

# MANAGING DEBT

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## OUR CODE OF PRACTICE: THE COLLECTION OF DEBT FOR DOMESTIC CUSTOMERS

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.

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

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 **0345 782 0111** between 8.00am and 6.00pm, Monday to Friday and on Saturdays between 8.00am and 1.00pm.



## SUPPORT FOR THOSE ON BENEFITS

If you receive Universal Credit, 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, call us on **0345 782 0111**.

If you are disabled or caring for someone who is, you may be entitled to extra help. For further details please call the Government's Disability Benefits Helpline on **03457 123 456**.

## INDEPENDENT ADVICE

There are many organisations who can offer advice; some of the organisations who offer free and independent advice are listed below:

- Stepchange Debt Charity  
0800 138 1111,  
[www.stepchange.org](http://www.stepchange.org)
- Citizens Advice Bureau (CAB)  
03444 111 445  
Details of your local bureau can be found at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- National Debtline 0808 808 4000,  
[www.nationaldebtline.org](http://www.nationaldebtline.org)
- Debt Support Trust 0800 085 0226,  
[www.debtsupporttrust.org.uk](http://www.debtsupporttrust.org.uk)
- Christians Against Poverty  
[www.capuk.org/debthelp](http://www.capuk.org/debthelp)

You will find their telephone numbers and addresses in your telephone directory or online.

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 (CCWater) ask us to delay action to recover the outstanding charges. Details about the work of CCWater are in the **Could we do better?** section of this leaflet.

### Please get in touch – we can help you.

While we can't reduce the amount you owe, we can give you advice on how you might reduce your future bills, see section headed **Further information** for more details.

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 under the section on **How you can pay your bill** in this leaflet and on the reverse of your bill.

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 fail to make payments as agreed with us the full account balance will become due so it is essential that you talk to us if you are unable to make your payments.

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

## WHAT IF YOU DISPUTE THE BILL?

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

We will put the debt recovery process on hold while 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 DON'T PAY?

We want to help but if you fail to make payment or fail to come to an agreement with us about your payments we will have no choice but to take action to recover the amount owed.

Where we use external partners to help in our debt collection activities we expect them to operate within the Financial Conduct Authority (FCA) and Credit Services Association (CSA) codes.

**Step 1** We will attempt to contact you by one or more of the following methods: telephone, reminder letter or text message.

**Step 2** If we have still not reached an agreement or you have still not paid your bill, you will be notified of our intention to commence legal proceedings, or pass your account to a debt collection agency, or register your account as in default with a credit reference agency (we currently share our data with Experian).

If we have been (or are) advised of specific circumstances concerning an individual who has an unpaid bill, we will try to arrange for one of our representatives to be available in person to listen and discuss the best way forward before taking any further action.

**All actions in steps 3 and 4 may not necessarily be taken prior to a default being registered.**

**Step 3** If you have still not paid your bill or reached an agreement with us we will take one of two actions:

- 1) Your account will be passed to a debt collection agency which will contact you directly regarding your unpaid charges.
- 2) We will issue a county court claim and add the legal costs, which at this stage are a minimum of £65, to your bill.

**If a county court claim is issued you have several options:**

- Admit the claim and pay in full within 14 days of its receipt. In this case a County Court Judgment will not be registered on your credit file.
- Do nothing. In this case we will ask the court to enter judgment against you automatically which may adversely impact your credit rating and impact your ability to get credit. Further legal costs will be added to your bill at this stage.
- 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 may adversely impact your credit rating and impact your ability to get credit. Further legal costs will be added to your bill at this stage.
- If you believe the bill is incorrect or that the company has acted incorrectly in issuing the claim, you need to complete the defence form and return this to the court. Any disputes will be handled by the courts.

**Step 4** If payment in full is not received a County Court Judgment will be entered against you. This means your name will be entered on the register of Judgments, 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 the Judgment.

**Step 5** If you have not paid your bill or reached an agreement with us for payment within 90 days of the bill being issued a notice will be sent to you advising you of Essex & Suffolk Water's intention to share information regarding your non-payment with a credit reference agency (CRA) in 28 days. This is known as a default. This may affect your ability to obtain a mortgage, personal loan or other types of credit, more information on defaults is given in the section 'Sharing payment defaults'.

A default will not be registered after 28 days if any of the following criteria are met:

- 1) You have paid the balance quoted on the default notice in full before the 28 day deadline.
- 2) Before the 28 day deadline, you have made an arrangement with us to pay, and you are keeping to this arrangement.
- 3) You have registered a dispute with us regarding your bill that has not yet been fully investigated.

More information on defaults and data sharing is supplied in the **Data sharing** section in this leaflet.

**Step 6** The enforcement of the Judgment will result in additional legal costs being added to your bill.

The actions we may take to enforce the Judgment are listed under Enforcement Actions overleaf.

## **ENFORCEMENT ACTIONS**

We may take any of the following actions to enforce an unpaid County Court Judgment. These actions will result in additional legal costs being added to your bill.

### **COUNTY COURT BAILIFF**

Bailiffs are employed by the County Courts to enforce County Court orders. They can seize and sell goods to recover the amount of the debt.

### **ATTACHMENT OF EARNINGS ORDER**

The Court will issue an Attachment of Earnings Order requesting your employer deduct the money owed directly from your wages.

### **CHARGING ORDER**

A Charging Order will be registered at the land registry to prevent the access to proceeds from the sale, re-mortgage or disposal of your property until the debt has been cleared.

### **THIRD PARTY DEBT ORDER**

We may apply to the court for a Third Party Debt Order instructing your bank to hand over the amount you owe.

### **ORDER FOR QUESTIONING**

We may ask the court to order you to attend a hearing to explain your current financial position under oath.

### **HIGH COURT ENFORCEMENT OFFICER (HCEO)**

We may request the HCEO to attend to seize goods and other property. The HCEOs are certificated bailiffs who have extensive powers to enter unlocked residential premises and force entry to commercial premises for the purposes of seizing goods to sell.



## HOW YOU CAN PAY YOUR BILL

Whatever your circumstances, we have a variety of payment plans to suit your needs.

Our team of customer advisors can be reached on **0345 782 0111** and they will be happy to provide you with any information you require. If you are having difficulty getting payments to us, our advisors are able to help. Please remember if you do not keep to a payment arrangement you've agreed with us, the whole debt becomes due immediately.

**DIRECT DEBIT** To sign up for Direct Debit visit our website or call our billing enquiry line. You will receive an annual discount of £3.50 on your next bill. You are protected by the Direct Debit Guarantee.

**DEBIT/CREDIT CARD** You can use our automated payment service or our website. You will need your customer reference number and your postcode. Please note, the automated payment service will disclose your water services account balance to the

caller. A 1% charge will apply to payments made by credit card (including pre-paid and pre-loaded cards).

**AT A BANK** Pay over the counter using your payment slip. This service is normally free at your own bank, or at any NatWest branch if paying by cash.

**FROM YOUR BANK ACCOUNT** Pay using your own bank's telephone or online banking services. Our bank details (for phone or online banking payments):

**Sort code: 570959**

**Account number: 00000000**

Please make sure you only quote your 12 digit customer reference number as the payment reference. This will ensure your payment gets straight to your account.

**BACS** To make a payment via BACS the details you will need are:

**Sort code: 570959**

**Account number: 00000000**

**Account name: Northumbrian Water T/A Essex & Suffolk Water**

Please send remittances to **baacs@nwl.co.uk** or our Head Office address.

**PAYPOINT** Pay in cash using a payment card wherever you see the PayPoint sign. If you don't have one you can request one by calling our automated card request line on **0800 432 0228 (01502 584 218** from a mobile).

**POST** Send your cheque made payable to Essex & Suffolk Water along with the payment slip to our Head Office address. Please write your customer reference number on the back of your cheque. Allow five working days for your payment to reach us. Please do not send cash or post-dated cheques.

**POST OFFICE** You can pay by cash or debit card using the payment slip. There is a charge for this service.

Automated payment line: **0800 432 0225** or **01502 567 934**.

Head Office address for payments: Essex & Suffolk Water, Customer Centre, PO Box 292, Durham DH1 9TX

## FURTHER INFORMATION

### You could 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, please visit our website [www.eswater.co.uk](http://www.eswater.co.uk) where you can calculate what your annual water and sewerage bill might be if you had a water meter installed and apply online. You can call us on **0345 782 0111** between 8.00am and 6.00pm Monday to Friday and on Saturdays between 8.00am and 1.00pm.

### Reducing water use

If you have a water meter you are charged based on the volume of water you use. We can give you practical advice on how to reduce your water usage and therefore your bill. To find out more about saving water please call us on **0345 782 0111** or go to [www.eswater.co.uk/your-home/saving-water/water-saving-tips.aspx](http://www.eswater.co.uk/your-home/saving-water/water-saving-tips.aspx).

### WaterSure

There are government regulations to protect customers receiving certain benefits or tax credits and living in properties that are billed via a water meter. These cover customers either with three or more children up to the age of 19 years old 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, as calculated by their water company based on the number of occupants. 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 **0345 782 0111** and ask for details of our WaterSure tariff.

## 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 addressed to you, or if the bill is for the previous tenant, please let us know as soon as possible.



## COULD WE DO BETTER?

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

If you are not happy with our answers, you can write to our Customer Review Team for a review of our decision. Please see **How to contact us** for our contact details. Or request a copy of **Getting answers**, our Code of Practice on complaints.

If you have followed our complaints process but you are still unhappy, the Consumer Council for Water offers free independent advice. You can visit its website at [www.cccwater.org.uk](http://www.cccwater.org.uk), call 0300 034 2222, or write to:  
Consumer Council for Water  
c/o 1st Floor  
Victoria Square House  
Birmingham  
B2 4AJ

Opening hours: Monday to Friday,  
8.30am until 5.00pm.

## DATA SHARING

All personal information you provide is processed by us in accordance with the Data Protection Act 1998 or as required by law in order to manage your account for the supply of water and/or the provision of sewerage services. When you first become our customer, we may check all or some of the following records relating to you, your spouse or partner, or any financial associate:

- a) Our own.
- b) Those at a credit reference agency (CRA).
- c) Those at a fraud prevention agency (FPA).

When the CRA receives a search from us (as in (b) above), they place a record, known as a search footprint, on your credit file. Other lenders may see this search footprint.

The CRA can supply us with both public information, such as the electoral register, as well as shared credit, and fraud prevention, information.

We may make such checks to help us:

- a) Select suitable payment terms on your account.
- b) Verify identities to prevent, and detect, crime and money laundering.
- c) Manage your account through periodic checks with a CRA and FPA.

If you tell us that there is someone who is jointly liable with you for our charges we will link your records together. You must therefore make sure that you have their agreement to disclose information about them.

CRA's also link your records together and these links will remain on your files and theirs until such a time as you or they obtain from the CRA's a disassociation to break that link.

CRA's and FPA's record the information we submit and then supply it to other organisations who may themselves carry out similar checks (and trace your whereabouts), in order to recover any debts which you might owe.

## SHARING PAYMENT DEFAULTS

1. If you do not pay your bill or agree a payment arrangement after we have tried to contact you by telephone, text or reminder letter, we can ask a Credit Reference Agency (CRA) to record the outstanding debt as a default which will remain on file for six years. We will write to you to inform you of our intention to record a default. Defaults can be seen by other organisations, such as banks and building societies which share data with the same agencies and may be used by them to make decisions about

applications from you for credit or for other financial services and products.

2. Should it appear that the information concerning your identity is incomplete or did not originate from you, we may seek to confirm such information we hold with you or a CRA prior to recording a default.
3. If you move without paying your final bill and letting us know where you are, we will be able to use the information held by CRA's to trace your whereabouts and recover the debt.

### What is a default?

A default is information logged with CRA's (Credit Reference Agency) and shows how you pay your account with us. If you owe us money this will be seen by anyone who views your credit file.

### What notification will I receive?

We will write to you a minimum of 28 days before we register a default to notify you that we intend to file a default with the CRA.

### How can I avoid a default?

If we agree an arrangement to pay the amount (which you keep to), or you pay the amount in full before we register the default then a default will not be recorded with the CRA.

### Can I get the default removed from my credit file?

Once registered the default will remain on your credit file for six years. Once the debt has been paid your credit file will show the default as paid.

More information on data sharing is available on our website at

[www.eswater.co.uk/privacy.aspx](http://www.eswater.co.uk/privacy.aspx), or on request by calling **0345 782 0111** Monday to Friday 8.00am until 6.00pm and on Saturdays 8.00am until 1.00pm. More information is also available on the Information Commissioner's Office (ICO) website. The ICO produces a guide **Credit Explained** which explains how lenders manage credit and how you can get access to your own credit file. This is available to download at [www.ico.gov.uk](http://www.ico.gov.uk).

## HOW TO CONTACT US




0345 782 0111 Monday to Friday  
8.00am until 6.00pm and on Saturdays  
8.00am until 1.00pm.



[www.eswater.co.uk](http://www.eswater.co.uk)

Essex & Suffolk Water  
PO Box 292  
Durham  
DH1 9TX

Follow us on Twitter  
 [@eswater\\_care](https://twitter.com/eswater_care)

Deaf and hard of hearing customers can contact us using Text Relay – just prefix any of our listed numbers with **18001** and a Text Relay operator will join the call. Alternatively you can let us know the name of someone you trust who has agreed to talk to us on your behalf. If English is not your first language we offer a free telephone translation service. Let us know which language you require and we will arrange for an interpreter to join the call to help.

## FINDING OUT MORE

This leaflet forms part of our Code of Practice for domestic customers, which provides customers with essential information about our company. Our Code of Practice is approved by Ofwat.

Other leaflets within our Code of Practice are available:

- **Our promise to you** (our service level and how we will compensate you if things go wrong).
- **Dealing with leaks** (our Code of Practice on leakage, guidance on pipe ownership and our repair policy).
- **Getting answers** (our Code of Practice on complaints).
- **Extra Care** - Can we help you?
- **Your water meter** (a guide for domestic customers).
- **Getting water to your home.**

## EXTRA CARE

Help is at hand if you would like particular help from us such as reading your bill to you before we post it. You can also register for Extra Care if you have an illness or restricted mobility, so we can help you if there is a problem with your water supply. Bills and leaflets are available in Braille, large print, on audio tape or on CD.

There is more information on our website, including our leaflet **Extra Care**. You can also register a password online at [www.eswater.co.uk](http://www.eswater.co.uk) or call us on **0345 782 0999**.



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[www.eswater.co.uk](http://www.eswater.co.uk)

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