

# Debt Recovery



## Help us to help you

The advice in this leaflet is very important. It incorporates our Code of Practice and procedure on debt recovery. This leaflet is also available in large print. Please contact us for more details.

### This leaflet tells you about:

- our range of payment options so that you can pay your bill in manageable amounts
- how we can help if you are having problems paying your water bill
- what will happen if you don't pay, setting out the steps we will take.

### Remember, we will not take debt recovery action against you if:

- you follow the steps within this leaflet
- we can both agree how you can pay off your debt by instalments in a reasonable time. You will not have to pay any extra for an instalment arrangement. We will keep to our side of the agreement; you must keep to yours
- the debt is in the name of the previous customer (the person who occupied your home before you).

**Please contact us as soon as possible. We can always help but only if we know you have a problem. Call us on 08451 482 909. If you prefer, you can get independent advice.**

## Getting independent advice

You can get independent advice from a local advice agency. For example:

- Citizens Advice Bureau
- Consumer Advice Centre
- Money Advice Centre.

Your local office should be listed in the Yellow Pages/Thomson Local Directory under Advice Centres, or your local council may be able to give you details of how to get advice. Advice agencies have experience of dealing with a range of debt problems and will be able to advise you on your rights and benefit entitlements.

## Make your bill paying easier – set up a payment plan with our help

You have to pay for the water and wastewater services we provide. We know that finding the money can be very difficult for some people, especially those on a fixed income, and we would like to agree an instalment plan with you, so you can pay the bill in amounts you can afford.

## A range of affordable instalment plans

We have a range of instalment plans available which will make your bill paying easier. If you contact us quickly we can agree a payment plan (for example, paying in fortnightly instalments) that is helpful to both you and us. You can also pay your bill in convenient monthly instalments by Direct Debit, again tailoring the number of payments during the year to suit your particular circumstances.

## Ways to pay your bill

There are also a number of ways you can pay your bill and all these services are free unless otherwise stated. For example:

- Cheque through post:

### **Veolia Water Projects Ltd**

PO Box 3474

Swindon

SN3 9AF

- Cash/cheque at your bank or any branch of Barclays. This transaction will be free of charge. You can also pay at any other bank or building society subject to their transaction fee.

Please ring 08451 482 909 for more details. If you have a problem getting the money to us, for example because you are disabled, please let us know and we will discuss the various ways you can pay, including setting up a Direct Debit with us if you have a bank account.

### **Making direct payments from your benefit - Third Party Deductions Scheme**

If you cannot pay your bill and you are claiming Income Support, Income-related employment and support allowance or income based Job Seeker's Allowance (in certain circumstances) or Pension Credit, Job Centre Plus may be able to make small regular instalments out of your benefit direct to us, through the Third Party Deductions Scheme. This has the following advantages for you:

- making payment is easy and free
- you do not have to remember to make payments
- there is no chance of getting a County Court Claim.

- Using a Veolia Water Payment Card with cash at any AllPay outlet, cash, debit card or cheque at a Post Office.

- Online via AllPay  
[www.allpayments.net](http://www.allpayments.net)

- By debit/credit card on  
08451 482 909

- By Direct Debit

- By BACS

Bank account details:  
Barclays Bank PLC  
Sort code: 20-74-09

Account name: Veolia Water  
Projects Ltd – Tidworth account  
Account number: 93738027

Reference: Your customer  
number shown on the first page  
of your bill

- By standing order.

Job Centre Plus will take a fixed amount from your benefit to pay the debt and current charges. If you want to do this please telephone or write to us, or contact your Job Centre Plus office direct. Please make sure you tell us if you are doing this.

### **Help for customers on low incomes**

We have a Customer Assistance Fund, helping those customers who are on very low incomes to pay off old debts on the understanding that an agreement is made, and kept, to pay the current year's water service charges. Payments made from this fund are totally at the discretion of Veolia Water. If you feel this may benefit you, in the first instance seek advice from a local advice agency such as Citizens Advice Bureau, the Consumer Advice Centre, or the Money Advice Centre. You can then call us on 08451 482 909.

### **What else can you do?**

Even if you are not getting Income Support, your local Job Centre Plus office may be able to help. Please make sure that you tell us if you have asked them for help.

### **Additional services for customers with special needs**

We always aim to offer our customers the most helpful and convenient service possible. For customers who are elderly, disabled or who need extra help, we offer a range of additional services at no extra charge. Call us on 08451 482 909.

### **The steps we will take if you do not pay your bill**

If you do not pay, or you do not keep to an agreement with us about payment, there are certain steps we will take to recover the money we are owed. Please remember that if a payment arrangement is set up for you because you have debts with us and you do not keep to this arrangement, then the whole debt, becomes immediately due. We want to avoid having to take these steps. At any stage, you can contact us (or our agents if the account has been passed to them) and make an agreement to pay.

Provided you keep to the agreement, further debt recovery action can be avoided. However, if you persistently default on an

agreed plan, we may still take the following steps:

### Step 1

We will send you a Final Notice that gives you at least seven days to pay the amount you owe. If you are not liable for the bill or dispute the amount, please tell us in writing within seven days of receiving the Final Notice. If you are unable to do this call us on 08451 482 909 within the 7 days and we will help you. We will look into the matter, but if we cannot agree, we will take further action.

### Step 2

We may pass your account to a debt collection agency. They will contact you by letter, telephone, and/or personal visit to arrange for you to pay. Debt collection agencies, who work on our behalf, are members of the 'Credit Services Association' and agree to operate within a clear set of customer

service standards and guidelines, including Veolia Water's Code of Practice.

### Step 3

If you still do not contact us and make an agreement on how you will pay, the County Court may 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 judgment that would involve you in more court and legal costs.

### Step 4

Keep to the court order. Otherwise, we may ask the court to take enforcement action. This may include:

- Oral Examination - this would require you to go to court to explain your financial circumstances, so that the court can decide how much you should be able to pay. There would be legal penalties if you fail to attend
- Warrant of Execution – this would mean bailiffs calling at

your home and seizing property which could be sold to pay the debt and the costs of recovery action

- Third Party Debt Order – this would be an order of the court giving access to your bank account so that the amount of the debt and the costs of recovery action could be taken directly from it
- Attachment of Earnings Order – this would order your employer to deduct money from your earnings and to pay it to us or the court
- A Charge to Your Property – an order will be placed on your home so that, if you sell it, your solicitor must pay your debt to us from the proceeds

All these steps only happen if you do not contact us, or do not keep to an agreement to pay. It is important that you get in touch as soon as you know you may have problems paying, and then make the payments you have agreed with us. Remember, if you do not pay your bill, your credit rating could be affected which may make



it difficult for you to obtain credit or financial help in the future.

## What happens if you are a tenant?

If you live in rented accommodation, it is not always easy to see who is legally responsible for the bill. Our water charges have to be paid. This is usually by the person who lives in the property and uses the water. Unless your landlord has entered into an agreement with us, in writing, accepting responsibility for our charges, this means you.

Check your tenancy agreement. If your landlord is responsible for the bill and, owing to his nonpayment, we start to take debt recovery

action against you, or if your bill is for a previous tenant, please call us straight away. We can only help you if we know. Please call 08451 482 909. If you do not think you are liable for the bill or you dispute the amount, you must tell us as soon as possible and we will investigate the matter. While investigating, the debt recovery process will be temporarily put on hold.

## Change of circumstances

Please tell us straight away if at any time there is a change in your circumstances that affects your ability to keep to the payment agreement (for example, a sudden reduction in earnings or a diagnosed medical condition which may affect your income).

## What can you do if you have a meter and use a lot of water?

If you have a meter and use a large amount of water you may be entitled to a reduction on your bill as part of the WaterSure scheme. In order to qualify you must satisfy certain criteria.







If you or a member of the household are in receipt of one of the benefits listed below you may be entitled to assistance with your water bill. The qualifying benefits are:

- Income Support
- Income based Job Seeker's Allowance
- Income related Employment and Support Allowance
- The Working Tax Credit
- Pensions Credit
- Housing Benefit
- Council Tax Benefit
- Child Tax Credit (except families in receipt of the family element only).

In addition, and in order to qualify, you or a member of your household must suffer from a medical condition which necessitates significant additional use of water, or you are responsible for three or more children under the age of 19 (in full time education and residing in the property). For an information

leaflet and application form please call us on 08451 482 909.

**Your bill is high but you do not use a lot of water - would you benefit from a meter?**

If you live in a house with a high rateable value but you feel that you do not use a lot of water, you may benefit from having a meter fitted at your property. This means that you will pay for the water you actually use, along with your fixed charges. If you decide to opt to have a meter fitted free of charge, at the end of the first year you can revert back to your unmetered charge if you are not happy with your metered bill. However, if you move from your home, the new occupier will not have this option and will be charged on the meter.

If you would like more information, or you would like us to survey your property to see whether or not a meter can be fitted, please call us on 08451 482 909.

### **If you are unhappy with our service**

#### **1. If you have a complaint**

If you have a complaint about us, please call or write to us using the telephone number and address on the back of this leaflet.

If you have a complaint about a debt collection agency working on our behalf, in the first instance please contact them to resolve any issues. Their telephone number and address will be included in all correspondence sent by them.

If you are not satisfied with their response, please call or write to us using the telephone number and address on the back of the leaflet.

#### **2. If you are not satisfied with the response**

Your complaint will be reviewed by our Customer Services Director. You can write to the Director at:

##### **Veolia Water Projects**

PO Box 3474  
Swindon  
SN3 9AF

#### **3. If you remain dissatisfied**

You can contact:

##### **Consumer Council for Water (CCWater)**

Room 111, Caradog House,  
1-6 St Andrews Place,  
Cardiff, CF10 3BE

Telephone 0292 023 9852  
Local rate 08457 023 953  
Fax 0121 345 1010

Office hours Mon to Fri  
08:30 to 16:30

CCWater may investigate your complaint and take it up on your behalf. Normally, they will only take up your complaint if we have been given the opportunity to put things right first. While investigating, the debt recovery process will be temporarily put on hold.

## **Approval of this Code of Practice**

This Code of Practice has been approved by The Water Services Regulation Authority (Ofwat). Ofwat is the economic regulator of the Water and Sewerage industry in England and Wales and can be contacted as follows:

### **Ofwat**

Centre City Tower  
7 Hill Street  
Birmingham B5 4UA

Tel: 0121 625 1300

Fax: 0121 625 1400

Minicom 0121 625 1442

## Contact details

### Telephone

Billing and Operational Enquiries

Call: 08451 482 909\*

Textphone: 01793 833272

Monday–Friday 8:30am–4:30pm

A 24 hour emergency service operates outside of these hours. Please call 08451 482 909

\*Calls may be monitored or recorded for training purposes.

### Post

Veolia Water Projects  
PO Box 3920  
Swindon  
SN5 1BW

Consumer Council for Water  
London and South East  
1st Floor  
Victoria Square House  
Victoria Square  
Birmingham B2 4AJ

### Email

Billing Enquiries

[tidworth.billing@veoliawater.co.uk](mailto:tidworth.billing@veoliawater.co.uk)

Operational Enquiries

[tidworth.operations.vesuk@veoliawater.co.uk](mailto:tidworth.operations.vesuk@veoliawater.co.uk)

### Website

[www.tidworth.veoliawater.co.uk](http://www.tidworth.veoliawater.co.uk)