

## For more information

This Code of practice is approved by Ofwat and forms part of a suite of code of practice leaflets available to customers.

This leaflet is available on request in other formats such as large print and languages other than English.

If you have any questions about this code of practice, require further information or you have a complaint please write to:

BWBSL  
1 Clevedon Walk  
Nailsea  
Bristol  
BS48 1WW

Tel: 0845 600 3 600 (Monday – Friday; 8am – 6pm,  
Saturday, 9am – 2pm)

email: [customer.services@bwbsl.co.uk](mailto:customer.services@bwbsl.co.uk)

December 2009 1454 Printed on 100% recycled paper

# Debt recovery code of practice

[www.bristolwater.co.uk](http://www.bristolwater.co.uk)

[www.wessexwater.co.uk](http://www.wessexwater.co.uk)



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[www.wessexwater.co.uk](http://www.wessexwater.co.uk)

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## We want to help

As a Bristol Water and Wessex Water customer you are entitled to a high level of service from us and our billing company Bristol Wessex Billing Services Limited. In return, we ask you to pay for your water and sewerage services promptly.

For various reasons, you may be finding it difficult to pay your bill. This code of practice explains how we can help and what will happen if you are unable to or do not pay your bill on time.

It also explains the action we will take if you do not pay your bill. If you agree a payment plan with us and fail to maintain it or refuse to pay, we will either:

- take legal action which means you will incur additional costs and it may affect your credit rating, or
- send your account to a debt collection agency.

## If you have a problem paying

If you are finding it difficult to pay your bill please contact us immediately on 0845 600 3 600 (Monday – Friday, 8am – 6pm; Saturday, 9am – 2pm). The sooner we know, the sooner we can discuss your situation.

We have a number of different payment options to help spread the cost, at no extra charge. See page 9, the back of your bill or our charges scheme for more details.

When you contact us we will try to agree an affordable payment plan that clears the amount you owe in a reasonable time.

Depending on your circumstances and your method of payment, you can pay monthly, fortnightly or, in cases of extreme hardship, weekly.

Some customers, particularly those with a disability, have difficulty getting payments to us. If this applies to you, we will try to find a convenient payment method for you.

Once we agree a payment plan with you, we will

expect you to make the agreed payments otherwise we will cancel the plan and request payment of the whole amount outstanding.

If you receive income support, income-related employment support allowance, jobseeker's allowance or pension credit, you can ask for your bill to be paid directly from your benefit through Water Direct. To pay this way, please contact us, your local Jobcentre Plus or the Pension Centre. The amount you pay each week is worked out to cover the bill for the year and pay a small amount towards any arrears.

## How we could help

For customers in severe financial difficulty who have struggled to pay their water bills but have built up substantial arrears, our Restart and Restart Plus schemes may help.

Restart is a two year payment plan with payments that you can afford. If you qualify, we agree a payment plan with you based on your financial circumstances. This payment plan will normally cover your current bill and, if possible, a contribution towards your debt.

If you make all of the agreed payments during the first year, we will reduce the amount you owe us by an amount equal to the payments you have made. We will review your payments at the start of the second year. If you keep to the payment plan during the second year, we will clear your remaining debts with us.

Once you have completed the two year plan, your debts will be cleared and you will be back on track. You can then pay your future bills using one of the standard payment plans available.

We recognise that some customers with significant debt need more help to get back on track and Restart may not be suitable. With Restart Plus, we will agree a payment plan with you with payments that match what you can afford, however small. Alternatively we may even clear your debt with us before agreeing a payment plan with you so you can start paying your water bill again.

Assist is our tariff for customers in extreme financial difficulty and means you pay a lower bill based on your financial circumstances and ability to pay. You must be in receipt of at least one of the main means tested benefits and a Citizens Advice Bureau or other debt advice agency must have applied for the tariff on your behalf.

Remember, if you are having problems paying or you need more information on any of our schemes to help customers in financial difficulty, contact us as soon as possible on 0845 600 3 600 (Monday – Friday, 8am – 6pm; Saturday, 9am – 2pm).

If you prefer, you can nominate a relative, friend or carer to contact us on your behalf.

## Switching to a water meter

You may wish to consider paying for your water using a meter – for low water users it could save money. To request a leaflet and application form, please call our 24 hour recorded meter leaflet line on 0845 601 5 983 (calls are charged at local rate).

Domestic customers may choose to revert to paying on an unmetered basis. This option lapses after you have been billed for a whole year on the meter charge.

If you already have a water meter fitted, there are ways you can save water in and around the home and save money. For a water efficiency pack with ideas on how to conserve water, please call us on 0117 953 6470 (Monday - Friday, 8am – 4pm).

## WaterSure

This tariff limits the total bill for domestic customers who pay for their water using a meter but have unavoidably high water use.

To benefit you must receive income support, income based job seeker's allowance, income-related employment support allowance, working tax credit, child tax credit (not just the family part), housing benefit, council tax benefit (not just the single

person or similar discount) or pension credit and also either:

- receive child benefit for three or more children aged under 19 and in full time education, or
- have someone in the household with a medical condition causing them to use significantly more water.

For more details and an application form, contact us on 0845 600 3 600 (Monday – Friday, 8am – 6pm; Saturday, 9am – 2pm) or see our websites [www.bristolwater.co.uk](http://www.bristolwater.co.uk) or [www.wessexwater.co.uk/watersure](http://www.wessexwater.co.uk/watersure)

## Independent advice

If you are having problems paying we ask you to contact us first.

If you want independent advice, you may wish to contact one of the following agencies:

- Citizens Advice Bureau
- Consumer Advice Centre
- Money Advice Centre.

Many customers are not aware of the full range of benefits and tax credits available to them. As well as offering free debt advice, these independent organisations can ensure you are claiming all of the benefits to which you are entitled.

Jobcentre Plus can also give you advice on benefits and tax credits you may be eligible for.

Telephone numbers and addresses for these agencies and Jobcentre Plus are in the telephone book, listed at your local library, or available online.

If you are disabled or caring for someone who is, you may be entitled to extra help. For further information please call the Benefits Enquiry Line on 0800 882 200.

You can also contact the social services department of your local authority, which is unlikely to offer you financial support but can offer general advice.

If you ask Jobcentre Plus, International Pension Centre, social services, Consumer Council for Water

or an independent debt advice agency for help please let us know. We may put the debt recovery process on hold while your enquiry is being dealt with.

## Disputing the bill

If you think you are not responsible for the bill or you dispute the amount, please contact us immediately on 0845 600 3 600 (Monday – Friday, 8am – 6pm; Saturday, 9am – 2pm). We will put the debt recovery process on hold until the situation is resolved.

We will also do this if the Consumer Council for Water or Jobcentre Plus are involved and contact us on your behalf.

In the case of a disputed bill you must pay any amount not in dispute immediately while we investigate.

We will not continue with debt recovery action if you are not responsible for the bill. If we cannot agree with you, we will ask a court to decide.

## What happens if you choose not to pay?

Please let us know if you are experiencing problems paying. We cannot help if you don't and we will take action to recover any money you owe us.

Usually we leave a minimum of 14 days for you to pay your bill and if we have not heard from you we will send you a reminder letter. Again we leave a minimum of 14 days before sending a final reminder and another minimum of 14 days before sending a notice warning of further action or legal proceedings.

If you do not keep to a payment plan we have agreed with you, we will cancel the plan and expect you to pay all the outstanding charges.

If you have not paid or contacted us by the date shown on the legal notice, we will either issue a county court claim (previously known as a summons) against you or we will pass your account to a debt collection agency or we will apply for direct payment from any benefit you receive.

If we do issue a county court claim you will incur additional costs of at least £70 and it may affect your credit rating and make it harder for you to obtain credit. Please note these timings can vary according to an individual's circumstances, particularly their payment record. If you have a poor payment history, we may reduce the debt recovery timetable.

Once the claim is issued you must comply with court procedures. You will receive details of the claim and response pack. You then have limited time to respond.

You have four options:

- admit the claim and pay in full within 14 days. If you do this you will not have a County Court Judgment (CCJ) made against you and your credit rating will not be affected
- do nothing. In this case, a CCJ will be entered against you automatically which will affect your credit rating and your ability to obtain credit. Extra legal costs will be added to your bill
- admit the claim, but ask for time to pay. We will consider your offer and make an appropriate payment arrangement with you. A CCJ will be entered against you automatically which will affect your credit rating and ability to obtain credit
- dispute the claim. Any disputes will be dealt with by the courts.

If you get a CCJ your name will stay on the Register of Judgment, Orders and Fines for up to six years. This could seriously affect any applications you make for credit with other suppliers of goods and services.

You can prevent this by paying in full, including the legal costs, within 28 days of the CCJ. You can then ask us for a letter of satisfaction, send it to the court and they will charge you a fee to have your name removed from the register.

If the debt, fees and costs are not paid or you default on any arrangement you make we will ask the county court to enforce the judgment. If we have to do this you will incur more costs.

## How will enforcement action affect you?

Once a CCJ has been entered against you, we can ask the county court to issue any of the following enforcement proceedings:

- **charging order** – if you own your property, we ask the judge to make a charging order against it. If you have a mortgage this will involve the lender being aware of the details of your debt and of the CCJ against you. A charging order is registered at the Land Registry and prevents the sale, re-mortgage or disposal of a property until the debt and the charge have been cleared
- **warrant of execution** – the bailiff enters your home and seizes goods to sell at auction to raise the money to pay your debt and any additional costs incurred
- **personal appearance at court** – you are instructed to attend court in person and complete a statement about your financial affairs in front of a judge. The court fees for serving and carrying out this action and our legal fees will be added to your debt
- **attachment of earnings** – if you are in employment, we ask the court to make an order to have payments taken directly from your pay. This means your employer will be made aware of your debt and of the CCJ against you
- **third party debt order** – we ask the judge to make an order to freeze your bank or building society account(s) and instruct the bank to transfer funds directly to us to clear the debt
- **bankruptcy** – we ask the court to declare you bankrupt.

## Debt collection agencies and tracing agencies

Unless you have already broken a previous payment agreement, we will agree an acceptable offer of payment at any time during the debt recovery process.

In certain circumstances, we may refer your debt to a collection agency or tracing agency. These agents work on our behalf to recover monies due. We may ask them to do this before or after the issue of a legal claim for non payment of charges.

To safeguard customers we ensure the agents we use are registered with the Office of Fair Trading. They must also be members of the Credit Service Association and subject to its code of practice.

In the unlikely event that a debt is pursued in this way in error or our debt collection agent acts improperly we will compensate you under our customer guarantee scheme.

If you do have a complaint about a collection agent, please contact us immediately on 0845 600 3 600 (Monday – Friday, 8am – 6pm; Saturday, 9am – 2pm).

## Advice to tenants

Tenants are responsible for paying for the services they use unless the landlord tells us otherwise. If your landlord has agreed to pay your water services charges for you, they must confirm this in writing to us.

If your landlord is responsible for the bill and we start to take debt recovery action against you because he hasn't paid, or if your bill is for a previous tenant, please contact us straight away on 0845 600 3 600 (Monday – Friday, 8am – 6pm; Saturday, 9am – 2pm).

If your rent includes a sum for your water services, this sum should reflect the amount we charge your landlord.

If you believe you are being charged too much for water by your landlord, you may be in a situation known as 'water resale'. You may wish to read a copy of the Water Resale Order which is available from the industry regulator, the Water Services Regulation Authority (Ofwat).

## Ways to pay your bill

To make it easier to pay your bill, we offer the following options free of charge:

- **direct debit** – the easiest way to pay your bill. Unmetered customers can pay annually, twice yearly, or in 10 monthly payments. Metered customers can pay monthly on a budget plan or on receipt of the bill. There is no charge or discount
- **at a bank** – please take your bill or payment slip with either cash, cheque or postal order crossed and made payable to BWBSL. Normally no fee is payable at your own bank
- **at any PayPoint outlet** – please take your bill and payment in cash to a local PayPoint outlet – see [www.paypoint.co.uk](http://www.paypoint.co.uk)
- **at a post office** – please fill in the payment slip and take it with your bill and payment in cash to any post office
- **by post** – cheques or postal orders should be made payable to BWBSL. Please write your customer reference number on the back of your cheque and post it with the payment slip to BWBSL, 1 Clevedon Walk, Nailsea, Bristol BS48 1WW. Please do not send cash or post dated cheques
- **online** – you can pay online with a debit card or credit card at [www.billpayment.co.uk](http://www.billpayment.co.uk) and select BWBSL from the drop down list\*
- **telephone, TV, PC or remote banking** – please quote sort code 40-02-50 and account number 61229737\*
- **debit or credit card** – pay by debit card or credit card using our automated speech recognition line 0845 600 1 019.\*

\* Payment should be made to Bristol Wessex Billing Services Limited using the 13 digit reference number that begins 20 shown in the box on the payment slip.

If you would like further information about any of the above payment options, please call us on 0845 600 3 600 (Monday – Friday, 8am - 6pm; Saturday, 9am – 2pm).

## Spreading the cost of your bill

We prefer monthly payments but are happy to arrange more frequent instalments where we can. We offer monthly instalments for customers paying by direct debit but can arrange fortnightly, or in cases of extreme hardship, weekly payments for other payment methods. Please contact us for an arrangement to suit your circumstances.

## Comment or complaint

We want to hear from you if you have any comments or complaints about the services we provide or the conduct of a debt collection agency working on our behalf. Our Code of practice for enquiries and complaints shows you how you can contact our billing company BWBSL.

If you are unhappy with our response, you can contact the Consumer Council for Water, the independent customer watchdog.

Consumer Council for Water  
2 The Hide Market  
West Street  
St Philips  
Bristol  
BS2 0BH

Tel: 0845 707 8 268 (Monday – Friday, 8.30am – 4.30pm – calls charged at local rate) or 0117 955 7001

Fax: 0117 955 7037  
email: [wessex@ccwater.org.uk](mailto:wessex@ccwater.org.uk)  
[www.ccwater.org.uk](http://www.ccwater.org.uk)