

MANAGING DEBT

MANAGING YOUR WATER DEBT FAIRLY

We understand that sometimes money is tight, and you may find it hard to pay your bills. Don't suffer in silence, call us on **0345 782 0111** we're always here to help and can explain more about the options available to you, such as spreading your payments or even reducing your bills.

This leaflet explains how we and other agencies can offer advice, and help you to find solutions to get back on track. The advice in this leaflet is very important. Please take time to read it and if there is anything you do not understand we will be happy to explain it to you.

If you would prefer this leaflet in large print, Braille, on audio CD or in another language please let us know on **0345 782 0999** and we'd be happy to help. We're also pleased to offer British Sign Language interpretation from our partners at Sign Solutions.

We understand that it can be difficult to make the first step in talking to us, and life changes can put some of our customers into a vulnerable situation. Our promise to you is to make sharing your circumstances with us as easy as possible. You can choose the most suitable method of contact for you where you would be most comfortable and anything you share will be treated with understanding, empathy, and respect.

GET IN TOUCH – WE CAN HELP YOU!

Please talk to us if you're having difficulties paying your bill. Our friendly team will offer help based around your individual circumstances, discuss payment options and see if we can reduce your water bill. The sooner we know, the sooner we can help you to get back in control of your bills.

If you don't think you are responsible for paying the water bill, or if you disagree with the amount you've been charged, please get in touch. If you have reason to dispute any part of your bill, we want to resolve this quickly for you.

Contact us and we will immediately place a hold on your account whilst we look into this urgently for you.

HOW TO CONTACT US

Call us on **0345 782 0111**
Monday to Friday 8.00am until 7.00pm
and on Saturdays 8.00am until 1.00pm.

Text Relay – using the App just prefix any of our listed numbers with **18001** and a Text Relay interpreter will help.

Free telephone translation service is available, and we are happy to speak to someone you trust if you agree they can talk to us on our behalf.

Visit **eswater.co.uk**



Message us on Facebook Messenger
Follow us on Twitter **@eswater_care**

Write to our Head Office:

Northumbrian Water Ltd
Northumbria House
Abbey Road
Durham, DH1 5FJ

ADDITIONAL SUPPORT

We can all benefit from a bit of help from time to time. You might be facing an issue that makes day-to-day life more difficult such as ill health, disability, mental health problems, financial worries or need information in a different language.

We offer a range of free support that could help you, your family or friends so we can respond quickly to your needs such as:

- Set a password to protect you from anyone pretending to work for us.
- Provide support during an interruption to your water supply.
- Get your bills in Braille, large print, or on CD.
- Provide extra support, such as longer to answer the door
- Telephone translation service

Would it be easier for us to talk to someone you trust about your account on your behalf? You can give us your permission to talk to a family member, carer, or friend.

To find out about all the services we offer and to sign up online go to **eswater.co.uk/priority** or call us on **0345 782 0111** today.

WAYS TO PAY

DIRECT DEBIT

Visit **eswater.co.uk/DD**

CREDIT OR DEBIT CARD

Visit **eswater.co.uk/pay** or call **0800 432 0225**

ONLINE BANKING

Sort Code: **570959**

Account number: **00000000** using your **Essex & Suffolk Water account number** as reference.

PAYPOINT

Pay anywhere you see the PayPoint logo.

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.

CHEQUE

Make it out to Essex & Suffolk Water, write your account number on the back and send it to:
Essex & Suffolk Water,
PO Box 292,
Durham,
DH1 9TX

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 **bacs@nwl.co.uk** or our Head Office address.

POST OFFICE

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

DOWNLOAD OUR FREE APP

On the App store or Google Play. You can make payments, (including Google Pay and Apple Pay) submit meter readings and manage your account anytime, anywhere.

SETTING UP A PAYMENT PLAN

Whatever your circumstances, we have a variety of payment plans to suit your needs, such as weekly, fortnightly, or monthly plans whichever works best for you.

We want to set a payment plan with you that is affordable and gives you time to repay any debt you have outstanding.

If you need to spread your payments over a longer period, we may ask you questions about your household financial position to make sure you can afford the plan we agree. Where you are unable to offer to pay enough to cover your charges and a small amount towards your debt each month, we will refer you for free independent advice so that they can maximise your income and help you budget for all your bills.

Talk to one of our customer advisors on **0345 782 0111** and they will be happy to help you agree a payment arrangement that is suitable for your circumstances.

If you are having difficulty making payments, we're here to help.

Please remember if you do not keep to a payment arrangement you've agreed with us, the whole debt becomes due immediately.

WAYS WE CAN HELP WITH PAYMENTS

- **Flexible payment plan** - Set up a payment plan with payments you can afford. You can also choose when and how often you pay.
- **Water Direct** - using benefit payments - Water Direct can help you pay your bill direct from your benefits.
- **Payment breaks** - A payment break can you help if you've lost your job or had an unexpected change in income.
- **Debt support** - We can refer you to free debt advice and support organisations to help you manage any debt.



CAN YOU LOWER YOUR BILLS?

Switching to a water meter.

Water meters can save you money as your bill is based on the amount of water you use and are usually fitted free of charge.

Our meters are only for measuring how much water you use they are not like energy pre-pay or key meters which need to be topped up for you to continue to receive a service.

To see if you would save money by having a water meter, fill in the water usage calculator at eswater.co.uk/watermeter you can also apply here or call us on **0345 782 0111**

If you already have a meter

You could save money by reducing the amount of water you use.

We all use lots of water in our homes. Saving water can reduce the amount you pay and also support our environment.

We can provide hints and tips to help you lower your water use and your bills, just contact us and we'd be happy to help. We can also provide our 'Water's worth saving' leaflet, a handy guide to saving water in the home and helps you understand how much you are using. Our website eswater.co.uk/help/saving-water/at-home can also help you understand how much you use and how you can reduce the amount.

Low income discount

We could give you a discount of up to 50% if your bill takes up 3% or more of your household income after paying rent/mortgage, and

- Your household income is less than £17,005, (£21,749 in Borough of London), or
- Someone in your household receives Pension Credit.

Reduced bills

If you don't have enough money coming in to cover your most important bills, we may be able to discount your bill by up to 50%.

Your first step is to let us know how much money you are getting and how much you have to pay out, please call us on **0345 782 0111** to complete a financial assessment.

Bill cap scheme - WaterSure

Caps your bills if you have a meter, receive eligible benefits, and either have a large family or someone has a medical condition and use lots of water.

Find out which of our financial support schemes you may be eligible for by visiting eswater.co.uk/checker.

Full details of all our support options can be found at eswater.co.uk/bill-help.

If you'd like to talk to us about the best option for you and how to apply, call us on **0345 782 0111** between 8.00am and 7.00pm, Monday to Friday and on Saturdays between 8.00am and 1.00pm.

ARE YOU GETTING ALL THE MONEY YOU ARE ENTITLED TO?

Our website eswater.co.uk also offers a link to a benefit checker to see if you're receiving all the benefits you're entitled to. You may be able to get more help from the Government.

If you are struggling to keep up with bills and debt payments, there are organisations that can help. They offer free independent advice to help you maximise your income, with expert money advice and debt guidance. They will recommend the best solution or service for your circumstances.

We have provided details in this leaflet of some of the free debt advice agencies available, for you to select the service which best suits you.

INDEPENDENT ADVICE

Help with budgeting and problem debt is available through free debt advice services we work in partnership with. These include:

- StepChange Debt Charity
0800 138 1111,
stepchange.org
- Citizens Advice
0800 144 8848 Details of your local bureau can be found at
citizensadvice.org.uk
- National Debtline
0808 808 4000,
nationaldebtline.org
- Debt Support Trust
0800 085 0226,
debtsupporttrust.org.uk
- Christians Against Poverty,
capuk.org/debthelp
- Money Helper,
moneyhelper.org.uk

Citizens Advice and Christians against Poverty may also be able to offer face to face support.

We will be able to put a temporary hold on your account if we know you're getting advice from one of these organisations, so please let us know.

HOW WE TREAT YOU FAIRLY

A debt advice agency may also advise us that you are receiving support through the Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020.

The Debt Respite Scheme, or Breathing Space aims to help relieve some of the pressure of dealing with your debt, so you can focus on getting advice and setting up your debt solution without worrying about being chased for payments or incurring extra charges. If you are eligible, your debt advisor will apply on your behalf, and let us know.

We'll place a hold on your account for 60 days, or until your debt advisor requests us to. You'll still need to keep making your regular payments if you can afford to.

We are an ethical company and follow the principles of the Equality Act 2010 to protect our teams and customers. This means we will not discriminate or tolerate discriminatory behaviour on the grounds of gender, marital status, family status, age disability, sexual orientation, race, religion, and membership of the Traveller community.

WHAT HAPPENS IF YOU DON'T PAY?

Talk to us and we'll do our best to make it easier for you to pay your bill. Please don't ignore the problem, we'll listen to your situation and offer support to get you back on track. If you don't make your agreed payments or you choose not to reach an agreement with us, we may take the below action to try to understand your circumstances and recover the money owed to us.

If you are struggling to pay the agreed amounts, it is important you let us know.

Step 1

We'll try to contact you to come to an agreement. This could be by telephone, reminder letter, email, or text message. At this point, we will also tell credit reference agencies that you are behind on your payments. This could make it difficult for you to get credit, such as bank loans or buy/rent a home.

Step 2

If we've still not reached an agreement or you've not paid your bill, we will write to let you know which of the following steps we will take next

- start legal action through the County Court.
- pass your account to a debt collection agency.
- apply to the Department of Works and Pensions (DWP), to ask them to take payments from directly from your benefits.

We may also visit your property to discuss the outstanding debt.

Step 3

If you have still not paid your bill or reached an agreement with us, we will take one or more of the following actions:

1. Your debt will be passed or sold to a debt collection agency who will contact you directly regarding your unpaid charges and may visit you at your property. We will ask the debt collection agency to attempt to contact you to help us understand your financial situation and come to a suitable agreement to pay your debt. All debt collection agents are trained in all our support options and will guide you to the best options for your circumstances.

Debt collection agencies are also specially trained so that you receive the same personal service you would receive from us. If you have any concerns with the service you have received, please get in touch with us by phone, email, or letter. We have many ways you can get in touch in the how to contact us section.

2. Apply to the DWP to ask them to take money directly from your benefits.
3. Register a default with the credit reference agencies which can impact your credit score and likelihood of being accepted for future credit.
4. We will issue a county court claim asking the court to order you to pay. Legal costs will be added to the amount you owe.

When a County Court claim is issued you have several options to choose from:

- Pay the claim in full within 14 days of its receipt. A County Court Judgment will **not** be registered.
- Accept all or part of the claim and ask for time to pay. We'll consider your offer and make an appropriate payment arrangement with you. A County Court judgment may be entered against you.
- If you believe the bill is wrong or Northumbrian Water has issued the claim incorrectly, you need to complete the defence form and return it to the Court who will make a decision if you owe the debt.

- If you choose to do nothing, we'll ask the Court to enter judgment against you automatically.

FURTHER COURT 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.

- **Warrant of Control**
Bailiffs are employed by the County Courts to enforce County Court orders. They can visit you at home to take your goods, which would be sold to cover what you owe us.
- **Attachment of Earnings Order**
The Court will issue an Attachment of Earnings Order requesting your employer deduct the money you owe us out of your wages.
- **Charging Order**
If you own your property, a Charging Order may be registered at the land registry against the value of your property.

This would prevent the sale or re-mortgage 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 to Attend for Questioning**
We may ask for an order for you to attend a Court hearing, where you'll be asked to provide proof of your financial situation under oath, before making a payment offer in Court.
- **High Court Enforcement Officer (HCEO)**
We may request the HCEO to attend your property who may take your goods and other property and sell them to cover what you owe us. The HCEOs are certificated bailiffs who have extensive powers to enter unlocked residential premises and force entry to commercial premises for the purposes of taking goods to sell.

ADVICE TO TENANTS

In most cases if you are renting your home, as you are living in the property you will be responsible for water charges and receive a bill from us.

There may be occasions where your landlord agrees to pay your bill for you, please ask them to confirm this in writing to us so that we can change the name on the bill.

If you are a tenant of a local authority or housing association, we may have an agreement with them to act as an agent on our behalf to collect water charges alongside your rent. If this is the case, we would expect our agent to have a similar approach to collecting charges as we outline in this document. If you have any concerns about how your water charges are being billed or collected from you by your landlord, please raise this with us.

DATA SHARING

We collect and share personal data about you to help us identify customers in vulnerable circumstances.

We take appropriate organisational and technical security measures and have rules and procedures in place to ensure that there is no unauthorised access to your personal data.

When we work with other organisations, they must adhere to our data protection and security requirements. This is further detailed in the contracts we have with them.

In order to proactively support our customers and remove water poverty, we may share your personal data with the Department of Work and Pensions (DWP) and some local authorities that we have agreements with to see if you are eligible for a reduced bill from us.

CREDIT REFERENCE AGENCIES

Credit Reference Agencies (CRA's) collect data on individuals and companies such as previous addresses, whether or not you're registered to vote and if you pay your bills on time. Each CRA will give you a credit score based on the information they have about you. Your water bill will form part of your credit file. Most customers pay on time, which is positive for their credit file.

Every month, we share information to identify you, such as your name and date of birth, as well as your address, and how long you have been our customer. We tell the CRA if you pay your water bill on time or if you owe us money.

We tell you about the data we share using privacy statements on your annual bills, our reminder letters and online at [eswater.co.uk](https://www.eswater.co.uk).

Why do we use Credit Reference Agencies?

We follow strict rules to look after your data called 'data protection principles' which follow the UK General Data Protection Regulation law.

Sharing data can help us offer the right support to you. It helps you to manage your finances, by stopping you from borrowing more money than you can afford to pay back. It also helps to detect and prevent fraud.

By sharing data, we can:

- make sure your information is always correct
- protect you from fraudsters (people trying to steal your identity)
- help you manage your account
- make sure we offer you the right support when you need it
- tell you about things that may interest you or help you to save money

How does credit reference sharing impact you?

By making your payments as agreed, the information we share will have a positive or no impact on your credit file.

If you do not pay and we have been unable to get in touch with you to understand how we can help, we may register a default with a credit reference agency, which will impact your credit file for up to six years. This may make it more difficult or more expensive for you to take out a loan, a mortgage, or even a phone or gas and electric account.

We may also use data from the CRA to help us understand the best way to communicate with you and recover the debt that you owe us if you fall behind with your payments. This can show us how likely it is that we will be able to reach an agreement and receive payments from you to pay your bill.

If you think we have shared incorrect data which has had a negative impact on your credit score, please get in touch. We will immediately place a hold on your account and look into this urgently for you.

For more information visit our privacy policy at eswater.co.uk/privacy.

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 CRAs to trace your whereabouts and recover the debt.

What is a default?

A default is information logged with CRAs (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 eeswater.co.uk/privacy, or on request by calling **0345 782 0111** Monday to Friday 8.00am until 7.00pm 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 ico.gov.uk.

There is lots more information about credit sharing on our website eeswater.co.uk/help/credit-reference-agencies.

If you prefer, you can also contact the CRA's directly to raise a complaint, they will pass this to us to investigate.

We share data with two credit reference agencies, TransUnion and Experian. TransUnion can be contacted at transunion.co.uk. If you can't find the information you need on their website they can also be contacted by email at UKConsumer@transunion.com or by calling **0330 024 7574**

Experian can be contacted by accessing their website at experian.co.uk and clicking on the contact us section and using the online forms.

FINDING OUT MORE

This leaflet forms part of our Code of Practice for household customers, which provides customers with essential information about our company and how we act in relation to Paying Fair – Ofwat's guidelines for water companies in supporting residential customers pay their bill, access help and repay debts.

NEED MORE HELP?

We aim to get things right first time, but if things do go wrong, we'll fix them quickly for you.

Step 1 – Just call a member of our team on **0345 782 0111** or go online at **eswater.co.uk/care** and we will get you a resolution within 10 working days

Step 2 – If you are not happy with the resolution or need further help then call or write to Northumbrian Water Ltd, Northumbria House, Abbey Road, Durham, DH1 5FJ

Step 3 – If:

- You are not happy with the final resolution, or
- Your issue is over eight weeks old, or
- You just want some free, trusted, independent advice

You can call the Consumer Council for Water (CCW) the independent voice for water consumers in England and Wales by calling **0300 034 2222**, or use its online form at **ccwater.org.uk/contact-us**

For other languages, please visit **eswater.co.uk** and use our accessibility and language tool, ReciteMe, at the bottom of the page.



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