

# CODE OF PRACTICE

# DOMESTIC CUSTOMER DEBT



# HOW TO CONTACT US



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



**[www.portsmouthwater.co.uk](http://www.portsmouthwater.co.uk)**



**[c.services@portsmouthwater.co.uk](mailto:c.services@portsmouthwater.co.uk) or**  
**[debt@portsmouthwater.co.uk](mailto:debt@portsmouthwater.co.uk)**



**Customer Services**  
8.00am to 5.00pm, Monday to Friday  
**023 9249 9666**

**Affordability & Debt**  
8.00am to 5.00pm, 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 10.

## 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 10 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](http://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 9 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 (CCW)

The interest of our consumers are represented by an independent body, Consumer Council for Water (CCW). This Committee investigates complaints and provides advice and information to all water and sewerage consumers within our area of supply. Contact details for CCW are below:

### Address:

**CCW**

**23 Stephenson Street**

**Birmingham**

**B2 4BH**

**Online at [www.ccw.org.uk](http://www.ccw.org.uk)**

**Phone: 0300 034 2222**

(Calls to this number will be charged at the local rate)

## 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 online at [portsmouthwater.co.uk/customer-services/complaints-about-our-service/](http://portsmouthwater.co.uk/customer-services/complaints-about-our-service/) or 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...

## Take short showers

An average bath uses 80 litres of water.

Short showers can save up to 12 litres a minute. Stop the water while shampooing, to save more water and reduce your energy bills.



## Fill a jug with water and pop it in the fridge

You'll have cold, refreshing drinking water all day



## Fully load up the washing machine

The average cycle uses 60 litres of water.

Wait until you have a full load to reduce the amount of water and energy you use.



## Collect running water in a jug

While you wait for it to heat up – this can be used to water your plants or even flush the loo.



## Clean recyclables in a bowl rather than running the tap

Why not re-use washing up water to make even more water savings.



## Turn off the tap

A running tap can waste up to 6 litres a minute, that is 96 litres a day for a family of 4.





