



## **Code of Practice on Debt Recovery**

## Useful Phone Numbers

Questions or Enquiries about your bill or the charges you pay

0800 980 1391                      Monday to Friday 8am to 8pm and Saturday 8am to 2pm

If you are deaf or hard of hearing and have a textline, please contact us on 0800 622 839.

Enquiries about Water Quality, Leaks or anything else about our pipes

0800 316 2190                      365 days a year, 24 hours a day

Careline – for customers with special needs

0800 980 1387 Monday to Friday 8am to 8pm and Saturday 8am to 2pm

Information in this leaflet is available in alternative formats such as large print text. Please contact our Careline on **0800 980 1387** to discuss your requirements.

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## 1. Introduction

This is our code of practice on debt recovery, which explains the services we offer and tells you what to do if you have any problems paying your bill on time. This code of practice has been approved for domestic customers by the Water Services Regulation Authority (referred to in the rest of this code of practice as Ofwat). Ofwat is the economic regulator of the water and sewerage industry in England and Wales. Most of the information included in this code also applies to commercial customers, except where reference is made to domestic customers.

Copies of this code are available on our website at [www.swalec.co.uk](http://www.swalec.co.uk). We will also send a copy free of charge in response to a request. To request a copy please call our customer service team on 0800 980 1391.

Our full contact details can be found in section 10 of this leaflet.

We produce a range of helpful leaflets about our services. For more details please see section 11 of this leaflet.

### About us

SWALEC is a water and sewerage service provider. Our business is to supply treated water to customers and to connect new customers to a water supply. We also provide a sewerage treatment service which includes drainage for surface water.

On the 3rd October 2007, Ofwat appointed us as a new water and sewerage company by granting a new licence. This licence effectively means we replace the existing water and/or sewerage company in a specific geographical area and provide water and/or sewerage services to all customers in that area.

We operate to the same high standards as every other licensed water company in England and Wales.

SWALEC is a trading name of SSE Water Limited which is a member of the Scottish and Southern Energy Group; we're one of the UK's largest energy companies. We're a FTSE 100 company and we own the largest electricity distribution network in the UK. Today, millions of customers trust us to look after their electricity and gas supply.

Most of the information in this code applies generally, whatever services we provide. If you do not receive both water and sewerage services from us, you will also receive a separate bill for the other service from another water company. Contact details for that other company will be given on their bills and you should contact them for information or advice about paying for the services they provide.

## 2. Advice if you have difficulty paying

If you have difficulty paying your water bill, please let us know as soon as possible. We want to help and, although we cannot reduce your bill, we may be able to make special payment arrangements to suit your circumstances.

If you are having difficulty paying your bill please call our customer service team on 0800 980 1391 straight away. We can always try to help but only if we know you have a problem.

If you prefer you can get independent advice. Some suggestions on this are provided in section 4 of this leaflet.

### Your bill

For domestic customers, we will send you a bill every six months and expect you to make payment within 28 days. Commercial customers will be expected to pay bills within 21 days and will normally be billed monthly unless otherwise agreed. If you are a commercial customer and would like to discuss a different billing frequency, please call our customer service team on 0800 980 1391.

The easiest way to pay your bill is by direct debit from your bank or building society. You can set up a direct debit for either monthly payments or for the total bill value. Simply complete the direct debit form with your bill and we will do the rest.

Alternatively, you may also pay using the following methods:

- by standing order;
- by cash or cheque at your bank or building society;
- by cash or cheque at any branch of our bank, which is Natwest (National Westminster Bank Plc);
- by your own internet or telebanking facilities;
- by cheque at our head office, 55 Vastern Road, Reading, RG1 8BU;
- by post to: Customer Accounts, SWALEC, PO Box 360, Portsmouth PO6 2YJ (please do not send cash through the post).

If you have difficulty making payment by any of the options listed above or would prefer to pay more frequently then please call our customer service team on 0800 980 1391 so that we can discuss your requirements and agree a suitable payment option. We will not charge any extra for any of the above methods of payment but please note that your bank or building society may make charges for certain types of payment.

All our customers have a meter installed; this means that charges are based on a standing charge plus the amount of water you use which is measured using a meter.

We aim to read your meter at least once every 6 months, so will need to get access to your meter to do this. If we cannot read your meter, we may need to estimate your bill; this will be based on how much water you have used in the preceding period. If the reading has been estimated, you can take your own reading to make sure you are charged accurately and call us on 0800 980 1391. We will use this reading to produce a new bill for you. We will send you a replacement bill within 10 working days.

For more information about your bill and our charges, please call our customer service team on 0800 980 1391 and ask for a copy of our charges scheme leaflet.

### **3. Options if you are having difficulty making payment**

#### **Set up a payment plan with our help**

You have to pay for the water and/or wastewater services we provide. We know that finding the money can be very difficult for some people, especially those on a fixed income, and we would like to agree an instalment plan with you, so you can pay the bill in amounts you can afford.

We have a range of instalment plans available which will make paying your bill easier. If you contact us quickly we can agree a payment plan (for example, paying in fortnightly instalments) that is helpful to both you and us.

You can also pay your bill in convenient monthly instalments by direct debit, again tailoring the number of payments during the year to suit your particular circumstances.

If you have a problem getting the money to us, for example because you are disabled, please let us know and we will discuss the various ways you can pay, including setting up a direct debit with us if you have a bank account.

#### **Making direct payments from your benefit allowance**

If you cannot pay your bill and you are claiming Income Support, income-related Employment and Support Allowance, Job Seekers Allowance or Pension Credit, Job Centre Plus may be able to make small regular instalments out of your benefit direct to us.

This has the following advantages for you:

- making payment is easy and free
- you do not have to remember to make payments
- there is no chance of getting a County Court Claim

Job Centre Plus will take a fixed amount from your benefit to pay the debt and current charges. If you want to do this please telephone or write to us, or contact your Job Centre Plus office direct. Please make sure you tell us if you are doing this.

### **What else can you do?**

Even if you are not getting Income Support, your local Job Centre Plus office may be able to help. Please make sure that you tell us if you have asked them for help.

## **4. Getting independent advice on paying your bill**

You can get independent advice from a local advice agency. For example:

- Citizens Advice
- Consumer Advice Centre
- Money Advice Centre

Your local office should be listed in the Yellow Pages/Thomson Local Directory under Advice Centres, or your local council may be able to give you details of how to get advice.

Advice agencies have experience of dealing with a range of debt problems and will be able to advise you on your rights and benefit entitlements if you are on a low income.

## **5. The steps we will take if you do not pay your bill**

If you do not pay, or you do not keep to an agreement with us about payment, there are certain steps we will take to recover the money we are owed.

Where water is supplied solely to a property other than a domestic dwelling, after a first reminder the Company will send a notice that it intends to disconnect the water supply if the debt is not paid. If payment is still not made or the customer does not contact the Company to agree a payment plan, the supply may be disconnected. A Court Claim may then be issued to recover the outstanding debt if the customer does not contact the Company to agree a payment plan to get the supply reconnected. Before the supply is reconnected, a charge will be made and payment of a significant proportion of the outstanding debt will be required.

Where domestic bills remain unpaid, we set out below the steps we take in these cases. We want to avoid having to take these steps. At any stage, you can contact us (or our agents if the account has been passed to them) and make and keep an agreement to pay that will avoid further debt recovery action. We will also put recovery on hold if you contact the Consumer Council for Water, JobCentre Plus or the Department for Work and Pensions. However, if you persistently default on an agreed plan, we may still take the following steps.

## **Step 1**

We will send you a reminder that gives at least seven days to pay the amount you owe. If you are not liable for the bill or dispute the amount, please tell us within seven days of receiving our reminder. We will look into the matter, but if we cannot agree, we will ask the court to decide.

If we do not hear from you, we will seek to get in touch with you and will send you a final notice before moving to step 2.

## **Step 2**

We may pass your account to a debt collection agency. They will contact you by letter, telephone, and/or personal visit to arrange for you to pay. Debt collection agencies, who work on our behalf, are members of the 'Credit Services Association' and agree to operate within a clear set of customer service standards and guidelines. If you tell us you are not happy with the way the debt collection agency dealt with you, please phone us on 0800 980 1391 and we will do our best to sort things out immediately.

If we refer a debt to a collection agency, which proves to be unfairly pursued, you will receive a £35 automatic payment. If a debt collection agency we use is found to have acted improperly you will receive £35 compensation.

## **Step 3**

If you still do not contact us and make an agreement on how you will pay, the County Court will be asked to order you to pay. This means that you will receive a claim and the court will be asked to add the court and legal costs to the amount you owe. If you still do not pay, we will ask for judgment that would involve you in more court and legal costs.

## **Step 4**

You must keep to the court order. Otherwise, we will ask the court to take enforcement action. This may include:

- Oral Examination – this would require you to go to court to explain your financial circumstances, so that the court can decide how much you should be able to pay. There would be legal penalties if you fail to attend.
- Warrant of Execution – this would mean bailiffs calling at your home and seizing property which could be sold to pay the debt and the costs of recovery action.

- Third Party Debt Order – this would be an order of the court giving access to your bank account so that the amount of the debt and the costs of recovery action could be taken directly from it.
- Attachment of Earnings Order – this would order your employer to deduct money from your earnings and pay it to us or the court.
- A Charge to Your Property – this would mean that an order would be placed on your home so that if you sell it your solicitor must pay your debt to us from the proceeds.

All these steps only happen if you do not contact us, or do not keep to an agreement to pay. For all customers, it is important that you get in touch as soon as you know you may have problems paying, and then make the payments you have agreed with us. Please remember that if a payment arrangement is set up for you because you have debts with us and you do not keep to this arrangement then the whole debt becomes immediately due.

Remember, if you do not pay your bill, your credit rating could be affected which may make it difficult for you to obtain credit or financial help in the future.

If you are unhappy with the account and wish to dispute the account balance then please contact us as soon as possible on 0800 980 1391. We will then discuss the account with you and if necessary will place a hold on the debt recovery process while we investigate your dispute.

## **6. What happens if you are a tenant?**

If you live in rented accommodation, it is not always easy to see who is legally responsible for the bill. Our water charges have to be paid. This is usually by the person who lives in the property and uses the water. Unless your landlord has entered into an agreement with us, in writing, accepting responsibility for our charges, this means you.

Check your tenancy agreement. If your landlord is responsible for the bill and owing to his non-payment we start to take debt recovery action against you, or if your bill is for a previous tenant, please call us straight away. We can only help you if we know. Please call our customer service team on 0800 980 1391.

If you do not think you are liable for the bill or you dispute the amount, you must tell us as soon as possible and we will investigate the matter. While investigating, the debt recovery process will be temporarily put on hold.

## 7. Help for customers on low incomes

### WaterSure tariff (for vulnerable customers who use large amounts of water)

We can help you with a reduced tariff if your household uses an unavoidably high amount of water due to family size or certain medical conditions. To qualify for this reduced rate, you must receive Council tax benefit, housing benefit, income support, income-based jobseeker's allowance, state pension credit, income-related employment and support allowance, child tax credit (unless you only receive the family element) or working tax credit, and either have:

- a large family (with at least three dependant children under the age of 19 and for whom child benefit is being received), or
- a member of your household who has certain medical conditions that require the use of significant amounts of extra water. These include desquamation (flaky skin loss); weeping skin disease; incontinence; abdominal stomas; Crohn's disease; ulcerative colitis; and kidney failure requiring home dialysis. Other medical conditions may also be eligible if your doctor agrees that they require significant use of extra water.

If you do qualify for the WaterSure tariff, you will pay no more than the average household bill for the local supply area. If you believe that you may qualify for this special rate, please call our customer service team on 0800 980 1391 who will help you with your application. We will ask you to complete the form with supporting documentation. SWALEC may contact the relevant bodies to confirm any questions we may have.

Each year eligible customers will need to re-confirm details to support that they still qualify for this special rate.

### Change of circumstances

Please tell us straight away if at any time there is a change in your circumstances that affects your ability to keep to the payment agreement. This may be, for example, a sudden reduction in earnings or a diagnosed medical condition which may affect your income. Please call us on 0800 980 1391 as soon as you can so we can help.

## 8. County Court Claims

As discussed in section 5, our debt follow up procedures will finally result in a claim to the county court. If a county court claim is made against you for a debt that you are not liable for or we obtain a county court judgement in these circumstances, and you had previously notified us of such, you will receive £150. We will also correct the situation, withdrawing all fees and costs associated with the proceedings.

We will not apply for a county court claim if the Job Centre Plus, Social Services, a debt advice agency or the Consumer Council for Water ask us not to. If we do not keep to this standard, we will pay £50 for any distress and inconvenience we may have caused. We will also withdraw the claim.

## 9. What to do if you are unhappy

As a SWALEC customer we believe you are entitled to a high level of service from us. We want to hear from you if you are disappointed with the service you have received. It is important to us that you tell us where you think we have been going wrong so we can improve our service for the future. If you would like to ask someone else to complain on your behalf then we will accept the details from them. We will need to check that they have authority from you to discuss your account if this is necessary to resolve your complaint.

If you do not pay for the services we provide, there are certain steps we will take to recover the money we are owed. We want to avoid having to take these steps. At any stage, you can contact us (or our agents if the account has been passed to them) and make and keep an agreement to pay that will avoid further debt recovery action.

We carefully monitor complaints so that we can avoid making the same mistakes again. If something goes wrong, we want you to tell us. Then we can put it right and make sure the same thing doesn't happen to someone else.

If you are unhappy with any service or contact you have with us, please phone us on 0800 980 1391, or if you want to write, our address is: SWALEC PO Box 360 Portsmouth PO6 2YJ. You can also email us about your complaint by using the following address:  
[customerservice@swalec.co.uk](mailto:customerservice@swalec.co.uk)

If you tell us you are not happy with the way we dealt with your enquiry or delivered a service, we will do our best to sort things out immediately.

If you are still not satisfied, please ask to speak to a manager. Alternatively, you can write to us or email explaining why you are unhappy.

We will respond within 10 working days from the date we receive your contact. If we do not respond to you in this time then we will make a payment to you under our Guaranteed Standards Scheme.

If you are still not satisfied, you can raise the matter with our Director of Customer Service, who you can contact at:

Director of Customer Service  
PO Box 7506

Perth  
PH1 3QR

We aim to contact you within 48 hours of receiving your letter to sort out your problem. Then we aim to resolve all issues within 10 working days of our Director of Customer Service receiving your complaint.

If you are not happy at the end of the two week period you have the right to an independent adjudicator who can help you. This independent body is the Consumer Council for Water who is the water watchdog. They represent the interests of water and sewerage customers and have a legal duty to deal with customer complaints. This is a free service available to you.

The Consumer Council for Water will review the facts relating to your case and deal with the matter on your behalf. If they consider your complaint to be justified, we will be asked to take the appropriate action to put things right.

To refer your complaint, you need to write to the Consumer Council for Water including any responses you have received from SWALEC. Their contact details are:

Consumer Council for Water  
1<sup>st</sup> Floor, Victoria Square House  
Victoria Square  
Birmingham B2 4AJ  
Telephone: 0121 345 1017, local rate 0845 702 3953  
Fax: 0121 345 1010  
Email: [central@ccwater.org.uk](mailto:central@ccwater.org.uk)  
Website [www.ccwater.org.uk](http://www.ccwater.org.uk)  
Office hours Monday to Friday 8.30am to 4.30pm

## 10. Getting in touch

If you have a question about your bill or our services then please call us on 0800 980 1391. We are open from 8am to 8pm Monday to Friday and 8am to 2pm on Saturdays.

We prefer you to phone rather than write because it is quicker, more direct and easier for us to answer your questions straight away. But if you want to write, our address is:

SWALEC PO Box 360 Portsmouth PO6 2YJ

You can also contact us through our website at [www.swalec.co.uk](http://www.swalec.co.uk) or by sending a fax message to 02392 277317.

If you are deaf or hard of hearing and have a textline, please contact us on 0800 622 839.

If you have any queries about the information or commitments set out in this code of practice, you can contact us as set out above. Alternatively, you can e-mail our customer service team at [customerservice@swalec.co.uk](mailto:customerservice@swalec.co.uk)

## **11. Other leaflets we produce**

We produce a range of helpful leaflets about our water and waste water services. These include:

Code of Practice for Customers

Code of Practice on Leakage

Water Charges summary leaflet

Water Charges Scheme

Promises to You leaflet

Guaranteed Standards Scheme

Water Savings Advice

These leaflets are available on our website at [www.swalec.co.uk](http://www.swalec.co.uk) or may be obtained by calling our customer service team on 0800 980 1391.