



How we can help if you're struggling to pay

The support we offer, and what we do if you're in debt

We understand that sometimes you may find it difficult to pay for our services. Falling behind with your bills can be very stressful – we want to help make it easier for you to get back on track.

We've put together this guide to explain how we might be able to help if you're finding it difficult to afford your bill and to outline our debt recovery procedure if you don't pay.

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I want to dispute my bill

If you don't think you're responsible for a bill you've received or you wish to dispute the amount, let us know as soon as possible and we'll look into the matter. While we're looking into it, we'll temporarily put the debt recovery process on hold.

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

There are lots of ways we may be able to help you if you've fallen behind with your bills. We have options to split your bills into more manageable chunks spread across the year and a range of support schemes that may be helpful, depending on your individual circumstances. Or you might like to consider switching to a metered bill if you haven't already.

You'll find plenty of information on our website at thameswater.co.uk/pay and we'll go through your options in detail below.

If you don't think you'll be able to get back on track in the time we've given you, it's really important you let us know. Unless you tell us you're having problems, all we'll know is that your payment is overdue. We'll need to start debt recovery action, which could affect your credit rating and lead to court action.

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

Ways we can help

Give you control with a water meter

If you aren't on a water meter already and you live on your own, have a small family or pay a high fixed bill you could save quite a bit. 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 cash you'll save too. We have lots of advice on our website about how to use water wisely to reduce your bill – visit thameswater.co.uk/bewatersmart

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:

- **Direct Debit** – the simplest way to pay your bill, in regular monthly instalments. Find out more and sign up at thameswater.co.uk/directdebit
- **Payment plan** – if a Direct Debit doesn't work for you, you can pay your bill in weekly, fortnightly or monthly instalments instead using a Thames Water payment card or any of the other ways to pay listed in section 7. Find out more at thameswater.co.uk/paymentplan

Offer financial support

We may also be able to help you via one of our financial support schemes – either by discounting your bills or by helping you pay off outstanding debt, while keeping on top of your current bills (see table below).

Support	Scheme	Eligibility
Take a payment holiday	Flexible Payment Plan Option to reduce or suspend payments for up to three months, paying them back later thameswater.co.uk/flexiblepayment	<ul style="list-style-type: none"> Outstanding unpaid balance of £50 or less from a previous year Financially impacted by a sudden loss of income
Bill discount	WaterHelp Up to 50% discount on your bills thameswater.co.uk/waterhelp	<ul style="list-style-type: none"> On a permanent low income (£16,105, or below £19,565 in London boroughs)
	WaterSure Cap how much we bill you each year thameswater.co.uk/watersure	<ul style="list-style-type: none"> Medical dependency on water large family and on a means-tested benefit
Help paying off your debt	Water Direct Pay off your debt weekly, straight from your benefits thameswater.co.uk/waterdirect	<ul style="list-style-type: none"> Outstanding unpaid balance of £50 or more from a previous year Two failed payment plans On a qualifying benefit
	Customer Assistance Fund (CAF) We'll match your debt repayments £ for £ while you pay your current water bills. Make regular payments for 2 years, and we'll pay off any remaining debt thameswater.co.uk/caf	<ul style="list-style-type: none"> Outstanding unpaid balance of £120 or more from a previous year Can demonstrate financial hardship

We're here to help

To find out more about all the financial support options we offer visit thameswater.co.uk/helptopay – if you'd prefer to speak to us in person, you'll find contact details at the end of this document.

2. What happens if I don't pay?

Individual debts all add up, and we have to make increases to our charges to cover the costs. This means all our customers end up paying a little more to make up for the money lost in this way. So it's really important we get debts settled as quickly as possible — so please get in touch with us as soon as you can if you're struggling to pay, and we'll see how we can help you get back on track.

We won't take debt recovery action against you if we can agree a plan to pay off your debt within a reasonable time frame. But please bear in mind, if a payment arrangement is set up and you don't keep to it then the whole debt will immediately become due.

And remember, we can't help if we don't know your situation and we'll need to act to recover any money you owe us.

To help us determine the most appropriate collection activity for you we'll consider past payment behaviour, indications of employment, homeownership and data supplied by credit reference agencies and other third-party organisations.

Before we take any kind of debt recovery action we'll always send you a final notice, giving you at least seven days to pay the amount you owe. You can contact us (or our debt collection agents, if the account's been passed to them) at any stage to make an agreement to pay. Sticking to the agreement will avoid further debt recovery action.

If you still don't pay or you fail to keep to an agreement we've made, we may need to take the below steps to recover the money you owe us.

Getting in touch

We'll first attempt to contact you – by phone, by letter or in person – to discuss why you haven't paid and to arrange full or partial payment.

Your credit record

We share your personal data with credit reference agencies, who will also pass personal information to us. This is important to help us keep up-to-date customer records, manage our customer debt and feed information into our debt collection process.

If you owe us money and don't repay in accordance with our payment terms, we'll have to pass this information onto a credit reference agency – which could result in your credit rating being negatively impacted.

We'll notify you of our intention to file a default for non-payment on your credit record. If we don't hear from you within 28 days of this notice, we'll ask the relevant credit reference agencies to publish the default. Once they've been registered, defaults remain on your file for 6 years and may affect your ability to obtain credit (eg mobile phone, mortgage or loan).

You can avoid this by contacting us to agree an affordable repayment arrangement suited to your circumstances. And if a default's been registered on your file it can still be settled at any time if you fully pay off the outstanding balance – at once or in instalments. Settling a default won't remove it from your credit record and it will remain on there for 6 years, but creditors will be able to see it's marked as paid.

Debt collection agencies

We may pass your account to a debt collection agency. They will contact you – this may be by

letter, telephone, SMS, email and/or a personal visit to your property – to arrange for you to pay or resolve any issues you have with our supply charges. Debt collection agencies who work on our behalf are members of the 'Credit Services Association' and signed up to the CSA's Code of Practice and are accredited by the FCA.

Taking court action

We may take legal action via the county court, which means a county court claim will be issued against you. You have the right to dispute the claim and the court will decide whether it's justified. If our claim is successful, the court will enter judgment against you and you will be asked to add all court and legal fees to the amount you owe. A county court judgment (CCJ) may affect your ability to obtain credit in the future.

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

- Warrant or writ of control – goods to the value of the debt are taken from your home by county court bailiffs or High Court Enforcement officers
- Attachment of earnings – your employer will need to pay the court direct from your salary
- Third party debt order – your bank or building society accounts can be frozen
- Charging order – the debt is charged against the value of your home and will be claimed when the property is sold.

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

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

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

When you live in rented accommodation, it's not always easy to see who's legally responsible for the bill. Usually our water and wastewater charges need to be paid by whoever is living in the property and using the water. So unless your landlord has made a written agreement with us to accept responsibility for our charges, you'll need to pay them. If your bill is for a previous tenant, please call us straight away.

4. Where can I get independent advice?

A number of independent agencies can offer free financial advice, including:

- Citizens Advice citizensadvice.org.uk
- StepChange Debt Charity stepchange.org
- The Money Advice Service moneyadviceservice.org.uk
- Turn2Us turn2us.org.uk

Advice agencies like these have experience of dealing with a range of debt problems and will be able to give you independent advice on your rights and benefit entitlements.

5. How can you help if I'm unhappy?

We want to hear from you – to make a complaint please visit thameswater.co.uk/complaints

For free independent advice visit ccwater.org.uk, call 0300 034 2222 or write to CCW – the voice for water consumers, c/o 1st Floor, Victoria Square House, Victoria Square, Birmingham, B2 4AJ

If you want to make a complaint about a debt collection agency working on our behalf please speak to them first – you should be able to find their contact details on any letters or emails they've sent you. The agencies we use are committed to investigating and responding to written complaints within 10 working days. If you don't receive a response within this timeframe or you're unhappy with the response, you can escalate your issue to us by following our complaints procedure (linked above).

6. How should I contact you?

You can find helpful advice, apply for many services and get in touch with us at thameswater.co.uk/contactus

Or you can call us on [0800 980 8800](tel:08009808800) Monday-Friday (8am-8pm)

7. How can I pay my bill?

You can pay your bill in several different ways, either in full or in instalments to help spread the cost. You can choose a payment method outlined below which best suits your needs.



Direct Debit

Visit thameswater.co.uk/directdebit
or call [0800 980 8800](tel:08009808800)



Debit or credit card

Visit thameswater.co.uk/cardpayment
or call [0800 980 8800](tel:08009808800)



Online banking

Bank account no.: 00286125
Sort-code: 57-27-53
Reference: your Thames Water account no.



Thames Water payment card

Visit thameswater.co.uk/paymentplan
or call [0800 980 8800](tel:08009808800)



Write a cheque

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.
Please don't post-date your cheque.



Pay by cash

Pop to the post office with your bill, pay
the processing fee and ask for a receipt

thameswater.co.uk/pay

This leaflet can be supplied in large print,
braille, or audio format upon request



thameswater.co.uk/extracare



0800 009 3652

