

1 Code of Practice on Debt for Domestic Customers

Keeping on top of bills can sometimes be difficult. The sooner you let us know there's a problem, the sooner we can help. Talk to us on 01737 772000. Lines are open from 8.00am to 6.00pm Monday to Friday.

We are able to provide information in a range of different accessible formats and languages to meet your needs. If you would like to find out more, please give us a call or click on the accessibility help rectangle in the bottom left of our website.

This fact sheet is our Code of Practice on Debt for Domestic Customers – one of a suite of codes approved by Ofwat, our regulator.

If your bill remains unpaid we may take legal action. But if you follow this advice we may not need to.

How can I pay my bill?

In any of the following ways:

- By debit or credit card on the internet. Go to: www.seswater.co.uk
- By debit or credit card over the telephone. Call: 0800 587 2936 (free phone - *This service is available 24hrs a day, 365 days a year. It is an automated speech recognition system and does not transfer to a live operator.*)
- By setting up a Direct Debit or cash instalment arrangement. (Contact our Customer Services team on 01737 772000)
- At a Post Office - they will charge for this.
- In cash at any branch of Nat West in our supply area – for free. Other banks may charge if you do not have an account with them.
- By post to:
SES Water
London Road
Redhill
Surrey RH1 1LJ

By using your own on-line or telephone banking service.

More details can be found on our website.

We will not take action against you if:

- your bill is paid
- you follow the advice listed here
- we have reached an agreement whereby you will pay your bill in instalments and are keeping to the agreement. But if you fail to make the payments, the amount outstanding will become due immediately
- the bill is in a previous occupier's name. But we will need proof you are the legal occupant, such as a tenancy agreement.

What happens if I tell you I'm having difficulty paying my bill?

We can't cancel your bill, but we can suggest alternative ways of paying to help you spread the cost. For example, we can agree fixed weekly, fortnightly or monthly payments so you can afford to clear the debt.

If you receive benefits or on a low income, you may also be eligible for one of the following payment support schemes:

Water Direct: if you are behind with your water bill and receive income based jobseeker's allowance, Income Support, Pension Credit or Universal Credit, you can ask Job Centre Plus to take small amounts from your benefits weekly to pay any debt and future charges. You must write or call us to let us know you have done this. If you are on Water Direct, there is no chance we will take any legal action against you.

We may ask Job Centre Plus to set this up even if you don't ask us to if:

- you have failed to respond to requests for payment
- you fail to maintain two payment plans offered to you
- we have told you we are taking court action or it's the next step we intend to take.

Water Support: you could qualify for a 50 percent bill reduction in future if your annual income falls below a set threshold.

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Breathing Space: if you temporarily need to reduce or stop your payments, we can offer you a payment break for a limited period of time while you get back on your feet.

WaterSure: if you have a water meter and are on specified benefits or tax credits, have three or more dependent children living with you or you or someone you live with suffers from a qualified medical condition that means you use a lot of water, we can cap your tariff so that you never pay more than an average household bill.

Priority Services: if you need extra help due to long or short-term health, access or communication needs you can sign up for our Priority Services Register. It's free to join and helps us tailor our services to your needs.

To find out more about any of these schemes and if you could benefit, please visit seswater.co.uk/hereforyou or call us for more details.

Where else can I go for help?

Whether you are receiving benefits or not, you can get free advice from external services including Step Change, Citizens Advice, National Debtline, MoneyHelper and Christians Against Poverty. You'll find links to these services on our website. In addition to offering free independent debt advice, if you are struggling to pay your bill they can arrange an affordable plan for you and manage your account on your behalf. With your consent we will only speak to your appointed third party and you will not need to speak to us directly giving you one less thing to worry about.

Your local council can provide help on where to get advice. You can also ask for help from the Consumer Council for Water, the independent voice for water consumers in England and Wales. Their contact details are at the end of this document.

Please tell us if you have asked any of these

organisations for help.

Note: none of them will give you money or pay your bill.

What if I have mobility problems and can't get the money to you?

If you are elderly, disabled or have special needs, we can arrange to make payment easier for you. For example, you can nominate someone to act for you, or we can arrange for one of our Community Support and Engagement Officers to collect your payments. These services are free. Call us on 01737 772000 if you would like more information.

What if I am facing hardship because I have a meter?

If you have a meter you may be eligible for a capped bill as part of the WaterSure Tariff. To qualify, you or a member of the household need to receive a means tested benefit and either have three or more dependent children under 19 living with you or suffer from a medical condition that requires you to use additional water. Call us on 01737 772000 to find out more.

I'd like a meter – what should I do?

Having a water meter means you only pay for what you use, so can help save you money. You can ask for one to be fitted free of charge. Call Customer Services on 01737 772000 for details. If your home has a high rateable value or low occupancy, you may save money by switching. You will have the option to revert to rateable value charges within 12 months if you change your mind.

If you have a water meter and would like help saving money and water, you can find advice by visiting <https://seswater.co.uk/your-water/getwaterfit> or calling us. You can order free water saving devices on our website too and may qualify for our free leak repair service, if you have a leak on your property.

Who has to pay the bill?

Normally, the occupier. If you pay a landlord, you must ensure they have confirmed the arrangement

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with us. Once we have that information, we will send future bills to your landlord. If your landlord doesn't pay the bill and we start recovery action against you, or if the bill is for a previous tenant, call us immediately on 01737 772000. We can only help if we know.

What if other organisations become involved, or I dispute the bill?

If Job Centre Plus or the Consumer Council for Water become involved, or if you dispute the bill, we may put our debt recovery process on hold while the matter is investigated. But we cannot delay recovery indefinitely.

What happens if I don't pay my bill?

If you don't pay, or fail to keep to an agreed instalment plan, the whole debt can become due. We could make a claim against you in the County Court. Court and legal costs may be added to the amount you owe. If you still don't pay, this will result in a Judgment and you may be responsible for further legal costs.

We will not make a claim against you without taking the following steps:

Step 1. We'll send a letter giving you seven days to :

- pay in full (you should contact us immediately if you have difficulty paying);
- inform us you are not responsible for the bill; or
- inform us you dispute the amount.

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Step 2. If you do not make arrangements with us to resolve the previous step, we will notify you that we intend to issue a County Court Claim.

Step 3. If you do not contact us after this notice or pay the outstanding amount, we will notify you that our next action will be to issue a County Court Claim.

Also, we may telephone you or a Community Support and Engagement Officer may visit. We may also send other letters to you before choosing to issue a County Court Claim.

What happens next if I still don't pay?

If there is still no contact and you make no attempt to pay, we will attempt to contact you via telephone or SMS message and as a last resort we may ask the court to order you to pay. You could receive a County Court Judgment.

You will be responsible for all legal costs in addition to the amount owing. Failure to pay may result in more legal costs being added to the debt. If we obtain a County Court Judgment, it could affect your ability to obtain credit.

What happens if I still don't pay after the County Court Judgment?

You must keep to the court order, or we will ask the court to take enforcement action, such as:

An Order for Questioning – you will have to attend court to explain your financial situation so it can assess how much you can pay. There are legal penalties if you fail to attend.

A Warrant of Execution – this involves bailiffs calling and removing property to pay the debt and costs of recovery.

A Third party Debt Order – this allows us to take the debt and costs of recovery directly out of your bank account.

A Charging Order on your property – you will not be able to sell or re-mortgage your property until the debt and costs of recovery have been paid. We can ask the court to force the sale of your property to

recover the debt and costs of recovery.

An Attachment of Earnings Order – this instructs your employer to deduct the debt and costs of recovery from your earnings and pay it to the court or to us.

How do you use credit referencing data?

SES Water may use credit referencing agency data to identify the occupants of properties recorded as void on our system where we can see that there is water usage. We do not use credit referencing agency data for any other purposes or share data about customer debt or missed payments. If you feel that there has been any detriment to your credit as the result of our actions, please follow our complaint process set out below.

Do you use Debt Collection Agencies?

We may pass your account to a Debt Collection Agency if you have not paid your outstanding balance for over 120 days. They will contact you by letter, telephone, SMS, email and/or a personal visit to your property to arrange for you to pay or resolve any issues you have with our supply charges. Debt collection agencies who work on our behalf are members of the 'Credit Services Association' and signed up to the CSA's Code of Practice and are accredited by the FCA. We may also sell your debt to a third party as an absolute last resort if we have not had any contact from you for 4 years.

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 01737 772000, email us at complaints@seswater.co.uk or write to Head of Customer Care, SES Water, London Road, Redhill, Surrey RH1 1LJ. We will do our best to respond to you within 10 working days or less. Know If we know that you are in vulnerable circumstances, we will prioritise your complaint. If we are unable to respond within this time this for any reason, we will write to let you know and pay you

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£30 as set out in our Customer Charter.

Step 2: If you are not happy with the resolution or need further help please call us on 01737 20000, or email or write to us so that we can review your case.

Step 3: If you are not happy with the final resolution, or your issue is over 8 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 the online form at www.ccwater.org.uk/contactus

Remember – if you are having problems paying your bill, please call us on 01737 772000. The sooner you let us know there's a problem the sooner we can help.

Office Opening Hours:
Monday – Friday : 8.00am to 6.00pm