



The collection of unpaid charges from household customers

A Thames Water code of practice

We understand sometimes it may be difficult to prioritise payment for our services and that falling behind with your bills can be a worrying time.

The purpose of this guide is to explain what support is available if you are finding it difficult to pay your water bills and the process we use to collect unpaid charges from household customers.

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I want to query my bill

If you don't think you are responsible for a bill you have received or you wish to dispute the amount, it's important you let us know as soon as possible. You can call us on 0800 980 8800

1. Principles

- We aim to provide fair and consistent support to all our customers who are struggling to pay their bill.
- We want to understand your circumstances, so we can work with you to create an affordable payment plan for your water bill.
- We will communicate in plain English, to ensure you are clear on the process we are following.
- We will tailor our communications, if you have registered for inclusive formats, through registering for our Priority Services.
- We are here if you want to talk to us about our wide range of options that can support you paying your water bill.

2. Understanding your bill

If you are on a water meter

You will receive a bill at least once every six months. The bill is payable within 14 working days unless you are on an agreed payment arrangement.

Water meter charges are made up of two elements, these are 'water used' and 'fixed charge'.

Water used charges are based on the volume of water used as recorded by your meter. It is measured in cubic meters, with 1 cubic meter equal to 220 gallons or 1,000 litres of water.

The fixed charge is applied to cover costs relating to the cost of reading meters, producing bills, processing payments, managing debt, maintaining the meter and any replacements that may be required.

More details about our charges can be found in our Household Charges Scheme [Household Charges Scheme 2022-23 \(thameswater.co.uk\)](https://www.thameswater.co.uk/charges-scheme)

To see a breakdown of your charges, you can look at your most recent bill, log into our online portal [Thames Water Online Account](#), or call us on 0800 980 8800.

If you don't have a water meter

For many of our customers, we calculate charges based on property's rateable value. Rateable values are set by the Government, based on their assessment of how much your property could be let for. They consider factors such as size, condition of property and the availability of local services.

We multiply the rateable value of your property by the 'rate per pound' for water and wastewater. This is the amount, in pence, we charge for each pound of your property's rateable value. There is one 'rate per pound' for water and another for wastewater. This total is then divided by 365 to calculate your charge per day and multiplied by the number of days in your billing period.

The rates per pound vary depending on the charging area your property is located in. The rates for each charging area are set out in the Charges Schedule which you can find in the Unmetered Charges section of our [Household Charges Scheme 2022-23 \(thameswater.co.uk\)](https://www.thameswater.co.uk)

If your property does not have a rateable value your bill will be determined using a notional value.

You will receive your bill once a year, this will be sent to you in February/March and is payable by the 1st April of each year, unless you have an agreed payment arrangement in place.

Your Water Bill

Your charge will be calculated using the rateable value of your property and multiplied by a 'rate per pound' of rateable value, in addition a fixed charge will be applied to cover associated administration costs.

Your Wastewater Bill

Again, the rateable value is multiplied by a 'rate per pound' of the rateable value dependent on the services your property receives or rebates such as surface water drainage, wastewater abatements or foul sewage.

It's important to let us know if you have changed the use of your property as we may need to adjust your charges

3. How and when can I pay my bill?

There are a variety of ways you can pay your bill, either in full or in instalments to help spread the cost. Payment plans remain the most affordable way of paying for your water and we will continue to encourage and support customers to set up payment plans. There are multiple frequencies you can choose to pay, although some options will depend on whether you are metered or not.

If you are an unmetered customer and pay by direct debit you will be able to pay monthly, ten times a year, eight times a year, half-yearly or once a year when your bill is received. Alternatively, if you don't pay by direct debit, you can also pay weekly or fortnightly.

However, if you are a metered customer paying by direct debit you can pay monthly, or every six months when you receive your bill, alternatively if you are not paying by direct debit, payment frequency ranges from weekly, fortnightly, monthly or every six months on receipt of your bill.

You can choose one of the payment methods outlined below, whichever best suits your needs. To find out more visit [Household Charges Scheme 2022-23 \(thameswater.co.uk\)](https://www.thameswater.co.uk).



Direct Debit

A quick, easy & hassle-free way to pay your bill, enabling you to set a monthly payment date that suits you: visit [thameswater.co.uk/directdebit](https://www.thameswater.co.uk/directdebit) or call us on [0800 980 8800](tel:08009808800).



Debit or credit card

Visit [thameswater.co.uk/cardpayment](https://www.thameswater.co.uk/cardpayment) or call [0800 980 8800](tel:08009808800) to make payment. Please allow 3-5 working days for payment to be made.



Online banking

Quote your Thames Water account number as a reference and send payment to Bank account no.: 00286125, Sort-code: 57-27-53



Thames Water payment card

Can be used at Paypoint and Payzone outlets. Visit [thameswater.co.uk/paymentplan](https://www.thameswater.co.uk/paymentplan) or call [0800 980 8800](tel:08009808800). We always recommend you request a receipt.



Standing Order

You can set this up with your Bank to make regular payments, for a set amount, on a date that suits you.



Pay by cash

Pop to the post office with your bill to make the payment, request a receipt. The Post Office may charge a handling fee.



Cheque by Post

Payable to Thames Water Utilities Ltd Send it to Thames Water, PO Box 234, Swindon, SN38 3TW. Write your Thames Water account number on the back of the cheque and include the payment slip from the bottom of your bill. Please don't post-date your cheque.



Water Direct

If you are in receipt of Department of Work & Pensions means-tested benefits you can arrange direct payment from your benefits. Visit [thameswater.co.uk/waterdirect](https://www.thameswater.co.uk/waterdirect).



Giro Slip

You will find this on the back of your bill, take it to a Bank or Post Office that accepts them. The Bank or Post Office may charge a handling fee.

4. What should I do if I'm struggling to pay?

If you are having problems paying your bill, let us know as soon as possible by contacting us on 0800 009 3651, as we may be able to offer an alternative payment plan, which is more affordable and split your bill into manageable chunks spread across the year. We can also assess your eligibility for one of our support schemes.

When you contact us, we will ;

- Check your eligibility for our support schemes
- Assess your income and outgoings and work with you to confirm what you can afford to pay
- Identify if we are able to set up an affordable payment plan.

- If you are not on a meter we can arrange for an assessment for meter installation; Being on a meter can help you to take control of your water consumption

You'll find plenty of information on our website at thameswater.co.uk/pay.

If you don't think you'll be able to get back on track in the time we've given you, it's important you let us know. Unless you tell us you are having financial problems, we won't be able to help you.

The sooner we know what's happening, the sooner we can find a solution for you.

How we can help

Spread the cost of your bill

If you're unable to pay your bill in full, you can split the amount into more manageable instalments – at no extra cost.

You can do this by all the payment methods set out in Section 3.

Assessing your ability to pay

If you are unable to pay your bill, we may assess your ability to pay by asking you to complete an income and expenditure review to agree an affordable payment plan with you. The income and expenditure review will be assessed in line with the Standard Financial Statement (SFS) commonly used by the debt advice sector.

Give you control with a water meter

If you are not already on a water meter and you live on your own, have a small family or pay a high fixed bill you may benefit from having a meter installed. If your property can't have a meter installed we can use an Assessed Household Charge. Find out more at thameswater.co.uk/meter

If you already have a water meter your charges are based on the water you use – so the more you do to save water, the more you could lower your bill. We have lots of advice on our website about how to use water wisely to reduce your bill – visit thameswater.co.uk/bewatersmart

Other financial support

We may also be able to help you by assessing your eligibility for one of our support schemes – either by discounting your bills or by helping you pay off outstanding charges, while keeping on top of your current bills. The support schemes are set out below, you can find further details and eligibility criteria by visiting [the financial support section of our website](#).

- **WaterHelp** Up to 50% discount on your bills thameswater.co.uk/waterhelp for our customers who are on a permanently low income.
- **WaterSure** We will cap how much we bill you each year if a member of your household has a medical dependency on water, or you have a large family and are on a means-tested benefit and have a water meter fitted thameswater.co.uk/watersure
- **Water Direct** Pay off your debt weekly, straight from your benefits if you have an outstanding unpaid balance of £50 or more and two failed payment plans. If your application is successful, you won't need to worry about further debt recovery action. Visit thameswater.co.uk/waterdirect
- **Customer Assistance Fund** Where we will match your debt repayments pound for pound while you pay your current water bills and, if you maintain regular payments for 2

- years, we'll pay off any remaining debt. [thameswater.co.uk/caf](https://www.thameswater.co.uk/caf)
- **Take a payment break** with an option to reduce or suspend payments for up to three months. Any charges that were reduced or paused will be included within a new payment plan <https://www.thameswater.co.uk/support>. If you advise us you are working with a known debt advice provider we will also suggest you take a payment break to allow you time to determine your next steps.
 - We also offer a wide variety of payment plans to help you find an appropriate payment level for your circumstances. Get in touch for more details.

We're here to help

To find out more about all the financial support options we offer please visit [thameswater.co.uk/helptopay](https://www.thameswater.co.uk/helptopay) – or if you'd prefer to speak to us in person, you can call us on 0800 009 3652

5. Where can I get free independent financial advice?

If you are struggling with paying your bills, or you need help in maximising your income or benefits, the following independent agencies can help you with free financial advice:

- MoneyHelper [moneyhelper.org.uk](https://www.moneyhelper.org.uk)
- Payplan [payplan.com](https://www.payplan.com)
- Citizens Advice [citizensadvice.org.uk](https://www.citizensadvice.org.uk)
- Step Change Debt Charity [stepchange.org](https://www.stepchange.org)
- National Debtline [nationaldebtline.org](https://www.nationaldebtline.org)
- Turn2Us [turn2us.org.uk](https://www.turn2us.org.uk)

These agencies have experience of supporting people with a range of debt challenges and will be able to give you free independent advice on your rights and benefit entitlements.

One option that may be available to you is **Breathing Space** which could help relieve some of the pressure of dealing with your creditors, so you can focus on getting debt advice and finding solutions. You'll need to seek debt advice to be put forward for the Breathing Space scheme (also known as the Debt Respite Scheme).

There's no cost to the scheme and, if you're eligible, you'll be protected from any enforcement action for 60 days (or longer where you're classified as in a mental health crisis). Speak to a free debt advice agency if the scheme is of interest to you – Thames Water won't be able to put you on the scheme without their involvement.

6. What happens if I don't pay?

Please get in touch with us as soon as you can if you're struggling to pay, so that we can help you get back on track. It's important we understand why you are unable to pay so that we can appropriately support you. We will treat your situation with empathy and sensitivity and work with you to find the right solution.

We won't progress any debt recovery action if we are able to agree and set up an affordable payment arrangement with you to pay off your overdue charges within a reasonable time frame. We will first attempt to contact you to discuss the reasons why you haven't been able to pay your bill, by calling you, writing to you or texting you. It is important for you to know that if a payment arrangement is set up and you don't keep to it, then anything you owe us will become due immediately, this missing payment could also be reported to the Credit Reference Agency and impact your credit rating.

Before we take any kind of debt recovery action, we will write to you to confirm the amount of the outstanding debt and what will happen if you do not settle this, you will be given at least seven days to pay the amount you owe.

If you don't pay, we may use a Debt Collection Agency. Our Debt Collection Agencies are all regulated by the Financial Conduct Authority, and they will endeavour to work with you to find an affordable solution to paying your outstanding bill. However, if this is unsuccessful, we may take legal action through the Court to recover all the money you owe us. You have the right to dispute a Court claim and the Court will decide whether it's justified. If our claim is successful, the Court will enter Judgment and may well be asked to add Court and legal fees to the amount you owe, and we may claim for interest on the debt owed in accordance with Section 69 of the County Courts Act 1984. A County Court Judgment (CCJ) may affect your ability to obtain credit in the future.

If you don't pay in accordance with the CCJ or contact us to agree a plan for payment, we'll consider other available court enforcement methods. These include:

- **Warrant or writ of control** – we may request a Warrant of Control from the County Court permitting a County Court Enforcement Officer to attend your property with the aim of taking control of possessions for the purpose of selling them to satisfy the judgment debt. You have the right to apply to the Court to suspend the warrant. This means it will not be put into operation if you keep to the terms agreed by the Court.
- **Attachment of earnings** – If you are in paid employment, we may make an application to the Court requiring your employer to make deductions direct from your wages to satisfy the judgment debt.
- **Third party debt order** – if we become aware that a third party, such as a bank, holds money to which you are entitled, we may apply to the Court for an order requiring those assets held by that third party to be frozen to the value of the judgment debt and then paid to us.
- **Charging order** – if you own a property, we can apply to the Court requesting that a legal charge be placed on the title to your property to secure the judgment debt.

You can avoid the judgment being registered if you pay the CCJ debt in full within one month of the judgment's date and make an application to the court.

Any court enforcement action taken may create further costs, which you may also be responsible for.

Your credit record

We share our data with Credit Reference Agencies (CRA). Paying your bills on time can help you improve your credit profile.

If you fail to pay your water bill when due, we may register a late payment marker against your

credit record at the CRA which could result in your credit rating being negatively impacted.

We'll notify you of our intention to register a default for non-payment on your credit record and provide you with 28 days' notice to make a payment. If your payment is not received, we'll ask the CRA to register the default. Or if you dispute the default we will investigate before deciding whether to apply the marker to your credit record.

It's important to know defaults remain on your file for 6 years and may affect your ability to obtain credit (e.g., mobile phone contracts, mortgages, credit cards and loans). If a default's been registered on your record and you make a full or partial payment this won't remove the default marker from your credit record, it will remain on there for 6 years, but creditors will be able to see you have paid.

Thames Water is committed to and required to report factually correct information to the Credit Reference Agencies. If your account status has been incorrectly reported, we will remove incorrect markers retrospectively to avoid any impact on your credit rating.

7. I'm a tenant – what do I need to know?

As you are the occupier of the property, even if you rent your home, you are responsible for paying the bill. However, in some cases your water charges may be included within your rent. It is very important that you check this with your landlord, or check your tenancy agreement, so that we issue the bill to the correct person. If you tell us that your landlord is responsible, we may need to check with them to confirm this reflects your agreement, however you will be responsible for bills unless the landlord tells us otherwise.

If your bill is for a previous tenant within the property, please call us straight away on 0800 980 8800 to advise. You can also let us know you've moved-in online at our [Moving Home](#) page.

8. Support when a customer has died

We appreciate losing a loved one and ensuring affairs are in order can be a stressful time. We want to ensure we provide you with support and guidance at this time.

Its easiest to do this over the phone so our team can help answer any questions and advise if any refunds or outstanding balances are due. Please call us on 0800 009 4976 Monday to Friday from 9am-5pm so we can help you.

It will help if you have the following information to hand when you call us:

- Name, contact details and address of the executor of the estate
- Full name and address of account holder
- Date of passing for the account holder

9. What if I want to make a complaint?

If you are not happy with our service or the service provided by a Debt Collection Agency (DCA) who is working on our behalf, we want to hear from you. To make a complaint please visit thameswater.co.uk/complaints. You can also call us on 0800 980 8800 if it relates to

your bill or account or 0800 316 9800 if it relates to water or waste services.

For free independent advice you can contact Consumer Council for Water (CCW) who are the voice for water consumers. You can visit ccwater.org.uk, or call 0300 034 2222 or write to CCW at 23 Stephenson Street, Birmingham, B2 4BH.

10. How can you contact us?

Please contact us online if you can – many of our services can be completed quickly and easily using your [online account](#)

You can also contact us by calling us on 0800 980 8800 Monday – Friday (8am-8pm)

Or you can find helpful advice, apply for many services, and get in touch with us at [thameswater.co.uk/contact us](http://thameswater.co.uk/contact-us)

For our customers who have specific needs to support communicating with us, we offer a range of options, including:

- British Sign Language
- Language Line for those needing translation services
- Braille
- Large text bills
- Doorstep passwords

Please look at our [Priority Services](#) information to check what's available and sign up for free support. We're compliant with the Equality Act 2010 so if you don't see the help you need, please ask and we'll do our best to support you whenever practical.

www.thameswater.co.uk

