

Domestic Customer Debt



Delivering excellence

for our customers, our people and our environment

How to contact us



Customer Services
Portsmouth Water Limited
PO Box 8
West Street
Havant
PO9 1LG



Website
www.portsmouthwater.co.uk



E-mail
c.services@portsmouthwater.co.uk or
debt@portsmouthwater.co.uk



Customer Services (8am to 5pm, Monday to Friday)
023 9249 9666

Affordability & Debt (8am to 5pm, Monday to Friday)
023 9244 9080 or Freephone 0800 432 0534

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We are here to help...

Let us help

Your water services have to be paid for. We realise that for some people finding the money can be really difficult. This booklet explains how we can help and what will happen if you fail to pay.

The advice in this booklet is important. If you don't pay, or we can't come to a satisfactory arrangement for payment, we may have to take you to Court for the outstanding debt. We do not like doing this and it will mean that you have to pay legal costs. Also, having a County Court Judgment registered against you affects your credit rating.

What you should do

Contact us as soon as possible if you are having problems paying your bill. You can call our specialist Affordability and Debt Department on Freephone 0800 432 0534. We can't help you if you don't tell us that you are finding it hard to pay your water bill. If you want independent advice you can go to your local advice agencies such as:

- Citizens Advice
- The Consumer Advice Centre
- Money Advice Centre

- Jobcentre Plus - Whilst they cannot provide funding they will be able to advise you about entitlement to benefits.

If you are unsure how to contact the above agencies please telephone us on Freephone 0800 432 0534 and we will provide the telephone number of your local office.

What we will do if you contact us

We can't reduce the amount you owe but:

- We will try to reach an agreement for you to pay the bill over a reasonable period in instalments which you can afford. Instalments can be arranged for monthly, fortnightly or weekly payments, depending on your circumstances.
- If you have a particular problem in getting the money to us, such as a health problem, we will treat you with sensitivity and try to find a convenient arrangement.

If you do not keep up the agreed payments we will withdraw the arrangement and the full amount outstanding will become immediately payable.

If you have a meter and need to use a lot of water because you have three or more children, or a member of your household has a medical condition, you may be able to go on to the WaterSure Tariff which may save you money. See page 7.

What we may already have done

We use companies to assist us with recovering debt from customers. They have access to relevant customer information on our billing system and may use your data to contact you or visit your home in fulfilment of their contract with us. We work closely with trusted partners (including, for example, payment and delivery services, search information providers, local authorities, debt recovery agencies and credit reference agencies) and may receive information about you from them.

Budget planner

Using the budget planner to calculate what you currently spend should help you to work out how much you are able to pay towards your water bill. Whilst we show income and expenditure during a calendar month, you can use this form to work out a weekly or fortnightly budget if you prefer.

INCOME	MONTHLY AMOUNT
Wages/Salary	
Your wages	
Your partner's wages	
Regular overtime/bonus/commission	
Benefits	
Housing benefit	
Council tax support	
Job seekers allowance	
Income support	
Child benefit	
Child tax credit	
Working tax credit	
Employment support allowance	
Disability living allowance	
Pensions	
Retirement pension	
Pension credit	
Other income	
Maintenance	
Student grant/loan	
Rent from other occupiers	
Other income	
Total savings	
TOTAL MONTHLY INCOME	

EXPENDITURE	MONTHLY AMOUNT
Housing costs	
Rent/mortgage	
Council tax	
Insurance	
Other	
Utilities	
Water & Sewerage	
Gas (inc. bottled gas) & Electricity	
Housekeeping	
Food	
General housekeeping (inc. laundry)	
Clothing	
Cigarettes/alcohol	
Children	
Childcare	
School meals	
Nappies	
Pocket money	
Travel	
Taxi/bus fares	
Car running costs (inc. mobility car)	
Other expenditure	
Court fines	
Maintenance	
Telephone	
TV/satellite	
Loans	
Credit/store cards/catalogues	
Catalogues	
Other	
TOTAL MONTHLY EXPENDITURE	



What else can you do?

If you are in receipt of Income Support, Income based Job Seekers Allowance, Pension Credit or income related Employment and Support Allowance it may be possible for Job Centre Plus or the Department for Work and Pensions to arrange for direct payments to be made to us from your benefit.

Call us direct on Freephone 0800 432 0534 with your National Insurance Number and we will apply on your behalf for direct payments under the Water Direct Scheme. Alternatively you can contact the Job Centre Plus yourself.

- Avoid worry
- Act now
- Get in touch

If you have applied for direct payments to be taken from your benefits please let us know immediately. We will delay any further debt recovery action whilst your claim is being processed.

If you have a meter at your property please read page 6 as you may be eligible for the WaterSure Tariff.

Some customers can save money on their bill by switching to a

water meter, which can normally be fitted free of charge. If your property has a high rateable value or low occupancy you are more likely to benefit. For further details call us on our Freephone number 0800 432 0534 and we will let you know if having a meter is likely to save you money.

If you dispute the bill

If you live in rented accommodation, it is not always easy to see who is legally responsible for the bill.

Our water bills have to be paid - this is usually by the person who lives in the property and uses the water. Unless your landlord has entered into a written agreement with us, accepting responsibility for our bill, this means you. Check your tenancy agreement. If your landlord is responsible for the bill and owing to his non-payment we start to take recovery action against you, or your bill is for a previous tenant, please call us straight away. We can only help if we know.

Call Freephone 0800 432 0534 (8am to 5pm, Monday to Friday).

If having reviewed a dispute we can't agree with you, we may ask the Court to decide.

If you don't pay your bill or don't keep to an agreement

The steps that we will take to recover any debt are:

Step 1

We will send you a Final Notice giving you at least another seven days to pay the outstanding arrears.

Step 2

We may ask the County Court to order you to pay. This means that you will receive a County Court Claim and have legal costs added to your debt. If judgment is obtained against you it may affect your ability to obtain credit.

Alternatively, we, or our representatives, may visit or telephone you in order to obtain agreement to pay what is owed.

Where we employ external agents to contact you they will be members of the Credit Services Association and accordingly will act in a professional manner. Any complaints about agents may be addressed either to them or to us, by telephoning Freephone 0800 432 0534.

Step 3

If you don't keep to what the Court

orders, we will still try to make a mutually acceptable agreement to pay, and will normally visit you to discuss any proposals you may have. If we cannot reach an agreement we may take further legal action, which could involve further legal costs. We will contact you and explain the action we are taking and what this means for you.

WaterSure Tariff

Some metered customers may be entitled to assistance with their water charges, by having the bill capped at the average household charge. However, those who use sprinklers or have large self replenishing swimming pools do not qualify. If any individual within the household, whether our customer or not, meets the criteria then assistance can be claimed. Assistance will be available where customers are in receipt of one of the following benefits or tax credits:

- Income Support
- Income-based Jobseeker's Allowance
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Housing Benefit
- Council Tax Benefit
- Pensions Credit

- Income Related Employment and Support Allowance

and have **either** three or more children under the age of 19 resident in the household in full time education, OR a member of the household has been diagnosed with one of the following medical conditions:

- Desquamation
- Weeping Skin Disease
- Incontinence
- Abdominal Stomas
- Kidney Failure requiring Home Dialysis, unless the Local Health Authority contributes to the cost of the water consumed.
- Crohn's Disease
- Ulcerative Colitis

Other medical conditions may also be considered, please contact us for details.

Please contact our Head Office for an application form. Where sanctioned, you benefit from bills capped at our average household charge.

If you think you qualify for assistance but are not currently supplied by a meter, it may be worth switching to a meter, which can normally be fitted free of

charge. If your property has a high rateable value or low occupancy you are more likely to benefit from having a meter.

Please contact us on Freephone 0800 432 0534 and we will let you know if this is likely to save you money.

How to pay

The facilities for payment of accounts, which are detailed on your bill, are as follows:

By Direct Debit

Customers can pay by direct debit instalments.

At a Bank

There will be no charge for customers who pay at any branch of Lloyds Bank, or who pay at their own bank or Building Society. Payment can be by cash or cheque.

At any PayPoint retailer

Customers who pay by instalments can make their payment at any PayPoint retailer free of charge.

At Head Office

Customers can pay by cheque, cash, postal orders, debit or credit card.

By Post

Customers can pay by cheque or postal orders.

By Telephone

Customers can pay by calling our office on 0800 432 0534 (Freephone) or our 24 hour automated payment line 08701 129 367 (national call rates apply). Payment may be by either debit or credit card.

Via our Website

Debit and credit card payments can be made by going to www.portsmouthwater.co.uk and using the quick link on our homepage.

By your Telephone or PC Banking

When using your telephone or PC banking arrangements, please quote your customer reference number. Our Sort Code is 57–10–36 and our Bank Account number is 0000 0000.

By Water Direct

If you cannot pay your bill and are claiming certain benefits, Jobcentre Plus may make payments direct to us by deduction from your benefit. See page 7 for further details.

Payment frequencies

- Unmeasured customers can pay

annually or half-yearly by any of the methods listed, or by 8 direct debit instalments.

- Measured customers can pay the whole amount on the bill using any of the methods listed or pay by 12 monthly direct debit instalments.
- Customers can arrange to pay in monthly, weekly or fortnightly instalments by cash, cheque, postal order, debit or credit card.

Further details of our payment methods and charges can be found in our Scheme of Charges, available free of charge from our Head Office.

Our Codes of Practice

This Code is one of a suite of Codes which also includes:

Customer Code

This code informs you of the main services we provide, and our commitment to our domestic customers, and tells you how to get advice and help.

Leakage Code

This code tells you about responsibility for leaks and the help and advice that we can give you if you have or suspect a leak. This

code also provides information for customers who are supplied via a meter.

These codes, all of which are approved by Ofwat, are available free of charge from our Head Office, contact details for which are listed at the end of this code.

Consumer Council for Water London and South East

The interest of our consumers are represented by an independent body, Consumer Council for Water London and South East. This Committee investigates complaints and provides advice and information to all water and sewerage consumers within our area of supply. The Committee meets in public four times during the year, for details contact:

CC Water London & South East
1st Floor
Victoria Square House
Victoria Square
Birmingham B2 4AJ
Telephone: 0207 931 8502
E-mail:
londonandsoutheast@ccw.org.uk

Complaints

We and any agents we employ,

operate a Complaints Procedure. Details of our Procedure can be found in our leaflet 'A Guide to Portsmouth Water's Complaints Procedure' available free of charge from our Head Office and is contained within our Customer Code of Practice.

All the while that your complaint is being investigated we will put a hold on any recovery action.

You remain our customer even if we have asked an agent to collect money from you and accordingly you may address any complaints about the service you receive from an agent to us.



Water saving tips...



Use a water butt to store rainwater for the garden.

Only run washing machines or dishwashers with full loads.



Take a short shower rather than a bath.

Wash vegetables and salads in a bowl rather than under a running tap.



Choose drought tolerant plants which need less watering.

Wash your car with a bucket and sponge.



Turn off the tap when brushing your teeth.

Fix dripping taps and lag pipes to prevent leaks.



Use a mulch to help conserve water and improve soil.

