

Helping you to pay your water bill

**I'm having difficulty paying my bill,
what should I do?**

Contact us, we can help!

Contact us if you are having difficulty – we can only help you if we know about it. Our staff are trained to help you and can find a payment arrangement that is right for you, even if you can only pay a part of your bill.

Call us today on 08456 022 777 for help and advice.

You can also write to us at Severn Trent Water Ltd,
Sherbourne House, St Martin's Road, Finham,
Coventry, CV3 6SD

Can you take payments from my benefit?

Yes. If you receive income support, job seekers allowance or pension credit, the Job Centre Plus may be able to arrange for your bill to be paid out of your benefits directly to us. We will make an application for you (if you have applied yourself please let us know).

- You won't have to remember to make payments
- You will pay in a convenient way at no extra cost

Simply contact us on 08456 022 777 or fill in the form inside this leaflet and return it in the pre paid envelope.

We won't take any more recovery action against you whilst your application is being processed. The Job Centre Plus will contact you directly to confirm whether you have been successful.

Is there special support available for vulnerable customers?

If you use a lot of water because of a medical condition or large family and if you have a low income, our WaterSure scheme could help by limiting your charges. You could qualify if you pay for your water based on a meter reading and you or someone in your house are receiving benefits. If you don't have a meter already we can fit one for free.

For more information and an application form visit www.stwater.co.uk, call us on 08457 500 500 or email directly to watersure@severntrent.co.uk.

What will happen if I don't pay?

If you don't pay your bill, or don't keep to a payment arrangement that we have agreed with you, we will take the following steps to recover the debt:

Step 1 We will send you a written notice or telephone you to advise you of the debt.

Step 2 If you still don't pay or contact us, we will ask the County Court to issue a claim against you for the debt. A minimum of £65.00 will be added to your debt. To help us recover any outstanding amount, we may use our discretion to share your information with credit providers, credit reference agencies, tracing agents, other utilities, local authorities and government departments.

Step 3 If you still do not pay or contact us we will seek a County Court Judgement against you. Your credit rating may be affected.

Step 4 If you don't keep to the arrangement to pay as ordered by the court we will take steps to recover the amount you owe including; a court order, deductions from your income, a warrant instructing a bailiff to enter your property, a charge on your property, an instruction to your bank to freeze your account or bankruptcy proceedings.

We may decide to use debt collection agencies at any stage. Agents are subject to our standards of service and behaviour and are regulated by the Office of Fair Trading. They operate a Code of Practice set by the Credit Services Association. If you have a complaint about our agents contact us.

Bailiffs are employed by the County Court and adhere to the County Court standards and procedures. If you have a complaint about Bailiffs, contact your local County Court.

Please complete in block capitals using black ink. Alternatively simply call 08456 022 777 and we will make the application on your behalf.

Dear Customer

If you receive Income Support Job Seekers Allowance
 Pension Credits Employment Support Allowance (ESA) *(Please tick one box)*

You can ask the Job Centre Plus Office to send your payments from your benefit direct to us. If you would like us to arrange this please fill in and sign this form, then send it to **Severn Trent Water Ltd, Sherbourne House, St. Martin's Road, Coventry CV3 6SD** or use the pre-paid envelope provided.

My account reference number:

(This is shown in the top right-hand corner of your bill)

My National Insurance Number:

We will hold your National Insurance Number as part of your records for the sole purpose of managing your account

Full name of person receiving benefit: _____

Address: _____

Post Code:

Name of person on Severn Trent Bill if different from above: _____

Home telephone number *(including STD)*

Date of birth: *(day-month-year) (for security)*

Mobile telephone number *(if applicable)*

Please tick if appropriate: Home Owner Rented *(If rented please supply landlord's details below)*

Landlord's Name: _____

Address: _____

Post Code:

Telephone Number:

My Severn Trent Water charges are in arrears and I am unable to pay them. Further court action is due to be taken against me to recover this debt. I am receiving Income Support/Job Seekers Allowance, and the name and address of my Job Centre Plus Office is:

Name: _____

Address: _____

Post Code:

Please arrange for the Job Centre Plus Office to make direct payments from my Income Support/Job Seekers Allowance, to Severn Trent Water Ltd.

Print Name: _____ Date:

Your Signature: _____

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Severn Trent Water

Severn Trent Water Ltd

2297 Coventry Road
Birmingham B26 3PU

www.stwater.co.uk

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Who else can I contact for help and advice?

If you want independent financial advice you can contact your local advice agency:

- Citizens Advice Bureau
- Money Advice Centres
- Neighbourhood Offices
- Social Services

You can also contact the Consumer Council for Water for help and advice on:

0121 345 1017 or 0845 702 3953

central@ccwater.org.uk or www.ccwater.org.uk

If you are suffering from exceptional hardship the Severn Trent Charitable Trust Fund, a fully independent registered charity, may pay us a part of the amount you owe. Contact your nearest Citizens Advice Bureau or Money Advice Centre or write to Severn Trent Trust Fund, FREEPOST, RLZE-EABT-SHSA, Sutton Coldfield, B72 1TJ or telephone 0121 355 7766

This publication is available in alternative formats, including large print and Braille.

For further information please:

call 08457 500 500

textphone 0800 328 1155

customer.relations@severntrent.co.uk

Our 'Code of Practice – Your bill' explains the steps we must take before and after court action. If you would like a copy please visit www.stwater.co.uk or call 0845 7 500 500 (calls charged at local rate).