

# Code of practice and procedure on debt recovery

This factsheet explains how we can help you if you are having difficulty paying your water services charges. It also sets out the steps we will take if you don't pay your charges.

## What is covered in this factsheet?

We know that paying bills and balancing finances can sometimes be difficult, so the advice in this factsheet is very important. It answers most of the questions you might ask if you are having difficulty paying your water services charges. It also explains how we can help you and the procedures we will follow if you don't pay. This factsheet is one in a series of publications about how we work with our customers, which has been approved by the water regulator Ofwat.

## I'm having problems paying my bill. What can I do?

It can be hard to pay bills. Please get in touch with us straight away if you think you may have problems paying your bill, even if this is before your bill arrives. We want to help as soon as we can.

We can check that you are not paying too much and advise how you might be able to reduce future charges. We can also offer you different ways to make it easier for you to pay. We would like to reach an agreement with you about how you will pay your bill and the most suitable payment method to meet your individual needs, e.g. Direct Debit, payment card, or weekly/fortnightly payments. However, if you do not pay, action will be taken to recover money from you.

## What happens if I do not pay my bill or do not keep to my payment arrangement?

We want to help you and will agree a payment arrangement that is best suited to your circumstances. If you have a payment arrangement which will not clear your outstanding debt within the year we will write to you detailing your options. If you do not pay, or you don't keep to the agreement we have made with you, the full debt becomes due and we will take action to collect your charges in full. We will do this in one or more of the following steps, but not necessarily in this order:

- If you do not pay your charges, we will send you a reminder notice. This will ask you to pay straight away or to contact us to agree how you will pay.
- If we still do not hear from you, we will contact you to ask you to pay the amount outstanding, or agree a payment arrangement with you.
- Where we have agreed a payment arrangement, we will review this each year. We will contact you if your payments will fail to clear your charges within a year or you do not keep up to date with your payments.
- If we do not hear from you and you do not pay your bill our solicitor or a debt collection agency, working on our behalf, will send you a letter asking you to pay straight away. If you fail to respond to such a letter we may take further legal action and apply to the court to issue a claim.
- One of our customer advisors may contact you to discuss how you will pay your charges.

### Getting in touch

Please phone the number shown on your bill or reminder. Please have your customer account number handy. If you do not have the documents to hand, please contact:

#### If you don't have a water meter

- **0845 746 1100**
- Textphone **0808 143 1195**

Or write to:

United Utilities, PO Box 459,  
Warrington, WA55 1WB

#### If you have a water meter

- **0845 746 2222**
- Textphone **0808 143 1195**

Or write to:

United Utilities, PO Box 50  
Warrington, WA55 1AQ

#### Office hours

You can call between:

8am and 8pm on weekdays,  
8am and 5pm on Saturdays.

To find out more, visit our website:

**[unitedutilities.com/contacts](http://unitedutilities.com/contacts)**

## Legal action

If we have to take legal action against you, you may have to pay legal fees and costs of approximately £100 which will increase the amount you owe.

Please note that in some cases, costs could be more than £100.

Please remember if a county court judgment (CCJ) is registered against you, it may be difficult to get credit in the future.

We may also take any or all of the following actions to enforce payment:

- issue a warrant for a bailiff to seize your assets to the value of the amount you owe;
- apply to the court for power to instruct your bank to hand over the amount you owe us via a 'third party debt order';
- if you are working we can ask the court to apply an 'Attachment of Earnings'. This means that we can ask the court to order your employer to make a payment towards your bill direct from your salary;
- apply to the court to have a 'charging order' placed against your property. This prevents the sale, re-mortgage or disposal of a property until the debt and the charge have been cleared; or
- apply to the court for a 'bankruptcy/winding up order'.

## Debt collection agency

Although we will make every effort to reach an agreement with you, in some cases we may pass your bill to a debt collection agency who will contact you to agree a payment arrangement. We work in partnership with these debt collection agencies to ensure that our customers continue to receive an acceptable level of service. We only work with members of the Credit Services Association, a voluntary organisation, which operates to a strict code of conduct and guarantees ethical and professional service.

We approve and regularly monitor all debt collection practices as they must comply with the Office of Fair Trading guidelines. If you have a problem with an agency used by us you should first talk to them. If the problem cannot be resolved, you should then contact us.

We reserve the right to refuse to agree a payment arrangement if you have not kept to an agreement with us in the past.

## How can United Utilities help me?

We will try to reach an agreement with you on how you can pay your bill, within a reasonable period and in amounts you can afford. This could mean giving you longer to pay or giving you more convenient instalments, for example weekly or fortnightly, to suit your personal circumstances. Please contact us for more details.

## Water Direct

If you cannot pay your bill and you are claiming the income-related Employment and Support Allowance, Income Support, Jobseekers Allowance or Pension Credit, you may ask the Department for Work and Pensions (DWP) to pay your bill directly to us out of your benefit. This means you don't have to remember to make payments.

The DWP will take a fixed amount from your benefit to pay any amount you owe, plus your current charges. If you wish to pay this way, please phone us on **0845 746 2034**.

Or write to us and we will contact the DWP office on your behalf.

In some circumstances, where there are no regular payments on your account, we may apply to the DWP for direct payments. We will notify you when we have made an application.

## Arrears allowance

In cases of financial difficulties we may be able to help you under our Arrears Allowance Scheme provided you meet the criteria. If you qualify for the scheme, you must agree and pay a fixed amount towards your arrears and current bill. Call us on **0845 746 2034** for more information.

## United Utilities Trust Fund

The United Utilities Trust Fund may be able to help you if you are in exceptional hardship. You can contact the trust on **0845 179 1791** for an application form. Your application will be independently assessed and provided you qualify, a grant will be made to pay your water services charges. In certain cases, the trust can consider giving extra help so you can pay other essential bills, household needs or other priority debts.

## Help for vulnerable customers

You may be eligible for a reduced water bill if you or any member of your household receives any of the following benefits or tax credits:

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

And either:

Receive Child Benefit for three or more children under 19 living at the same address and still in full-time education.

Or:

You or any member of your household have one of the following medical conditions, which causes significant extra water use:

- Desquamation (flaky skin disease);
- Weeping skin disease (eczema, psoriasis, varicose ulceration);
- Incontinence;
- Abdominal stoma;
- Crohn's disease;
- Ulcerative colitis; or
- Renal failure requiring home dialysis (except where the health authority contributes to the cost of the water use in dialysis).

Other medical conditions can be accepted if the condition uses significant amounts of water and is supported by a signed certificate issued by a doctor or registered practitioner.

For an application form call us on **0845 309 3001**.

## ExtraCare services

We also know that some of our customers have extra needs. ExtraCare is the name we give to a range of free services that we offer to customers with extra needs.

Our ExtraCare services are ideal for customers who have:

- a disability;
- a serious illness;
- sight, hearing or learning difficulties; or
- for customers who need a little extra help or who would like to set up a password to protect against bogus callers.

If you would like to talk to us about ExtraCare services, or if you have any specific questions please call us on **0845 746 1100**, or visit our website:

**[unitedutilities.com/extracare](http://unitedutilities.com/extracare)**

For an information pack about ExtraCare services, call us on **0845 303 7711**.

If you find it difficult to get your payment to us, please contact us so that we can come to a convenient arrangement with you. We recommend that customers who have limited mobility use our Direct Debit scheme.

## What else can I do?

Anyone can contact the organisations listed below for advice. Even if you are not receiving the Employment and Support Allowance, Income Support, Jobseekers Allowance or Pension Credit, or you cannot arrange for the DWP to pay us, you may contact one of these organisations. See a telephone directory for the appropriate telephone numbers for your area.

- Citizens Advice Bureau
- The Consumer Advice Centre
- The Money Advice Centre
- Local Authority Money Advice Department
- National Debtline **0808 808 4000 (freephone)**
- Jobcentre Plus
- Pension Credit **0800 99 1234 (freephone)**
- The Consumer Council for Water

These organisations cannot give you money but they may be able to help in other ways such as checking your benefits entitlement, helping you work out a budget, and communicating with United Utilities on your behalf.

If you ask them for help, or you are on any benefits, **please make sure you tell us**. The Consumer Council for Water (CCWater) can help if you feel that your water services bill is wrong, or there is some other problem connected to your water services which you have not been able to resolve with us. Their details can be found towards the end of this leaflet.

The recovery process may be put on hold if one of the preceding organisations gets involved on your behalf.

## Could fitting a meter save me money?

If you use low volumes of water or live in a property with a high rateable value, you may wish to consider having a water meter fitted. If we are able to, we will fit a water meter free of charge, and if water meter charges work out more expensive for you, you have up to 13 months to go back to rateable value charges.

Or if you already have a meter there are many simple ways to save water in your home and garden. For more information about water meters, or for our guide to saving water, call our automated leaflet request line on **0845 303 7711** or go to **[unitedutilities.com/usewaterwisely](http://unitedutilities.com/usewaterwisely)**

## I live in rented accommodation. Am I responsible for water services charges?

If you live in rented accommodation, it is not always easy to see who is legally responsible for the bill. Our water services charges have to be paid. This is usually by the person who lives in the property and uses the water, unless the landlord has signed an agreement with us, accepting responsibility for our charges. You should check your tenancy agreement. If we start to take recovery action against you, but your landlord is responsible for the bill, or if your bill is for a previous tenant, please call us straight away. We can only help you if we know.

## What if I disagree with my water bill?

If you have reason to dispute your bill, please tell us as soon as possible. We may be able to delay any follow-up action until the dispute is resolved.

## What can I do if I need further help?

If you need further help or advice or if you have any complaints about the way we have dealt with you, or the way we have operated under this code, please contact us (see front page for details). You can also obtain our complaints procedure by calling our automated leaflet request line on **0845 303 7711**.

## Consumer Council for Water

The Consumer Council for Water (CCWater) is an independent body which represents the interests of water customers. They can investigate complaints which remain unresolved after the completion of our complaints procedure. You can contact them at the address below:

Consumer Council for Water North West  
Suite 902, 9th Floor,  
Bridgewater House,  
Whitworth Street,  
Manchester M1 6LT

Tel: 0161 236 6112

Lo-call: 0845 705 6316

Minicom: 0121 345 1044

Fax: 0161 228 6117

Email: [northwest@ccwater.org.uk](mailto:northwest@ccwater.org.uk)

Website: [www.ccwater.org.uk](http://www.ccwater.org.uk)

## Ways to pay your bill

We offer a range of payment frequencies; annual, half yearly, quarterly, monthly, fortnightly and weekly. We accept payment of our charges by any of the following methods which are free of charge unless otherwise stated:

### Direct Debit

You can save **£5** by paying by Direct Debit. Call us with your bank details or sign and return a Direct Debit instruction. Or you can sign up online at [unitedutilities.com/dd](http://unitedutilities.com/dd)

A choice of payment dates is available; you can choose any date from the first until the 28th of the month.

### Banks/building societies

You can pay at your own bank or building society by cash or cheque. Some banks now make a charge for this service. Please make your cheque payable to United Utilities Water PLC and include your customer account number on the reverse.

### By post

Make your cheque payable to United Utilities Water PLC, write your customer account number on the reverse and send it to: PO Box 450, Warrington, WA55 1WA. You should not send cash or post-dated cheques.

### Payzone

You can pay by cash using the remittance slip or by payment card at any outlet that displays a Payzone sign. At the retailer's discretion, payment by cheque using the remittance slip may also be accepted. Make sure you get a receipt.

### Payment card

You may be able to pay, by arrangement with us, with a payment card at a Payzone outlet or at the Post Office.

### Post Offices

You can pay by cash or by cheque at any Post Office. Make cheques payable to Post Office Ltd and write your customer account number on the reverse. Make sure you get a receipt. You will have to pay the Post Office counter fee prevailing at the time.

### Debit card / credit card

You can pay by debit card or credit card online at our website: [unitedutilities.com/paybill](http://unitedutilities.com/paybill) or via our automated payments line on **0845 402 1366** or **0845 746 2211**.

Credit card transactions may be subject to an additional charge dependent on the rates prevailing at the time.

### Standing order

You can arrange to pay by standing order by requesting and completing a standing order form, available from us. Call **0845 746 2211** if you wish to pay by this method.

### Home/telephone/PC banking

You should call your bank, quoting our Sort Code 30 00 02 and account number 00277717 together with your customer reference number.

### Department for Work and Pensions Water Direct

If you or your partner are in receipt of the income-related Employment and Support Allowance, Income Support, income-based Jobseekers Allowance or Pension Credit you can apply for deductions from your benefits for the payment of your water services charges, subject to the agreement of the Jobcentre Plus. See the earlier section headed **Water Direct** for more details about this.

We can also make applications on your behalf.

### Local council arrangements

You can pay free of charge at designated offices of Knowsley Housing Trust.

In addition, Warrington Borough Council (Golden Gates Housing), Oldham Metropolitan Borough Council (First Choice Homes Oldham), Rochdale Metropolitan Borough Council (Rochdale Boroughwide Housing) and Stockport Metropolitan Borough Council (Stockport Homes) collect water charges for us from their tenants and those tenants should contact the council for details of payment options.

### Associated leaflets

- WaterSure - Vulnerable Customer Scheme for metered households
- ExtraCare - our services for customers with extra needs
- Charges scheme summary household customers
- A simple guide to paying your water bill
- A summary of our complaints procedure
- All about water meters

Automated leaflet request line **0845 303 7711** or **Textphone 0808 143 1195**.

Alternatively these are available to download from our website at: [unitedutilities.com/leaflets](http://unitedutilities.com/leaflets)

[unitedutilities.com](http://unitedutilities.com)

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