



# Code of Practice for Debt Recovery

## Introduction

This booklet explains how Independent Water Networks can help you manage your water and/or drainage and sewerage services bill, and how our debt recovery procedure works for domestic customers. It is part of a suite of documents approved by the Water Services Regulation Authority (Ofwat) that detail our Codes of Practice.

This Debt Code (and associated ones for Customer and Leakage) have been approved by Ofwat for our domestic customers, however, most of the policies included are also applicable to our non-domestic customer base. This booklet is available in Braille or large print on request.

Independent Water Networks is the water supply company operating in your area. We are owned by BUUK Infrastructure, a company that owns and operates gas, water, electricity, fibre and heat networks at more than 30,000 sites across Great Britain.

We're looking forward to bringing you the benefits of being connected to an independent water network – high-quality drinking water and outstanding customer service.

## Responsibility for Water Charges

You are liable for water and/or drainage and sewerage charges if any of the following are true:

- You are the occupier of the property
- You own or maintain property, furnished or otherwise, ready for occupation, letting, sale or commercial use

Charges should always be paid by the occupier of the property unless we agree otherwise. We require written agreement from the landlord if they are responsible for the water charges. In the case of property occupied by a number of people, any occupant can be held liable for the bill.

Charges are applicable when a supply of water is made available for your property, regardless of whether or not you use the supply. For more information on liability, please see our Scheme of Charges.

If you think that your bill may be wrong or that you may not be responsible for it, please call us on **02920028711** to ask us to investigate.

## How can we help you?

We understand that it can sometimes be difficult to find the money to pay for your financial outgoings, including your water and/or drainage and sewerage services. If you are finding it difficult to pay your bill, please call us on **02920028711** as soon as possible and we will do all we can to help you- we will not be able to help you unless you notify us.

If you have a problem getting payment to us because of illness or disability, please contact us to allow us to make arrangements that are more convenient for you.

If you do not get in contact with us and you have not been paying your bills, we may start our debt recovery process as set out on page 3 of this document.

## Your payment options

We may either send bills out on a monthly or bi-annual basis. The full balance of the bill is due by the date as set out on the top of your bill. You can arrange to pay your bill in monthly, fortnightly or weekly instalments. To arrange billing and payment dates and methods, please call us on 02920 028711 and we can discuss your circumstances to agree a suitable schedule. Conditions may differ according to the option you choose.

If we do agree a suitable schedule and you fail to adhere to this, your plan may be cancelled and further recovery action instigated.

We offer many different payment options, To view all of these either visit our website at [www.iwnl.co.uk/domestic/paying-your-bill](http://www.iwnl.co.uk/domestic/paying-your-bill) or view our Code of Practice.

## WaterSure Scheme

We operate a special scheme known as WaterSure. In line with the regulations made by the Secretary of State for the Department of Environment, Food and Rural Affairs, the scheme is designed to reduce the bill for vulnerable customers who have high water consumption. If you qualify for WaterSure, subject to a successful application, you will either pay your metered bill based on the amount of water you have consumed as normal or an annual charge which reflects the average household bill for water and/or sewerage service in your area, whichever is lowest.



For more information on the WaterSure Scheme and for eligibility criteria, please view our Charging Schemes and Application forms in our Useful Documents section of our website at: [www.iwnl.co.uk/useful-documents/](http://www.iwnl.co.uk/useful-documents/)

## WaterDirect

If you receive income support, job seekers allowance, pension credits, or Income Related Employment and Support Allowance from the Department for Work and Pensions, you may be able to arrange for you to make payments directly from your benefit under WaterDirect.

This only applies if you are in arrears with your water bill. Please contact DWP for more details and make sure you let us know. Their contact details are listed below:

Telephone number: **0800 882200**

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

## Supporting individual needs

We understand that we have customers with individual needs, which is why we have developed a range of bill management services:

- Talking bills (over the phone)
- Dialysis register
- Braille bills/documents
- Large print bills/documents
- Textdirect
- Translated bills
- Nominee service
- Password scheme

We will also agree special terms for making payments for those customers who have specific needs (e.g. house bound).

If you want to find out more about these services, either call the Customer Services Team on **02920028711** or fill out the individual needs form on our web site at [www.iwnl.co.uk](http://www.iwnl.co.uk).

## Our debt recovery process

If you fail to pay your bill by the due date as stated on your bill, or if you miss an instalment if you are on a payment plan, we may take the following actions to recover the debt. Please note that the debt recovery action we choose to take may depend on your payment history with us.

- We will contact you a minimum of 2 times to try and

recover the debt. You can contact us at this point to arrange payment by instalments if necessary, or discuss any problems you might be having meeting your payments.

- If you do not respond to our communications, depending on your payment history we may ask a debt collection agency to recover the outstanding money. We will add £40 to your account to cover our costs if a referral needs to be made.
- IWNL may choose to refer the matter to the County Court who will be asked to order you to pay. This means that you will receive a claim and the court will be asked to add the court and legal costs to the amount you owe. If you still do not pay, we will ask for a judgement that would involve you in more court and legal costs.

If we ask the Court to issue a claim against you, this could result in:

- A County Court Judgement being made against you. This may affect your ability to gain credit such as loans or mortgages
- Ask the court to order you to attend your local court to give information about your finances.
- Take a deduction from your income. The court will contact your employer to arrange deductions.
- Issue a warrant instructing a bailiff to enter your property and take your goods.
- Make a charge on your property if you own your home. This will mean we'll advise the mortgage lender of the debt and could force you to sell your property.

We will send you notice of the action we are taking where appropriate. You can contact us at any point during the debt recovery proceedings to arrange payment.

In the case of some commercial customers, we may disconnect your supply.

We are entitled to charge interest on any amounts owed by commercial customers under the Late Payments (Charges and Interest) Act 1998.

## Staff training

Our Customer Service staff receive comprehensive training in customer care to ensure that all of our customers individual needs are met and that IWNL delivers to its Codes of Practice and Guaranteed standards. Please let us know if you ever receive a service that is not courteous or sympathetic to your needs.



## Who else may be able to help?

For independent advice on managing your finances, you might like to contact:

- Your local Citizens' Advice Bureau
- Step Change Debt Charity
- A Money Advice Centre

You could also contact JobCentre Plus - they may not be able to give you money, but they may be able to help in other ways. You will be able to find contact details for local branches of the above agencies in a telephone directory or on the Internet.

You could also contact the Consumer Council for Water (known as CCWater) for more advice. CCWater is the independent consumer watchdog for the water industry.

### **CCWater Contact Details**

First floor  
Victoria Square House  
Victoria Square  
Birmingham  
B2 4AJ

Telephone: **0300 034 2222**  
Website: **www.cewater.org.uk**

Opening hours:  
Monday to Friday, 8.30 am - 4.30 pm

**If you contact any of the agencies listed above please make sure you let us know. We can put the debt recovery process on hold for an agreed period while you discuss payment options with them – please note that we will not be able to do this indefinitely.**

## Complaints

If you have a complaint regarding any aspect of our service, please contact us. Our Customer Complaints Procedure can be found at [www.iwnl.co.uk/useful-documents/](http://www.iwnl.co.uk/useful-documents/) or on request.

## Contacting us

### **Independent Water Networks**

Driscoll 2  
Ellen Street  
Cardiff  
CF10 4BP

Telephone: 02920028711  
Fax: 0871 429 0589  
Website: [www.iwnl.co.uk](http://www.iwnl.co.uk)

### **General queries and billing:**

Monday – Friday 8am – 8pm  
Saturday 9am – 1pm

### **Water or drainage emergencies:**

Available 24 hours a day, seven days a week.