



South West  
Water

# Support with your bills and dealing with debt

Bringing water to life  
[southwestwater.co.uk](http://southwestwater.co.uk)



Bill date: 2 October 2018  
Bill number: 102 2702 01  
Page: 1 of 1

### Your water!

3 July 2018 to 1 October 2018

Balance before this bill: £0.00

On this bill:

- Water, electricity and other services charges
- Government contribution
- Other charges on this bill

Please pay within 14 days

4023337013

Bill date: 2 October 2018  
Bill number: 102 2702 01  
Page: 1 of 1

### The details

£

Balance before this bill

Your bill

Payment charges & other

Balance before this bill

Water charges

Usage charge

Tired charge

Total water charges

£5.00

£0.00

£0.00

£5.00

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Need to get in touch?  
Our customer services  
0345 34 9191

How to pay  
By direct debit  
By cheque  
By credit card

Payment methods  
Direct debit  
Cheque  
Credit card

Get in touch  
0345 34 9191

What's new?  
New services  
New features

What's new?  
New services  
New features

What's new?  
New services  
New features

What's new?  
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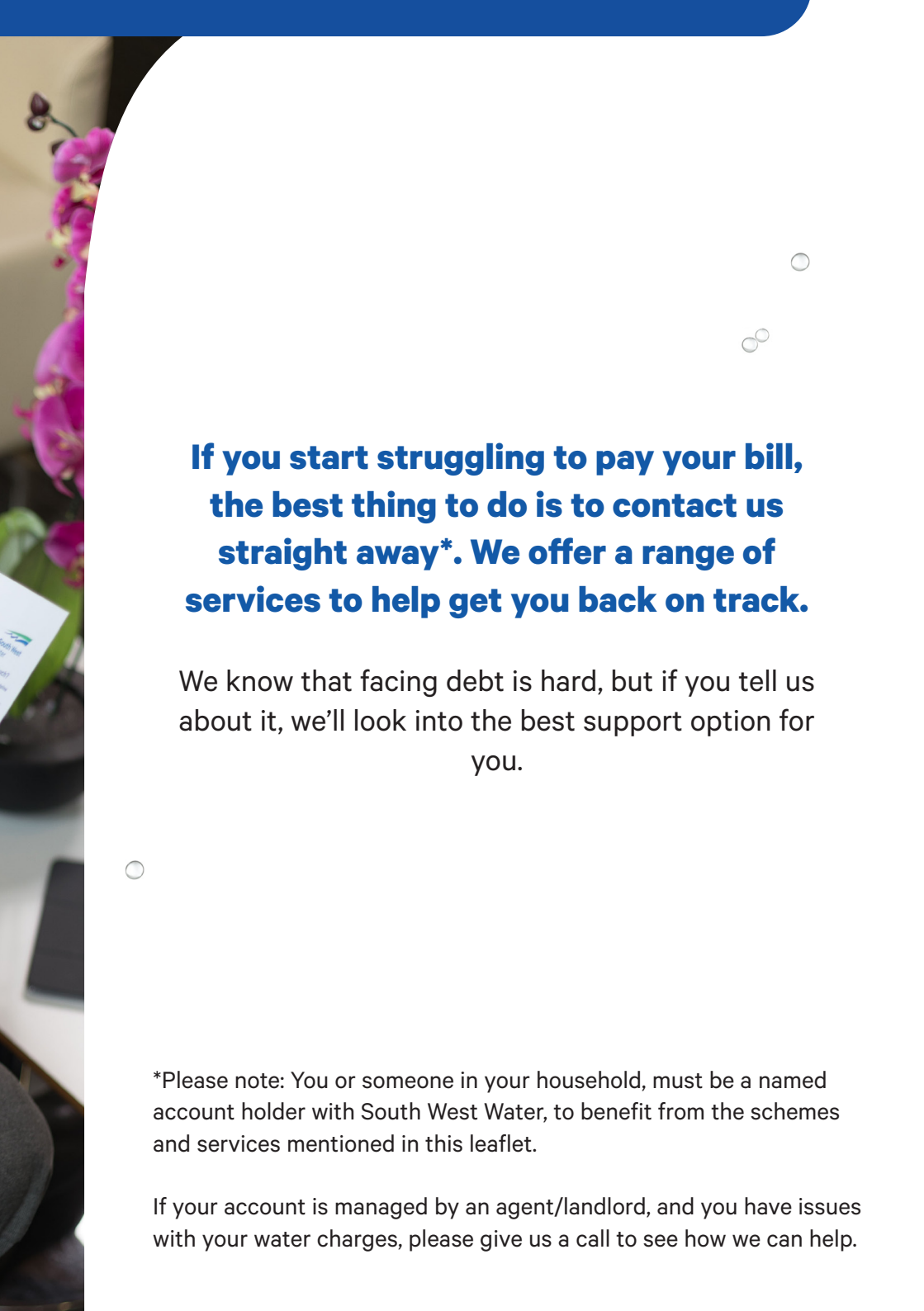
What's new?  
New services  
New features

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What's new?  
New services  
New features



**If you start struggling to pay your bill, the best thing to do is to contact us straight away\*. We offer a range of services to help get you back on track.**

We know that facing debt is hard, but if you tell us about it, we'll look into the best support option for you.

\*Please note: You or someone in your household, must be a named account holder with South West Water, to benefit from the schemes and services mentioned in this leaflet.

If your account is managed by an agent/landlord, and you have issues with your water charges, please give us a call to see how we can help.

# How to get in touch...



If you start to struggle to pay your bill, or think that your bill is wrong, the best thing to do is to contact us straight away. The sooner you do, the sooner we'll be able to put in place ways to help you. We'll also delay any action against your account whilst we look into your concerns.

## Call us

**0344 346 1010**

to talk about your billing  
or account.

**0800 234 6317**

to talk to our Debt Team.



## Online

Use one of our online  
chat forums:

**WhatsApp**  
**Facebook**  
**Twitter**  
**Webchat**



## Send a letter

**South West Water**  
**PO Box 4762**  
**Worthing**  
**BN11 9NT**



**Important:** Your information will be treated in strict confidence in accordance with the General Data Protection Regulation, 2018 (GDPR). Access to information by employees, third parties and service providers will be on a 'need to know' basis only. For further information, our Privacy Policy explains what information we hold and process, who we share your information with and our lawful basis for doing so. This policy is available on our website.

# Simple ways to...

## lower your bill!



There are a few things you can try to lower your bill without necessarily needing to do anything else.

1

### Getting a water meter

Having a meter means you're only paying for the water you use. Fitting one is free, and if you find you don't benefit from having one, you have up to 2 years to return to unmeasured charges.

If you want a meter, but we can't install one, we'll offer you an assessed charge. These charges are based on the average use of water in households of a similar size.

**Important: To be considered for one of our Support Tariffs, you'll need to have a meter (or an assessed charge).**

It might sound simple, but by using the free water-saving devices we offer on our website, and by changing your water-using habits, you can reduce your bill by quite a bit. Some of our top tips for saving water are:

2

### Water saving devices

1. Fix leaky loos and dripping taps
2. Turn off the tap when brushing your teeth
3. Try cutting your shower time, and/or try one of our water-saving shower heads
4. Collect rainwater in water-butts to save water in the garden
5. Use watering cans instead of the hose pipe.

# Starting point... payment plans.



Instead of only paying once the bill is calculated (quarterly, half-yearly, or yearly), you can set up **weekly, fortnightly, or monthly** fixed payments towards your bill. These more frequent but smaller payments (instalments) help to spread the cost of the bill and, because the amount is fixed for that year, they're easier to budget for.

Our normal practice for unmeasured customers is to recalculate your bill and revise your payment plan in February. We set up your payment plan to clear your current charges by then.

For metered customers, payment plans are reviewed on a 12 month basis from when the payment plan was set up.

There are two situations you might find yourself in at this point:



## Your account is in credit

There is spare money on your account (that is not there to pay your bill).

If this is the case, you have a choice; you can have the amount refunded to you, or you can leave it to help pay your next bill.

## Your account is in debit

You have been under-paying.

If this is the case, we add the amount you owe to the next year's bill and reset your payments to cover the outstanding balance over the next year.

If your account is in debit and you've been missing payments, we might be able to agree a longer period to pay off your bill, to make it more manageable.

To set up a payment plan today, please call **0800 234 6317**.



## Ways to pay

When it comes to paying your bill, there are a number of different methods you can choose from. These are:

**Online** - you can pay through MyAccount on our website.

**By Direct Debit or Standing Order** - you can set these up by giving us a call on 0344 346 1010.

**By telephone** - just call our automated payment line on 0800 230 0750.

**At the Bank or Post Office** - just take along your bill and they'll help you out.

**By post** - our address can be found at the back of this leaflet.

**Important:** If you're paying by cheque, please make it out to 'South West Water Ltd'.

# Our affordability tarriffs.

Here's a simple overview of our tarriffs and schemes. If you feel like you'd benefit from one of them, our Accounts Team will be happy to talk through your options with you.

**WaterCare**

**WaterSure**

**FreshStart  
Fund**

**WaterDirect**

**ReStart  
Scheme**





## Our tariffs...

### WaterCare

Our WaterCare is a social tariff that offers a **percentage reduction** of 15-85% off the standard metered charges for those customers on a low enough income that their income-to-bill ratio means they are in water poverty.

### WaterSure

Our WaterSure tariff **caps your yearly bill** for those customers who are on a low income and either has 3 or more children living with them, or suffers from a medical condition that requires lots of water to be used.

### WaterDirect

WaterDirect is run with the Department for Work and Pensions (DWP). If your account is at least £50 in arrears, the scheme allows you to pay your ongoing charges and an amount of your debt **using benefit payments**.

## Grant Scheme

### FreshStart Scheme

This fund is available for those new to debt or those who are dealing with extraordinary life events. The fund is designed to give you **immediate relief** from any water debt so that you have time and financial help whilst you adjust.

## Payment Matching Scheme

### ReStart Scheme

This scheme may help those who can afford their ongoing water bills, but have previous water debt that they can't afford to pay. You **clear your water debt by paying ongoing charges** only (without your debt being added to your payment instalments).

For more information, please visit:  
[www.southwestwater.co.uk/  
help/need-help-paying-bill](http://www.southwestwater.co.uk/help/need-help-paying-bill)

# Other help and support

## WaterCare+ Scheme

You can use our Benefit Entitlement Check service on our website to double check you're getting all the right benefits.

If you sign up to our WaterCare+ Scheme you'll also receive help and support with:

- Carrying out a **home water audit** to help you identify where you can save water and ultimately reduce your bill
- **Fixing dripping taps and leaky loos** and installing simple water-saving devices
- Making sure you're on the **right tariff** for your circumstances.

## Our Priority Services

Our Priority Services are available to anyone who needs a bit of extra practical support in managing their account. This could be due to a disability, or if you find yourself in a vulnerable situation.

How we can help:

- Water deliveries in emergencies if your water suddenly stops
- Documents, including your bill, sent to you in different formats e.g. large print, Braille
- Help reading your meter - either repositioning it for you, or sending one of our friendly meter readers to read it for you.

If you think you'd benefit from some of this support, please apply on our website, or just give us a call on **0344 346 1010**.

# Debt Advice Agencies

Another way to get help is to get independent advice from one of the following organisations:

- Your local Citizens Advice Bureau (CAB)
- The Money Advice Service
- National Debt Line
- Charities like Step Change, Christians Against Poverty (CAP) and others.

We regularly work together with these organisations to help our customers. If we're contacted by one of them because you've asked them for help, we'll suspend any debt recovery action while discussions are taking place, and work with them to find a solution that works best for you.

## What will happen if you don't pay your bill or keep to a payment plan?

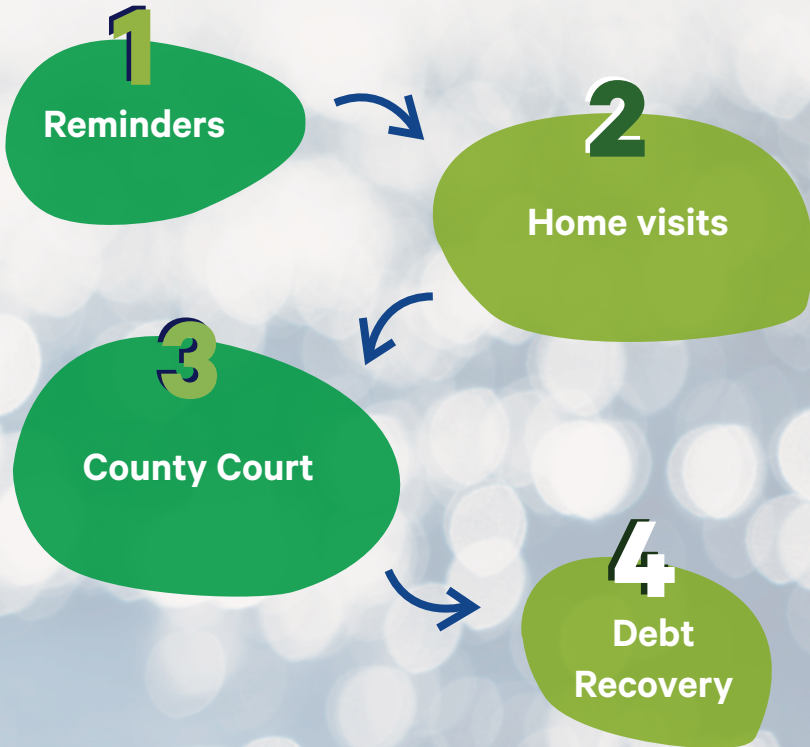
We understand that falling behind on payments doesn't necessarily mean you're struggling financially – sometimes it's simply because your payment details have changed and haven't been updated.

That's why we have a process in place that helps you keep on top of things, but also supports you if you have started to struggle.



# Dealing with debt.

We don't want any of our customers in water debt or struggling to pay their bills. If you do find yourself in this situation, we want to help you. All you need to do is contact us and let us know.



## Stage 1 – Reminders

On Day 1, we send you your bill which lets you know how much you owe, options of how to pay, and when the payment is due.

If you know you're going to struggle to pay, please let us know at this point and we can get you the right support straight away.

If we don't receive a payment when we would normally expect one, and you haven't been in touch with us to let us know why, we'll send you reminder letters and try calling and texting you to offer help and support. This is a great time to check if we've got the correct payment details, or to let us know if there's another reason why you haven't been able to pay.

## Stage 2 - Home visits

If we still don't hear from you, we'll send you a letter advising that you may be visited by one of our team.

These visits are not pre-arranged so may happen at any time.

The point of this visit isn't to collect money from you, but to recommend the best support for you.

If you contact us when you receive this letter, and agree to a payment plan, you'll be removed from our visit list.

**Remember:** We don't want any of our customers in water debt or struggling to pay their bills. If you do find yourself in this situation, we want to help you, and there are many ways we can, and will, do that. All you need to do is contact us and let us know.

## Stage 3 - County Court

If we're unable to visit you, and you haven't been in touch with us, we'll send out a letter advising you of Court Action. The letter will give you a timeframe of when the court proceeding will take place.

Once a judgment has been made, you'll have 30 days to satisfy the claim against you. If you do not, then your debt will be put on record and affect your credit score for 6 years.

We don't take any recovery action before the County Court judgment. We want to give you plenty of opportunity to contact us before this.

Obviously the longer you leave it, the higher your debt will be, and we don't want that for you.

## Stage 4 - Debt Recovery

We can still help you after Court Judgment. We'll send you letters, asking you to contact us to set up a payment plan, so you can avoid recovery action.

If we still don't hear from you at that point, then one of the following will happen:

- Charging Order – if you own the property, the Court will put a Charging Order against it, meaning you can't sell or re-mortgage it while the debt stands
- Attachment of Earnings – if you're employed, the Court gives us permission to contact your employer, and payments towards your debt will be taken directly from your earnings

## Stage 4 continued

- Bailiff Action – if you neither own the property nor are employed, we'll recover the amount of debt from things you own (your assets). You'll also be responsible for paying the bailiff fee
- Order for Questioning – if we can't recover the cost of the debt from your assets, you'll then have to attend Court and disclose your income and expenditure formally.

The amount of time that elapses between the Court Process starting and the Recovery Action taking place will depend on the courts.

## What we do when a property is vacated

This is an altogether separate stage to those already listed in this code and applies only to customers who have left a property without clearing their balance or setting up a payment plan.

We have an agreement in place with a debt collection agency to pursue debt on these accounts. The collection agency we use for this does not pass on extra fees to those customers.

**Remember:** We don't want any of our customers in water debt or struggling to pay their bills. If you do find yourself in this situation, we want to help you, and there are many ways we can, and will, do that. All you need to do is contact us and let us know.



## Debt Collection Agencies

Where we've asked a debt collection agency to recover money, you'll need to raise any dispute, or make any offer of payment, to the agency directly. You will also have to cover any fees chargeable for their service. Their contact details will be on any letters they send you.

We only use debt collection agencies authorised and regulated by the Financial Conduct Authority, and who operate within strict codes of practice.

If you have any concerns or complaints about the agency, please get in touch with us. Just call 0800 234 6317 or drop us a message online.

## Credit Reference Agencies

If we need to refer your account to a third-party debt collection agency, they might supply information about your missed payments to other organisations, such as a Credit Reference and Fraud Prevention Agency. Usually this is so they can check that we have up-to-date information to help us keep your bill accurate.

An example would be if we had to trace your whereabouts after you'd moved out and not given us a forwarding address.

This may affect your credit score.

If you think our enquiries have incorrectly negatively impacted your credit score, please get in touch. We will look into it for you.

Our privacy policy outlines what data we collect and our legal reasons for sharing it. To find out more, please visit: [www.southwestwater.co.uk/privacy](http://www.southwestwater.co.uk/privacy).

# Other ways to get in touch...

## Call us

**0344 346 1010**

to talk about your billing  
or account.

**0800 234 6317**

to talk to our Debt Team.



## Online

Use one of our online  
chat forums:

**WhatsApp**  
**Facebook**  
**Twitter**  
**Webchat**



## Send a letter

**South West Water**

**PO Box 4762**

**Worthing**

**BN11 9NT**



## Minicom

**0800 169 9965**

for textphone.



## Relay UK

Contact us via Relay  
UK through the app  
or by dialling **18001**  
before the helpline  
number.

## Other practical help

From documents being sent in a different format or language,  
to reading your meter. We're here to help.

If you feel like you'd benefit from some extra practical help  
with your bills, give us a call on **0344 346 1010** and we can  
talk through your options.



# Our other Codes of Practice...

- Our support when you need it (Our Priority Services Register)
- Your bills explained
- Our Customer Promise
- What to do if you spot a leak (Household Customers)
- Looking after your water supply
- Taking care of your wastewater
- What happens when you make a complaint

## If you're not happy

if we've let you down in some way, we want to know, so we can look into it and improve our services. Please contact us on **0344 346 1010**.

If you're still not happy, or want some independent advice, you can contact the Consumer Council for Water (CCW) on 0300 034 2222.



**South West**  
Water