



# Help With Paying Your Bills

IWNL CUSTOMER CODE OF PRACTICE



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## Introduction

Independent Water Networks (IWNL) is the water and/or sewerage supplier for your area. We are owned by BUUK Infrastructure, a company that owns and operates gas, water, electricity, fibre and heat networks across England, Scotland, and Wales.

IWNL is regulated by Ofwat; the regulator of the water sector in England and Wales. Ofwat makes sure consumers are treated fairly and promotes competition throughout the industry. It also protects consumers if their water supplier fails to meet set standards of service.

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 customers.

### Responsibility for Water Charges

**You are responsible for water and/or drainage and sewerage charges, if:**

- 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 person occupying the property. In the case of property occupied by a number of people, any responsible adult can be held liable for the bill.

If you rent a property and you believe your landlord is responsible for paying, we require written agreement from your landlord stating they are responsible for the water charges.

You will be responsible for paying for the water and/or sewerage services supplied to your property, even if the supply is not used. For more information on how your bill is calculated, please see our Scheme of Charges which is available on our website:

**[www.iwnl.co.uk/useful-documents](http://www.iwnl.co.uk/useful-documents)**

**If you think that your bill may be wrong or that you may not be responsible for it, please call us on 02920 028711.**



## How can we help you?

### We are here to help our customers

If you are finding it difficult to pay for your water bills, we may be able to find ways to support you.

Please let us know if you are struggling financially, by calling us on 02920 028711 or contacting us online at:

[www.iwnl.co.uk/contact-us](http://www.iwnl.co.uk/contact-us)

If you do not contact us and you have not been paying your bills, we may start our debt recovery process which is set out later in this document.

## Ways we can help you

### Payment plans

We will either send bills out on a monthly or bi-annual basis, depending on the option you have selected. The full balance of the bill is due by the date set out on the top of your bill.

If you let us know you are struggling to pay your bills, we may be able to look at a payment plan which can help spread the cost of the bills, over flexible payment periods, such as weekly, fortnightly or monthly. If you are in arrears, the payment plan will cover the cost of your arrears and water usage.

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. It is important you keep to the schedule we agree upon, or further recovery action could occur.

To view all our payment options please visit our website:

[www.iwnl.co.uk/domestic/paying-your-bill](http://www.iwnl.co.uk/domestic/paying-your-bill)

### WaterSure scheme

WaterSure is a scheme we operate, that is designed to cap water charges for customers who use a lot of water. This scheme is in line with regulations put in place by the Secretary of State for the Environment.

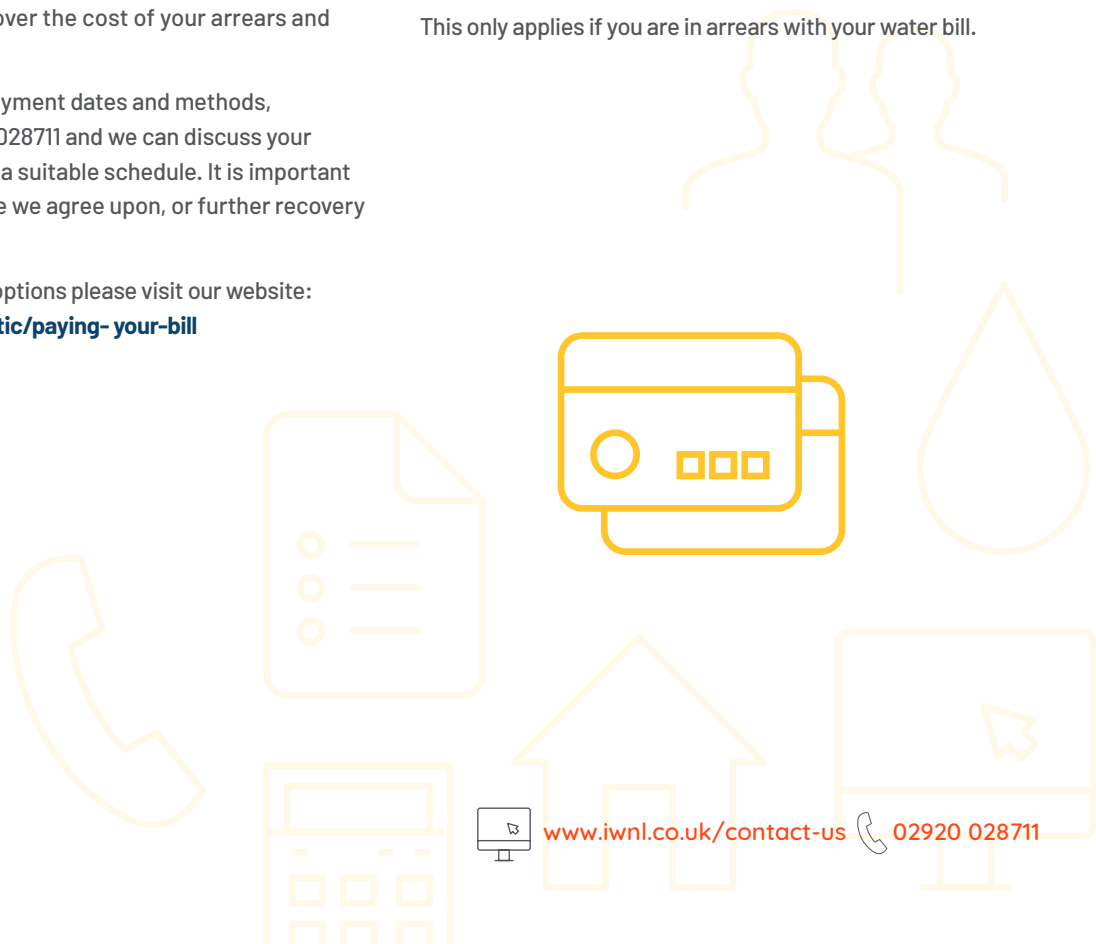
Under the WaterSure scheme (subject to a successful application), you will either pay your metered bill based on the amount of water you have consumed as normal, or an annual charge which reflects the average household bill for water and/or sewerage service in your area, whichever is lowest.

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, Universal Credit, pension credits, or Income Related Employment and Support Allowance from the Department for Work and Pensions (DWP), you may be able to arrange to make payments directly from your benefit under WaterDirect. Please contact us for further details.

This only applies if you are in arrears with your water bill.



## Supporting our customers

We understand that we have customers who may need some extra help. We have developed a range of bill management services you can register for:

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

We will also agree special terms for making payments for those customers who may need some extra help.

If you want to find out more about these services, either call the customer services team on 02920 028711 or contact us online at: [www.iwnl.co.uk/contact-us](http://www.iwnl.co.uk/contact-us)

### 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 twice 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, which 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
  - The court ordering you to attend your local court to give information about your finances
  - A deduction being taken from your income. The court will contact your employer to arrange deductions
  - A warrant being issued to instruct a bailiff to enter your property and take your goods
  - 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.



## Commercial customers

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.

## Independent advice

For free advice to help you manage your finances, these organisations offer confidential support:

### Free, independent debt advice:

#### STEP CHANGE

Telephone: 0800 138 1111

Website: [www.stepchange.org](http://www.stepchange.org)

Try the free online debt advice tool to see if this could help you.

### General money, legal and consumer support:

#### CITIZENS ADVICE

Telephone: 03444 111 444

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### For debt advice and tools for managing budgets:

#### MONEY ADVICE SERVICE

Telephone: 0800 138 7777

Website: [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

You could also contact JobCentre Plus which may be able to help in other ways.

You could also contact the voice for water consumers (CCW) for more advice. CCW is the independent consumer watchdog for the water industry.

#### CCW

Telephone: 0300 034 2222

Website: [www.ccwater.org.uk](http://www.ccwater.org.uk)

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. A copy of our Customer Complaints Procedure can be requested or found at:

[www.iwnl.co.uk/useful-documents](http://www.iwnl.co.uk/useful-documents)

### Staff training

Our customer service staff receive comprehensive training in customer care to ensure that all our customers' 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.



## Contacting us

You can contact IWNL at:

Independent Water Networks  
Driscoll 2  
Ellen Street  
Cardiff  
CF10 4BP

Website: [www.iwnl.co.uk/contact-us](http://www.iwnl.co.uk/contact-us)  
Telephone: 02920 028711

### Our office hours

#### GENERAL QUERIES AND BILLING:

Monday – Friday 8am – 8pm

Saturday 9am – 1pm

#### WATER OR DRAINAGE EMERGENCIES:

Available 24 hours a day, seven days a week.

