



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

Please let us know straight away  
if you have financial difficulties

Call **0800 980 8800**

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# How we can help you

If you're having difficulty paying your bill please tell us. Although we can't reduce the size of your current bill, we can discuss the best way to manage your payments. We can also let you know what help is available.

This leaflet explains:

- Our range of instalment plans which make it easier for you to pay in manageable amounts
- How Jobcentre Plus can send us a small regular payment direct from your benefit, so you don't have to find the money all at once
- The benefits of a water meter
- Our WaterSure scheme, which caps metered bills at a set charge every year, to those who qualify
- The debt recovery action we'll take if you don't tell us you're having problems, which can lead to court action and affect your credit rating

Important notice – if you pay your water service charges with your rent to your local authority or housing association, please contact them if you are having problems paying.



# How we charge you

We try to make your bill easy to understand. In general, your water charges are either metered or unmetered. If you have a water meter, you pay for the water you actually use, plus a fixed charge. If you don't have a meter, your charges are based on the size of your property, plus a fixed charge.

## Make it easier to pay your bill

There are three things you can think about to make it easier to pay your bill.

### 1. Set up a payment plan

We've a number of instalment plans to make it easier to pay your bill. The sooner you contact us the quicker we can agree a more beneficial payment plan to suit your individual circumstances. For example, fortnightly or weekly payments, or monthly instalments by Direct Debit.

Visit [thameswater.co.uk/pay](https://thameswater.co.uk/pay)

### 2. Choose the best option for you

There are a number of ways you can pay your bill. These services are free, unless mentioned below.

- Direct Debit (if you have a current account), or standing order
- Using your debit/credit card online at [thameswater.co.uk/payonline](https://thameswater.co.uk/payonline), or by using our telephone self service on [0800 980 8800](tel:08009808800)
- 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)

If you've got a problem getting the money to us, for example because you're disabled, please let us know and we'll discuss the various ways you can pay, including setting up a Direct Debit with us if you've a bank account.

Visit [thameswater.co.uk/pay](https://thameswater.co.uk/pay)

### 3. Make 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 can consider the Water Direct Scheme.

Jobcentre Plus may be able to make small regular instalments out of your benefit direct to us to pay your current charges and go towards clearing any debt you have with us. This has the following advantages for you:

- You don't have to remember to make payments
- There's no chance of getting a County Court Judgement or claim made against you

If you want to do this, please call us on 0800 980 8800, or contact your Jobcentre Plus office direct.

Apply online at [thameswater.co.uk/waterdirect](https://thameswater.co.uk/waterdirect)



# Help if you're having money problems

## 1. Get independent advice

Your local advice agency, for example Citizens Advice, the Consumer Advice Centre, or the Money Advice Centre, will be able to help you. Your local office should be listed in the BT/Yellow Pages/Thomson Local Directory under 'Advice Centres', or your council should be able to give you details of how to get advice.

Don't be afraid to ask for help. Advice agencies have a lot of experience of dealing with a range of debt problems. They'll be able to help and advise you about your rights and benefit entitlements if you're on a low income.

Visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## 2. Contact your local Jobcentre Plus

Jobcentre Plus will be able to give you advice about benefits and any extra help you may be entitled to.

Visit [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

## 3. Our Customer Assistance Fund

Our Customer Assistance Fund will try to help you if you're in financial difficulty and have debts with us. The Fund will assess your income and expenditure and let you know if you qualify for assistance.

The Customer Assistance Fund can be contacted by calling **0800 111 4680**, emailing [contact@twcaf.org.uk](mailto:contact@twcaf.org.uk), or write to:

Thames Water Customer Assistance Fund  
FREEPOST RSAJ-BXEA-LKLT  
Sutton Coldfield  
B73 9PY



# Look at ways you could save money

## 1. If you don't have a water meter

### Have a water meter fitted free of charge

We fit meters free of charge and once fitted you have a year to decide whether you wish to continue paying on a meter. However, if you move home, the new occupier won't have this option and will be charged on the meter.

For some customers, particularly those with low usage, having a meter has resulted in lower water and wastewater bills. It means that you'll pay for the water you actually use, along with your fixed charges.

Your annual metered charges will depend on how many people live with you and how much water you all use. To get an idea of what your annual metered charge could be visit [thameswater.co.uk/requestameter](https://thameswater.co.uk/requestameter) and click on the 'Water usage calculator'.

If you ask us to fit a meter and for some reason we can't, we'll make sure you're on the best unmetered tariff. For example, we'll offer you the Assessed Household Charge, based on your number of bedrooms or single occupancy, if this is less than you currently pay.

If you'd like more information, or you'd like us to survey your property to see whether or not a meter can be fitted, please call us on **0800 980 8800**.

### Keep an eye on energy costs and use water wisely

Visit our interactive town at [thameswater.co.uk/waterwisely](https://thameswater.co.uk/waterwisely) for tips on how to save water, protect the environment and even cut your water costs if you decide to have a meter fitted.

Even if you don't have a water meter, you can get advice about reducing your energy bills.

To help you, we can send you free water-saving devices, including shower heads, hose trigger nozzles and tap inserts. For more information and to order these free devices visit [thameswater.co.uk/waterwisely](https://thameswater.co.uk/waterwisely). Alternatively, you can write to us at **Water-Saving Products, Freepost SCE 8448, PO Box 2747, Reading, RG30 4BR**.

## 2. If you have a water meter

### See if you qualify to join our WaterSure Scheme

If you, or anyone else in your household, receive a means-tested benefit you may be able to join our WaterSure Scheme. To qualify, a member of your household must receive 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 verifiable medical condition requiring the use of extra water.

The eligible benefits, subject to current legislation, are:

- 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)

The medical conditions include:

- 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 our website at [thameswater.co.uk/watersure](https://thameswater.co.uk/watersure) for more information, or call us on **0800 009 3652** (textphone users call **0800 316 6899**). If you qualify, your metered bill will be capped at a fixed annual charge.

### **Saving money by using water wisely**

On average, every one of our customers uses over 1,000 litres of water every week but there are some really simple ways to reduce your use – such as turning off the tap when brushing your teeth or taking a shorter shower.

Visit our interactive town at [thameswater.co.uk/waterwisely](https://thameswater.co.uk/waterwisely) and calculate your water use to see if you're a high or low user and how you compare with everyone else. You can also find tips to help you reduce the amount of water you use and choose from our range of free water-saving gadgets that you can fit to showers, taps and toilets to help you save even more. If you don't have the internet, you can write to us for more information about the free gadgets at [Water-Saving Products, Freepost SCE 8448, PO Box 2747, Reading, RG30 4BR](mailto:Water-Saving Products, Freepost SCE 8448, PO Box 2747, Reading, RG30 4BR).

# Have we got the right information?

## 1. If you're a tenant

If you live in rented accommodation, it's not always easy for us to know who is legally responsible for the bill. But our water charges have to be paid and 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 hasn't paid, or if your bill is for a previous tenant, please call us straight away.

We can only help you if we know. You can let us know by visiting [thameswater.co.uk/contactus](https://thameswater.co.uk/contactus), or by calling us on **0800 980 8800**, Monday to Friday 8am to 8pm, or Saturday 8am to 1pm. If you don't think you are liable for the bill or you dispute the amount, you must tell us as soon as possible and we'll investigate. While investigating, we won't chase you for payment.

## 2. Change of circumstances

Please tell us straight away if at any time there's a change in your circumstances that affects your ability to pay your bill. For example, a sudden reduction in earnings or a diagnosed medical condition which may affect your income or the amount of water you use. We'll discuss the situation with you and try to help.

Visit [thameswater.co.uk/contactus](https://thameswater.co.uk/contactus)

## 3. Not sure your bill's correct

If you don't think your bill's correct, please let us know straight away by visiting [thameswater.co.uk/contactus](https://thameswater.co.uk/contactus), or call us on **0800 980 8800**. We'll double check your account, explain to you how the bill is worked out and make amendments where necessary.

For example, wastewater service charges include a charge for taking away rainwater (surface water) from your property and most properties are connected to our sewers for this. But, if you think we don't take away your rainwater, please let us know. If we don't remove rainwater from your property, you'll be able to claim a 'surface water drainage rebate'. More information can be found on our website.

Visit [thameswater.co.uk/swd](https://thameswater.co.uk/swd)

## 4. 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](https://thameswater.co.uk/movinghome)



## Extra Care Services

We always try to be as helpful as we can. If you're elderly, disabled, or need extra help, we offer a range of extra care services at no extra charge. These services will make it easier for you to contact us, for us to contact you, and for you to understand your bill and other information we may send you.

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.

Contact us on 0800 009 3652 (textphone users call 0800 316 6899) Monday to Friday 8am to 8pm and Saturday 8am to 1pm and let us know how best we can help you.

If English isn't your first language, please let us know. We can offer a 24-hour telephone interpreter service to help arrange payment.

Visit [thameswater.co.uk/extracare](https://www.thameswater.co.uk/extracare)

# What we'll do if you don't pay your bill

If you don't pay your bill or stick to an agreement with us about paying, there are certain steps we'll take to recover the money we're owed. Please remember that if you don't keep to an agreed payment arrangement the whole debt becomes immediately due.

We want to avoid having to take these steps. At any stage, you can contact us (or our debt collection agencies if the account has been passed to them) to set up an agreement to pay, so you can avoid further debt recovery action. However, if you don't keep up payments in your agreed plan, we may still take the following steps.

## Step 1

We'll send you a final notice that gives you at least seven days to pay the amount you owe. If you're not liable for the bill or dispute the amount, please tell us within seven days of receiving our final notice. We'll look into the matter, but if we can't agree, we may ask the court to decide.

## Step 2

We may pass your account to a debt collection agency. They'll 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 our Code of Practice.

## Step 3

If you still don't contact us and don't make an agreement on how you'll pay, we may issue proceedings in the County Court to recover any outstanding money owed. This means that you'll receive a claim and the court will be asked to add the court and legal costs to the amount you owe. If you still don't pay, we'll ask for judgment that would involve you in more court and legal costs.

## Step 4

Keep to the court order. Otherwise, we'll ask the court to take enforcement action. This may include:

## **Orders to obtain information**

You'll need to go to court and explain your financial circumstances, so the court can decide how much you should be able to pay. There may be legal penalties if you don't attend.

## **Warrant of Execution**

This means 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 is an order of the court giving access to your bank account so the amount of the debt and the costs of debt recovery action could be taken directly from it.

## **Attachment of Earnings Order**

This orders your employer to deduct money from your earnings and pay it to us or the court.

## **Charging Order**

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

Remember – the above steps only happen if you don't contact us, or don't keep to an agreement to pay.

It's important that you get in touch as soon as you know you may have problems paying.

Once we have agreed a payment plan with you, it is important you make the payments on the agreed dates.

If you don't 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're unhappy with our service

## 1. If you've a complaint

Please call or write to us using the telephone number and address below if you wish to make a complaint.

If you've a complaint about a debt collection agency working on our behalf, please contact them first to resolve any issues. Their telephone number and address will be included in all correspondence they send.

## 2. If you're not satisfied with the response

If you've written to us previously and remain unhappy with the way we've dealt with your complaint, you can ask for it to be reviewed by our Customer Service Director.

You can ask for the matter to be resolved by telephoning us on **0800 009 3669**. This line is available 8am to 5pm Monday to Friday. Closed on bank holidays.

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 by telephone on 0845 7581 658 or 020 7931 8502, emailing [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

Visit [www.cewater.org.uk](http://www.cewater.org.uk)

The Consumer Council for Water may investigate your complaint and take it up on your behalf. Normally, they'll only take up your complaint if we've been given the opportunity to put things right first. While investigations take place, you'll not be chased for payment.

## Approval of this Code of Practice

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

Ofwat  
Centre City Tower  
7 Hill Street  
Birmingham  
B5 4UA

Visit [www.ofwat.gov.uk](http://www.ofwat.gov.uk)



## Contact information

### Want to contact us

Visit [thameswater.co.uk/contactus](https://thameswater.co.uk/contactus)  
Call us on 0800 980 8800

### Paying your bill

Visit [thameswater.co.uk/pay](https://thameswater.co.uk/pay)  
Call us on 0800 980 8800

### Our Customer Assistance Fund

Visit [thameswater.co.uk/debthelp](https://thameswater.co.uk/debthelp)  
Call us on 0800 111 4680

### Our WaterSure Scheme

Visit [thameswater.co.uk/watersure](https://thameswater.co.uk/watersure)  
Call us on 0800 009 3652

### Want a water meter

Visit [thameswater.co.uk/requestameter](https://thameswater.co.uk/requestameter)  
Call us on 0800 980 8800

### Using water wisely

Visit [thameswater.co.uk/waterwisely](https://thameswater.co.uk/waterwisely)

### Extra Care Services

Visit [thameswater.co.uk/extracare](https://thameswater.co.uk/extracare)  
Call us on 0800 009 3652

### Citizens Advice

Visit [www.citizensadvice.org.uk](https://www.citizensadvice.org.uk)

### Advice about benefits

Visit [www.gov.uk/browse/benefits](https://www.gov.uk/browse/benefits)

### Consumer Council for Water

Visit [www.ccwater.org.uk](https://www.ccwater.org.uk)

### Ofwat

Visit [www.ofwat.gov.uk](https://www.ofwat.gov.uk)