



Charges Scheme for the Oakwood Park Network 2019-2020



Driscoll 2
Ellen Street
Cardiff, CF10 4BP
Telephone: 02920 028 711
Website: www.iwnl.co.uk

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Introduction

This booklet explains what the charges levied by Independent Water Networks are for the period 1st April 2019 to 31st March 2020 for the Oakwood Park network.

IWNL reserve the right to apply discount(s) to its published charges within the final customer bill.

Independent Water Networks is the water/sewerage 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 over 30,000 locations across Great Britain and connects more than one million customers.

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

How we charge you

As a customer of Independent Water Networks your water, drainage and sewerage charges will not be any higher with us than they would be if you were being supplied by your local water/sewerage undertaker.

We operate different tariffs depending on the area in which you live to enable us to mirror most of the tariffs levied in your local area at the time we became your supplier.

The maps on the following page identify the water and sewerage and water only companies within England and Wales. The map on the right shows you the smaller water only companies that operate within those larger companies.

We calculate the water, drainage and sewerage charges for the property using the amount recorded by the water meter plus any standing charges. Sewerage charges are calculated using the assumption that 90% water consumed will end up as waste. If the property is unoccupied only the measured water and sewerage standing charges will be applicable, as the meter will record that no water is being used. Charges will accrue regardless of whether the property is occupied or not unless a request is made to turn off the supply. In this situation, surface water drainage charges may still apply.

In normal circumstances your meter will be read at least annually.

Where no meter reading is available, your bill will be an estimation based on your average consumption. If you receive an estimated bill, you can provide us with the correct meter reading by calling us on 02920 028 711 or by writing the actual reading on the bill and sending it back to the address on page 16. We will then send you a replacement bill.

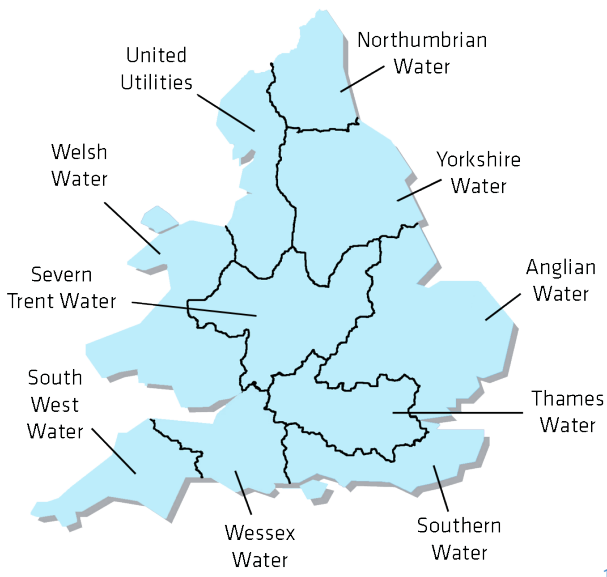
If you suspect that your meter is faulty, you should contact us on 02920 028 711 and request that we test it. The meter may then be removed, replaced and sent to be tested. If the test confirms that the meter complies with the limits of error set in the Measuring Equipment (Cold-water Meters) Regulations 1988, you may be liable for the cost of the test, including replacement of the meter, postage and packaging and other admin costs, up to a maximum of £70.

If the meter is found to be faulty, charges will be adjusted to reflect the correct level of consumption either from the date that the meter became faulty, or if this is not known then from the date of the last but one meter reading.

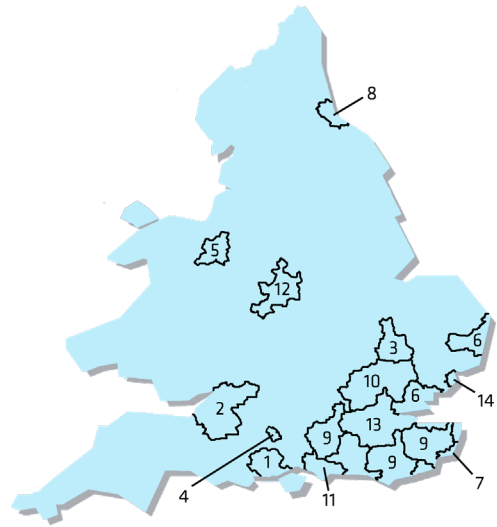
If the meter does not appear to us to provide an accurate record of the water supplied to the premises, we will estimate the consumption based on what we consider to be the most reliable data available, including the average consumption for earlier comparable periods. Estimated charges may be adjusted subsequently if more reliable data becomes available.

If you have any disputes about meter testing, you can request that it is referred to an independent arbitrator, which must be in agreement with ourselves.

Water and Sewerage Companies



Water Only Companies



- | | |
|------------------------------------|--------------------------------------|
| 1 - Bournemouth and West Hampshire | 8 - Hartlepool Water (Anglian Water) |
| 2 - Bristol Water | 9 - South East Water |
| 3 - Cambridge Water | 10 - Veolia Water Central |
| 4 - Cholderton and District Water | 11 - Portsmouth Water |
| 5 - Dee Valley Water | 12 - South Staffordshire Water |
| 6 - Essex and Suffolk Water | 13 - Sutton and East Surrey Water |
| 7 - Veolia Water South East | 14 - Veolia Water East |

Your water meter

All properties on Independent Water Networks sites are metered. Properties constructed before 1990 were given a rateable value by the local council in order to calculate council charges. This rateable value is usually used by water companies to calculate water charges on properties without a meter. However, since the way council charges are calculated has changed, councils no longer provide rateable values for new houses and water companies now tend to fit meters in order to calculate charges. This means that you will not be able to move to an unmeasured charging scheme.

Value Added Tax

Water supply charges for businesses whose activity falls into categories 1 to 5 of the Standard Industrial Classification (1980 Edition) will be subject to VAT. All other customers will not be charged VAT.

Leakage

If you have received a large bill as a result of a leak from underground pipework, you may be entitled to a leakage allowance.

Further details can be found in our Code of Practice on Leakage, which can be obtained either by downloading it from our website at www.iwnl.co.uk or by calling us on 02920 028 711. The leakage allowance is subject to the conditions set out in the Code of Practice.

More about the different charges

Under water legislation, water companies must charge domestic customers in accordance with a Charges Scheme. However, we still have a legal right to charge commercial customers by agreement rather than in accordance with a Charges Scheme, subject to the charges being approved by the Water Services Regulation Authority (known as Ofwat).

A summary of all of our tariffs can be found on pages 10-12. The tariff is divided into four parts – volumetric water, water standing charges, volumetric sewerage and sewerage standing charges.

Standing Charges

Water Standing Charge

The water standing charge is calculated on a daily basis and covers the cost of reading and maintaining your meter. This charge is based on our published charge for this service, unless agreed otherwise for commercial customers.

Sewerage Standing Charge

You will be liable to pay the sewerage standing charge if the wastewater from your property drains either directly or indirectly into a public sewer, or benefits from any facilities that drain into a public sewer. This charge is based on our published tariff for this service, unless agreed otherwise for commercial customers.

This charge also includes the cost of disposing of rainwater due to surface water and highway drainage. If you think the surface water drainage charge should not be applicable to your property, i.e. when no surface water flows directly or indirectly into the public sewer, please call the Customer Services Team on 02920 028 711 or send us a contact form at www.iwnl.co.uk. In the event that your claim is successful, we will give a rebate from the date you moved into the property.

You must notify us immediately if at any time the premises become connected to a public sewer, whether directly or through an intermediate sewer or drain, for surface water drainage. Whether or not we are notified, full charges will become payable immediately from the date of connection.

Where your property has received a service and it is subsequently found that you have been undercharged for this service, we may make an adjustment to reflect the current charges for previous years. In the case of surface water drainage, if incorrect bills have been submitted, the adjustment will be limited to the 1st April of the charging year in which the mistake was identified.

Volumetric Charges

Water Used

The water meter measures how much water you use in order to calculate this part of the charge – no reduction will be made if your property receives its supply via a shared private service pipe.

Sewerage Used

We assume that 10% of water recorded by the meter will not end up being returned to the sewer so your sewerage charge is calculated by applying our volumetric sewerage tariff to 90% of water recorded by the meter.

If you are going to use large amounts of water in such a way as it will not end up being returned to the sewer (watering a garden for example), and you do not wish to pay sewerage charges on this water, then you must be able to clearly demonstrate and provide evidence to us that this is the case e.g. a sub meter.

The standard sewerage volume and standing charges will then apply for the amount of water used by the rest of the property.

Other Tariffs

WaterSure scheme

We operate a special scheme known as WaterSure that is designed to mitigate the impact of a metered water supply on vulnerable customers who use large amounts of water.

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 sewerage service in your area, whichever is lowest – see page 10 for details.

In order to qualify you must occupy the premises as your only or principal home, the principal use of the premises must be as your home and the water supply should not be used to water gardens (other than by hand) or replenish a pond or swimming pool with a capacity greater than 10,000 litres, and the following two conditions need to be fulfilled:

1) You (or another resident) should be in receipt of one of the following:

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

2) There should three or more children under the age of 19 living at the property for whom child benefit is being claimed, or someone in the household should have been diagnosed with one of the following medical conditions:

- Crohn's Disease
- Abdominal stomas
- Incontinence
- Desquamation (flaky skin disease)
- Kidney failure requiring dialysis at home (except where a contribution is made by the health authority towards the cost of water used)
- Ulcerative colitis
- Weeping skin disease (eczema, psoriasis, varicose ulceration)
- Any other condition that necessitates significant extra use of water

If you think you qualify for the WaterSure scheme, please contact us to request an application form. To support your claim you will need to include copies of the following documentation where applicable with your completed application form:

Benefits or tax credits: Photocopy of the latest notice of entitlement or award notice. This should be less than one year old for benefits, less than six months old for tax credits. If you have lost your notice

of entitlement or award notice certificate, please get a replacement certificate by contacting the organisation that administers the benefit or tax credit to you.

Three or more children for whom benefit is claimed: Evidence of the entitlement for child benefit that includes the dates of birth of each child. This can be either a completed copy of form CH84TS available from the Child Benefit Centre, or a photocopy of both the front and inside cover of your child benefit book. If you cannot find your latest notice of entitlement for child benefit, please contact the Child Benefit Centre for a copy.

Medical condition – specified on the list on the list above:

Medical evidence such as a doctor's certificate, a letter/statement signed by a registered medical practitioner, or a copy of a repeat prescription.

Medical condition – not specified on the list above: A written certificate/statement signed by a registered medical practitioner, which states:

- The name of the person with the medical condition
- The diagnosis of the medical condition, which results in significant use of water
- Date the certificate was given
- Name and address of the registered practitioner

It is essential that you include the appropriate documentation with your application, as we are unable to accept you on the scheme without it.

Please note that it may be necessary for us to contact an appropriate authority such as the Benefits Agency, Inland Revenue or a medical practitioner in connection with the information that you have given in this form. We will treat all information as confidential and we will not use it for any other purpose.

On confirmation of a successful application, the WaterSure tariff will be applied from the date of the last meter reading taken by us and will last until the next scheduled meter reading after twelve months have passed.

You will then be required to re-register if you think that you still qualify for the tariff. We will send you a reminder to let you know when you need to re-register, but if you do not, your account will automatically transfer to the basic tariff.

If you tell us during the year that you are no longer eligible for the WaterSure scheme, we will switch your account to the basic tariff from the date of the next scheduled meter reading.

You must inform us immediately if you cease to qualify for the Watersure Tariff. At the end of the charging year the charges will be adjusted if necessary, so that your charges do not exceed the amount you would have paid under the Standard Measured tariff or such other tariff for which you would have qualified if you had not applied for the Watersure tariff.

We may check entitlement to the tariff through visits, periodic requests for proofs of benefits entitlement and medical condition and periodic checks with JobcentrePlus, the DWP, Inland Revenue, the Pension Service or by contacting your medical practitioner.

Liability for charges

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

- You are the occupier of the property
- You have sufficient control over the property to owe a duty of care towards those who come lawfully onto the premises
- 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. In the case of multi-occupancy premises, any occupant can be held liable for the bill. In the case of two premises being supplied by one meter, the occupiers of each of the premises supplied through that meter shall be jointly and severally liable for the whole of the charges calculated by reference to the water passing through that meter.

Charges are applicable when a supply of water is made available for your property, regardless of whether or not you use the supply, or if the wastewater from your property drains either directly or indirectly into a public sewer, or it benefits from any facilities that drain into a public sewer. This includes surface water drainage.

Moving Home

If you are moving out of the property, you should ensure that you give us at least two working days' notice. If you do not give us two working days notice, you will be liable for charges until whichever of the following occurs first:

- The new occupier contacts us and informs us that they are now responsible for the charges
- The twenty-eighth day after we are informed
- The date on which the meter would normally have been read in order to calculate the final bill

When you inform us that you are moving out, you can either agree to provide us with a meter reading or allow us to use an estimated meter reading to calculate the final bill.

Where a customer moves out of a property without notifying us and a new customer moves in without notifying us, we will need to take a meter reading in order to calculate the average daily use and use this calculation to determine the amount owed by the new customer since the date they moved in.

Bankruptcy

If you are granted an Order for Bankruptcy which encompasses a water and sewerage charge debt, the debt will be limited to the charges outstanding up to the date of the Order for Bankruptcy, included any charges accrued on a daily basis. Any charges that accrue from the day after the Order for Bankruptcy shall be due as if the property had been newly occupied on that day.

Your payment options

We may either send bills to households out on a monthly or bi-annual basis. The full balance of the bill is due within 10 working days of receipt. You can also arrange to pay your bill in monthly, fortnightly or weekly instalments. You can do this by calling us on 02920 028 711 and we will hopefully be able to agree a suitable schedule.

We understand that sometimes it can be difficult to manage your financial outgoings, so if you're having problems paying your bills please contact us on 02920 028 711 as soon as possible to discuss alternative payment options. We are here to help.

We will send reminders where debts are outstanding or where payments are missed, and we also reserve the right to use debt collection agencies or legal action where appropriate to recover outstanding debts in accordance with our Code of Practice for Debt Recovery. All costs incurred as a result of court-related activity will be charged to the customer.

These are the ways in which you can pay your bill. Remember that for each of the options you can either pay it in full within 10 working days of you receiving the bill or alternatively you can pay by instalments, either monthly, fortnightly or weekly, but you must call us first on 02920 028 711 to agree this, or by putting your request in writing. See page 16 for our contact details.

If you fail to adhere to the agreed schedule, your plan may be cancelled and further recovery action instigated.

An administration charge of £14 will be made for cheques or direct debits that are returned by the bank unpaid due to lack of funds.

Direct debit

The easiest way to pay, and cheaper too.

- Save £3.50 on your annual bill
- Get your bills paid on time without the hassle of remembering to pay
- Option to either spread the cost over the year or pay on demand when it arrives
- Get peace of mind with the Direct Debit Guarantee

If you decide to spread the costs over the year we'll work out how much you need to pay per month. At the end of the year we will check you are paying the correct amount, and adjust your payments for the following year accordingly.

The Direct Debit Guarantee

- We will notify you ten working days in advance if the amount to be paid or the payment date needs to change
- If an error is made by either us or your bank or building society you will get a full and immediate refund from your branch
- You can cancel a Direct Debit at any time by writing to your bank or building society – please send us a copy of the letter.

Credit/debit card

You can call us on 02920 028 711 and use your credit/debit card to pay over the telephone. You can arrange to pay by telephone in monthly instalments using your credit/debit card.

Post

You can pay your bill in full or by agreed instalments by sending us a cheque(s) payable to Independent Water Networks. You can find our address details on page 16 of this document.

Post Office

You can pay your bill at a Post Office using the payment slip at the bottom of the bill (although the Post Office may charge).

Your Bank

You can use the slip at the bottom of your bill to make cash or cheque payments at any bank or building society. Alternatively, you can call us and request a payment booklet. However, please note you may be charged a handling fee.

Barclays

You can use the slip at the bottom of your bill to make cash or cheque payments at any Barclays branch FREE OF CHARGE. Alternatively, you can call us to agree and request a payment booklet for making regular payments (e.g. monthly, fortnightly, or weekly).

Online banking

Please use the following details to pay your bill via your own online banking services:

Our bank: Barclays
Our account number: 73619559
Sort code:20-00-00

Please remember to quote your customer reference on all transactions. You can find this on the first page of your bill.

Payzone

This is a free and easy way for you to pay your bill. You will need to give us a call to request a Payzone card and agree your schedule of payments. Then simply take your card to your local Payzone retailer, along with the amount you need to pay.

To find your local outlet, please visit the Payzone website at www.payzone.co.uk, or give us a call on 02920 028 711.

E-Billing

IWNL have developed an environmentally friendly and convenient way to pay your bills online. If you choose E-Billing, we will email you to tell you when your latest bill is ready to view – before the due payment date. It is your responsibility as a customer to keep your email address up to date, so you can continue to receive and pay your E-Bills.

- Quick and convenient online billing system
- Track monthly water outgoings
- View bills online and receive an email notification when they are ready to view.
- 24/7 available access
- £1.50 discount per annum

If you would like to become an E-Billing customer, you can switch yourself over by logging in to your IWNL online account or ring 02920 028 711 for more information.

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.

Domestic debt recovery

If a bill is not paid by the due date or if other payment arrangements, having been accepted, are not adhered to, we will issue an appropriate warning notice. If still unpaid, any payment arrangements will be cancelled and the whole of the outstanding debt will become due. We will take appropriate enforcement action to recover the debt.

All third party costs incurred by us or our agents in the collection of outstanding charges will be recharged directly to you, the customer. Where legal action is taken charges for solicitors' costs, court fees, enforcement and warrant costs will be added to your account.

As a less costly alternative to legal action we may refer your account to a debt collection agency, working on our behalf, to determine your circumstances and/or to collect the outstanding charges. Before doing so, we will write to you giving you the choice to pay the debt in full so as to avoid a referral being made and notifying you that a compensatory charge of £40 (inc VAT) would be added to your account in the event a referral is made. We will waive this compensatory charge if we are satisfied that there is or has been genuine hardship.

In addition, if debt recovery proceedings are issued through the court, we will apply to the court for interest to be added from the date payment was due to be paid at the standard County Court rate.

Security deposits for non-domestic customers

In the case of supplies to premises other than a house, we reserve the right to require a payment in advance of up to twelve months of the estimated annual charge, where;

- (i) In the current or prior charging year any bill has remained unpaid for a period of seven days after the consumer has been served with a final notice requiring payment, or a notice advising the consumer that the premises will be disconnected as a result of non payment; or
- (ii) we consider it reasonably appropriate to do so, having regard to the consumer's credit rating

Measured Charges

All premises supplied by Independent Water Networks will be metered, and we calculate the volumetric sewerage charge on the assumption that 90% of water recorded by the meter will be discharged to the sewers.

Domestic Tariffs

	Water standing charge per year	Water Charge per cubic metre	Sewerage charge per cubic metre	Sewerage standing charge per year (full service)	Sewerage standing charge per year (foul/highway drainage only)
Oakwood Park Network Number 73424	£28.32	173.96p	175.68p	£87.00	£50.00

WaterSure Tariff (see page 6)

	Standing charge per year	Charge per cubic metre
Water Supply	£181.68	N/A
Sewerage services (full service)	£253.00	N/A
Sewerage services (foul water/highway drainage only)	£216.00	N/A

Complaints

If you wish to make a complaint regarding any aspect of our service, please call us on 02920 028 711. Our Customer Complaints Procedure is divided into three steps:

Step 1 – Initial Complaint. Get in contact with us and we'll try and sort your problem out as soon as possible.

Step 2 – Escalation. If you are not satisfied with the way we have handled your complaint, request that it is escalated to a Senior Manager for review.

Step 3 – Independent Advice. If you are still unhappy ask the Consumer Council for Water (known as CCWater), the independent customer watchdog for the water industry, to investigate your complaint.

Step 4 – Independent Advice - WATRS. If you remain dissatisfied following CCWater's efforts to resolve your complaint, you have the right to refer your complaint to the Water Redress Scheme known as WATRS.

CCWater's contact details are listed below:

Telephone number: 0300 034 2222

Email: central@ccwater.org.uk

Address:

Consumer Council for Water
First floor
Victoria Square House
Victoria Square
Birmingham
B2 4AJ

Opening hours:

Monday to Friday, 8.30 am - 4.30 pm

You can contact the WATRS at:

Telephone: 0207 520 3801

Website: www.watrs.org

Email: info@watrs.org

WATRS
Centre for Effective Dispute Resolution
International Dispute Resolution Centre
70 Fleet Street
London
EC4Y 1EU

For more information on the way in which we deal with complaints, please see our Customer Complaints Procedure and Guaranteed Standards Scheme.

Disputes

If you wish to raise a dispute with the way in which we have charged you, please call us on 02920 028 711 in the first instance. We will endeavour to resolve all disputes quickly and efficiently.

If we are unable to resolve the dispute, you may be entitled to refer your issue to the Water Services Regulation Authority (known as Ofwat) for determination in some instances, including:

- Meter installation
- Connection charges
- Infrastructure charges
- Trade effluent charges

The contact details for Ofwat are:

Ofwat
Centre City Tower
7 Hill Street
Birmingham
B5 4UA
0121 644 7500
enquiries@ofwat.gsi.gov.uk

Contact Us

Write to us at:

Independent Water Networks
Driscoll 2
Ellen Street
Cardiff
CF10 4BP

Telephone 02920 028 711

TextDirect 18001 02920 028 711

Fax 0871 429 0589

Contact form: www.iwnl.co.uk

Office hours

Monday – Friday	8am - 8pm
Saturdays	9am - 1pm

Appendix one - Indicative commercial tariffs

IWNL is presenting indicative non-household retail charges at this time. IWNL proposes to start from the position for each area in which it has a network that it should match the default tariff published by the acquiring licensee for that area based on the principles set out in the Retail Exit Code (REC). At the date of publication of this document, IWNL does not currently have details of all the relevant default charges but has reflected this principle as far as it can in this Charging Scheme. IWNL also consider its obligation under Condition E of its licence to give no undue preference to, or show any undue discrimination against, any customer or potential customer or between classes of customer.

Commercial Tariffs – Water Supply

Recommended Annual Usage (in cubic metres)	Fixed charge £pa	Annual charge	Charge per cubic metre
0-2,999	£0.00	n/a	181.35p
3,000-4,999	£0.00	n/a	179.35p
5,000-24,999	£0.00	n/a	152.34p
25,000-49,999	£8,172.31	n/a	117.19p
50,000 - 99,999	£16,695.34	n/a	99.72p
100,000+	£29,624.66	n/a	86.15p

Meter size	Standing charge £ pa
12-15mm	£77.76
19-22mm	£100.80
25mm	£105.96
40mm	£146.16
50mm	£158.56
80mm	£353.16
100mm	£416.04
150mm+	£467.16

Commercial Tariffs – sewerage services

	Recommended Annual Usage (in cubic metres)	Standing charge per year full service	Standing charge per year (foul and highway drainage)	Charge per cubic metre
Band 1	0 - 499	£121.96	£83.55	167.14p
Band 2	500 - 4,999	£170.67	£118.27	158.04p
Band 3	5,000 - 24,999	£525.98	£397.44	158.00p
Large user	25,000 +	£4,699.40	£3,446.00	142.10p

Trade Effluent Tariffs

Any waste water produced during the course of a trade or industry process (not including domestic sewage) is trade effluent.

You will need to obtain our permission before discharging trade effluent into our sewerage system; discharging effluent without first obtaining permission is a criminal offence.

In order to obtain permission you will need to complete an application form – call us on 02920 028 711 for more details.

Where the effluent is categorised as ‘special effluent’, we may need to refer an application to discharge to the Secretary of State.

If we decline your application we will give supporting reasons, and if we accept then we may impose certain conditions in order to ensure that the trade effluent is discharged safely. These conditions will form part of the consent we grant you to discharge trade effluent into our system.

These conditions may include specifying the characteristics and composition of the effluent, the maximum volume that you are

able to discharge per day, where the effluent can be discharged, the rate of flow, limits on the time of day that the effluent can be discharged, what records need to be kept, what information you will need to provide to us and the provision and maintenance of sampling facilities, testing apparatus and meters.

The conditions will also specify the volume of discharge that will be treated as sewage – this may be calculated using a meter or an agreed assumed volume.

If the rate, quality, nature or composition of the trade effluent changes, you will need to notify us.

You have the right to appeal to Ofwat if you disagree with any condition imposed - please see page 15 for contact details.

We calculate our charge for the removal of trade effluent based on the strength of the effluent in relation to average sewage strength.

This calculation is made using the industry standard Mogden Formula. Our charges are based on the volume of waste discharged and depend on which band you are in.

Commercial Tariffs - the Mogden formula

$C = R + (V \text{ or } VB \text{ or } M) + (Ot / Os) B + (St / Ss) S$
C = unit charge for trade effluent discharge
R = reception and conveyance
V = volumetric and primary conveyance
VB = volumetric and primary treatment (works with biological treatment)
M = designated sea outfall
B = biological treatment
S = sludge treatment and disposal
Ot = COD (in mg / l) of the trade effluent
Os = the mean strength of the settled sewage at the sewage treatment works, as determined by COD (556 mg / l)
Ss = the mean suspended solids content of the sewage at the sewage treatment works (389 mg / l)

Commercial Tariffs – trade effluent Mogden unit prices

	Recommended annual usage (cubic metres)	Fixed charge per year	R - Reception and conveyance p/m3	VB - Volumetric and primary treatment with biological treatment p/m3	M - Designated sea Outfall p/m3	B - Biological treatment p/m3	S - Sludge treatment and disposal p/m3
Band 1	0 - 499	£117.90	29.60	54.05	0.00	48.46	30.71
Band 2	500 - 4,999	£157.50	24.81	48.13	0.00	43.48	27.61
Band 3	5,000 - 24,999	£429.40	23.44	45.39	0.00	41.07	26.08
Large user	25,000+	£1,592.00	22.37	39.26	0.00	35.32	22.51