



How to get help paying your bill



Money-saving freebies

Could you save money by having a water meter installed and fitting our water-saving freebies?

A metered bill reflects the amount of water used so will give you more control over your bill.

You can help reduce your bill further by installing a range of easy to fit water-saving devices around your home, which you can order from us for free.

These could save you up to a quarter of your household's water use without having to make drastic changes to the way you currently use water.

Order your freebies online at thameswater.co.uk/savingwater



Showerhead

Saves:



Water Energy



Showersave

Saves:



Water Energy



Shower timer

Saves:



Water Energy



Kitchen swivel tap

Saves:



Water Energy



Bathroom tap inserts

Saves:



Water



Save-a-flush

Saves:



Water

Average annual metered charges for water and wastewater services 2015/16

Our charges table below gives you a guide to how much your metered bill might be.

Number of occupants	Typical usage		
	Low 	Medium 	High 
	£180	£209	£244
	£264	£312	£371
	£320	£382	£458
	£365	£433	£515
	£421	£499	£571
	£484	£571	£661

Low use: Away from the house most of the day and only use the washing machine occasionally. Take short showers instead of baths.

Average use: Use the washing machine and dishwasher most days and take showers with the occasional bath.

High use: Use water frequently throughout the day including daily baths or use of a power shower. Use washing machine every day and regularly use a sprinkler or hose.

Any current payment plans will be transferred to your new metered account automatically.

What if I'm still unsure?

If you get a meter installed, you can still change your mind if it isn't right for you. Just let us know within 12 months, or within one month of receiving your second bill – whichever is the latest. We can then put you back on an unmetered charge, leaving the meter in place.

You can also find more information on our website at thameswater.co.uk/meter.

Payment plans and methods

You could make paying your bill easier by breaking it into affordable amounts and setting up a direct debit.

We can help you to pay your bill by:

1. Setting up a payment plan

We have a number of plans to make it easier to pay your bill, including weekly payments and monthly direct debit payments.

Visit thameswater.co.uk/pay for more information.

2. Choosing the best way to pay

There are a number of ways you can pay your bill. If you've got a problem getting the money to us, for example if you're disabled, please let us know and we can discuss the various ways you can pay:

- **Using your debit/credit card online** or by using our telephone self-service. This is a quick, simple and convenient way to pay.

Visit thameswater.co.uk/payonline or call 0800 980 8800.

- **At a bank** – if you pay at your own bank or at any branch of the NatWest bank, this service is usually free of charge.
- **Online by quoting your bank account number** and Thames Water account number 00286125, sort code 57-27-53.
- **With cash at any outlet** displaying the PayPoint symbol.
- **By post** – send your cheque to Thames Water Utilities, Customer Centre, PO Box 234 Swindon SN38 3TW.
- **In cash at a Post Office** (subject to a transaction fee).

Sign up to Direct Debit for less hassle and more time for you.

- Spread your payments for better budgeting
- Payments are made automatically from your bank account, so no hassle for you
- Pay on a date that's convenient for you

Visit thameswater.co.uk/direct.



3. Making small payments direct from your benefit

If you receive income-related Employment and Support Allowance, Income Support, Job Seeker's Allowance or Pension Credit and find it difficult to budget or struggle to pay what you owe us, you may wish to consider the Water Direct scheme.

Jobcentre Plus may be able to make small regular payments from your benefit direct to us to

pay your current charges and an amount towards clearing any debt you have with us. This means you don't have to remember to make payments and won't be contacted about debt collection.

Please call us on **0800 980 8800** or apply online at thameswater.co.uk/waterdirect. You can also contact your Jobcentre Plus office direct.



Tariffs for if you are struggling to pay

If you are on benefits and having trouble affording your water bill, you may qualify for one of our tariffs that could reduce what you have to pay.



WaterSure

If you have a water meter, you may qualify for our WaterSure scheme

If you, or anyone in your household, receives one of the means-tested benefits listed below you may qualify to have your metered bill capped at £368 for 2015/16 (this figure may change in future).

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

To qualify for WaterSure, you or someone in your household must also have three or more children under the age of 19 years living in the household.

OR

Have a medical condition that requires a lot of water, including:

- Weeping skin diseases, for example severe eczema or psoriasis
- Incontinence
- Abdominal stomas
- Crohn's disease
- Ulcerative colitis
- Varicose ulceration
- Renal failure requiring home dialysis (unless the NHS makes a contribution towards paying the water bill)
- Other medical conditions requiring the use of substantial amounts of water

Visit [thameswater.co.uk/watersure](https://www.thameswater.co.uk/watersure) or call 0800 009 3652 (text phone users call 0800 316 6899).



WaterSure Plus

WaterSure Plus can reduce your bill by half, regardless of who sends you the bill or whether you have a meter or not.

You will get the discount from the date we receive your application, so send it to us straight away.

How do I know if I'm eligible?

There are two steps to this:

1. Your bill has to cost at least three per cent of your net household income.
2. You have to be receiving one of the same means-tested benefits or tax credits mentioned on the opposite page.

OR

You have a gross household income of £16,105 or less and someone living in your home is 62 or older, has parental responsibility for a child aged five or younger or is registered disabled.

How do I apply?

Download an application form from thameswater.co.uk/watersureplus or give us a call on **0800 980 8800** and we'll post you one right away.

Lines are open between 8am – 8pm Monday – Friday and 8am – 6pm on Saturday.

Funds that could help you pay your bills

Customer Assistance Fund

If you're struggling with money and have debts with us, we can look at your income and expenditure and let you know if you qualify to receive help paying your bill.

You can download an application form by visiting thameswater.co.uk/help-paying and clicking on the Customer Assistance Fund link.

You can also contact The Customer Assistance Fund directly by calling 0800 111 4680, emailing contact@twcaf.org.uk,

or by writing to: Thames Water Customer Assistance Fund, FREEPOST RSAJ-BXEA-LKLT, Sutton Coldfield. B73 9PY.

Trust Fund

You can also apply for a grant from the independent charity Thames Water Trust Fund, to help pay for an essential household item or other important cost. You just need to tell us what you need, why you need it and how it will make a difference to your life using the same email, phone number or postal address as the Customer Assistance Fund.



Frequently asked questions

Q. Where can I get help with my applications?

A. Our dedicated Extra Care team is on hand to help you with any queries or questions you may have about applying for support. Please call us on **0800 009 3652** or email ecs@thameswater.co.uk.

You can also speak to your local Citizens Advice Bureau, council financial support officers and other independent advice organisations including Step Change Debt Charity and National Debtline.

Q. Can you help me lower my bill?

A. Yes. See the sections in this leaflet about our WaterSure and WaterSure *Plus* tariffs, which can cap or half your annual bill, our Customer Assistance Fund, which offers grants to help clear debts, or the section about freebies, which can cut your water and energy usage and lower your bills.



Q. What will happen if I don't pay my bill?

A. If you don't pay your bill or stick to a payment arrangement with us there are certain steps we may take to recover the money owed.

This can include final notices, using debt collection agencies, County Court proceedings and enforcement action. We want to avoid having to take these steps, so please contact us or our debt collection agencies at any point to avoid further action.

If you don't pay your bill, your credit rating may be affected, which may make it difficult for you to get financial help in future.



How to make sure we've got your details right

It is important that we have the right information for you so you can get the help you need. If your details have changed and you haven't told us, you may miss out on support you may be entitled to.

1. **If you're a tenant** - The person who lives in a rented property is usually responsible for paying the water bill, unless there is an agreement otherwise.
2. **If your landlord is responsible for the bill and hasn't paid**, or if your bill is for a previous tenant, please call us and we'll make the necessary changes.
3. **If your circumstances have changed** - Please tell us straight away if there's a change in your circumstances that affects your ability to pay your bill at any time. For example, you may experience a sudden reduction in earnings or be diagnosed with a medical condition which may affect your income or the amount of water you use.
4. **If you are not sure your bill's correct** - If you don't think your bill's correct, please let us know.

Wastewater service charges include a charge for taking away rainwater (surface water) from your property. If you don't think we take away your rainwater, please let us know. You may be able to claim a surface water drainage rebate.

Visit thameswater.co.uk/swd for more information.

5. **Moved home** - If you've moved home or if the property you've been billed for is now empty, please let us know straight away.

Visit thameswater.co.uk/movinghome for more information.

You can update your details with us for any of the reasons below by visiting thameswater.co.uk/contactus or calling 0800 980 8800.



Independent help

If you are having money problems and are struggling to pay your water bills, you can also get help from several organisations. They can offer independent help and support on a wide range of issues to help you get back on track.

Citizens Advice
citizensadvice.org.uk

Step Change Debt Charity
stepchange.org

Money Advice Service
moneyadviceservice.org.uk

Jobcentre Plus will be able to give you advice about benefits and any help you may be entitled to.
gov.uk/browse/benefits.



Get in touch



Online

thameswater.co.uk/help/online



By telephone

0800 980 8800

Lines are open Monday to Friday 9am – 5pm

By textphone

If you are deaf or hard of hearing [0800 3166 899](tel:08003166899)



By post

Write to us at:

Thames Water, PO Box 508,
Swindon SN38 9TU



If you need a telephone language interpreter,
please call us on [0800 316 9800](tel:08003169800).

We are open 24 hours a day.

Our extra care services

If you're elderly, disabled or just need more help,
we offer a range of free extra care services.

For example, we have a 24-hour text phone service for deaf and hard of hearing customers, as well as large print and braille literature for customers with sight problems.

Please call us now on 0800 009 3652 (text phone users call 0800 316 6899),

Monday to Friday from 9am to 5pm.

If English isn't your first language, we offer a 24-hour telephone interpreter service.

Visit thameswater.co.uk/extracare for more information about these services.