



PEEL WATER NETWORKS LIMITED

CODE OF PRACTICE FOR DEBT

Peel Water Networks Limited,
Peel Dome,
The Trafford Centre,
Manchester.
M17 8PL
Registered No: 6680258

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1. Introduction

- 1.1 Peel Water Networks Limited are a Licensed provider for water and wastewater services at the inset named Media City UK.
- 1.2 This Code of Practice informs you of our debt policy and procedures and applies to all domestic customers (the occupiers of premises used wholly or partly as a dwelling). It advises customers what to do if they have difficulty paying their water and wastewater service charges. It also explains how Peel Water Networks Ltd can help you and the procedures we will follow if you do not pay your bill.
- 1.3 This Code of Practice is approved by the Water Services Regulation Authority (Ofwat), who are the economic regulator of the water and sewerage companies in England and Wales. They make sure that the companies provide household and business customers with a good quality service and value for money. They do this by limiting the prices the companies can charge and making sure that customers' bills are kept as low as possible.
- 1.4 This Code of Practice is one of a suite of documents that make up our Domestic Code of Practice, all of which are approved by Ofwat.

2. Should you have problems paying your bill

- 2.1 It can be hard to pay bills therefore, even before your bill arrives, please contact us on the phone numbers provided in part 7 of this document. We wish to help you as soon as we can, but we can only help if we are contacted by you to let us know you have a problem.
- 2.2 You have a duty to pay for water and wastewater services received from us. Although we cannot reduce the size of your bill we offer a number of different ways to make it easier for you to pay your bill and we would like to reach agreement with you about how this can be achieved. We have trained staff who will deal with you sympathetically and in confidence. If you do not pay your bill and don't inform us that there is a problem then we may start legal action to collect charges.
- 2.3 The occupiers of premises connected to our network are usually liable to pay water and wastewater charges unless agreed otherwise.

If you live in rented accommodation, it is not always easy to see who is legally responsible for charges. Our charges are usually paid by the occupier of the premise unless your landlord has entered into an agreement with us, in writing, accepting responsibility for the charges. Check your tenancy agreement to confirm who is responsible and if the landlord, we will cancel recovery action against you if this has been started due to non-payment.

3. Payment Methods

- 3.1 You will receive a bill every six months and payment is due on demand. We will offer a range of payment options to suit the needs of our customers. This will include the option of paying in frequent intervals, in cash and at reasonably accessible locations for no additional charge.
- 3.2 There are a number of different ways to pay your bill and you may find it easier to spread the cost with instalments. Instalments are set to clear the

current year's charges by the end of the financial year (31st March) but this can be extended in order to clear any outstanding payment arrears.

- 3.3 When arrangements to pay by instalments are set, you must keep to this arrangement. If you fail to do so and default on payments, the whole amount of charge will become due.

Direct Debit

- 3.4 The easiest and most convenient way to pay for your water and wastewater services, plus you will save £5 on your annual bill. Direct Debit allows your bills to be paid automatically through your bank without having to remember to manually pay them and the cost is spread out over the year in monthly instalments.
- 3.5 We will estimate your annual charges and work out how much you need to pay each month. Your Direct Debit will be reviewed at the end of the financial year and if necessary your payments will be adjusted accordingly to take account of any revision in your annual charges.

By post

- 3.6 You can pay your bill in full via cheque using the payment slip at the bottom of the bill. Please send your cheque, made payable to Peel Water Networks Ltd, via post to the address shown on the bill. Make sure you write your customer account number on the back of the cheque. This is found on the top right of your bill.

BACS/CHAPS

- 3.7 Payment can be made via Banks Automated Clearing System (BACS) and Clearing House Automated Payments System (CHAPS).

4. WaterSure Scheme

- 4.1 Many households benefit from having a water meter, but some households with meters face hardship because they need to use large amounts of water for essential purposes.
- 4.2 This scheme may help you, if you receive certain benefits, and either have a large family or because you or a member of your household has a medical condition, which results in the use of significant amounts of water.
- 4.3 If you are accepted onto the scheme then you will have your new charges capped. The charge is based on the estimated average household charge for the region. Therefore, even if a lot of water is used, your bill will be no more than the capped charge. Please refer to our **Charges Scheme** for further information on the current year's capped charge.

Qualifying criteria

In order to qualify for the WaterSure scheme you must meet the criteria that are set out in section 4.4 to 4.6.

- 4.4 Be in receipt of benefits or tax credits for one or more of the following:
- Income Support;

- Income based Jobseeker's allowance;
 - Housing Benefit;
 - Council Tax Benefits (not single person discount);
 - Working Tax Credit;
 - Child Tax Credit (except families in receipt of the family element only);
 - Pension Credit;
 - Income-related employment and support allowance.
- 4.5 **And** either receive child benefit for three or more children under 19 living at the same address and still in full-time education.
- 4.6 **Or** you or any member of your household has one of the following medical conditions, which causes significant extra water use:
- Desquamation (flaky skin disease);
 - Weeping skin disease (eczema, psoriasis, varicose ulceration);
 - Incontinence;
 - Abdominal stoma;
 - Crohn's disease;
 - Ulcerative colitis;
 - Renal failure requiring home dialysis (except where the health authority contributes to the cost of the water used in dialysis);
 - Other medical conditions can be accepted if the condition uses significant amounts of water and is supported by a signed certificate issued by a doctor or registered practitioner.
- 4.7 If you think you are eligible, the person who pays your water bill can request a copy of the application form by telephoning us on 0845 122 6780 or via email to billing@peel.co.uk, and send it together with copies of the relevant documentation to us at: Peel Water Networks Ltd, Peel Dome, The Trafford Centre, Manchester, M17 8PL.

5. Debt Recovery Procedure

- 5.1 If you do not pay your bill or do not keep to an agreement you have made with us, we will take action to collect the charges. We will do this in one or more ways but not necessarily in the order below.
- If you do not pay your bill, we will usually send you a reminder notice. This will ask you to pay straight away or to contact us to agree how you will pay.
 - If we do not hear from you we will phone you and ask you to pay the amount outstanding, or to agree to a payment arrangement with you.
 - Where we have agreed a payment arrangement, this will be subject to a periodic review. We may contact you if your payments will fail to clear your charges within a year.
 - We may ask one of our Customer Advisors to phone or visit you to discuss how you will pay your charges.
 - If we do not hear from you and you do not pay your bill our solicitor will send you a letter asking you to pay straight away. Alternatively, we may apply to the court to issue a claim. If we start court action against you and obtain judgement you may find it difficult to obtain credit in future.
 - If we have to take legal action against you, you may have to pay legal costs in addition to your water service charges.
 - We may also take any or all of the following actions to enforce payment:

- Issue a warrant for a bailiff to seize your assets to the value of the amount you owe;
 - Apply to the court for power to instruct a bank to hand over the amount you owe via a third party debt order;
 - If you are working we could ask the court to apply for an “Attachment of Earnings”. This means that we can ask the Court for payment towards your bill direct from your salary;
 - Apply to the court to have a “charging order” placed against your property. This means that when it is sold, the debt will be deducted from any money due to you and paid to us;
 - Apply to the court for a “bankruptcy/winding up order” if the debt is sufficient.
- 5.2 Although we will make every effort to reach an agreement with you, in some cases we may pass your bill to a collection agency who will contact you to agree payment arrangements. All agencies are carefully vetted and have to meet the same standards of service and behaviour as our own staff. They are regulated by the Office of Fair Trading and follow a code of practice set by the Credit Services Association. If you have a problem with an agreement used by us you should first talk to the agents. If the problem cannot be resolved you should then contact us.
- 5.3 Wherever possible we would wish to help you to pay your bill and will look to agree a payment arrangement that is best suited to your circumstances. However, we will reserve the right to refuse to agree to payment arrangements if you have not kept an agreement with us in the past.

6. Assistance on paying your bill

How we can help you

- 6.1 We will try to reach an agreement with you on how you can pay your bill within a reasonable period and in amounts you can afford. This could mean giving you longer to pay or giving you more convenient instalments, for example weekly or fortnightly, to suit your personal circumstances.
- 6.2 If you cannot afford to pay your bill and you are claiming Income Support, Job Seekers Allowance, Pension Credit or Income-related employment and support allowance, the Department for Work and Pensions (DWP) may pay your bill directly to us out of your benefit. This means you don't have to remember to make payments.
- 6.3 If you agree to this method of paying your charges, the DWP will take a fixed amount from your benefit to pay any amount you owe, plus your current charges. If you wish to pay this way please contact us and we will contact the DWP office on your behalf.
- 6.4 If you have a problem getting the money to us, please let us know and we will try to help.
- 6.5 We will delay any debt recovery action if the DWP, JobCentre Plus or Consumer Council for Water (CCWater) start to assist you.
- 6.6 In cases of exceptional hardship and providing you meet the criteria, we may be able to help you under our “Arrears Allowance Scheme”. This can only be done if you keep to an agreed payment arrangement.

Other places where you can get help

- 6.7 Anyone can contact the organisations below for advice. Even if you are not on Income Support or Job Seekers Allowance or you cannot arrange for the DWP to pay us, you may contact any one of the following organisations:
- The Citizens Advice Bureau;
 - The Consumer Advice Centre;
 - The Money Advice Centre;
 - Local Authority Social Services or Adult Care department;
 - National Debt Line on 0808 808 4000.
 - JobCentre Plus
- 6.8 Please see your local telephone directory for the appropriate numbers for these organisations. If you have approached the DWP or JobCentre Plus, contact us so that we are aware and can update our records.
- 6.9 These organisations cannot give you money but they may be able to help you in other ways. If you ask them for help, or you are on any benefits, please make sure you tell us.

7. Disputes, Complaints and Customer Satisfaction

Disputes

- 7.1 If you have reason to dispute your water bill please tell us as soon as possible. We may be able to delay any follow-up action until the dispute is resolved. Please inform us of your dispute by using the contact details as provided below for billing enquiries for domestic/business customers.

Complaints

- 7.2 If you have a complaint about the way we have dealt with you, or the way we have operated under this code, you should contact us. We have a complaints procedure which we will implement when you contact us and a copy of this can be obtained by contacting us on the below details.

Contact details

- 7.3 Billing Enquiries for domestic/business customers:

Telephone: 0845 122 6780

Fax: 0161 629 8332

Lines open: Monday to Friday: 9am to 5pm

Email: billing@peel.co.uk

Or write to us at: **Peel Water Networks Ltd, Peel Dome, The Trafford Centre, Manchester, M17 8PL**

- 7.4 Operational (Emergency) Enquiries for domestic/business customers:

We will offer a 24 hour, 7 days a week emergency telephone line where you can call and report faults and emergencies with your water and wastewater supply.

Telephone: 01706 659 701

Note: calls are charged at local rates

Independent review

Consumer Council for Water

- 7.5 The Consumer Council for Water is an independent body which represents the interests of water consumers. They can investigate complaints which remain unresolved after the completion of our Complaints Procedure. You can contact the Consumer Council for Water at the following address:

Consumer Council for Water
1st Floor
Victoria Square House
Victoria Square
Birmingham
B2 4AJ

Tel: 0121 345 1017
08457 023 953
Fax: 0121 345 1010
Email: central@ccwater.org.uk
Office hours: Mon to Fri 8.30 to 4.30