



**Issue No 6  
April 2011**

## **CODE OF PRACTICE FOR COLLECTION OF UNPAID CHARGES**

### **HOUSEHOLD CUSTOMERS**

#### **PAYING FOR WATER SERVICES**

We supply high quality water to our customers 24 hours a day, 365 days of the year. Water services must be paid for, but we understand that some customers may find paying bills difficult. This document explains how we can help and the different payment methods and plans we offer. It also sets out the steps we will take to recover payment.

Please contact us as soon as possible if you are having difficulty paying for your water bill. The earlier you contact us, the easier it will be for us to help you. Contact our **Customer Accounts Department** on 01978 833200, Monday to Friday, 8.00am to 6.00pm, or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

#### **RESPONSIBILITY FOR PAYMENT OF CHARGES**

The occupant(s) of a property will be the person(s) responsible for paying any water service charges unless a separate agreement has been made in writing with the Company.

#### **WHAT HAPPENS IF YOU ARE A TENANT?**

If you live in rented accommodation, it is not always easy to identify who is legally responsible for the bill. Our water charges have to be paid and this is usually by the person who lives in the property and uses the water. 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 if the bill is for a previous tenant, please contact our **Customer Accounts Department**.

#### **HOW CAN WE HELP?**

Whilst we cannot reduce the total amount you have to pay, we can advise you of the options available to you. It is important for you to contact us without delay if you are having difficulties in making payment. We can only help you if we know about your difficulties.

You may be able to reduce the cost of your water bill by choosing to have a free meter installed, as explained in our *Free Optional Meters for Domestic Households* leaflet. This may be particularly true if your property has a high rateable value and/or a low occupancy level, ie you live on your own. Our leaflet and further details can be obtained by contacting our **Customer Accounts Department**.

## **PAYMENT DIFFICULTIES**

Any customers experiencing difficulties paying their bill should contact us immediately. We will treat your case with sympathy and in total confidence. In most cases we manage to reach a solution that is satisfactory to both parties such as extending the period over which the arrears can be paid or special payment arrangements, such as fixed weekly or monthly amounts.

If you are in arrears, you may be eligible for the Water Direct scheme. Water Direct enables JobCentre Plus (Department for Work and Pensions) to pay some of your benefit allowance directly to us. The scheme ensures that payments do not exceed a specified proportion of your benefit allowance. To be eligible for Water Direct, you have to be in receipt of one of the following benefits:-

- Income Support
- Income based Job Seeker's Allowance
- Income Related Employment and Support Allowance
- Pension Credit.

Payment levels will be set with the aim of clearing charges for the current year plus an amount off the arrears. This ensures that the debt will progressively reduce over an agreed period of time. If you wish to set up payments using Water Direct, you should contact your local JobCentre Plus.

Alternatively, we can apply on your behalf provided you supply us with the relevant information, please contact our **Customer Accounts Department**.

If you tell us that you are waiting for a decision regarding Water Direct, we will hold any further collection proceedings against you for 30 days.

## **ADDITIONAL SERVICES SCHEME**

We offer a range of services for our customers who may require additional services due to illness or disability. For instance, if you find it difficult to make payment to us because of illness or disability, we can arrange for one of our representatives to collect the payment at your home. For further information about the scheme and details on how to apply, please our **Customer Accounts Department**.

## **WATERSURE**

There are a number of reasons why some customers may need to use a larger amount of water than average, in these cases, qualifying customers may be entitled to a reduction in their water charges. The WaterSure tariff is set at the average charge for a household customer for water and sewerage. In cases where the standard charges for the household

are lower than the charges calculated using the WaterSure tariff, the lower charging rate will be applied.

Customers or a member of the household must be responsible for 3 or more children up to the age of nineteen who reside at the premises and are in full time education AND be in receipt of one of the following benefits or tax credits:-

- Council Tax Benefit
- Housing Benefit
- Income Support
- Income Related Employment and Support Allowance
- Income based Job Seekers Allowance
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit.

**OR**

Customers or a member of the household must be in receipt of one of the benefits or tax credits listed above AND be diagnosed as suffering from one of the following medical conditions or any other condition which causes them to use a significant additional amount of water:-

- Crohn's disease
- Ulcerated colitis
- Abdominal stomas (requiring treatment at home)
- Desquamation (flaky skin loss)
- Weeping skin disease (eczema, psoriasis, varicose ulceration)
- Incontinence
- Renal failure (requiring dialysis at home, except where the Health Authority contributes to the water consumed)
- Any other conditions resulting in significant additional water use.

Supporting documentation, such as a doctor's letter or a copy of the benefit notification will be required. On receipt of the completed application form and supporting documentation, we may carry out validation checks with the appropriate bodies. The effective date of any claim will be 1 April of the charge year in which the application was received. For further information or to apply, contact our **Customer Accounts Department**.

If you have a water meter and the water supplied to the premises is not used for watering a garden, other than by hand, or to replenish a pond or swimming pool with a capacity greater than 10,000 litres, you will be entitled to a reduction on both your water and sewerage charges.

If you do not have a meter and Welsh Water provides your sewerage services, you will be entitled to a reduction of your sewerage charges only. The reduced rate for sewerage services is set by Welsh Water, apply for this reduction, please contact Welsh Water at the following address:-

Welsh Water Dwr Cymru  
Customer Services  
PO Box 690  
Cardiff  
CF3 5WL

Billing Enquiries: 0800 052 0145  
Operational Issues: 0800 085 3968  
Website: [www.dwrcymru.com](http://www.dwrcymru.com)

If you do not have a meter, you may be able to save more money by having a water meter installed, subject to certain conditions installation is free, contact our **Customer Accounts Department** for details.

### **ADVICE AGENCIES**

There are a number of organisations that can provide you with independent advice on how to manage your financial affairs and debt related issues. Organisations include your local Citizens Advice Bureau (CAB), Local Authority, the Department for Work and Pensions and Jobcentre Plus. Contact details can be found in your local telephone directory or on the Internet. We have listed below the contact details for a few organisations that offer free and independent advice:-

The website for the Citizens Advice Bureau is [www.citizensadvice.org.uk/cabdir.html](http://www.citizensadvice.org.uk/cabdir.html)

The National Debt Helpline can be contacted on free phone 0808 8084000 or [www.nationaldebthelpline.com](http://www.nationaldebthelpline.com)

The Consumer Credit Counselling Service can be contacted on 0800 139 111. It is a national charity funded by the credit industry offering free advice.

If you contact an advice agency, you should also contact us. We may be able to set up a payment plan to help with any outstanding debt.

### **PAYMENT OPTIONS**

The table below sets out the payment frequencies that both measured and unmeasured customers may choose. Measured charges are billed in arrears and bills are sent out on a quarterly basis. Unmeasured charges are billed in advance and bills are sent out on an annual basis, to be paid either in full or in two instalments (April and October). If you wish to pay at a different frequency contact our **Customer Accounts Department**.

	Unmeasured	Measured
Annually by 1 Apr	✓	
Biannually by 1 Apr & 1 Oct	✓	
Quarterly by 5 Apr, 5 Oct, 5 Jul, 5 Jan	✓	✓
Monthly 12 payments Apr – Mar	✓	✓
Monthly 10 payments Apr – Jan	✓	
Fortnightly 24 payments Apr – Jan	✓	✓
Weekly 52 payments Apr – Mar		✓
Weekly 44 payments Apr - Jan	✓	

If you are experiencing difficulties paying your bill, please contact us as soon as possible and we will try to arrange a mutually acceptable payment plan.

## PAYMENT METHODS

Direct Debit payments:-

- If you would like to pay by direct debit, please fill in the form on the back of your bill or contact our **Customer Accounts Department**.
- Please note that customers already paying by Direct Debit need not re-apply each year.
- Payment frequencies for direct debit:-

	Unmeasured	Measured
Annually 5 <sup>th</sup> , 15 <sup>th</sup> , 25 <sup>th</sup> of month	✓	
Biannually 5 <sup>th</sup> , 15 <sup>th</sup> , 25 <sup>th</sup> of month	✓	
Quarterly 5 <sup>th</sup> , 15 <sup>th</sup> , 25 <sup>th</sup> of month	✓	✓
Monthly 5 <sup>th</sup> , 15 <sup>th</sup> , 25 <sup>th</sup> of month	✓	✓
Weekly Thursdays only	✓	✓

Standing Order:-

- Contact our **Customer Accounts Department** if you would like to set up a standing order.
- Please note it is your responsibility to ensure that the standing order payments match the billed amount in each charging period.
- If paying by standing order, you will need our bank account details, which are: Sort Code 40-47-26, Account Number 91708864 and your billing reference which can be found on your bill.

Other payment methods:-

	Cash	Cheque	Credit/ debit card #	Is counterfoil needed?	Is Billing Reference needed?	Make cheques payable to	Are charges payable?
By post		✓		✓		Dee Valley Water	No
By telephone 01978 833200 Mon-Fri 8am - 6pm ##			✓		✓		No
Bank	✓	✓	✓	✓		Dee Valley Water	Free at your own bank, counter charge at other banks
Post Office	✓	✓		✓		Post Office Counters	Free for Alliance & Leicester customers, otherwise counter charge
Paypoint	✓##						Free
Local authority (Wrexham only)	✓	✓	✓	✓		WCBC	Free
Dee Valley Water's website			✓		✓		Free
Internet banking			✓		✓####		Free
Telephone banking			✓		✓####		Free

# We may pass on any charges and fees levied by your credit/debit card company.

## Calls to 01978 833200 are chargeable, charges will depend on your telecoms provider.

### A PayPoint card is required for this method of payment, they are available on request from our **Customer Accounts Department**.

#### Our bank account details are: Sort Code 40-47-26, Account Number 91708864

If paying by post, please use our FREEPOST address (no need for a stamp):-

Dee Valley Water plc  
FREEPOST WX60  
Packsaddle  
Wrexham Road  
Rhostyllen  
Wrexham  
LL14 4BR

## **ACTION WE WILL TAKE UPON NON-PAYMENT**

If you do not maintain any agreed payment arrangement, you will be notified that the entire outstanding balance is due for payment immediately.

If you do not pay your bill or fail to maintain an agreed instalment plan, we may take legal action against you to recover the money. We follow a set procedure for recovering any money owed to us, this process is set out below:-

By using your previous payment history, we will determine the most effective reminder notice to issue, which will consist of one or both:-

### **Step 1**

If payment is not received by a due date, we will issue a “Reminder Notice” asking you to bring the account up to date within the next seven days. We will then send a “Final Notice” again asking you to settle your account.

### **Step 2**

If you do not respond to the “Final Notice” we may carry out one or more of the following stages:-

#### **In House Collection**

- Send you additional reminders
- Members of our Debt Management Team may telephone you to discuss the matter and try to agree a payment arrangement
- Members of our Debt Management Team may visit your home to discuss the matter and try to agree a payment arrangement.

At any time during this process, you can contact our **Customer Accounts Department** on 01978 833200 Monday to Friday 8am - 6pm to discuss the situation and set up a mutually agreeable payment plan. We are also able to advise you on your options and inform you where you can obtain independent advice.

### Step 3

If you do not contact us to make payment or arrange a payment plan, we may either engage a debt collection agency or apply to the County Court to obtain payment of the debt.

#### Debt Collection Agency

We may commission a Debt Collection Agency to recover debt on our behalf and you may incur any court related costs that this action entails. Before we do this, we will send you a letter informing you of our proposed action and give you another opportunity to pay or arrange a payment plan. We rigorously vet all Debt Collection Agencies before we use them. In addition, all Debt Collection Agencies are regulated by the Office of Fair Trading.

If you have any concerns or complaints about a Debt Collection Agency employed by us, please contact our **Customer Accounts Department** or write to our Managing Director at:-

Dee Valley Water plc  
Packsaddle  
Wrexham Road  
Rhostyllen  
Wrexham  
LL14 4EH

You can also email your complaint to [customer.complaints@deevalleygroup.com](mailto:customer.complaints@deevalleygroup.com).

**REMEMBER - You can contact our Customer Accounts Department for advice at any stage. However, if details of your account have been passed to a Debt Collection Agency, you will need to discuss payment of the outstanding amount with them.**

#### COUNTY COURT ACTION

We may engage the courts to recover the debt. Before we do this, we must send you a pre-claim notification letter, advising you of our intention to issue a County Court Claim against you. This letter will give you seven days to pay what you owe. We would prefer not to take legal action against you and, following this letter, we will make a final attempt to contact you by phone and/or a personal visit.

If you still do not contact us, we may ask the County Court to order you to pay. You will receive a County Court Claim (this used to be called a County Court Summons) and legal fees will be added to the amount you owe.

If you fail to admit, defend or acknowledge the claim, you could have a judgement entered against you. You will have 28 days to deal with the claim but if a judgment is entered against you, this will affect your credit rating for a period of 6 years.

Further information can be found at <http://www.direct.gov.uk/en/index.htm>

If you do not pay the account or fail to keep to any agreed payment plan, we will normally ask the Court to enforce the Judgement. In order for us to assess which enforcement method is the most appropriate or to identify if there is anything else we can do to resolve the situation, we may ask you to attend Court to answer questions under oath about your financial situation.

We can use any of the following enforcement methods within a 6 year period once a Judgement has been lodged:-

- **Issue of a Warrant of Execution**  
We can ask the County Court bailiff to collect the money owed or seize goods for sale at auction to pay the debt.
- **Applying for an Attachment of Earnings**  
If you are employed, information would be sent to your employer and an amount of money would be taken from your earnings each pay day.

After we have exhausted all other avenues to recover the debt owed to us, there is one further measure that we may take.

- **Obtaining a Charging Order from the Court**  
This means that if you were to sell any assets (such as property, land or investments) we would receive the monies owed to us from the proceeds of the sale. If you owe a large sum of money we may ask the Court to sell the property.

**REMEMBER - You can contact our Customer Accounts Department for advice at any stage.**

## **IF YOU DISPUTE YOUR BILL**

If you dispute the amount of your bill or you do not think you are liable for the charges, you should tell us immediately and we will investigate the matter. While our enquiries are on-going, your account will be placed on hold and no further collection proceedings will take place. This is also the case should you seek advice from an independent body such as the Citizens Advice Bureau, Department for Work and Pensions or JobCentre Plus.

## **CONSUMER COUNCIL FOR WATER WALES**

The Consumer Council for Water (CCWater) represents customers and liaises with the Company, Welsh Assembly Government and Ofwat (the body responsible for regulating water and sewerage companies in England and Wales). It encourages improved standards in all aspects of the Company's services, including the handling of complaints. CCWater offers independent advice, information and help in resolving problems.

If you ask CCWater to look into your situation, your account will be placed on hold until they complete their investigation. You can also contact CCWater if you are not

satisfied with the way in which we have responded to your complaint. They can be contacted at:-

Consumer Council for Water  
Room 140  
Caradog House  
1-6 St Andrew's Place  
Cardiff  
CF10 3BE

Tel: 08457 078267 (Lo-call) Office Hours: 8.30am to 4.30pm, Monday to Friday  
Fax: 029 2023 9847  
Or via their website: [www.ccwater.org.uk](http://www.ccwater.org.uk)

## HOW TO CONTACT US

The address and telephone numbers for all communications are as follows:-

Dee Valley Water plc  
Packsaddle  
Wrexham Road  
Rhostyllen  
Wrexham  
LL14 4EH

**Control Room** (Operational  
Enquiries and Emergencies:-

Tel: 01978 846946

**Customer Accounts Department:**  
Customer Accounts Department:  
Customer Accounts Department:

Tel 01978 833200  
Fax 01978 844586  
Email [customer.services@deevalleygroup.com](mailto:customer.services@deevalleygroup.com)

Our website address is:

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

## COMPLAINTS

If you have a complaint about our service or a debt collection company that we have used, we would like you to contact us. You can either telephone our **Customer Accounts Department** on 01978 833200, Monday to Friday, 8.00am to 6.00pm, alternatively, you can complain in writing to our Managing Director, Mr Norman Holladay at the following address:-

Dee Valley Water plc  
Packsaddle  
Wrexham Road  
Rhostyllen  
Wrexham  
LL14 4EH

You can also email your complaint to [customer.complaints@deevalleygroup.com](mailto:customer.complaints@deevalleygroup.com).

We have produced a *Customer Satisfaction Leaflet* which provides information on our complaints process. Our *Code of Practice for Domestic Customers* also provides more details. Both of these documents can be obtained by contacting our **Control Room**.

## **OTHER CODES OF PRACTICE AND INFORMATION LEAFLETS**

The following Codes of Practice have been approved by Ofwat, the regulatory body for the water industry:-

- Code of Practice for Domestic Customers
- Guaranteed Standards Scheme
- Code of Practice for Collection of Unpaid Charges (Household Customers)
- Code of Practice for Leakage (Household and Non-household Customers)
- Scheme of Charges

We also operate the following Codes of Practice:-

- Code of Practice for Pipelaying on Private Land
- Code of Practice for Self Lay

All of the above documents can be obtained by contacting our **Control Room**, visiting our website [www.deealleywater.co.uk](http://www.deealleywater.co.uk) or by writing to us at the address given overleaf.