



Payment of Water and Sewerage Services charges

Code of practice for domestic customers

This Code of Practice is approved by the Water Services Regulation Authority (OFWAT)

Payment of Water and Sewerage Services Charges

Water and Sewerage services have to be paid for . . .

We know there are many demands on household budgets, organising your budget and finding money to pay bills can sometimes be difficult. However, water and sewerage bills must be paid.

Customer care is a top priority for us and this leaflet informs you how we can help if you are experiencing difficulties. It also explains what steps we can take to collect our charges if you do not pay or we are unable to agree a satisfactory payment arrangement with you. However, we will always try to be flexible in our approach and are committed to doing everything possible to reach an agreement with which you will be happy.

Don't pay more than you have to . . .

If you do not pay your charges when they are due or we cannot come to a satisfactory payment arrangement with you the whole amount becomes due and we may end up taking you to court. This will involve you paying extra costs because you will also have to pay court fees and our solicitor's costs. We prefer to avoid this option but, like all businesses, we need our customers to pay for the services they receive.

Payment options . . .

You can pay your bill by a variety of methods. We offer a range of payment intervals including weekly, fortnightly, monthly, as well as annual and half-yearly options for unmeasured charges. There are also a number of ways to pay your bills¹:

- **By Direct Debit** – this is the simplest and most convenient method. You can apply on-line at www.southernwater.co.uk, we can take your details over the phone or send you a form to complete. It is safe, easy to arrange and it offers a choice of payment dates
- **By debit or credit card** – we are able to accept payment by credit or debit card over the telephone on 0845 272 0845². You can also use our 24 hour automated phone service on 0845 270 1508
- **By cash or cheque payment at the bank** – no extra fee is charged if you pay at any Post Office or branch of National Westminster Bank. If you pay at any other bank, you may be charged a small fee for each payment
- **By post** – you can post us a cheque or postal orders together with the payment slip and send it to:
Southern Water
PO Box 41
Worthing
West Sussex
BN13 3NZ
Please note we do not issue receipts for cheques or postal orders unless you send us the bill

¹ All methods of payments are free of charge unless specified

² Calls to 0845 numbers from landlines are charged at local rates and calls from Mobile phones are charged at the applicable Network rate

- **By PayPoint** – for customers who prefer to pay at a local facility, there are PayPoint collection terminals, located in local newsagents, convenience stores, supermarkets, garages and off-licenses. You will need to take your payment card or bill with giro slip to the local PayPoint outlet with the cash to make a payment. You will receive a receipt for the payment, which must be retained as proof of payment
- **BillPay** – We offer a free online payment facility in conjunction with Santander (formerly Alliance & Leicester) at www.southernwater.co.uk where you can pay your Southern Water bill by credit or debit card. This secure service is available 24 hours a day. Please allow 4 working days for the payment to reach us
- **PC or telephone banking** – Please ensure you quote the 13 digits of your payment reference (without any spaces). Our bank sort code is 57-70-63 and our bank account number is 00000000
- **By payment card** – this can be used free of charge at any Post Office or PayPoint outlets for weekly, fortnightly or monthly payments
- **By standing order** – this is similar to Direct Debit except that you have to tell your bank every time any change needs to be made to the payment amount. Please ensure you quote your payment reference as indicated on your bill (it should be 13 digits without any spaces). Our bank sort code is 57-70-63 and our bank account number is 00000000.

What to do if you cannot pay your bill in full?

Phone us as soon as possible on 0845 272 0845. Our phone lines are open between 8am and 8pm Monday to Friday and between 8am and 5pm Saturday. All calls are charged at local rate.

We cannot help you if you do not tell us that you are having difficulty paying the bill. We realise it can sometimes be difficult to discuss payment problems, but our Customer Service advisors have been trained to respond to enquiries in a helpful and understanding way. Your enquiry will be handled in complete confidence and our advisor will assist you as far as they are able. Otherwise, they will suggest other ways in which you might be able to get help.

It is vital that you contact us sooner rather than later. We cannot reduce the size of your bill but we may be able to make it easier for you to pay by breaking it down into manageable chunks - for example by weekly, fortnightly or monthly payments. You can help yourself by getting in touch with us and telling us your circumstances, and we will explain the options open to you.

What we will do to help

We'll try to understand your own circumstances and then . . .

- We can reach an agreement with you about paying the bill within a reasonable period of time in amounts that you can afford
- If your problem is budgeting for the bill and it would help you to pay smaller

amounts more frequently, we can offer you a weekly, fortnightly or monthly payment plan

- If you do not already have a meter installed, or you live in a property with a high rateable value, we can discuss whether changing to a metered supply could reduce your future bills. You can contact the Household Metering Centre on: 0845 270 0845 for further information and they will send you a detailed explanatory leaflet
- If you already have a meter, we can discuss water efficiency measures with you. We have a number of helpful leaflets available, together with a Leakage Code of Practice. You can request these from our Customer Contact Centre by telephoning 0845 272 0845. In certain cases, you may be eligible for help under the Watersure Tariff – see below.

Help us to help you by calling 0845 272 0845 between 8am and 8pm Monday to Friday and between 8am and 5pm Saturday. We can only offer you assistance if you tell us there is a problem.

Watersure Tariff

If you have a water meter and use a large amount of water, you may be entitled to a reduction on your bill. However, you must satisfy the two criteria, which are laid down by the Government.

Firstly, you or another member of your household must be receiving one of the following benefits/credits:

- Child Tax Credit (but not if you receive only the Family element)
- Working Families Tax Credit
- Council Tax Benefit
- Income Related Employment and Support Allowance
- Housing Benefit
- Income-based Jobseeker's Allowance
- Income Support
- Pension Credit.

Secondly, **either** you, your child or another member of your household must also suffer from a medical condition which requires significant additional use of water. **Or** you must have responsibility for three or more children under 19, in full time education and for whom you receive child benefit.

Telephone us on 0800 027 0363 between the hours of 8am and 8pm Monday to Friday and 9am to 1pm on Saturday to talk to a specialist advisor if you think you are eligible. Further details can be found in our Household Charges Scheme leaflet available on request.

What else can you do?

If you're worried about household bills in general, it may help to get in touch with an independent advice agency like:

Citizens Advice Bureau

The Citizens Advice Bureau (CAB) is an independent charity which provides free, confidential and impartial advice on a wide range of problems. Expert advisors can help you with your debts and are able to negotiate repayment plans with your creditors. If you have other problems, such as illness, redundancy or divorce, the advisor may also be able to help or they may tell you where you can get further advice. To find your nearest CAB, look in your local phone book or visit www.citizensadvice.org.uk

National Debtline

National Debtline is a telephone helpline for people with debt problems. The service is free, confidential and independent and advisors can assist with drawing up a personal budget and negotiating with creditors. For further details please call 0808 808 4000 or visit www.nationaldebtline.co.uk

Other assistance

Some Money Advice Centres, which can be found in your local phone book, provide a similar free debt counselling service. You can also get in touch with the Department for Work and Pensions to see if you might be eligible to claim any benefit(s). They won't be able to give you financial assistance, but may be able to provide support in other ways.

Southern Water Charitable Trust Fund

Southern Water Trust Fund is a registered charity established to help people facing hardship and experiencing difficulty in meeting their water charges.

The Fund can consider making a grant to meet water and/or sewerage charges for people in hardship or unable to pay.

In order to be considered for a grant you will need to complete an application form. Your individual circumstances will then be assessed confidentially by a specialist advisor in the Charitable Trust Fund.

An application form and further details are available at www.southernwater.co.uk or email trustfund@southernwater.co.uk or telephone 0800 027 0363.

Southern Water NewStart Scheme

To assist customers in severe financial difficulties Southern Water operates the New Start scheme. Customers who have arrears of at least £750 or who have not made a payment within the previous two financial years may benefit, provided they commence and maintain regular instalment payments.

For further details please email debtadvice@southernwater.co.uk or call 0800 027 0363 or visit www.southernwater.co.uk to download an application form.

Water Direct Payment Scheme

If you owe us money and are receiving Income Support, Income Related Employment and Support Allowance, Income-Based Jobseeker's Allowance or Pension Credit, the Department for Work and Pensions may agree to Water Direct payments being deducted from your benefit and paid directly to us to pay your water bill.

Contact us on 0800 027 0363 or email debtadvice@southernwater.co.uk and explain your circumstances to our trained staff. They will take your details over the telephone and make an application on your behalf. Alternatively visit www.southernwater.co.uk to complete and submit the relevant application form. If you wish to contact your local Department for Work and Pensions office direct you will find phone numbers and addresses in the Phone Book.

Paying this way means

- You pay in a convenient way at no extra cost
- You won't have to remember to make payments

Where you have already contacted any of the above organisations and they are advising you, please let us know promptly so that we are aware. We can put the debt recovery process on hold for thirty days with the possibility of a further extension of thirty days once you have contacted a recognised Agency.

If you are in any doubt, get in touch with the Department for Work and Pensions to see if you might be eligible to claim any benefit(s). They will not be able to give you financial assistance, but may be able to provide support in other ways.

Additional Needs

We are able to deal sympathetically with your account if we know you have an additional need, so please tell us if, for example . . .

- You have difficulty understanding the bills we send you or cannot read them,
- You would like someone else to handle your bills and any letters.

We can send you a leaflet explaining the services available to customers with additional needs – call us free on **0800 027 0800**.

What if you are a tenant?

If you live in rented accommodation, it is not always easy to know who is legally responsible for the bill. Our water charges must be paid and it is usually the person who lives in the property and uses the water who has responsibility for payment of our water charges. Unless your landlord has entered into a written agreement with us accepting responsibility for our charges, this means you as the tenant must pay the bills.

Southern Water is not a party to the terms of your tenancy agreement. If you believe water services charges are included in your rent but we have written to you asking for payment, you will need to ask your landlord to contact us and make payment. However, in the event that your landlord does not pay, we will have to ask you to pay.

If the bill you have received is for a previous tenant, please call us so that we can send you a correct bill.

Avoid worry - act now - get in touch

We want to help you and will always try to reach agreement with you about paying your bill.

We will keep to our side of the agreement. Please keep to yours.

You can contact us at our Customer Contact Centre on 0845 272 0845 between 8am and 8pm Monday to Friday and between 8am and 5pm Saturday. Calls are charged at local rate.

What if you do not keep to the agreement or do not pay the bill?

If you do not pay your bill or keep to a payment arrangement that we have agreed with you, we will take the following actions. Remember, if you contact us at any stage, we will try to agree a payment arrangement with you to avoid any further action.

Stage 1

We will send you a Final Notice giving you a minimum of 10 days to pay the outstanding amount.

Alternatively, if you do not make payments in accordance with an agreed instalment arrangement, a Withdrawal of Instalments Warning letter will be sent to you requesting that any unpaid instalments are paid within 7 days. If we do not receive the outstanding payments we will cancel the instalment plan and the total outstanding balance will then be due in full.

Stage 2

If you do not pay or contact us to agree a payment arrangement, our solicitor will write to you to explain the action we will take if payment is not made promptly within 10 days.

Stage 3

If you still do not pay or contact us, we may ask an independent debt collection agency to recover the amount owing. You will be advised if we choose to take this action. All the companies we use are members of the Credit Services Association and operate under the Association's strict Code of Practice on Debt Collection. Copies of this code are available from the Credit Services Association by telephoning 0191 286 5656.

If your account is referred to an external company, and you have any complaint concerning the company, which you are unable to resolve directly with them, we will investigate your complaint and, if appropriate, remove your account from their files.

Alternatively, if you do not pay or contact us, we may send you a Letter Before Legal Action which explains the action we will take if payment or contact is not received within 14 days. In the event of financial difficulties full details of how to contact Southern Water or other debt advice agencies are provided on the reverse of the letter. If you fail to pay or contact us we may issue a County Court Claim to recover our charges. You will have to pay the fee for the issue of the Claim and our Solicitor's

costs. If you do not respond, the Court may issue a Judgment order for payment of the full amount due to us. If you still do not pay, we may take further legal action to enforce the Judgment order which may include:

- Issuing a Warrant or Writ to instruct the Bailiff or High Court Enforcement Officer to seize your belongings and sell them at auction. Use of the High Court Enforcement Officers will incur substantial further costs which you will have to pay in addition to the Judgment debt. These fees, approved by Parliament, are set out in the High Court Enforcement Officers Regulations 2004 and can be viewed at:
<http://www.legislation.gov.uk/uksi/2004/400/schedule/3/made>
Alternatively a hard copy of this information can be provided by contacting us on 0845 455 4515.
- Asking the Court to place a charge against your property if you own your home. This means if you sell or re-mortgage your home, the money you owe Southern Water will have to be paid to us
- Applying to the Court to take a deduction from your income. The Court will contact your employer to deduct the money direct from your earnings
- Commencing insolvency proceedings against you as a last resort.

Remember: a County Court Judgment will have an impact on your credit rating and may prevent you from purchasing goods on credit or obtaining a mortgage or other loan for a significant period of time. Substantial costs may be added to your bill if you do not respond or keep up repayments on Judgment debts.

What if you dispute the bill?

If you disagree that you are responsible for paying the bill, or you disagree with the amount, you must tell us straight away. Call us on 0845 272 0845 between 8am and 8pm Monday to Friday and between 8am and 5pm Saturday for help and advice.

No further action will be taken whilst we look into the matter. We may need to ask you to provide further details to support your dispute.

If we disagree with you, we will tell you why and you will either have to pay the charges in full or agree a payment plan with us.

If you are not happy with our decision, there is an established complaint procedure which may involve an investigation by a Senior Manager or Director. Your complaint can be referred ultimately to the Consumer Council for Water London & South East – see Independent Assessment on page 10. Please let us know if you have contacted CCWater so that we can put a hold to the debt recovery process while you receive their advice.

Our leaflet detailing our complaint procedure is available by telephoning or writing to us.

How to contact us

You can contact us in a number of different ways.

The simplest way is to telephone us from any part of the UK at local call rate on **0845 272 0845**. Our lines are open between 8am and 8pm Monday to Friday and between 8am and 5pm Saturday.

If you have received a Letter Before Legal Action or County Court Claim please contact us on 0845 270 1386. This line is open between 8am and 8pm Monday to Friday and between 9am and 1pm Saturday.

We also provide facilities, 24 hours everyday, to pay your bill, tell us about moving house, apply for Direct Debit or payment card, call **0845 270 1508**.

If you cannot phone, you can:

- Visit our website www.southernwater.co.uk, where there are a number of simple forms which will allow you to contact us
- Write to us at :
Southern Water
PO Box 41
Worthing
BN13 3NZ
- Use Minicom on: **0845 275 0845** - service for the deaf and hard of hearing -
Line open between 8am and 8pm Monday to Friday & between 8am and 5pm Saturday.

Please quote your customer reference in all communications. It is shown near the top right hand corner of every Southern Water bill.

Independent Assessment

The interests of Southern Water customers are represented by an independent body – Consumer Council for Water London and South East. The Consumer Council for Water represents the interests of consumers generally and deals with enquiries and complaints from customers who have been unable to get satisfaction from their water company. It is independent of both the industry and the regulator. The Committee meets in public at least twice a year. For details please contact:

Consumer Council for Water
London & South East
c/o 1st Floor Victoria Square House
Victoria Square
Birmingham
B2 4AJ

Tel: 020 7931 8502
Fax: 0121 345 1010

Email: using the form on www.ccwater.org.uk

Customer Contact Centre

Telephone:
0845 272 0845

Minicom:
0845 275 0845
(service for the deaf and hard of hearing)

Website:
www.southernwater.co.uk

REMEMBER

This Code of Practice applies only to **domestic** customers

It is one of a series of leaflets approved by our regulator
Ofwat as set out below

Payment of Water Services Charges

Water Leaks on Domestic Properties

General Code of Practice

