

Managing debt

Our code of practice:
the collection of
debt for
domestic customers



**NORTHUMBRIAN
WATER**

The water services we provide to your property have to be paid for, but we know that finding the money to pay bills can be difficult for some of our customers.

If you are having a problem paying your bill then please talk to us.

The sooner we know, the sooner we can discuss your situation and agree a suitable arrangement to pay. The worst thing you can do is ignore your bill or think it will go away. **It will not.**

We have a trained team of customer advisors who can give advice on the various payment options available to you. Call us on **0845 733 5566** between 8am and 8pm, Monday to Friday and on Saturdays between 8am and 1pm.

How we can help you

This leaflet explains how we can help you if you are finding it difficult to pay your bill. It also outlines what will happen if you don't pay. The advice in this leaflet is very important. Please take time to read it. If there is anything you do not understand, we will be happy to explain it to you.

We can't reduce the amount you pay, but we will try to reach an agreement with you on the amounts you can afford, spread over a reasonable period of time. We have a wide variety of payment options and methods to help you. They are listed on page 8 of this leaflet and on the reverse of your bill.

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

Independent advice

Are you entitled to Income Support, Incapacity Benefit or Jobseekers Allowance? Your local Job Centre Plus will be able to give you advice. If you are over 60, you may be entitled to Pension Credit. To apply, or for more information, phone the Pension Credit Application Line on **0800 99 1234**. If you are disabled, or caring for someone who is, you may be entitled to extra help. For further details please call the Benefits Enquiry Line on **0800 882 200**.

If you receive Income Support, income related employment and support allowance, income-based Jobseekers Allowance or pension credit your local Job Centre Plus or Pension Centre may be able to arrange for payments from your benefit to come directly to us. This is called Water Direct. If you would prefer to pay your bill by this method, you can apply to the Job Centre Plus or Pension Centre directly. Alternatively we can make an application on your behalf. If you do apply directly, please let us know as this may avoid recovery action, contact **0845 733 5566**.

If you would like independent advice, you can contact any of the following: Citizens Advice, Consumer Advice Centre or Money Advice Centre. You will find their telephone numbers and addresses in your telephone directory. You can also contact Social Services who are unlikely to offer financial support but will offer general advice.

Please let us know if you are receiving advice from any independent agencies. Debt recovery may be suspended when the Job Centre Plus, Pension Centre, Social Services, a debt advice agency or the Consumer Council for Water Northern (CCWater) ask us to delay action to recover the outstanding charges. Details about the work of CCWater are on page 10 of this leaflet.

Avoid worry - get in touch

We want to reach an agreement with you about paying your bill. We will keep our side of the agreement. You must keep yours.

If you do not think you are responsible for the bill, or you dispute the amount we say you owe, please tell us immediately.

What if you dispute the bill?

We will put the debt recovery process on hold whilst we investigate the matter. It is likely that you will be asked to provide evidence of your dispute.

We will not continue recovery action if you are not responsible for the bill, but if we cannot agree with you we will have to ask the Court to decide.

What happens if you decide not to pay?

We will continue with debt recovery action if you fail to make payment or respond to our reminder notices. You should let us know if you are having difficulty with paying your bill.

As part of our response to non-payment we may make enquiries with various agencies to ascertain information about you. We may also use debt recovery agencies who will attempt to agree a suitable payment arrangement with you. All of the debt recovery agencies we use work to our code of practice for debt.

If this is unsuccessful, the next steps of our recovery process will be followed, as outlined below. This process may involve a visit to your home to discuss payment of the outstanding charges and to assist you. You do, of course, have the right to refuse entry.

- **Step 1** We will write to or telephone you giving you seven days to pay the outstanding amount. We may consider another payment arrangement at this point providing that you can demonstrate your commitment to settling the debt.
- **Step 2** If we have not reached an agreement or you have not paid your bill, you will be notified of our intention to commence legal proceedings and that **extra legal costs will be added to your bill.**
- **Step 3** If you have still not paid your bill or reached an agreement with us you will be issued with a County Court claim including legal costs. This claim will require you to act in accordance with the Court procedures thereafter. Once you have received the claim form, particulars of the claim and response pack, you have a limited time to respond.

You have several options:

- Admit the claim and pay in full within 14 days of its receipt. In this case, no Judgment will be entered against you and your credit rating will not be affected.

- Do nothing. In this case, Judgment will be entered against you automatically which will affect your credit rating and ability to obtain credit. **Extra legal costs will be added to your bill.**
- Admit all or part of the claim, but ask for time to pay. In this case, the company will consider your offer and make an appropriate payment arrangement with you. Judgment will be entered against you automatically, which will affect your credit rating and ability to obtain credit. Enforcement action will be taken if you subsequently default on this agreement. Extra legal costs will be added.
- Dispute the claim. Any disputes will be handled by the Courts.
- **Step 4** If payment in full is not received County Court Judgment will be entered against you. This means your name will be entered on the Register of Judgment, Orders and Fines and could remain there for up to six years. This may affect your ability to obtain a mortgage, personal loan or other types of credit. You can prevent this if you pay the Judgment debt in full, within one month of the date of Judgment. You will need to obtain a letter from us to say that you have paid the debt in full.
The Court will charge you a fee to have your name removed from the register.
- **Step 5** The enforcement of the Judgment. This may involve a visit to your home from the County Court Bailiff, the Court may contact your employer to ask for the debt to be deducted from your wages or we may apply for a Charging Order against your property. We will do everything to assist you in avoiding this action but we do require your co-operation in making contact with us at a much earlier stage.

Enforcement action

Bailiffs

Bailiffs are employed by the County Courts and are responsible for enforcing County Court orders by recovering money owed under a County Court Judgment. They can seize and sell your goods to recover the amount of the debt.

Attachment of Earnings

To enforce the Judgment the Court will contact your employer for an Attachment of Earnings. This will mean your employer will be ordered to deduct the money owed direct from your wages.

Charging Orders

A Charging Order directs that a charge be registered at the Land Registry on property owned by the debtor. It prevents the sale, re-mortgage or disposal of a property until the debt and the charge have been cleared.

You can contact the Court Service by telephoning them on **0207 189 2000** or visiting www.hmcourts-service.gov.uk for further information about the enforcement actions mentioned above.

How you can pay your water bill

- **By Direct Debit** free of charge. Payments can be made on 1st or 15th of each month. Simply complete and return the form on the reverse side of your bill or you can telephone us. Please have your bank details to hand if you decide to call, and leave the rest to us. If you pay by direct debit you will automatically receive a reduction of up to £6.00 in your current annual charges (£3.00 for water and £3.00 for sewerage services).
- **At any PayPoint agency** cash only free of charge using a payment card or your payment slip wherever you see this sign. Using PayPoint allows you to spread your payments over a weekly, fortnightly or monthly basis.
- **At a bank**, by cash or cheque. (Some banks may charge for the transaction.)
- **At a Post Office**, by cash or debit card, using your payment slip. There will be a charge for this service.
- **By post** free of charge, with a cheque or postal order.
- **By telephone**, you can call us on **0845 733 5566** to pay by debit or credit card and this is free of charge.
- **On-line** free of charge, at our website by debit card only - www.nwl.co.uk



Whatever your circumstances, we have a variety of payment plans to suit your needs. Our team of customer advisors can be reached on **0845 733 5566** and will be happy to provide you with any information you require. Please remember if you do not keep a payment arrangement you've agreed with us the whole of the debt becomes due immediately. If you are having difficulty getting payments to us, our advisors are able to help.

Further information

WaterSure

There are government regulations to protect customers receiving certain benefits or tax credits **and** living in metered properties. These cover customers **either** with three or more children up to the age of 19 years old in full time education and living at home **or** whose household contains an individual with certain medical conditions requiring high water use. These customers do not have to pay more than the average bill. However if the meter reading is less than the average household bill, this is the amount you will pay.

For further information, please call us on **0845 733 5566** and ask for details of our WaterSure tariff.

Save money with a meter

You may find that a meter helps you to reduce your future bills especially if your property has a high rateable value (RV) and low occupancy. This is because you only pay for what you use. If you would like more details on switching to a meter (installation in most cases is free of charge) please call us on **0845 733 5566** between 8am and 8pm Monday to Friday and on Saturdays between 8am and 1pm.

Advice to tenants

Please note that as an occupier of premises supplied by us, you are responsible for payment of water and sewerage charges. If your landlord has agreed to pay your water and sewerage charges for you, they must confirm this in writing to us.

This is separate to your tenancy agreement or lease. Once we have received the letter from your landlord then we can bill them directly. Meanwhile if you receive a bill for water, water and sewerage or sewerage services, or if the bill is for the previous tenant, please let us know as soon as possible.

Complaints

If you are unhappy about our work, service, or a debt recovery agent working on our behalf, we would like to hear from you. We aim to deal with complaints effectively, and will ensure we respond to you within ten working days.

If you are not happy with our answers, you can write to one of our Complaints Managers for a review of our decision. Please see page 11 for our contact details.

If you are not happy with our response, you can contact the local office of the Consumer Council for Water, the regional independent consumer organisation, which will act on your behalf. The address is:

Consumer Council for Water Northern
8th Floor Northgate House
St Augustine's Way
Darlington DL1 1XA
Tel: 0845 708 9367 or 01325 464 222
Email: northumbria@ccwater.org.uk

Opening hours Monday to Friday 9am to 5pm

Our guaranteed standards of service are outlined in our customer code of practice 'Our Promise'. Copies are now available on request or on our website www.nwl.co.uk.

Privacy

When contacting us you will be asked to provide your first name and date of birth for identification purposes, and to ensure that you are the named person on the account with us.

If you fail to pay your bill we may need to search the files of external agencies (credit reference and tracing) who will record the search. We may also share information about your account with other organisations who will use your data to help us trace and recover debt owing.

For more information on our Privacy policy visit our website.

How to contact us

Northumbrian Water
Abbey Road
Durham DH1 5FJ

Telephone: **0845 733 5566**
Monday to Friday 8am to 8pm and on
Saturdays 8am to 1pm.

Via our website: www.nwl.co.uk

Minicom: We provide a minicom text only facility if you are deaf or hard of hearing. To use this service please call **0845 723 1254**.

We also accept calls from RNID Typetalk.

If English is not your first language, you can call **0845 310 9900** for our telephone interpretation service.

This leaflet forms part of our code of practice for domestic customers which provides customers with essential information about our company. All our codes are approved by Ofwat.

Other leaflets within our code of practice are available

- Dealing with leaks (our code of practice on leakage)
- Water and sewerage watchdogs
- Getting answers (our code of practice on complaints)
- Can we help you? (the range of services we offer to customers who need extra help)
- Our promise (our guaranteed standards of service)
- Your water meter
- Paying your bill
- Getting water to your home
- Sewerage services

Special assistance

Did you know? Help is at hand if you require particular assistance from us such as reading your bill to you before we post it. Bills and leaflets are available in Braille, large print, on audio tape or CD. You can also register for a password. Ask for our leaflet 'Can we help you?' on **0845 717 1100** or register online.

Northumbrian Water
Abbey Road
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www.nwl.co.uk

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