

# How to get help if you can't pay your bill

Code of Practice



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Please tell us straight away if you are having difficulty in paying.

We are always happy to help.

Call our customer helpline on  
0845 9200 888

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**We cannot reduce the size of your bill, but we may be able to help you with a choice of payment methods. If you don't tell us you are having problems, we will start debt recovery action, which may lead to court action and affect your credit rating. Help us to help you.**

**The advice in this leaflet is very important. It incorporates our Code of Practice and procedure on debt recovery for our domestic customers who are billed directly by us. If you pay your water service charges in with your rent to your local authority, please contact them if you are experiencing problems.**

### **This leaflet tells you about:**

- how we can help if you are having problems paying your water bill
- our range of payment options so that you can pay your bill in manageable amounts
- what will happen if you don't pay, setting out the steps we will take

### **Remember, we will not take debt recovery action against you if:**

- you follow the steps within this leaflet
- we can both agree how you can pay off your debt by instalments in a reasonable time. You will not have to pay any extra for an instalment arrangement. We will keep to our side of the agreement; you must keep to yours
- the debt is in the name of the previous customer (the person who occupied your home before you)

Please contact us as soon as possible. We can always help, but only if we know you have a problem. If you prefer you can get independent advice.

### **Getting independent advice**

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.

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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.

## Make paying your bill easier – set up a payment plan with our help

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

### A range of affordable payment plans

We have a range of payment plans available which will make paying your bill easier. If you contact us quickly, we can agree a payment plan (for example, making fortnightly payments) that is helpful to both you and us. You can also pay your bill in convenient monthly payments by Direct Debit, again tailoring the number of payments during the year to suit your particular circumstances.

### Ways to pay your bill

There are also a number of ways you can pay your bill, as listed below. These services are free, unless stated.

- Direct Debit, if you have a current account, or standing order.
- Using your debit/credit card online at [www.thameswater.co.uk](http://www.thameswater.co.uk) or by calling us on 0845 9200 888.
- At a bank – if you pay at your own bank or a branch of the National Westminster Bank, this service is usually free of charge.
- Using the home banking facility, by quoting your bank account number and Thames Water account number – 00286125, sort code 57-27-53.
- At a PayPoint facility, displaying the PayPoint symbol. This service is free of charge.
- By post – send your cheque or postal order to Thames Water, Customer Centre, PO Box 234, Swindon, SN38 3TW.
- In cash at a post office – subject to the Post Office's transaction fee.

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.

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## Water Direct - making direct payments from your benefit

If you cannot pay your bill and you are claiming income-related Employment & Support Allowance, Income Support, Job Seeker's Allowance or Pension Credit, Jobcentre Plus may be able to pay small regular instalments out of your benefit direct to us, through the Water Direct Scheme. 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 judgment or claim made against you.

Jobcentre 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 Jobcentre Plus office direct. Please tell us if you are doing this.

## Facing financial hardship or difficulty?

If you are facing financial hardship or difficulty, let us know straight away. Please seek help from your local Citizens Advice Bureau or Money Advice Centre. You can also contact the Thames Water Trust Fund, which is an independent trust set up to help customers in financial difficulty. The Trust can be contacted on 0300 123 6001, or write to:

Thames Water Trust Fund  
FREEPOST RSAJ-BXEA-LKLT  
Sutton Coldfield  
B72 1TY

## What else can you do?

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

## Services for customers requiring additional assistance

We aim to offer our customers the most helpful and convenient service possible. For customers who are elderly, disabled, or who need extra help, we offer a range of additional services at no extra charge. For example, we have a 24-hour textphone service for deaf and hard of hearing customers who use a textphone, as well as large print and braille communications for customers with sight problems. Calls us on 0845 641 0068 (Minicom users call 0845 7200 899) and ask for the leaflet 'Services for customers requiring additional assistance'.

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## 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. 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.

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. However, if you persistently default on an agreed plan, we may still take the following steps:

### Step 1

We must send you a final notice 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 in writing within seven days of receiving our final notice. We will look into the matter, but if we cannot agree, we will ask the court to decide.

### 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, including Thames Water's Code of Practice.

### 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 a judgment that would involve you in more court and legal costs.

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## Step 4

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 failed 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

An order would be placed on your home so that if you sold it your solicitor must pay your debt to us from the proceeds.

The above steps only happen if you do not contact us, or do not keep to an agreement to pay. 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.

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.

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## 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 a written 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 0845 9200 888, Monday to Friday, 8am to 8pm, or Saturday 8am to 1pm. 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, we will temporarily put the debt recovery process on hold.

## Change of circumstances

Please tell us immediately if at any time there is a change in your circumstances that affects your ability to keep to the payment agreement (for example, a sudden reduction in earnings or a diagnosed medical condition which may affect your income).

## What can you do if you have a meter and use a lot of water?

If you, or anyone else in your household, receives a means-tested benefit and EITHER has a large family of three or more children under the age of 19 for whom child benefit is being received, OR has a medical condition requiring the use of extra water, you may be able to join our WaterSure Scheme. This puts a limit on the annual metered charges.

A member of your household must be receiving one of the following benefits:

- Income-related Employment and Support Allowance or Income Support
- Income-based Job Seeker's Allowance
- Working Tax Credit
- Pensions Credit
- Housing Benefit
- Full Council Tax Benefit
- Child Tax Credit (except families in receipt of the family element only)

And EITHER

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A member of your household must also receive child benefit for three or more children under the age of 19 who live at the same property;

OR

A member of your household must have a verified medical condition that requires the use of extra water. This includes renal failure requiring home dialysis (except where the health authority contributes to the cost of the water).

**Visit our website at [www.thameswater.co.uk](http://www.thameswater.co.uk) for more information, or call us on 0845 641 0068 (Minicom users call 0845 7200 899).**

## **You do not think your bill is correct**

If you do not think your bill is correct or you want us to explain your bill to you, please call us on 0845 9200 888.

## **Your bill is high but you do not use a lot of water – would you benefit from a meter?**

If you live in a house with a high rateable value but feel that you do not use a lot of water, you may benefit from having a meter fitted at your property. This means that you will pay for the water you actually use, along with our fixed charges.

If you decide to opt to have a meter fitted free of charge, at any point within the first year you can revert back to your unmetered charge if you are not happy with your metered bill. However, if you move from your home, the new occupier will not have this option and will be charged on the meter.

If you need more information, or would like to us to survey your property to see whether a meter can be fitted, please call us on 0845 9200 888.

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## If you are unhappy with our service

### 1. If you have a complaint

If you have a complaint about Thames Water, please call us or write to us using the contact details on the back of this leaflet.

If you have a complaint about a debt collection agency working on our behalf, in the first instance please contact them to resolve any issues. Their telephone number and address will be included in all correspondence sent by them.

### 2. If you are not satisfied with the response

If you have written to us previously and remain unhappy with the way in which we have dealt with your complaint, you can ask for it to be reviewed by our Director of Customer Services.

You can ask for the matter to be resolved by telephoning us on 0845 6410 020. Alternatively, you can write to:

Thames Water Utilities  
PO Box 436  
Swindon  
SN38 1TU

### 3. If you remain dissatisfied

You can contact the Consumer Council for Water London and South East region by telephoning 0845 7581 658 or 020 7931 8502, sending an email to [londonandsoutheast@ccwater.org.uk](mailto:londonandsoutheast@ccwater.org.uk) or by writing to them at:

Consumer Council for Water  
London and South East  
1st Floor, Victoria Square House  
Victoria Square  
Birmingham  
B2 4AJ

The Consumer Council for Water London and South East may investigate your complaint and take it up on your behalf. Normally, they will only take up your complaint if we have been given the opportunity to put things right first. While investigating, the debt recovery process will be temporarily put on hold.

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## Other languages

If English is not your first language, please let us know. We can offer a 24-hour telephone interpreter service so we can help you arrange payment.

## Approval of this Code of Practice

This Code of Practice has been approved by Ofwat and forms part of a range of leaflets and Codes of Practice. Ofwat can be contacted as follows:

Ofwat  
Centre City Tower  
7 Hill Street  
Birmingham  
B5 4UA

Tel           0121 644 7500  
Fax           0121 644 7559  
Minicom     0121 644 7622

# Getting in touch with us

## Online [www.thameswater.co.uk](http://www.thameswater.co.uk)

We offer a range of online services:

Make a payment, tell us you're moving, find water-saving tips, request a meter, and more.

## By telephone

### Billing

**0845 9200 888**

Minicom service if you are deaf or hard of hearing:  
0845 7200 899

We have a wide range of self-service options available 24 hours a day, including:

- Pay your bill with a debit or credit card and hear your balance
- Set up a Direct Debit or payment plan
- Provide a meter reading or request a meter

For queries relating to the payment of your bill, change of address, meter readings and other billing queries, you can speak with our Customer Service Team.

Monday to Friday      8am to 8pm

Saturday                8am to 1pm

## Water and Wastewater Services

**0845 9200 800**

Minicom service if you are deaf or hard of hearing:  
0845 7200 898

- For water and wastewater enquiries
- For emergencies
- Other non-billing enquiries

To contact us from abroad +44 1793 366011

## By post

Thames Water, PO Box 286, Swindon, SN38 2RA

This leaflet can be supplied in Braille, large print or audio tape upon request.