



Our Code of Practice for Domestic Customer Debt



South Staffs Water

Introduction

This is our Code of Practice for dealing with domestic customer debt. It gives details on paying your bills, and states what we will do if you do not pay your bill and you fail to contact us. Our regulator, Ofwat, has approved the code.

Customer's Responsibilities

As a customer you have two responsibilities:

- (i) to pay your bill on time;
- (ii) if for any reason you cannot pay your bill, to contact us on 0845 60 70 456 to discuss the problem. Our opening hours are from Monday to Friday, 7am to 8pm and Saturday, 8am to 1pm.

The Debt Code explains how we can help you. It also sets out what steps we must take if you do not pay your bill and do not contact us. We will avoid taking further action if we can, so please contact us as soon as possible if you are having difficulty paying your bills.

Contact us – we will try to help

The company knows that some people have difficulty finding the money to pay their bills. We are here to help, but can only help if you tell us. For example, we might be able to offer monthly, fortnightly or even weekly instalment plans to suit your particular needs. We do, however, reserve the right to refuse to make a payment agreement with you if we have previously made an arrangement and you have not kept to it.

What happens if you decide not to pay?

If you do not contact us, we will assume that that you are trying to avoid paying your bill and we will begin our debt recovery procedure.

We will use a range of enforcement measures available to us to collect your debt. These actions may add additional costs to your bill, which will increase your debt.

Where and how you can pay your bill

There are a number of ways that you can pay your bill. All payment methods are free of charge unless otherwise stated:

Direct debit - free of charge

Unmetered customers can pay their bill by making either one annual payment in April, by two instalments with payments in April and October, or by making eight equal monthly payments in April through to November. Payments will be taken on either the 1st, 14th or 21st of each month.

Metered customers can pay quarterly by direct debit - on the 1st, 14th or 21st day of the month following the receipt of their bill, or by 12 equal monthly instalments. If any of the dates is a bank holiday or weekend we will take the payment on the next working day.

Please telephone us on **0845 60 70 456** to set up your direct debit or to ask for a direct debit mandate.

PayPoint – free of charge

Take your payment card or payment slips along with your cash payment to your local PayPoint. You will receive a printed receipt as proof of your payment, which you should keep. To find your nearest PayPoint outlet, log onto www.paypoint.co.uk

Debit/credit card – free of charge for debit cards only

You can call our 24 hour fully automated payment line on **0845 456 7064**. You will need the reference number shown on your bill and your card details. Debit cards will be processed free of charge, but credit card payments will incur an administration charge of 1.6%. If you prefer to talk to someone when making your payment, call us during our opening hours on **0845 60 70 456** and speak to one of our team.

Alternatively, you can pay by debit card online via our connection with Santander (formerly Alliance & Leicester). Go to our website at www.south-staffs-water.co.uk and choose the Payment Options page, then click on BillPay.

At any Post Office – charge added

You can make payment by cash or cheque at the Post Office using the payment slip attached to your bill or the barcode on the bottom of the bill. Cheques should be made payable to 'Post Office Ltd'. You may be charged a fee by the Post Office for this service.

By post – free of charge

Send your cheque or postal order, made payable to '**South Staffs Water Plc**', along with the completed payment slip to **South Staffs Water, PO Box 63, Walsall, WS2 7PD**. Remember to quote your customer reference number on the back of your cheque. No receipt will be issued.

Please do not send post-dated cheques through the post as we are unable to accept these and they will be returned to you and please do not send cash payments.

At banks and building societies – free of charge

This service is free at your own bank, but other banks may charge you. You can pay by cash or cheque, using the payment slip provided or the barcode on the bottom of the bill. Make your cheque payable to '**South Staffs Water Plc**'.

By telephone or internet banking – free of charge

If you pay by telephone or internet banking, you will need to quote your customer reference number, our sort code of 40-11-18, our bank account number which is 40770132 and the payee name of South Staffs Water.

Moneyway (previously Secure Homes) – charge added

You can spread the payment of your water bill over 12 months or 52 weeks, contact Moneyway on 0800 27 99 500.

There is a monthly fee for this service, please contact Moneyway as the fee does vary.

Remember, you will need to allow time for your payment to reach us by the agreed date. If you do not keep to your payment arrangement, your plan may be cancelled and all outstanding charges may become due.

If you are finding it hard to pay

If you don't tell us that you are finding it hard to pay your bill we can't help you. Contact us as soon as possible by writing to us at the address shown on page 12 or telephoning us on **0845 60 70 456**.

If you want advice about debt or benefits, you should go to a local advice agency, such as:

- Citizens Advice Bureau
- The Consumer Advice Centre
- National Debtline
- Department for Work and Pensions/Jobcentre Plus

Their details can be found in the Yellow Pages, your local library or on the internet. If you ask for help from any of these organisations, let us know as we may hold recovery action on your account whilst they are helping you.

If you are claiming Income Support, Jobseekers' Allowance, Pension Credit or Employment and Support Allowance, you can apply to the Department for Work and Pensions (DWP) to have your bill paid directly from your benefit. This scheme is called Water Direct.

The DWP will deduct an agreed amount from your benefit each week until your debt has been paid or your circumstances change. Any payments made on your behalf will go towards your current bill as well as your arrears.

Please contact us with your National Insurance number so that we can arrange this for you. Alternatively, you can contact your DWP office direct with details of your arrears. Remember to let us know on **0845 60 70 456**.

If your partner is claiming any of the above benefits on your behalf, we can still apply for payments under the DWP scheme. Your partner will need to confirm their details to us before we can make the application.

How can we help if you contact us?

Although we cannot reduce your bill, we might be able to help in a number of ways, such as:

- We will try to reach an agreement with you about paying your water bill within a reasonable period, in amounts you can afford.
- We may be able to offer you an instalment arrangement. We normally agree monthly payments, but may be able to agree weekly or fortnightly payments depending on your circumstances. Remember, if a payment arrangement is set up you must keep to it or the whole amount on the bill will become payable.

- If you are paying your water based on the Rateable Value (RV) of your property you may benefit from choosing to have a meter installed. See the section “**meter option scheme**” (page 7) for more information.

Charitable Trust

The South Staffs Water Charitable Trust Fund may be able to help with your water bill if you are having financial difficulties. Contact the Trust on **0300 33 00 033** to request an application form. Alternatively, you can visit the Trust website at **www.sswct.org** for more information. If you need advice or help to complete the application form, your local Citizens Advice Bureau will be able to help you.

Special Services

We have a range of special services for customers who need specific help because of their age or disability. You do not have to be registered as disabled to receive these services. If you wish to be included on our Special Services Register - or wish to receive information regarding these services - please telephone our helpline on **0845 60 70 456**.

WaterSure Scheme

If you have a meter and use a large amount of water, you may be entitled to a reduction in your bill through the WaterSure scheme. You must meet certain criteria in order to qualify for a WaterSure tariff which means you will be billed on whichever is the lower of either:

- The published average annual household bill in our supply area, or
- Your actual annual consumption.

You, or a member of your household, should be in receipt of one of the following benefits:

- Income Support
- Income-related Employment & Support Allowance
- Income based Jobseeker’s Allowance
- Working Tax Credit
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Child Tax Benefit (except families in receipt of the family element only)

And either:

suffer from a medical condition that means you use more water than the average user

or

receive child benefit for three or more children under the age of 19 who are still in full-time education and living at your address.

Application forms are available by visiting our website **www.south-staffs-water.co.uk** and clicking on the link, or calling us on **0845 60 70 456**

If you apply during a billing period and are granted WaterSure status, the bill will be adjusted to allow the protection to commence from the beginning of that billing period. Bills already issued before this date will not be included in the scheme and you will need to pay them.

If you do not have a meter - but would otherwise qualify - you may benefit from opting for a meter and then applying for the tariff.

Meter Option Scheme

If you don't have a water meter, then your charges are usually based on the rateable value (RV) of the property. The local council's valuation office set the RV before 1989, with each property's figure set individually based on how much might be charged if it was rented out. Alterations carried out since are not taken into account.

If you are a low water user or your property has a large Rateable Value (RV), you may be able to reduce your bills by having a water meter fitted. The meter is fitted to your water supply pipe – usually free of charge - and accurately records how much water you use. This means that you will only be paying for the water you use. The meter can be read just like a gas or electricity meter. We will read your meter at least once every year to ensure our billing of your consumption is accurate, for which we may require access to your property. Should you continually refuse us access to your property to take a reading we reserve the right to apply to the court for a warranty of entry to allow us access. Any costs we incur in taking this action will be added to your bill.

You can revert to being charged by RV within the first 12 months of the meter being fitted, but please note that the meter will remain connected at the property. If there is a water meter already installed at your property, you will be charged on a metered basis for your water consumption.

Further information can be found on our website, www.south-staffs-water.co.uk or by calling our contractor on **0845 456 7063** for a copy of our leaflet, "Your Guide to Household Water Metering."

If you already receive a metered supply, you may be able to reduce your bill by undertaking water efficiency initiatives. Suggestions can be found on our website, or call us on **0845 60 70 456** to request a copy of our leaflet, "Water Use in Your Home."

Who is liable for the water payments

Normally, all occupiers of a property over the age of 18 are equally responsible for paying water charges. However, if you pay your water charges to a landlord you must ensure he writes to us confirming the arrangement. Alternatively, you should send us a copy of your tenancy agreement which confirms this. Once we have received written confirmation, we will send your future water bills direct to your landlord.

If your landlord is responsible for the bill and owing to his non-payment we start to take recovery action against you, or if your bill is for a previous tenant, please call us straight away on **0845 60 70 456**. We can only help you if we know.

For landlords, if you own and manage residential or commercial properties and fail to advise us of a change in tenancy, we may hold you responsible for any charges incurred by your new tenants. We will bill you for charges from the date that your last tenant moved out until the date that you inform us that a new tenant has moved in. If appropriate, we will take action to recover this from you. We expect you to inform us about the occupiers of your property.

What happens if you don't pay the bill or keep to your arrangement?

We will take the following steps to recover your debt:

Step 1

We will contact you - either by written notice or by telephone - to advise you of your outstanding debt. The timing of this will depend on your previous payment history. You will be given at least seven days from the date of the notice to make your outstanding payment in full or to contact us.

Step 2

If we do not receive your payment or any contact from you, we will notify you of how we intend to recover your debt. This may be using one or more of the following options:

- **Instruct a Debt Collection Agency (DCA)** - the DCA may visit your home to collect the outstanding payment. A charge equivalent to ten per cent of the outstanding debt may be added to cover our costs if your account is sent to a DCA as detailed in our "Statement of Charges." We ensure that DCAs acting on our behalf operate to our standards of service, are all regulated by the Office of Fair Trading, and operate in accordance with the Code of Practice set by the Credit Services Association.
- **Apply to the DWP for deductions from your benefit** – we will do this without your consent if we believe you are in receipt of benefits

- **Issue a County Court Claim for the total amount outstanding.** We will give you at least ten days' notice before issuing a claim through the County Court. Any costs incurred in issuing the claim will be added to your debt.

Step 3

If we decide to pursue your debt to us through the County Court, once the summons is issued, you have several options:

- Pay in full, including our solicitor's fees.
- Do nothing. Judgement will automatically be entered against you and further legal costs will be added to your debt.
- Admit the debt and make an offer of repayment. We will consider your offer and make an appropriate arrangement with you. Judgement will be entered and you will have further legal costs added to your debt.
- File a defence with the court listing the reasons why you don't agree with the claim. A hearing date will be set and you will have to attend a court hearing so that a judge can decide.

Once judgement is entered, it will be listed on your credit file. The judgement may remain on the Register of Judgements, Orders and Fines for up to six years - even if it is settled at a later date. This will affect your credit rating and the decisions that are made by financial services organisations.

Step 4

If you fail to maintain an agreed payment plan or pay the outstanding balance in full, we may apply to the courts to recover the debt. We will write to you before this takes place.

We may use one or more of the following actions to recover your debt:

- A **Warrant of Execution** – We may instruct a court bailiff or a court enforcement officer to visit your home and remove goods from your property to cover the value of the debt and their costs.
- An **Attachment of Earnings** - your employer will be ordered by the court to deduct an amount of money from your earnings and will be made aware of your debt
- A **Charging Order** - your debt will be secured against your property and this will stop you selling or re-mortgaging the property until the debt is paid. Your mortgage provider and any other parties with an interest in the property will also be made aware of your debt.
- An **Order To Obtain Information** - you will be ordered by the court to attend for questioning. You will have to provide your financial details to the court and you

may be subject to further legal action by the court if you fail to attend.

- A **Third Party Debt Order** – a court order would allow access to your bank account to take the money that you owe us. Your bank would also make a charge for this.
- **Bankruptcy** – an application would be made to the court to have you declared bankrupt.

All of the above will incur additional charges that will be added to your debt and you will be liable for these charges. More information about these enforcement actions can be found on the court website at www.hmcourts-service.gov.uk

What if you dispute your water bill?

If you think you do not owe the amount you are being asked to pay, call us on **0845 60 70 456** to let us know why. We will then investigate matters and make sure that your bill is corrected if necessary. Whilst the investigation is being carried out, recovery action will be put on hold temporarily. If - after investigation - we do not agree that any changes need to be made to your account, we will contact you to arrange a suitable payment plan. If a summons has already been issued, then the courts will look at your reasons for disputing your bill and they will make a decision.

AVOID ANY WORRY: ACT NOW: PLEASE GET IN TOUCH WITH US:

If you don't tell us that you are finding it hard to pay the bill, we can't help you. Contact us as soon as possible by writing to us at the address shown on page 12 or telephoning us on 0845 60 70 456.

Recovery of charges and refunds

If you do not tell us when you move into a property – and we later find out - you will be billed from the date you moved in. We can backdate your charges for a maximum of six years – not including the current year's charges.

We will only make interest payments to you when it is considered appropriate. Similarly, we may only seek to recover interest charges in cases where this is considered appropriate. Where we are acting as an agent for Severn Trent Water in relation to the recovery or refund of monies due to them, their current charges scheme shall apply.

Complaints

If you have a complaint against us, or a debt collection agency acting on our behalf, contact us either by telephone on **0845 60 70 456** and our Customer Services team will aim to resolve your complaint at the time of your call. Alternatively, you can write to us and our Customer Relations team will investigate your complaint and provide you with a full response within ten working days. The address to write to is: **Customer Relations, South Staffs Water, Green Lane, Walsall WS2 7PD.**

Further details of our complaints process can be found in our leaflet "About our Customer Complaints Procedure." You can either telephone us on **0845 60 70 456** for a copy or download it from our website **www.south-staffs-water.co.uk** where it can be found in our PDF library which can be accessed from our "quick links" section on our main homepage.

The Consumer Council for Water (CCWater) was set up to represent the interests of customers. If you have a complaint or a dispute that we are unable to resolve directly with you, CCWater can investigate further to help reach an agreement. You can contact them either on **0845 702 3953** or **0121 345 1017** or through their website **www.ccwater.org.uk**. They have a minicom number **0121 345 1044**.

If you wish to write to them their address is: **Consumer Council for Water Central, 1st Floor, Victoria Square House, Birmingham B2 4AJ.**

Customer Information

Further information is available either from our website, www.south-staffs-water.co.uk, by calling **0845 60 70 456** or by writing to us at **South Staffs Water, Green Lane, Walsall, WS2 7PD**. Other leaflets include:

- Code of Practice for Leakage
- Code of Practice for Commercial Customers
- Surface Water Drainage leaflet
- About our Customer Complaints Procedure
- Your Guide to Household Water Meters
- WaterSure application leaflet
- Water Leakage and Your Responsibilities
- Water Use in Your Home

How to Contact Us

By telephone

*(Call costs may vary if you call **0800** or **0845** numbers from your mobile phone.)*

Enquiries about your bill: **0845 60 70 456**
(Mon-Fri 7am-8pm, Sat 8am-1pm)
01922 616239 (fax)

Debit/Credit Card payments: **0845 456 7064** (24/7 automated service)
Supply Problems: **0800 389 10 11** (24 hour service)

Leak Line: **0800 389 10 11**

Meter Options - Household: **0845 456 70 63**
Meter Options Non-Household: **0845 60 70 456**
Meter Reading: **0845 60 70 456** (to provide us with a reading)

Direct Debit Enquiries: **0845 60 70 456**

New Water Connections: **0845 345 13 99**
Minicom Service: **01922 618025**
Severn Trent Water: **0800 783 4444** (24 hours)

In writing

South Staffs Water, Green Lane, Walsall, WS2 7PD