



Paying your bill

A range of
payment options
for domestic
customers





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The amount we charge you for your water services each year is agreed with Ofwat our regulator.

Details of our current water supply charges are issued with your bill or you can call **0845 782 0111** for a copy of our charges scheme.

Charges

This section explains your charges and should answer the questions about your water bills which customers frequently ask. It describes how we work out your bill for both unmetered and metered customers. Charges are made in accordance with our charges scheme.

The charges scheme sets out the charges and terms and conditions which apply during the current charging year.

It also explains how our charges are calculated, what the charges are, and states the necessary legal requirements and responsibilities for both you and Essex & Suffolk Water.

Charges for unmetered customers

If you do not have a meter to measure your use of water you are billed unmetered charges.

The annual tariff for unmetered supplies to a property consists of a fixed charge and a charge based on the rateable value of that property.

The unmetered fixed charge is partly based on an element that reflects the fixed costs of providing you with the water services and partly on the cost of billing.

'Rateable value' means the net value shown on the valuation list as at 31st March 1990, when rateable value was replaced. However, there is no link between council tax and rateable values as they are calculated in different ways. We are therefore unable to make any alterations to rateable values if there are changes to council tax banding.

Where a property does not have a rateable value or is shown as under alteration in the valuation list at 31st March 1990, a fixed charge or a notional rateable value may be agreed or fixed by Essex & Suffolk Water.

The annual rateable value charge is produced by multiplying the rate in the pound of rateable value by the rateable value of the property.





Charges for metered customers

If your property has a metered supply we will send you a bill based on a fixed charge and a volumetric charge calculated on the amount of water you have used recorded by the meter.

The fixed charge is based on the size of each meter installed and covers the cost of maintaining a metered service including reading the meter, its repair/replacement and billing costs.

The volumetric charge is based on the amount of water recorded through the meter following a reading taken by our representatives or a reading provided by you as the customer.

Surface water drainage

If your waste water services are provided by Thames Water, we collect the charges on their behalf. If you believe that surface water from your property does not drain into Thames Water sewers, you can ring Thames Water drainage line on **0845 920 0888** to ask for an application form for a reduction in charges. If your waste water services are provided by Anglian Water please contact them on **0845 791 9155** for a similar reduction in charges.





Protect scheme

There are government regulations to protect customers receiving certain benefits or tax credits and living in metered properties. The first is a household containing an individual who is entitled to receive child benefit for three or more children up to the age of 19, resident in the property and in fulltime education. The second is any household containing an individual who has a particular medical condition that causes them to use a significant amount of water. This individual or a member of the household should be in receipt of certain benefits to qualify. These customers do not have to pay more than the average household bill. However, if the meter reading is **less** than the average household bill, then this is the amount the customer will pay.

Only certain medical conditions apply and these are:

- Kidney failure requiring home dialysis
- Abdominal stomas
- Desquamation (flaky skin loss)
- Weeping skin disease (eczema, psoriasis, varicose ulceration)
- Incontinence
- Crohn's disease
- Ulcerative colitis.

These conditions are those specifically covered by the government regulations. However we will consider applications based on other medical conditions that involve significant use of water if this is supported by a doctor's certificate.

In addition you, or one of the people in your household, must be receiving one of the following means tested benefits:

- Council Tax Benefit
- Housing Benefit
- Income Support
- Income-based Jobseekers Allowance
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit.

If you do not have a water meter, but would like further information about having one installed with a view to reducing your water bill, please contact us on **0845 782 0333**. In most cases meter installation is free of charge.

If you would like further information about the services we offer to customers who need extra help, please call us on **0845 604 8071** to request a copy of our leaflet 'Can we help you?'





Difficulty paying your bill?

At Essex & Suffolk Water, we are keen to make it as easy and convenient as possible to pay your bills. If you are finding it difficult to pay your bill, please let us know straight away. The sooner we know, the sooner we can discuss your situation.

You can contact us on **0845 782 0111** between 8am and 6pm Monday to Friday and 8am to 1pm Saturday. Details can also be found in our code of practice 'Managing debt' which is available free by calling **0845 604 8071**.

We have a trained team who can advise you on the best payment method to suit your situation. Please do not ignore your bill, as failure to pay will result in us having to take the necessary legal action to obtain payment.

Although we are unable to reduce the amount you have to pay, we will try to reach an agreement with you on the amounts you can afford, spread over a reasonable period of time.

If you receive Income Support, Income-based Jobseekers allowance or Pension Credit, JobCentre Plus or the Department for Work and Pensions (DWP) may be able to arrange for payments from your benefit to come directly

to us. This is called Water Direct which is part of the Third Party Deduction Scheme. If you would prefer this method we usually make the application on your behalf, or JobCentre Plus or the DWP may forward us your details. Please contact us for more information on **0845 782 0111**.

If you would prefer to have independent advice, you can contact any of the following:

- Citizens Advice
- Consumer Advice Centre
- Money Advice Centre.

You will find their telephone number and address in the telephone directory. You can also contact Social Services who are unlikely to offer financial support but will offer general advice.

Other useful contacts: DAWN, which is Debt Advice Within Northumberland. However they accept calls from all over the country, and office hours are 10am to 12 noon and 1pm to 3pm Monday to Friday. Their telephone no is **0845 456 6815**.

Consumer Council for Water Eastern (your local independent watchdog) **0845 795 9369** who can offer general advice.



What if I receive my sewerage services from another supplier?

If you live in the Thames area, your sewerage charge will be included in your Essex & Suffolk Water bill. If you live in the Anglian area, you will receive a separate bill from Anglian Water for your sewerage charge.

If you need to contact either of the other companies about their services, their telephone numbers are shown below.

Thames Water **0845 920 0800**
Anglian Water **0845 791 9155**

Moving house

The following information will help us:

- your new address details
- details about the new owner of your current property
- you can change your address on-line and give us your meter reading at www.eswater.co.uk
- if you are currently supplied by a meter or your new home is metered, you can ring us with your meter reading on the day that you move. Alternatively we will

read your meter on the day that you move, as long as you give us five working days notice to arrange a reading.

Once you have provided us with the above information, we will send you the final bill to your new address. If you have paid too much at your old address, and you've moved to another property within our area, we will credit any over payment to your new address or if you have moved out of the area we will send a cheque to your new address.

Where there has been a change of occupier at a domestic property which is not on a metered supply and charges have not been raised for the new occupier we may require a water meter to be installed, and all water supply charges to be based on readings from the meter. The meter will be installed at no cost to the customer.





Empty properties

Charges for water services remain due in full whilst a property contains furnishings and fittings and water is used for any purpose including refurbishment. These charges will only be waived if we have turned off the water supply at the mains to a property at a customer's request.

Where a property is confirmed to be empty, and no-one is registered for the payment of charges, we may take steps to prevent the waste or contamination of any water we supply. In these circumstances we assume there is no-one living in the property and we may disconnect the water supply.

Where water is being used in small quantities, such as during refurbishment, occupiers of unmetered properties may wish to opt for a meter. This means that you will only pay for the water which is registered by the meter. If no water is used, only a standing charge will apply.

Optional metering

A water meter helps customers control the size of their bills and for many, that means lower bills. If you don't use a lot of water, you may be better off by having a meter fitted and there is no charge for installation for most customers. If you are renting your property, you may need your landlord's permission.

If you decide to opt for a meter but change your mind after it is installed, you can revert to the unmetered tariff if you tell us in writing within an agreed period. Please note that if you do decide to revert, we don't remove the meter as it will be used for charging any new occupier of the property.

If you are considering a water meter, please contact our metering team on **0845 782 0333** who will be pleased to provide you with further information.



Special assistance

Essex & Suffolk Water is pleased to be able to offer a wide range of services designed for those customers who may, on occasion, need extra special help. These services are available free of charge.

If you have difficulty reading your bill we can assist in the following ways:

- Supply your bill in Braille, large print, CD or on audio tape.
- Language Line, if English is not your first language, we offer a free translation service **0845 310 9900**.
- Supply you with a magnifying sheet.

- Telephone you with details of how much your bill is likely to be and when you will receive it.
- Send your bills to a friend or relative who has agreed to help you.

To register for any of the above services, call us on **0845 782 0111** between 8am and 6pm Monday to Friday and 8am to 1pm Saturday. If you would like a copy of our leaflet 'Can we help you?' please contact us on **0845 604 8071**.





A range of payment options

We offer a range of payment options and will be happy to help you select the best payment method for you – just call us for advice on **0845 782 0111** between 8am and 6pm, Monday to Friday and 8am to 1pm Saturday.

You can pay your bill:

- In full, immediately.



- By direct debit free of charge - payments can be made on the 8th, 18th or 28th of the month. If you pay by direct debit to us, you will automatically receive a £2.75 reduction in your annual water charges.



- At any PayPoint agency- cash only, free of charge using a payment card 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 if you do not have an account with them.)



- At a Post Office, you can pay by instalments using your payment card, in cash or by debit card free of charge.

- By post, with a cheque or postal order.
- By telephone - you can call us on **0845 782 0111** to pay by debit or credit card and this service is free of charge.
- By special arrangement - for customers having difficulty paying their bills, please contact our Customer Centre on **0845 782 0111**.
- On-line free of charge, at our website by debit card only - www.eswater.co.uk



These payment options apply equally to metered and unmetered customers.

Whatever your circumstances, we have a variety of payment plans to suit your needs. Our team of customer advisors can be reached on **0845 782 0111** 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.





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:

- Our promise to you (our service levels and how we will compensate you if things go wrong)
- Getting answers (who to contact and how we will manage your complaint)
- Can we help you? (a range of services for customers who need extra help)
- Getting water to your home
- Dealing with leaks (our code of practice on leakage, guidance on pipe ownership and our repair policy)
- Your water meter

- Managing debt (our code of practice on debt)
- Water and sewerage watchdogs (who to contact for additional information)

To order any code of practice leaflet, in Braille, large print, CD or on audio tape, please call 0845 604 8071.

We also offer information leaflets on protecting the environment and water efficiency in the home and garden.



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