own bank

Paying by credit/debit card

There are 3 ways you can pay with a debit/credit card:

1. Online at www.dwrcymru.com
2. By telephoning us on **0800 052 0145**
3. By post – by sending payment to:

Dŵr Cymru Welsh Water
Customer Services
PO Box 690
CARDIFF
CF3 5WL

Paying by Cheque

Cheques should be made payable to 'Dŵr Cymru Cyf' and crossed 'A/C Payee'. The customer reference number should be written on the back of the cheque. Please send your cheque to:

Dŵr Cymru Welsh Water
Customer Services
PO Box 690
CARDIFF
CF3 5WL

Details of the payment options available and where to pay can also be found on the reverse of your bill and in our Scheme of Charges.

Avoid worry! Act now and get in touch. Please contact us on **0800 052 0145 to discuss the best way for you to pay your bill and to arrange an instalment plan.**

We would like to reach a joint agreement about payment of your bill. We will keep our side of the agreement, provided you keep yours. If we set up a payment agreement and you break it, the whole amount becomes due. It is therefore important that you pay the correct amount on the due dates.

How we can help you

There may be some circumstances where we would be able to reduce (or cap) the charges that you pay. There are also some other things that we may be able to do to help:

- If you are on the telephone we may ring you at any stage of the recovery process to try and help before things become too much of a problem
- If you only use a little water or your property has a high rateable value, having a meter could help you in reducing your future bills. But remember, you will still need to pay the outstanding bills you currently have. If you are interested in having a meter, please contact us on **0800 052 0145**
- If you are in receipt of one of the major social benefits or tax credits and you have 3 or more dependent children under the age of 19 living with you, or any member of your household has a medical condition that requires the use of additional water you may be eligible for our Welsh Water Assist tariff which entitles you to a capped charge. Telephone **0800 052 0145** to find out whether you are eligible and to ask for an application form.

Remember, whilst we are available at the end of the phone to help you with any problems you have with your bill, the payment of water charges is your responsibility.

Don't wait for us to get in touch with you, please telephone us on **0800 052 0145.**

What else can you do?

We may be able to reduce your charges if you are receiving Income Support/Income related employment and support allowance, income based Job Seekers Allowance or Pension Credit, and the Department for Work and Pensions is able to arrange for payments to be made to us direct from your benefit – this is called the Third Party Deductions Scheme.

If you would like to apply, your local Department for Work and Pensions office will tell you what you need to do – or contact us on **0800 052 0145** – 8am to 8pm Monday to Friday and 8.30am to 1.30pm on Saturday.

You can also contact government departments that may be able to help – such as the Department for Work and Pensions, the Pensions Office, or HMRC. Whilst they are unlikely to give you money, they may be able to help in other ways.

You will find the telephone number of your local government departments in your telephone directory.

If you do ask the Department for Work and Pensions, or any other government departments, for help, or if you get any benefits, please make sure you tell us.

The advice in this booklet is important

What if I don't pay my bill?

If you do not pay your bill or keep to an agreed instalment arrangement, we may eventually have to take legal action through the County Court to recover all the money you owe us. We may also have to do this if we cannot jointly come to a satisfactory agreement about payment.

However, we do not like doing this, and we will try to avoid this happening.

Taking legal action through the County Court can lead to a Judgement being made against you. This could affect your ability to obtain credit in the future.

If you do not pay us after the judgement has been made, we will then have to ask the Court to use their 'Judgement Enforcement' system. This may involve any of the following:

- The issuing of a 'Warrant' for seizure of goods – goods to the value of the amount you owe will be removed from your property
- An 'Attachment of Earnings' against wages – payments will be taken directly from your wages before you receive them
- A 'Charging Order' against the sale of your property – should you sell your property the amount you owe us would be deducted from the proceeds of sale. If the debt is substantial you could also be forced to sell your property.

You may also be ordered to personally appear before the Court to answer questions about your financial circumstances. As well as all the trouble and inconvenience this causes, the legal action costs could be substantial and we may require you to pay these.

A Judgement is public information and other organisations will be able to view its details.

Your ability to obtain credit elsewhere may be affected if you do not pay us on time.

We may use a Debt Collection Agency at any stage in the recovery process – although normally this would be after a first reminder is sent. These Agencies are regulated by the Office of Fair Trading and operate in accordance with Codes of Practice set by ourselves and by the Credit Service Association.

What if you dispute your bill?

If you do not think that you are liable for the bill, (for example, if your landlord is responsible for the bill and owing to his non-payment we start to take recovery action against you), or if you dispute the amount, you must tell us as soon as you receive the bill and we can put our recovery process temporarily on hold.

The recovery process may also be put on hold if Consumer Council For Water Wales or DWP/Jobcentre Plus is involved.

If you are a metered customer and the amount of water billed is higher than normal, there may be a number of reasons for this - Please call us on **0800 052 0140** for further advice.

Obviously we do not want to start legal action if you are not liable for the bill. We will look into the matter but, if we do not agree with you, we may have to arrange for the issue of a 'Claim' and ask the court to decide.

If you have a complaint

The Company has a formal complaints procedure to deal with complaints about any aspect of the services provided. Further details can be found in the publication 'How we handle your complaints' available by calling **0800 052 0138**. Our preferred method of dealing with a complaint, as this is the quickest way to get a complaint resolved, is by telephone. Customers are advised to call **0800 052 0145**.

If a customer wishes to write to us they can contact us by writing to:

Billing and Account queries
Customer Services Manager
Dŵr Cymru Welsh Water
PO Box 690
Cardiff CF3 5WL

Alternatively, customers can e mail us at
water.enquiries@dwrcymru.com

How to contact us

Please telephone us on **0800 052 0145**. We are open Monday to Friday 8am until 8pm and 8.30am until 1.30pm on Saturdays.

You can also contact us online at www.dwrcymru.com or if you prefer to write, the address is:

Customer Services Manager
Dŵr Cymru Welsh Water
PO Box 690
CARDIFF CF3 5WL

Where else can I get help?

The Consumer Council for Water Wales is an independent consumer body set up to protect your interests. It has a duty to investigate customer complaints relating to water and sewerage companies. They will also be able to give you advice and tell you where to go for help.

Consumer Council for Water Wales

Room 140
Caradog House
1-6 St Andrews Place
CARDIFF CF10 3BE

Telephone – **08457 078267**
Fax – **02920 239847**
Minicom – **0121 6251422**
Email – wales@ccwater.org.uk
Website: www.ccwater.org.uk