



# How we can help if you're struggling to pay

The support we offer, and how we collect unpaid charges from household customer

A Thames Water Code of Practice

Sometimes it can be difficult to stay on top of your household payments. Your water bill is just one of the costs you need to manage for your home and falling behind on your payments can be stressful.

This code explains what support is available if you're finding it difficult to pay and outlines the process we use to collect unpaid charges from our household customers.

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### I want to query my bill

If you don't think you're responsible for a bill you've received, or you think you've been charged the wrong amount, let us know as soon as possible.

Call us on 0800 980 8800.

## 1. Understanding your bill

### If you're on a water meter

You'll receive a bill at least once every six months. You'll need to pay it within 14 working days unless you've agreed a different payment arrangement with us.

Your water meter bill is made up of a 'water used' charge and a fixed charge.

Your 'water used' charge reflects the volume of water that your meter shows you've used. It's measured in cubic meters — one cubic meter is equal to 220 gallons or 1,000 litres of water. To put that in perspective, that's the same as about 4,000 cups of tea.

Estimated total water used:

1m<sup>3</sup>

### That's the same as about...



4,000  
cups of tea

or



13  
showers

or



12  
baths

The fixed charge covers the ongoing costs of your service. This includes things like reading meters, producing bills, processing payments and managing debt, as well as maintaining and replacing meters.

You can find more details about our charges in our [Household Charges Scheme \(thameswater.co.uk\)](https://thameswater.co.uk)

To see a breakdown of your charges, look at your most recent bill, log into your [Thames Water Online Account](#), or call us on 0800 980 8800.

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

You'll receive your bill once a year — in February or March — and will need to pay it by the 1<sup>st</sup> April unless you've made a different payment arrangement with us.

For many of our customers, we calculate charges based on something called the rateable value of your property. The rateable value is set by the government, based on their assessment of how much your property could be let for. They consider factors like the size and condition of the property, and access to local services.



To calculate how much we charge, we multiply the rateable value of your property by our 'rate per pound' for water and wastewater.

The 'rate per pound' is the amount, in pence, that we charge for each pound of your property's rateable value. There is one 'rate per pound' for water and another for wastewater. Here's an example of how we work this out:

## Our calculation:

Rateable value (RV) × our rate = **your charge**

## 1 April 2021 to 31 March 2022 (365 days)

 Fresh water				 Wastewater			
Water used	RV	rate	charge	Waste removed	RV	rate	charge
	215	£0.9179	£197.35		215	£0.6149	£132.20
Fixed charge			£35.26	Fixed charge			£61.21
<b>Subtotal</b>			£232.61	<b>Subtotal</b>			£193.41
<b>Total new charges for this period</b>						<b>£426.02</b>	

We then divide this total by the number of days in the year to calculate your charge per day and multiply that daily charge by the number of days in your billing period.

The 'rates per pound' vary depending on where you live. You can find the rates for each charging area in our [Household Charges Scheme \(thameswater.co.uk\)](https://www.thameswater.co.uk) — look for the Charges Schedule in the Unmetered Charges section.

If your property doesn't have a rateable value, we use something called a 'notional value' to work out your bill. Find out more in our [Household Charges Scheme \(thameswater.co.uk\)](https://www.thameswater.co.uk)

### Your Water Bill

We add a fixed charge to cover ongoing admin costs, such as preparing your bills, processing payments, and managing debt.

### Your Wastewater Bill

The exact figures will depend on which services we provide to your property, as well as on any rebates for things like surface water drainage, wastewater abatements or foul sewage. Find out more in section 9.4, page 21, of our [Household Charges Scheme \(thameswater.co.uk\)](https://www.thameswater.co.uk)

Let us know if you've changed how you use your property as this may affect the amount of water you use (e.g. if you're now running a home enterprise such as a hairdressing business, which will use more water). This is because we may need to adjust your charges.

## 2. How and when can I pay my bill?

You can pay your bill in full or choose to pay in instalments to help spread the cost. You can use whichever payment method suits you best from the list below. You can also choose how often you make a payment, although some options will depend on whether you have a water meter or not. To find out more, look at our [Household Charges Scheme \(thameswater.co.uk\)](https://www.thameswater.co.uk).



### Direct Debit

A quick, easy and hassle-free way to pay your bill, allowing you to set a monthly payment date that suits you.

Visit [thameswater.co.uk/directdebit](https://www.thameswater.co.uk/directdebit) or call us on 0800 980 8800.



### Standing Order

You can set this up with your bank to make regular payments, for a set amount, on a date that suits you.



### Online banking

Give your Thames Water account number as a reference and send payment to bank account number: 00286125, sort code: 57-27-53



### Debit or credit card

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

or call 0800 980 8800 to make a payment. Please allow 3-5 working days for it to reach us.



### Cheque by Post

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 of the cheque and include the payment slip from the bottom of your bill. Please don't post-date your cheque.



### Giro Slip

Take the slip from the back of your bill to a bank or Post Office that accepts them. They may charge a fee.



### Thames Water payment card

Can be used at Paypoint and Payzone outlets. Visit [thameswater.co.uk/paymentplan\\_or](https://www.thameswater.co.uk/paymentplan_or) or call 0800 980 8800. Remember to ask for a receipt.



### Pay by cash

Pop to the Post Office with your bill to make a payment — remember to ask for a receipt. The Post Office may charge a handling fee.



### Water Direct

If you receive means-tested benefits from the Department of Work & Pensions, you can apply to pay your water bill through your benefits. Visit [thameswater.co.uk/waterdirect](https://www.thameswater.co.uk/waterdirect).

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

If you're having problems paying your bill, let us know as soon as possible by contacting us on 0800 009 3652. We may be able to offer you a more affordable payment plan. We can also explore whether you qualify for one of our support schemes.

#### How we can help:

- **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 change to paying by instalments at any time, using any of the payment methods set out in Section 2. You'll find plenty of information on our website at [thameswater.co.uk/pay](https://thameswater.co.uk/pay)
- **Give you control with a water meter**  
If you live on your own, have a small family or pay a high fixed bill, you may be better off with a water meter. Find out more at [thameswater.co.uk/meter](https://thameswater.co.uk/meter) If you already have a water meter, your charges are based on the water you use so finding ways to save water could lower your bill. For tips on using water wisely, visit [thameswater.co.uk/bewatersmart](https://thameswater.co.uk/bewatersmart)
- **Our support schemes**  
We may also be able to help you by assessing your eligibility for one of our support schemes – either by discounting your bills or by helping you pay off outstanding charges, while keeping on top of your current bills. Our support schemes are listed below. You can find more details and the eligibility criteria by visiting [thameswater.co.uk/helptopay](https://thameswater.co.uk/helptopay)
  - **WaterHelp** – Discounted payments  
Up to 50% discount on your bills for customers on a permanently low income. [thameswater.co.uk/waterhelp](https://thameswater.co.uk/waterhelp)
  - **WaterSure** – Capped payments  
We will cap how much we bill you each year if you are on a water meter, are in receipt of a means-tested benefit and either have a water dependent medical condition or a large family. [thameswater.co.uk/watersure](https://thameswater.co.uk/watersure)
  - **Water Direct** – Payments from benefits  
Pay off your debt weekly, straight from your benefits, if you have an outstanding unpaid balance of £50 or more and two failed payment plans. If your application is successful, we won't take any further action to recover what you owe. [thameswater.co.uk/waterdirect](https://thameswater.co.uk/waterdirect)
  - **Customer Assistance Fund** – Payment matching  
We'll match your debt repayments £ for £ while you pay your current water bills. If you maintain regular payments for two years, we'll also pay off any remaining debt. Criteria for this scheme includes being in receipt of means-tested benefit. [thameswater.co.uk/caf](https://thameswater.co.uk/caf)

- **Payment Break** – Payment reduction or suspension  
Take a payment break with an option to reduce or suspend payments for up to three months. We'll include any charges that were reduced or paused in your new payment plan <https://www.thameswater.co.uk/support>. If you let us know you're working with a known debt advice provider, we'll also suggest you take a payment break to give you time to plan your next steps.

We also offer a variety of payment plans to make sure you can find the right one for your circumstances. Get in touch for more details

#### We're here to help

To find out more about all the financial support options we offer please visit [thameswater.co.uk/helptopay](https://www.thameswater.co.uk/helptopay) – or if you'd prefer to speak to us in person, you can call us on 0800 009 3652

## 4. Where can I get free independent financial advice?

If you're struggling to pay your bills, or you need help making the most of your income or benefits, the following independent agencies can give you free financial advice. [Click on a logo below to visit the website:](#)



These agencies have experience of supporting people with a range of debt challenges and will be able to give you independent advice on your rights and benefit entitlements.

## 5. What happens if I don't pay?

If you're struggling to pay, please get in touch with us as soon as you can so we can help you get back on track. It's important we understand why you're unable to pay so that we can offer the right support and work with you to find a way forward.

We won't take steps to recover any debt if we're able to agree and set up an affordable payment arrangement for you to pay off your overdue charges in a reasonable time frame.

If we don't hear from you:

- a. First we'll try to contact you — either by calling, writing to you or texting you — to understand why you haven't been able to pay your bill. It's important for you to know that if we set up a payment arrangement and you don't keep to it, the full amount you owe us will immediately become due.
- b. If no arrangement's been agreed we'll write to you to confirm the amount of the outstanding debt and explain what will happen if you don't settle this. You will be given at least seven days to pay the amount you owe before we take any kind of debt recovery action.
- c. If you don't pay, we may use a Debt Collection Agency. Our Debt Collection Agencies are regulated by the Financial Conduct Authority and they will always try to work with you to find an affordable solution to paying your outstanding bill.
- d. As a last resort, we may take legal action through the Court to recover all the money you owe us. You have the right to dispute a Court claim and the court will decide whether it's justified. If our claim is successful, the court will enter judgment and may well be asked to add court and legal fees to the amount you owe. A County Court Judgment (CCJ) may affect your ability to get credit in the future.
- e. If you don't pay the amount set by the CCJ and don't contact us to agree a plan for payment, we'll consider other available court enforcement methods. These include:
  - o [Warrant or writ of control](#) – We may ask the County Court for a Warrant of Control. This permits a County Court Enforcement Officer to visit your property with the aim of taking items and selling them to raise the money set out in the court judgment. You have the right to apply to the Court to suspend the warrant. This means it won't be used if you keep to the terms agreed by the Court.
  - o [Attachment of earnings](#) – If you're in paid employment, we may apply to the Court requiring your employer to make deductions directly from your wages to pay the judgment debt.
  - o [Third party debt order](#) – If we become aware that a third party, such as a bank, holds money you're entitled to, we may apply to the Court for an order requiring those assets held by that third party to be frozen to the value of the judgment debt and then paid to us.
  - o [Charging order](#) – If you own a property, we can apply to the Court requesting that a legal charge be placed on the title to your property to secure the judgment debt.



You can avoid the judgment being registered if you pay the CCJ debt in full within one month of the judgment's date and make an application to the court. Any court enforcement action taken may create further costs, which you may also be responsible for.

### Your credit record

We share our data with Credit Reference Agencies (CRA). If you don't pay your water bill when it's due, we may register a late payment marker against your credit record at the CRA which could negatively affect your credit rating. Paying your bills on time can help you improve your credit profile.

If we're planning to register a default for non-payment on your credit record, we'll let you know and give you 28 days' notice to make a payment. If we don't receive your payment in that timeframe, we'll ask the CRA to register the default. Or, if you dispute the default, we'll investigate before deciding whether to apply the marker to your credit record.

**It's important to know defaults remain on your file for six years and may affect your ability to get credit for things like mobile phone contracts, mortgages, credit cards and loans. If a default's been registered on your record, it will stay there for the full six years, even if you pay before then. Creditors will be able to see any payments you've made.**

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

As you're the occupier of the property, you're responsible for paying the bill unless your water charges are included in your rent.

It's very important you check this with your landlord or check your tenancy agreement, so that we send the bill to the right person.

If your bill is for a previous tenant, please call us straight away on 0800 980 8800 to let us know. You can also let us know you've moved in by visiting our [Moving Home](#) page.

## 7. Someone has died – what do I need to do?

Losing a loved one is hard enough, without having to worry about paperwork. That's why our customer care team is here to offer you all the support and guidance you need.

It's best to speak to us over the phone so we can help answer any questions and let you know if any refunds or outstanding balances are due. Please call us on 0800 009 4976 Monday to Friday between 9am and 5pm.

It will help if you have the following information to hand:

- Name, contact details and address of the executor of the estate
- Full name and address of account holder
- Date of passing for the account holder

## 8. What if I want to make a complaint?

If you're not happy with our service or the service provided by a Debt Collection Agency (DCA) who is working on our behalf, we want to hear from you. To make a complaint, please visit [thameswater.co.uk/complaints](https://thameswater.co.uk/complaints). You can also call us on 0800 980 8800 if it relates to your bill or account or 0800 316 9800 if it relates to water or waste services.

For free independent advice, you can contact Consumer Council for Water (CCW) who are the voice for water consumers. You can visit [ccwater.org.uk](https://ccwater.org.uk), or call 0300 034 2222 or write to CCW at 23 Stephenson Street, Birmingham, B2 4BH.

## 9. How can you contact us?

Please contact us online if you can. You can complete most tasks quickly and easily using your [online account](#). If you don't have an online account and want to create one sign up here: [thameswater.co.uk/ready](https://thameswater.co.uk/ready)

You can also contact us by calling us on 0800 980 8800 Monday – Friday (8am-8pm).

## 10. If you need more help

You can find helpful advice, apply for many services and get in touch with us at [thameswater.co.uk/contact us](https://thameswater.co.uk/contact us)

If you have specific communication needs, here are just a few of the services we offer;

- British Sign Language
- Language Line for those needing translation services
- Braille
- Large text bills
- Doorstep passwords

To see more ways that we can help, please take a look at our [Priority Services](#) information, you can also sign up for free support.

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



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



0800 009 3652

