

Severn Trent Water

Severn Trent Water Ltd
2297 Coventry Road
Birmingham B26 3PU
www.stwater.co.uk

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Your bill

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 Codes of Practice

We operate under a licence that is granted by the Secretary of State for the Environment, Food and Rural Affairs. This means that there are many laws and regulations which govern what we do and these include the rights you have as a customer. Independent regulators monitor our business to ensure that we operate fairly. In addition to this we have introduced our own policies and services which go beyond our regulatory obligations.

Our Codes of Practice exist to ensure that you as a customer and we as a company enjoy a regulated relationship that benefits us all. They have been produced in consultation with the Consumer Council for Water (CCWater) and have been approved by the Water Services Regulation Authority (Ofwat), the water industry economic regulator. From time to time we may revise the Codes and update them to include our improvements in services to you.

This leaflet sets out our Code of Practice relating to your bill. It also sets out our debt Code. Separate leaflets are available that deal with other aspects of our full company Code of Practice. These are;

- Guaranteed Service Standards
- Your water
- Leakage
- Metering your water supply
- What to do if you are unhappy with our service

You can get a copy by downloading it from www.stwater.co.uk or by telephoning our Customer Contact Centre on **08457 500 500**.

Nothing in our Code of Practice affects your legal rights, nor is it a contract between you and the company. Whilst much of our Code applies to both domestic and business customers, this leaflet is aimed at domestic customers only.

All of the numbers you need to contact us can be found at the back of this leaflet.

Your bill – Our Code of Practice

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

Contact us, we can help!

We know that there are lots of demands on household budgets and organising your budget and finding the money to pay bills can sometimes be difficult. Water and sewerage bills must be paid but we can make it easier by spreading the bill over a number of instalments either monthly, fortnightly or weekly if you need us to. Our credit management staff have been trained to give you advice on the payment options available and to help you find an arrangement that works for both of us.

Help us to help you by telling us as soon as you have a problem – we can only help you if we know about it. Call us on **08456 022 777** for help and advice or write to us at the address shown at the back of this booklet.

Please remember, if you don't keep to a payment arrangement that we agree with you, you will have to pay the full amount that you owe us immediately.

How and when will I receive a bill?

Bills for unmetered customers

We send your bills in February/March and you should normally pay in two amounts by the 1st of April and the 1st of October. You can also choose to pay by eight monthly payments that we will take between April and November. If you do this you can choose which day of the month to pay. Call our Customer Contact Centre for more information or to set up your payments.

As an unmetered customer your bill is calculated based on the Rateable Value (RV) of your property. Your local council valuation office calculated your RV based on location, floor space and number of rooms but they

aren't required to hold the records of your original RV or to consider any appeals. We will only have details of the final figure and this varies from property to property – your RV could be different to your neighbours. However, if your property has had a change of use, the RV might not be appropriate any more and we may be able to make any necessary adjustments to your charges.

If you use relatively little water, opting for a free water meter could mean smaller bills as you will only pay for the water you use (clean and used), surface water drainage and a small standing charge. So, if you have a small household or use water efficient methods and appliances you could benefit from having a meter. Call us on **08457 090 646** for more details.

Bills for metered customers

We send your bills every six months and they need to be paid when you receive them. You can also choose to pay monthly. To arrange this call our Customer Contact Centre.

How can I pay my bill?

As well as our payment plans that can help you if you are having difficulty paying we offer a number of ways for you to pay your bill:

- Set up a Direct Debit from your bank or building society account. It's safe, convenient and easy to arrange and it offers you a choice of payment dates.
- Visit our secure website **www.stwater.co.uk** to pay by debit card.
- Take your Watercard or payment slip and cash payment to one of the 1200 PayPoint outlets in our region. You can find PayPoint outlets in newsagents, supermarkets, garages, off licenses and corner shops and the service is free-of-charge.
- Send your payment by post to the address on your bill.
- Pay at any bank or building society. The service is free if you pay by cheque at any branch of Lloyds TSB. It may be free if you use your own bank or building society but some charge for this service.

- Use your home or telephone banking. Please quote sort code 30 00 00 and bank account number 01390643 and your Severn Trent Water account number.

You can find more details at **www.stwater.co.uk** or by requesting our Scheme of Charges, available on the website or by calling our Customer Contact Centre.

If you are disabled and you find it hard to use our payment methods please contact us and we will try to find an arrangement that works for both of us.

Can you take payments directly from my benefit?

If you owe us money and you receive income support, job seekers allowance or pension credit, the Job Centre Plus offices (previously known as the Benefits Agency) may be able to arrange for your bill to be paid out of your benefits directly to us.

Just contact us on **08456 022 777** and explain your circumstances to our trained staff. They will take your details over the telephone and make an application for direct payments on your behalf.

Paying this way means;

- you won't have to remember to make payments
- you pay in a convenient way for no extra cost

We won't take any further recovery action against you if the Job Centre Plus pays your bill from your benefit to us directly. This also applies whilst your application is being processed.

If you have already contacted the Job Centre Plus offices for help please let us know. Job Centre Plus will contact you directly to confirm whether you have been accepted on to the scheme.

Are any bill reductions available for vulnerable customers?

If you experience difficulties because you use a lot of water and have a low income the WaterSure scheme (formerly the vulnerable household scheme) could help. It is a statutory scheme that offers you a capped charge. If someone in your household receives benefits and has a medical condition that makes you use more water, or if you receive benefits and have 3 or more children under 19, you may be able to apply.

You can qualify for a reduced rate if you pay for your water based on a meter reading and you are receiving any of these benefits:

- Income Support
- Income Based Job Seekers Allowance
- Housing Benefit
- Council Tax Benefit
- Child Tax Credit (except in receipt of the family element only)
- Pension Credit
- Working Tax Credit

You must also have either:

- 3 or more dependent children under the age of 19 years living at the property
- or
- you or someone else living at the property must have a medical condition requiring high water usage

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

Who else can I contact for help and advice?

Citizens Advice Bureau

The Citizens Advice Bureau (CAB) service is an independent charity which provides free, confidential, independent and impartial advice on a wide range of problems. Expert advisors can help you to sort out your debts. If you have other problems, such as illness, redundancy or divorce, the adviser may also be able to help you or they may tell you where you can get help.

The CAB can check if you are entitled to any extra income. They can also help you work out and negotiate repayment plans with the people you owe money to. The repayment plans will be based on what you can realistically afford to pay after your essential living costs have been met. On your first visit, please take with you all the relevant details of your income and how much you spend. The CAB will contact us via a dedicated helpline to arrange a suitable payment arrangement on your behalf.

To find your nearest CAB, look in your local phone book, enquire at your local library or visit www.citizensadvice.org.uk

National Debtline

National Debtline is a national telephone helpline for people with debt problems. They give expert advice over the telephone and send callers in debt a self-help information pack free of charge. They can advise on drawing up a personal budget and negotiating with creditors. The service is free, confidential and independent. For further details please call **0808 808 4000** or visit www.nationaldebtline.co.uk

Other debt counselling services

Some Money Advice Centres (which can be found in the Yellow Pages) provide a similar free debt counselling advice service. Please check the service is free before going ahead. Neighbourhood Offices can also often help with debt problems, (check under your local council in the phone book). You can also ask Social Services for help. They are unlikely to give you any money, but might be able to help in other ways.

Severn Trent Charitable Trust Fund

If you are suffering exceptional hardship you can get in touch with the Severn Trent Charitable Trust Fund for help. The Trust is a fully independent registered charity. For further information about the Trust, contact your nearest Citizens Advice Bureau or Money Advice Centre.

You can also find out more by writing to:

Severn Trent Trust Fund
FREEPOST, RLZE-EABT-SHSA
Sutton Coldfield
B72 1TJ
or telephone **0121 355 7766**

If you tell us an application has been submitted to the Trust Fund we will suspend recovery action until the outcome of your application is known. If you are successful the Trust Fund will make a partial payment towards the amount you owe us and help you to make arrangements to pay the rest.

Consumer Council for Water (CCWater)

The Consumer Council for Water can offer you help and advice. Please contact them using the details on page 15.

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. How quickly we do this will depend on whether you have kept up with payments in the past.

Step 2 If you still don't pay and you haven't contacted us to reach an agreement to pay, we will ask the County Court to issue a claim against you for the debt. This means that legal costs (a minimum of £65.00) will be added to the amount you already owe us.

Step 3 If you still do not pay or contact us, we will seek a County Court Judgement against you. This will mean that we add more legal costs to the amount you owe and your credit rating may be affected at this stage.

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. We may:

- 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 will advise the mortgage lender.
- instruct your bank to freeze your account.
- begin bankruptcy proceedings. This will be done as a last resort.

Do you use debt collection agencies?

Yes, we may decide to use debt collection agencies at any stage in the debt recovery procedure. Any agents we use are subject to our standards of service and behaviour, as set out in our leaflet 'Code of practice – Guaranteed Service Standards'. Visit www.stwater.co.uk or call our Customer Contact Centre to request this. Our agents are regulated by the Office of Fair Trading and they operate a Code of Practice set by the Credit Services Association. If you have a complaint about our agents you should contact us directly.

Bailiffs

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

What do you do with my data?

Sometimes we need to search the files of credit reference agencies who will record the search.

If you move without leaving a forwarding address or if you fall into debt we may:

- share your information with other credit providers, credit reference agencies and tracing agencies and/or
- share your data with other utilities, local authorities and government departments. They will use this data to help us (or them) to find and recover any debt that you owe.

You have the right to ask for a copy of the information we hold about you and to correct anything inaccurate. We do charge a fee for this service.

We use your information to provide our services to you and to make them better. If you need to give us sensitive personal data (for example, health information) this will mean that you consent to us processing the data where we need to. We may transfer your personal data to any country, including countries outside the European Economic Area for any of the purposes above and to help us with account administration. If this happens, we will ensure that anyone we pass your data to agrees to treat it with the same level of protection as we would if we were dealing with it.

What if I have a dispute about my bill?

If the bill is for someone who lived in your property before you did, or if someone else was responsible for paying the bill for some of the time the bill covers, contact us as soon as you get the bill. If your bill is addressed 'to the occupier' please let us know so that we can update the details and sort out any issues. We will look into any issue, complaint or dispute you have and we will follow our complaints procedure (explained below). We might ask for proof of the date you moved in to the property so that we can update our records. Whilst we're investigating your dispute, we won't take any further recovery action.

Stage one – Contact us and we will record and respond to your complaint.

Our adviser will take the details of your complaint and record it. Your complaint will be confidential and, if you want to, you can make it anonymously. If, after speaking to an adviser, you aren't completely satisfied our Duty Managers are always available. They will be happy to help you and either continue the call or arrange to call you back at a convenient time.

- For issues and complaints about your water bill call our billing team on **08457 500 500**.
- For issues and complaints concerning our water and sewerage services, please call our Customer Operations Service Centre on **0800 783 4444**.

We also have a Textphone Facility available 24 hours a day on **0800 328 1155**.

Email: You can send emails to **customer.relations@severntrent.co.uk**.

Post: You can write to us at the following address:

Severn Trent Water Ltd
 Sherbourne House
 St Martins Road
 Finham
 Coventry
 CV3 6SD

Stage two – If you aren't happy, we can review your complaint.

Please let us know why you aren't happy by calling, emailing or writing to us using the details provided. Your complaint will go to a senior member of our customer service team to be reviewed. We will assess all of your concerns fully and let you know the outcome as soon as possible. In some cases you might feel it would be better to deal with the issue face to face and we are happy to visit, or for you to visit us, by appointment, if you ask us to.

Stage three – If you don't agree with our review you can contact the Consumer Council for Water

The Consumer Council for Water are an independent organisation which exists to protect your rights as a customer and they will provide you with free advice. They can be contacted using the address at the back of this booklet.

In some circumstances, if we have failed to comply with our duties under the Water Industry Act 1991 and you have been caused loss or damage your dispute may be referred to Ofwat or to legal arbitration. You can find details of this in our Code of Practice – Guaranteed Service Standards – available by visiting www.stwater.co.uk or by calling **08457 500 500** (general or billing services) or **0800 783 4444** (water or sewerage services).

I am a tenant, when am I responsible for paying the bill?

If you live in rented accommodation, it's not always easy to understand 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 accepting responsibility for our charges, this means you have to pay the bill. If you have any problems or if your bill is for a previous tenant, please call us straight away. We can only help you if we know.

I am a landlord, when am I responsible for paying the bill?

You are responsible for paying water charges if you don't have a tenant or if you have agreed with us that you will pay the bill.

I have individual needs – how can you help?

We need to know if you have individual needs so please contact us to join our Access register.

Being on the register means you can access the following services:

- Correspondence in Large print, Braille, Electronic or Audio formats
- Bill reading service
- Textphone service
- Confidential password to help identify our staff who may call at your door
- Special meter reading arrangements
- Special water supply arrangements if you are a home dialysis patient
- Help with the provision of free bottled water during a supply interruption

For further information or if you wish to be added to our Access register, please contact us on **08457 500 500**. We will take your details and arrange for our Access team to contact you or send an Access information pack.

Bogus callers

If a Severn Trent Water employee asks to come into your home, they will show you an ID card with their name and photograph on it. You can check their identity by calling **0800 783 4444** and we will confirm if they are genuine. Do not call any other number they give you or accept any excuses. If you are in any doubt, do not let them in. For your protection, we have a password scheme which can protect you against bogus callers. For more information please download our 'Stop' leaflet from www.stwater.co.uk or telephone **08457 500 500** to request a copy. If you use a textphone you can also contact us on **0800 328 1155**.

How can I contact you?

Our website is designed to provide you with answers and advice for many queries you may have. You can also pay your bill, apply for a meter, update your meter reading, check your water quality, change your address or report a leak.

Visit us at www.stwater.co.uk

For general enquiries or complaints about your bill, please contact our Customer Contact Centre on: **08457 500 500**

8.00 am to 8.00 pm Monday to Friday

8.00 am to 1.00 pm Saturday

You can also email on: customer.relations@severntrent.co.uk

If English is not your first language and you need help, please call and ask for our Language Line service.

For operational emergencies (leaks/burst mains/sewer blockages/sewer flooding/dangerous apparatus) and general operational information or complaints about your water and sewerage services, please contact our Customer Operations Service Centre on: **0800 783 4444**.

The centre is operational 24 hours a day, 7 days a week

The postal address is;

Severn Trent Water Ltd
Customer Operations Service Centre
Sherbourne House
St Martins Road
Finham
Coventry
CV3 6SD

If you use a textphone you can contact us on **0800 328 1155**
(available 24 hours a day)

Our headquarters are located at:

2297 Coventry Road
Birmingham B26 3PU
www.stwater.co.uk
0121 722 4000

If you only receive sewerage services from Severn Trent Water, your water may be supplied by South Staffordshire Water Plc. In this case you should contact us if you have a query about your sewerage service and South Staffordshire Water if you have a query or complaint about your water supply or bills. Contact South Staffordshire Water at:

South Staffordshire Water Plc
Green Lane
Walsall
West Midlands WS2 7PD

Or call: **01922 638 282** (general enquiries)
0845 607 0456 (billing enquiries)
0800 389 1011 (supply queries)

The Consumer Council for Water (CCWater) is there to review all issues that affect your interests as a water customer, liaising with us and making representations on your behalf. CCWater staff can give you free independent advice on issues that affect you as a water customer and they will investigate any complaints that you can't resolve directly with us through our own complaints procedures. They will also advise you if the matter you have raised is a dispute that can be settled by our regulator, the Water Services Regulation Authority (Ofwat). You can contact CCWater at:

Consumer Council for Water Central
1st Floor
Victoria Square House
Victoria Square
Birmingham B2 4AJ
0121 345 1017 or **0845 702 3953**
central@ccwater.org.uk
www.ccwater.org.uk