

How we calculate your bills

Household customers

Scheme of Charges for 2018-19

WONDERFUL ON TAP



About this document

Scheme of Charges (Households)

1 April 2018 to 31 March 2019

From 1 July 2018, **we** separated **our** regulated businesses, which comprised *Severn Trent Water and Dee Valley*, so that **we** now have one in **England** (*Severn Trent*) and another in Wales called **Hafren Dyfrdwy** which translates as 'Severn Dee' – named after the two main rivers in its area.

This charging document **deals with charges for those customer in England** who receive their water and sewerage services from **Severn Trent Water**.

Our Household Scheme of Charges explains how we calculate your bill and how different charges apply to you. You can also use this document to see how we can help you if you are having difficulties paying your bills for water and sewerage.

This document is split into **three**:

- The first part (A) gives a quick and easy guide to how we calculate your bills.
- The second part (B) provides a detailed legal overview and contains more technical information.
- The third part (C) sets out our charges for 2018-19.

Whether you're renting, buying or an outright owner, start with our overview for *household customers* that begins on **page 4**. Then, simply choose whether you want to read about charges for customers who are *unmetered*, *metered* or those whose volume of water usage is *assessed*.

Customers who have problems paying their bill can find out more in our *payment problems* overview on **page 9**.

All charges to household customers are rated 0% for VAT. So there is no VAT added to your bill.

Developers

If you are looking for information on charges for developers then go to:

www.stwater.co.uk/developercharges

Any questions?

If you have a question about any aspect of this document, take a look out our *Frequently Asked Questions* section on **page 12**. If you can't find the answer you need there, check out our *Useful Contacts* on **page 17**.

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Section A: Guide to how we calculate your bills

A1: Household customer overview

This section of the document explains how we calculate your bills and is for anyone who lives in a private home, whether you're buying, renting or own your home outright. You can read a full definition of household 'premises' in the **Glossary** section of this document (see section B1.2)

A1.1 How we charge you

There are three ways we charge for the water services we provide:

- Unmetered (also referred to as *unmeasured*)
- Metered (also referred to as *measured*)
- Assessed volume.

Whichever of these applies to you, the charges cover three elements:

Fresh Water (Water supply)

This covers the costs of supplying water to your property.

Waste Water (Used water)

This covers the cost of removing, treating and/or disposing of the used water from your property.

Surface water drainage

This covers the cost of draining rainwater from your property. If no rainwater from your property drains to the public sewer then you will not have to pay this charge.

Why we can charge

Although there is no contract between you and Severn Trent, water charges are payable under our "powers to charge", detailed in the Water Industry Act 1991. The Act entitles us to charge for services - in accordance with our Scheme of Charges (this document). Our Scheme of Charges has to comply with the 'Charges scheme rules' set by our economic regulator, Ofwat - the Water Services Regulation Authority. For their contact details **see page 16**.

Customer Information

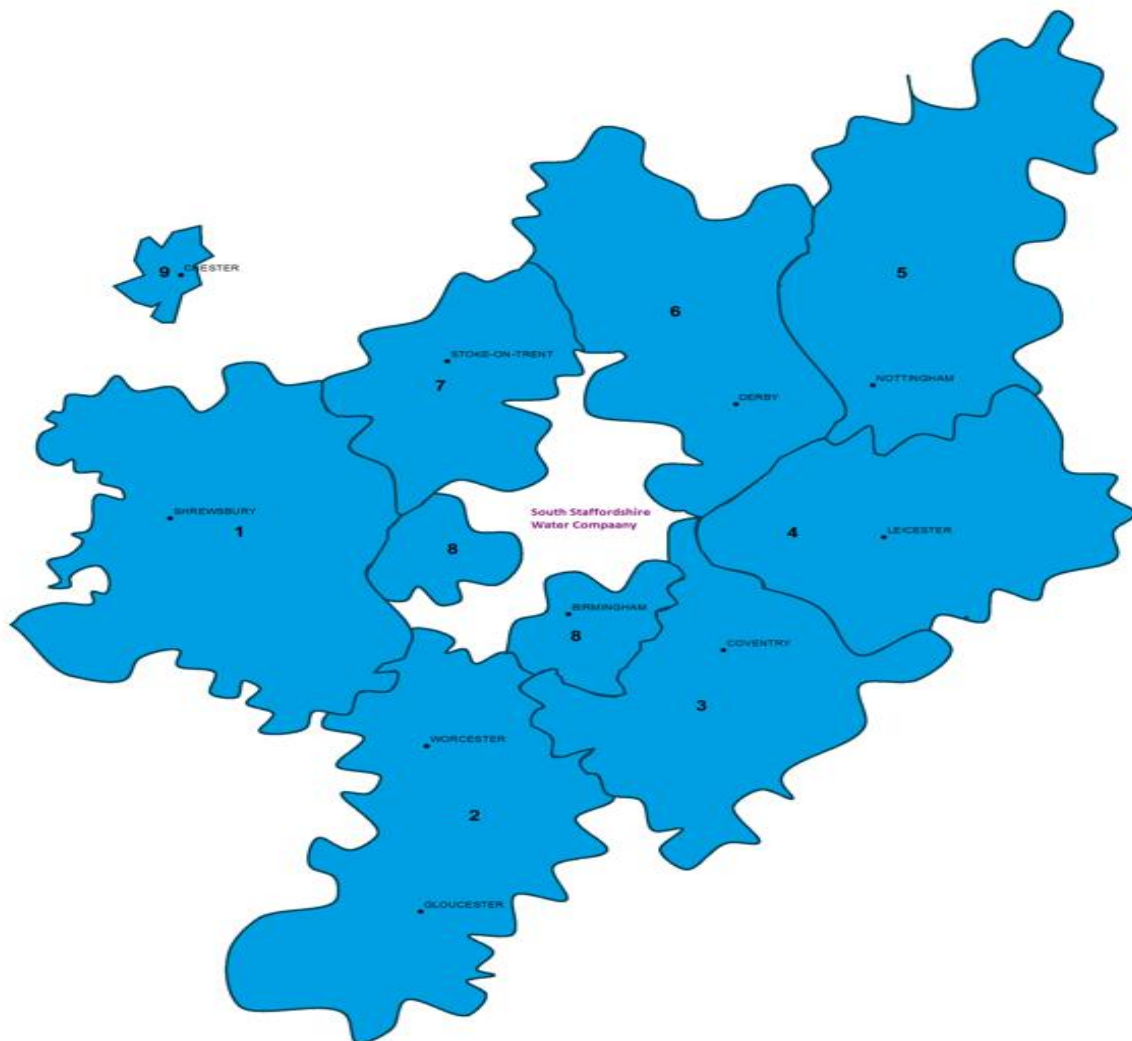
If you are moving to a new property (or another property within our area) you can ask us about the basis of charges for that property. We will provide that charging information on request, provided we can get any consent that may be required from the current occupant of the property.

A1.2 Unmetered charges for households

If your property was built before April 1989, it is likely that you will be paying unmetered charges. These are also known as unmeasured charges. They are based on the 1989/90 rateable value of the property.

Charging zones for unmetered charges

As there are differences in the average levels of rateable value throughout our area, we vary our charges according to the area (or zone) you live in. There are ten geographical zones in our region. This map provides a guide to the area covered by each zone. The zone marked 'S' is where the water supply is provided by South Staffs Water Plc. **Zone 10** (not shown on the map) is a small area on the border of England and Wales just below Zone 9.



Unmetered households are charged for:

- Water supply
- Used water
- Surface water drainage

The charges for each of these services is calculated by multiplying the rateable value of your property by the rates for the services that you receive. The rates for each service are set out in table 1 on **page 39**.

If you can show that your property does not have any surface water draining to the public sewer, you will not have to pay surface water drainage charges. If you pay someone else for part of your surface water drainage (for example Canal and River Trust), you may be entitled to claim a reduction from us. Get in touch with us to find out more – or get an application form – using the contact details on page 17.

A1.3 How to get a meter (the free meter option)

Applying for a meter

If you are a household customer, you can choose to have a water meter installed so that you only pay for the amount of water you actually use. The way in which metered water and sewerage charges are calculated is described in Section A1.4: Metered charges for households below.

You can apply for a meter online at stwater.co.uk. Or, you can email us at customercare@severntrent.co.uk. Alternatively, phone or write to us. **Useful contact** numbers and addresses are on **page 17**.

Fitting the meter

Our preferred place to fit the meter is outside your property. We'll do this free of charge. Where this is not possible we'll see if we can fit it inside your property. We'll need to assess if fitting it inside is practicable and economical. If we can fit a meter for you, we aim to install it within three months of receiving your application.

When metered charges begin

You start paying metered charges from either the date of installation or three months from your request for the meter, whichever is earlier. If we fail to fit a meter within three months of your meter request, we will use the first meter reading following meter installation to estimate consumption during the period from three months after we received the request to the date that the meter was actually installed. Charges will be backdated to three months after we received your application. This makes sure that you still receive the full benefits of metering.

Changing your mind

If you decide that metering is not for you, there is plenty of time to change your mind. You have a maximum of 24 months after the meter was installed or 30 days after issue of the fourth, six-monthly bill (whichever is later), to request a return to unmetered charging. This can only be done if the rateable value of your home is still valid and not affected by any extension or other substantial work carried out on your home in the meantime.

When a meter can't be fitted

Where metering is not reasonably practicable or involves unreasonable expense, we won't fit a meter. If you disagree with us, you can refer the matter to our regulator, Ofwat (their contact details are on **page 176**).

Where we are unable to fit a meter - and you currently pay unmetered charges - you can choose to stay on unmetered charges or you can choose to pay assessed volume charges. When you opt for assessed volume charges, the start date for the new way of charging will be the date of your original application for a meter. The way in which assessed charges are calculated is described in Section A1.5: Household charges assessed by volume.

Who can apply for a meter?

Anyone can apply for a meter, but you'll probably be interested only if you currently pay unmetered charges.

You may also want to consider switching to a meter if you currently pay assessed volume charges. If you pay assessed volume charges because you or a previous occupier applied for a meter but it wasn't practical or economical to install one, it may appear that there is little point in applying for a meter. However, as meter technology is constantly improving, depending upon how long ago the failed meter fit took place, it may now be possible to fit a meter. It costs nothing to find out. Alternatively, you can make any necessary alterations to the pipework yourself so that a meter can now be fitted.

A1.4. Metered charges for households

If you have a water meter in your home, your water bills are based on metered charges. These are also known as measured charges. The charges are based on the volume of water supplied to your property. The charges have three parts:

- **Water supply charge**

This is based on the volume of water your household uses and is measured by a meter. If an actual meter reading isn't available, we can use an estimated meter reading. The estimate is based on your average daily consumption, which we calculate by looking at previous actual meter readings.

To work out the charge, we multiply the volume of water (actual or estimated) by the appropriate rate. The rate we use is set out in **table 2**.

- **Used water charge**

As with the water supply charge, this is based on the volume of water (using an actual or estimated meter reading) that your household uses. Please note that we usually do not provide sewerage (used water) services for customers in **Zones 9 and 10** as Dwr Cymru (Welsh Water) and United Utilities provide sewerage services in these areas.

For most customers, we assume that the volume of 'water in' is the same as the volume of 'water out', i.e. returned to sewer.

To work out the charge, we multiply the volume of water (actual or estimated) by the appropriate rate. For household customers, the rates we use are set out in **table 3**.

The unit charge reflects 'normal losses'. This covers water that doesn't actually reach the sewer because of things like evaporation from cooking, clothes washing, bathing, hot water equipment and garden watering.

If you believe that you have more than 'normal losses', and can prove this by measurement, you can claim a reduction in the volume of used water. To find out more, call us on 03457 500 500 (lines are open Mon - Fri, 8am - 9pm and Sat 8.30am - 5.30pm).

- **Standing charge**

As well as water supply and used water charges, where applicable, we also apply a standing charge that is based on the size of your meter. This covers the cost of reading, billing and maintaining the meter and – eventually – replacing it. Current standing charges are set out in **table 2 and table 4**.

- **Surface water drainage charge**

For some household properties, our charge is based on the 1989/90 rateable value of the property. Where this is the case, the charge is calculated by multiplying the rateable value of your property by the rate for “surface water only”. Our current rates are set out in **table 5(a)**. Please note that we usually do not provide surface water drainage services for customers in **Zones 9** and **10** as Dwr Cymru (Welsh Water) and United Utilities provide sewerage services in these areas.

Most properties including new ones pay for surface water drainage by property type (detached, semi-detached or other). The rates for the different types of property are set out in **table 5(b)**.

If you are currently paying for surface water drainage by rateable value, you can choose to pay by property type instead if you want to. The change would begin on the date you apply. Contact us to find out more by visiting stwater.co.uk or calling us using the details on **page 17**.

Property-type charges are simple and broadly reflect the area of different types of household. We do not measure each individual household property or look at how much of your property drains into the sewer. In our view, attempting to measure drainage in order to apply a partial reduction could not be achieved without creating a significant additional administrative cost burden for customers as a whole. But if you can show that your property does not have any surface water draining to the public sewer, you will not have to pay surface water drainage charges.

We encourage household customers to limit the surface water running off their property into the sewer. You can find a range of water butts and other rain harvesting products at discounted prices on our website. These can help you save money on your bill, because you will not need to use tap water for your garden. And if you pay someone else for part of your surface water drainage (for example Canal and River Trust), you may be entitled to claim a reduction from us. Get in touch with us to find out more – or get an application form – using the contact details on **page 17**.

A1.5. Household charges assessed by volume

Assessed volume charges are used when:

- There is no longer an appropriate rateable value for the property (for example where two properties have been merged into one or a house split into flats.). There is a more detailed definition of what we mean by ‘substantially altered’ in the glossary on **page 21**.
- You or a previous occupier has asked for a meter but we could not install one (too difficult or too costly) and either you or the previous occupier chose to pay assessed volume charges instead of unmetered charges.
- After several visits and written requests, if we haven’t been able to get into the property to install, read and/or maintain our meter, we may apply an assessed charge as a temporary measure.

Assessed volume charges are based on:

- Water supply charges
- Used water charges
- Surface water drainage charges

Water supply charges and used water charges

These charges are based on the property type (detached, semi-detached or other). Alternatively, they're based on an assessment of the water used by a single occupier. The rates we use are set out in **table 7**.

Surface water drainage charges

These charges are based on property type (detached, semi-detached or other). The rates we use are set out in **table 5(b)**.

If you can show that your property does not have any surface water draining to the public sewer, you will not have to pay surface water drainage charges. If you pay someone else for part of your surface water drainage (for example Canal and River Trust), you may be entitled to claim a reduction from us. Get in touch with us to find out more – or get an application form – using the contact details on **page 17**.

A1.6. Tariffs for households who have problems paying

There are three ways in which we can help households facing difficulties. They are:

- WaterSure
- The Big Difference Scheme (applies to Zones 1 to 8 only)
- The Here to Help scheme (applies to Zones 9 and 10 only)

If you contact us, we'll work with you to make sure that you are on the most appropriate tariff to meet your needs.

WaterSure

WaterSure means that if you use a lot of water - and you meet the scheme's requirements – the maximum you can pay is the average household bill in the Severn Trent region.

If you receive any of the following benefits you may be able to take part in the WaterSure scheme:

- Housing benefit
- Income support
- Working tax credit
- Income-based job-seeker's allowance
- Child tax credit (except families in receipt of the family element only)
- Pension credit
- Income-related employment and support allowance
- Universal Credit
- Disability Living Allowance/Personal Independence Payment.

To qualify, you need:

- A water meter, or, to be currently paying Assessed volume charges as a consequence of us deciding that it is too difficult or too costly for us to install a meter
- Three or more children under 19 years old OR a medical condition that means you need to use a lot of water.

You can't qualify for WaterSure if you have:

- A garden sprinkler
- An automatic garden-watering device (with the exception of trickle flow devices)
- A swimming pool larger than 10,000 litres capacity (unless you can prove that no water we supply is used to automatically fill it or top it up)

You can find out more and apply for WaterSure online at stwater.co.uk or by phoning or writing to us. Use the 'general enquiries' details on **page 17**.

The Big Difference Scheme (applies to Zones 1 to 8 only)

Our Big Difference Scheme is for household customers on low incomes who struggle to pay their water or sewerage bills. It is also sometimes referred to as a 'social tariff'.

If you want to apply for the Big Difference Scheme, you need to talk to the Severn Trent Trust Fund (STTF, contact details on **page 18**), Citizens Advice or to us.

Once you apply, an assessment of your household's income will be carried out. This takes into account everyone in the household.

If your application is successful, an amount you should be paying will be recommended. There are several bands of charges, also known as tariffs. These are set out in **table 9(a)**.

Other key points about the Big Difference Scheme include:

- The Big Difference Scheme applies for 12 months from the date you apply.
- You need to reapply each year, but there's no limit to how long you can be part of the Big Difference Scheme as long as you continue to qualify.
- You need to tell us if your financial circumstances change at any time while you're part of the Big Difference Scheme.
- If your finances improve, you could be put back onto our standard charges.
- We'll still read your meter (if you have one) while you're part of the Big Difference Scheme.

If your application is unsuccessful, you can't apply again for six months.

You can't qualify for the Big Difference Scheme if you:

- have a garden sprinkler or an automatic garden-watering device (with the exception of trickle flow devices)
- have a swimming pool larger than 10,000 litres capacity (unless you can prove that no water we supply is used to automatically fill it or top it up)
- have another home, and/or
- the property is used mainly for another purpose, not just a home.

You can find out more and apply for the Big Difference Scheme online at stwater.co.uk or by phoning or writing to us. Use the 'general enquiries' details on **page 17**.

The Here2Help scheme (applies to Zones 9 and 10 only)

Our Here2Help Scheme is for household customers on low incomes who struggle to pay their water bills. It is also sometimes referred to as a 'social tariff'.

If you want to apply for the Here2Help Scheme, you need to talk to us. Use the 'general enquiries' details on **page 17**.

Once you apply, we will assess your household's income, taking into account everyone in the household.

If your application is successful, we will determine the amount you should be paying. There are several bands of charges, also known as tariffs. These are set out in table 6.

Other key points about the Here2Help scheme include:

- The Here2Help scheme applies for 12 months from the date you apply.
- You need to reapply each year, but there's no limit to how long you can be part of the Here2Help scheme as long as you continue to qualify.
- You need to tell us if your financial circumstances change at any time while you're part of the Here2Help scheme.
- If your finances improve, you could be put back onto our standard charges.
- We'll still read your meter (if you have one) while you're part of the Here2Help scheme.

If your application is unsuccessful, you can't apply again for six months.

You can't qualify for the Here2Help scheme if:

- you have a garden sprinkler or an automatic garden-watering device (with the exception of trickle flow devices)
- you have a swimming pool larger than 10,000 litres capacity (unless you can prove that no water we supply is used to automatically fill it or top it up)
- you have another home, and/or
- the property is used mainly for another purpose, not just a home.

Applicants can find more information or help on how to apply online at:

www.deevalleywater.co.uk/Here2Help or by phoning or writing to us. Use the 'general enquiries' details on **page 17**.

A2 Frequently asked questions

Why is my property metered? Do I have the right to be charged unmetered charges?

In some circumstances, it's not possible for you to be charged on an unmetered basis.

As rateable values were last calculated in 1989/90, any substantial alterations to your property after this date mean that it's no longer appropriate to base charges on a rateable value that is no longer valid. In these circumstances, if the property is not metered, we'll apply assessed volume charges. Where the property was built after April 1990, it will not have a rateable value and will have initially been charged on a metered basis.

Using rateable values as a basis of charging is becoming outdated as rateable values are well over 20 years old. Charging by metered consumption is fair because you pay for what you actually use, and can promote the efficient use of water, which helps to protect our environment. For these reasons, there are restrictions placed on the ability to revert to unmetered charges.

For household customers, it's not possible to go back to unmetered charges where a previous occupier has applied for a meter. Where you applied for the meter, you can go back to unmetered charges only if you made the application before 1 April 1996 (our terms and conditions for meter applications before then allowed changing back to unmetered charges at any time). You can also go back to being unmetered if you ask us no later than 24 months after the meter was installed or 30 days after your fourth six-monthly bill was sent out to you (whichever is the later).

Your property must be metered if:

- the property is in an area covered by our selective metering programme and there has been a change of occupier
- there is a swimming pool or pond over a certain size, or where an automatic garden watering device (i.e. a hosepipe not held in the hand) is used
- it is a new property
- or where we need to separate a joint water supply pipe.

Where installing a meter in any of these circumstances would not be reasonably practicable or would involve unreasonable expense, assessed volume charges will be applied.

I've moved house. Will it be metered?

If you move into a property that is already metered, we will charge you on a metered basis. If the previous occupier of your new property was charged on an unmetered basis or on an assessed volume basis, we will normally continue to charge you on this basis. The exception to this is where your property is located in an area covered by our selective metering programme, in which case we will require the supply to be metered. If your new property is not metered, you can apply to have a meter installed and pay on a metered basis if this is possible.

I would like to have a meter installed. What should I do?

Go to stwater.co.uk and answer a few questions to see whether you could save money. Or, if you prefer, you can check using the Consumer Council for Water's meter calculator at www.ccwater.org.uk. If you decide that a meter-based charge is right for you, call us on 0345 7 090 646 and we will make a convenient appointment to fit a meter at your property.

What happens if I alter my property?

If you substantially alter a household property that we charge on the basis of rateable value, this will make the rateable value invalid. There is a more detailed explanation of what we mean by 'substantially altered' in the **Glossary** to this document - see **section B1.2**. We will charge you an assessed volume charge, according to the type of property (detached, semi-detached or other). If there is a single occupier, different assessed volume charges apply. Alternatively, you can have a meter installed and pay on a metered basis. Where we need to install separate service pipes, a meter will need to be installed.

Will I be charged if there is a leak?

In general, we own the part of the supply pipe that we have laid. This is the part of the supply pipe up to our stop tap. After the stop tap, the pipe belongs to you and is called a private supply pipe. Usually, the stop tap is at the boundary of your premises. If it is on your premises, our part of the pipe ends at the stop tap.

A meter is normally located on the private supply pipe. So, if the leakage is recorded on the meter, it is likely that the leak is on your private supply pipe.

If there is a leak on a private supply you will have to pay for the water that has leaked unless you qualify for a leakage allowance. A leakage allowance will be given, and your bill adjusted, provided you have the leak repaired within 28 days and provided the leak was not caused by your negligence or by the act of a third party.

If the leak is on our supply pipe, we will not charge you for the water that leaked.

We only give one leakage allowance per customer per property. Where a customer can demonstrate to us that water lost through leakage has not gone to the sewer, we will also consider a non-return to sewer allowance.

You can find out more from our address shown in the useful contacts section on **page 17** or in our Codes of Practice, available at stwater.co.uk.

My property is not connected for surface water drainage.

- *Am I entitled to pay lower charges?*
- *Can I have these lower charges backdated to previous years?*

If your property has no connection at all to the public sewer for rainwater, you will only pay for used water. For unmetered customers we will reduce your sewerage charge as set out in section C2. For metered customers we will cancel the rateable value or property type based surface water drainage charge. We will normally backdate this to 1 April 2014. However, for properties occupied for the first time on or after 1 April 2014 we will backdate this to the date that you occupied the property.

Please note that we usually do not provide surface water drainage services for customers in **Zones 9** and **10** as Dwr Cymru (Welsh Water) and United Utilities provide sewerage services in these areas.

Why have I received a bill for more than one year's charges?

While we strive to ensure that all bills for charges are correct, in the case of error we reserve the right to make retrospective adjustments. We will consider these on a case-by-case basis so that we can take into account the specific circumstances. In the case of surface water drainage, if incorrect bills have been submitted the adjustment will be limited to 1 April 2014.

I have been overcharged. Can I have a refund?

If we have incorrectly overcharged you, we will make an adjustment to your bill to cover any overcharging. In the case of surface water drainage (where you have been charged according to the wrong property type) this will be limited to 1 April of the charging year in which the mistake is identified. Where this results in your account being in credit, we will give you a refund.

If my property is empty, will I have to pay any charges?

Normal water and sewerage charges will continue to apply, until you tell us that you do not need a water supply for the property and that we can disconnect the supply. There will be no charge for water supply or for used water after the date that we receive this notification.

No charges will be made for homes that are furnished but unoccupied (whether they're metered or unmetered) if we are satisfied that the non-occupation is due to exceptional circumstances such as death or long-term hospitalisation of the customer.

How can I pay my bill?

We normally send unmetered bills in February/March each year with two payments due on 1 April and 1 October. You can choose to pay instead by eight monthly amounts, starting normally on 1 April or another date if we agree to this.

We normally send metered bills to households every six months. These bills are in arrears (covering the previous six month period) and these bills are due on demand. However, budget arrangements can be made with us.

Details of how you can pay can be found in section B6 of this document.

What if I'm struggling to pay my bill?

If you're having difficulty making payments, you should contact us immediately. We may be able to arrange for more frequent payments (e.g. fortnightly or weekly) or longer payment plans.

We also have support available to customers in some circumstances. Our WaterSure, Big Difference and Here2Help schemes are explained in section A1.6 above.

We accept payments for charges via the Water Direct Scheme operated by the Department of Work and Pensions. If you are in arrears and on Income Support, Job-Seekers Allowance, Pension Credit or Employment and Support Allowance, you may qualify to have your charges paid directly from your benefit. If you are interested in using the Water Direct Scheme you should contact us on 0345 6043772 and we'll contact the Department of Work and Pensions on your behalf. We can also make applications on your behalf.

Where can I find out about other Severn Trent Water charges?

Charges for some other services such as connecting properties to our network can be found under Developer Services www.stwater.co.uk/developercharges. If you still can't find the service you are looking for please contact us (see page 17 for contact details).

A3 What to do if you are unhappy with our service

We strive to provide excellent customer service and we're committed to getting things right – first time, every time. If this doesn't happen, we'd really like to receive your feedback so we can work with you to put things right, and say sorry if we got it wrong.

Our customer care teams can deal with most questions and comments, and will work with you to help put things right or get the answers you need.

If you'd like to talk to us about anything to do with your bill, just call **03457 500 500** (local rate call) between 8am and 9pm Monday to Friday, and 8.30am to 5.30pm on Saturday.

For any questions about your water supply or sewerage service, our team is here to help 24 hours a day, 7 days a week on **0800 783 4444** (free from most landlines and some mobiles).

If our team can't put things right straight away, you can talk to one of our Duty Managers – just ask and your call will be passed to them, or they can call you if you prefer.

For customers who have a Textphone, we're available all day, every day on **0800 328 1155**.

You can also get in touch with us through our website at stwater.co.uk. You'll be able to get up to date information from your smartphone or tablet computer. From the website you can find out all about us, manage your account online and also see if anything is happening in your area that may affect your water or sewerage services.

Step 1: What do I do if I'm still not happy?

You can contact us through our website, email us (customercare@severntrent.co.uk) or if you prefer, write to us at the following address:

Severn Trent Water
Customer Care Team
PO Box 5309
Coventry
CV3 9FH

Please include your phone number so we can get back to you as quickly as possible. If you write us a letter, we'll reply within 10 working days. If we don't, you could be entitled to payment under our Guaranteed Standards Scheme. More information can be found in our Codes of Practice – available on our website at stwater.co.uk or by using the contact details on **page 17**.

Step 2: Can I have my case reviewed?

If we still haven't been able to resolve your problem, we'll be happy to review your case. Just let us know and our teams will take another look at it.

Once you contact us, our team will carry out a full review and get back to you within 10 working days.

If you feel it would be better to deal with the issue face to face then we're happy to visit you anywhere within the Severn Trent region, or you can make an appointment to visit us.

Step 3: The Consumer Council for Water

If we've reviewed your case but you still think we could have done more, you can contact the Consumer Council for Water (www.ccwater.org.uk) by writing to them at:

Consumer Council for Water
1st Floor, Victoria Square House
Victoria Square
Birmingham
B2 4AJ
or by calling: 0300 034 2222

The Consumer Council for Water will advise customers about the dispute resolution powers that Ofwat may have regarding their complaint and any further steps that they can take should they feel that they need to take the matter further. You can contact Ofwat (www.ofwat.gov.uk) by writing to the following address:

Ofwat
Centre City Tower
7 Hill Street
Birmingham
B5 4UA

or by calling: 0121 644 7500

You can find out more information about who to contact if you are unhappy with our service, and the options available to you, in our Codes of Practice – available at stwater.co.uk or by contacting us using the details above.

If you only receive sewerage services from us, your water may be supplied by South Staffs Water Plc (www.south-staffs-water.co.uk). This means you should contact us if you have a query about your sewerage service and South Staffs Water Plc if you have a query about your water supply or bills.

Their address is:

South Staffs Water Plc
Green Lane
Walsall
WS2 7PD

Phone: Billing enquiries : 0345 607 0456
Supply queries: 0800 389 1011

Water Industry Redress Scheme (WATRS)

If your complaint remains unresolved after it has gone through all the stages of our complaints procedure and has been reviewed by CCWater, you may be eligible to take your concerns to WATRS, the Water Industry Redress Scheme, which can provide an independent binding decision. Details on how and when to apply can be found at watrs.org or contact:

Telephone: 020 7520 3801
Email: info@watrs.org
Address: WATRS International
Dispute Resolution Centre
70 Fleet Street
London
EC4Y 1EU

A4. Useful contact numbers and addresses

General enquiries and support options

Web-site	stwater.co.uk
Email	customercare@severntrent.co.uk
Tel No:	03457 500 500 (charged at local rates)
Address:	Severn Trent Water Limited Customer Care PO Box 5310 Coventry CV3 9FJ
Office hours:	Monday - Friday 08.00 - 21.00 Saturday - 08.30 - 17.30

Meter option applications and Information

Web-site	stwater.co.uk
Email	customercare@severntrent.co.uk
Tel No:	0345 7 090 646 (charged at local rates)

Queries on water quality, pressure, supply, sewerage or leaks

Tel No:	0800 783 4444 (24 hour free phone)
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Severn Trent Trust Fund (STTF)

Web-site	sttf.org.uk
Email	office@sttf.org.uk
Tel No:	0121 355 7766
Address	Severn Trent Trust Fund FREEPOST RLZE-EABT-SHSA Sutton Coldfield B72 1TJ

Dwr Cymru Welsh Water

Web site	www.dwrcymru.com
Address	Customer Services Dwr Cymru Welsh Water PO Box 690 Cardiff CF3 5WL
Tel No:	Billing: 0800 152 145 Operational: 0800 085 3968

Hafren Dyfrdwy (formerly Dee Valley Water)

Web-site: www.hdcymru.co.uk

Email: customercare@hdcymru.co.uk

Tel No: 0330 678 0679

Address: Hafren Dyfrdwy
PO Box 507
DARLINGTON
DL1 9XF

United Utilities plc

Web-site: www.unitedutilities.com

Tel No: Billing: 0800 912 7237
Operational: 0345 672 3725

Address: United Utilities Plc
PO Box 450
Warrington
WA55 1WA

B: Scheme of Charges for 2018-19

B1. Introduction to the Household Scheme of Charges

B1.1 Introduction

This “Scheme of Charges” contains the charges of Severn Trent Water Limited made under the provisions of the Water Industry Act 1991 for the period 1 April 2018 until 31 March 2019. The Scheme of Charges is our legal description of the methodologies and bases used in calculating our charges.

B1.2 Glossary

- (i) Unless covered by (iii) immediately below, words used in this Scheme have the same meaning as under the Interpretation Act 1978 as applied to the interpretation of an Act of Parliament.
- (ii) Clause and sub-clause headings are for convenience only and shall not affect the interpretation of this Scheme.
- (iii) In this Scheme, unless the context requires a different interpretation:

“*cesspool*” includes a settlement tank or other tank or closet for the reception or disposal of foul matter other than **trade effluent**;

“*common area*” means any area (including a roof) where several **occupiers** of a number of **premises**, (including their employees, licensees or visitors), have because of their occupation, lawful rights of access to or over that area but excluding:

(a) any area of public highway or public open space
and

(b) any area rated as a separate **rateable value premises** for the purposes of **the 1967 Act** or the Local Government Finance Act 1988 and a **common area** is next to a **premises** where **we** are satisfied that such rights of access are enjoyed;

“*Common Billing Agreement*” means an agreement between **us** and any other person under which that person has agreed to pay charges for water supply or sewerage services (or both) in respect of two or more **household premises** which have a common **supply pipe** and, in any case where that agreement relates to one of those services only, are also subject to a similar agreement for common billing between that person and the undertaker providing the other service;

“*household premises*” means any building or part of a building which is occupied as a separate private dwelling-house (or which, if unoccupied, is capable of being occupied as a separate private dwelling-house), and includes a caravan or a boat or similar structure designed or adapted for use as a place of permanent habitation;

“*meter*” means **our** meter;

“*normal working days*” are Monday to Friday and exclude Bank Holidays;

“*normal working hours*” are 9:00am to 5:00pm on **normal working days**;

“*occupier*” includes, at any time when a **premises** is unoccupied:

- (a) any person to whom **we** provide services in relation to such **premises**;
- (b) any person entitled to exclusive occupation of the **premises** or to prevent third parties from interfering with, occupying or entering the **premises**;
- (c) any person who has sufficient control over the **premises** to owe a duty of care towards those who come lawfully onto the **premises**;
- (d) any person who maintains **premises** furnished or otherwise ready for occupation, including where appropriate the **owner** of such **premises**;

“*Ofwat*” means the Water Services Regulation Authority;

“*our water area*” means the water services area of Severn Trent Water Limited as defined in **our** Instrument of Appointment as a water undertaker for the purposes of **the Act**;

“*our sewerage area*” means the sewerage services area of Severn Trent Water Limited as defined in **our** Instrument of Appointment as a sewerage undertaker for the purposes of **the Act**;

“*owner*”, “*valuation officer*” and “*water hereditament*” shall have the meanings given to them by **the 1967 Act** as they applied before that Act was repealed;

“*premises*” for the purposes of water supply and sewerage charges includes a building, buildings, part of a building and/or land occupied by one or more occupiers to which water is supplied, whether directly or indirectly, through a single service pipe that is owned by **us**, and where the context permits, includes **rateable value premises**;

“*public sewer*” means a sewer that is owned by **us**;

“public foul water sewer” means any foul water or combined sewer (or surface water sewer communicating directly with such a foul water or combined sewer) that is owned by **us**, including any pumping station **we** consider to be part of that sewer;

“public surface water sewer” means any surface water sewer that is owned by **us**, including any pumping station **we** consider to be part of that sewer, which at no point discharges into a **public foul water sewer**;

“rainwater harvesting system” means a system where surface water is collected and recycled so as to reduce the volume of water supplied by **us** and used at the **premises**;

“rateable value” means, in relation to a **rateable value premises**, the **rateable value** of that **rateable value premises** as at 31 March 1990 as assessed under **the 1967 Act**;

“rateable value premises” means a hereditament (a **premises** or unit of property shown as a separate item in a **valuation list** made under **the 1967 Act**);

“relevant multiplier” means a number (which may be one or more or less than one) calculated as set out in section B6.1 (vii);

“selective metering programme” refers to **our** pilot exercise requiring that all unmetered **premises** that are located in the trial area will, following a change of **occupier**, require a **meter** to be installed by **us** for the purposes of calculating charges;

“sewage treatment works” means any works or facility for sewage treatment or disposal that is owned by **us**;

“single person household” means in relation to **premises** which are **household premises** those which are occupied by a single person;

“substantially altered” means substantially physically altered, subjected to a material change of use, split into different and separate units or merged with another **premises**, in circumstances where the **rateable value** or values of the **premises** in question relating to the situation prior to such event are in **our** opinion no longer appropriate;

“supply pipe” means any part of a service pipe which **we** could not be, or have been, required to lay under section 46 of the Act;

“the Act” means the Water Industry Act 1991;

“the 1967 Act” means the General Rate Act 1967;

“the Authority” means the Severn-Trent Water Authority, **our** predecessor body;

“the Licence” means the Instrument of Appointment by the Secretary of State for the Environment of Severn Trent Water Limited as a Water and Sewerage Undertaker under the Water Act 1989;

“the 1999 Regulations” means the Water Industry (Charges) (Vulnerable Groups) Regulations 1999 as amended or substituted from time to time;

“used water” does not include trade effluent discharged under the terms of a trade effluent consent or agreement and **“used water meter”** means a meter installed under section B3.1 (viii) below;

“valuation list” means the list in which the **rateable value** or value representing the **rateable value** was entered under the provisions of **the 1967 Act**;

“vulnerable household” means **premises** which fall within the terms of Regulation 2 of **the 1999 Regulations**;

“we”, “us” or “our” refers to Severn Trent Water Limited;

“year” means the period of 12 months beginning 1 April in one calendar year up to and including 31 March in the following calendar year;

and words and expressions used in this Scheme shall have the same meaning as in any relevant provision of **the Act**.

B1.3 Period when this Scheme applies

This Scheme will apply for the period 1 April 2018 until 31 March 2019.

B1.4 General principles

Under section 142 of the Water Industry Act 1991, **we** have the power to fix, demand and recover charges from any persons to whom **we** provide services, in accordance with **our** Charges Scheme. **We** have made this Scheme under section 143 of **the Act** and it complies with the charging rules set by Ofwat. This Scheme fixes the charges for the services or facilities provided by **us** and in connection with the following:

- the supply of water (apart from the supply of water in bulk); and
- the provision of sewerage and sewage disposal services (including the reception treatment and disposal of the contents of **cesspools**).

This Scheme applies to all **household premises** and so if you are a household customer your obligation to pay **our** charges does not arise under contract but under the statutory provisions referred to above.

We apply charges in this Scheme in accordance with **the Act** and **the Licence** and any taxes imposed by law on these charges shall be recoverable in addition to the charges.

Where a household premises is occupied by more than one person other than the owner and not by the owner, then in accordance with section 144C of **the Act** (when it is brought into force and subject to any transitional arrangements) they will be required to provide **us** with details regarding the occupiers.

- (i) If the owner fails to provide **us** with the details then they become jointly and severally liable for the water and sewerage charges in respect of the **household premises**.
- (ii) In preparation for this legislation coming into force, landlords are requested to use the water industry's tenant address portal at www.landlordtap.com to register details of new tenancies and those liable for the water and sewerage charges at their properties.
- (iii) Where premises are occupied by more than one **occupier**, all occupiers of the premises shall each be jointly and severally liable for the applicable charges and **we** may collect all charges from any one of the occupiers in such proportions as **we** deem fit.
- (iv) Where in this Scheme:
 - (a) any charge is a percentage; or
 - (b) a percentage reduction of another charge, the resulting charge will be rounded up or down to the nearest two decimal places.
- (v) For unmetered customers, liability accrues on a daily basis by virtue of occupation of the premises. **We** may demand payment on account of this liability as set out in section B6.1 below based on an assumption that the occupier will remain in occupation for the remainder of the year. However, if it is necessary to calculate the extent of any debt outstanding on any particular day when:
 - (a) the customer vacates the premises; or
 - (b) the customer enters into any formal insolvency procedure [to include but not limited to liquidation (whether compulsory or voluntary), administration, receivership, administrative receivership, any agreement for the benefit of or composition with its creditors generally (including entering into a company or individual voluntary arrangement), bankruptcy, debt relief order or takes or suffers any similar, analogous or equivalent procedure],

We will apportion any charges for the current charging year on a daily basis up to the date the property was vacated or the date immediately before the relevant insolvency procedure became effective (the insolvency date). Where this gives rise to a credit balance, this will either be applied to any other account that the customer holds with **us** or will be paid to the customer as appropriate. Any apportioned charges after the change of occupation or the insolvency date will be payable by the **occupier** of the **premises** on the next day of occupation or the day after the insolvency date and will not fall to be payable by the previous **occupier** or will not fall within the relevant insolvency procedure as the case may be.

- (vi) **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 and notifying you that a compensatory charge of up to £39.00 will be added to your account if a referral is made. **We** will waive this compensatory charge if **we** are satisfied that there is or has been genuine hardship
- (vii) Surface water drainage charges form part of sewerage charges and remain payable unless the customer can demonstrate to **our** satisfaction that there is no direct or indirect surface water drainage to a **public sewer** from the **premises** or from any **common area** next to that **premises**. Where the customer can demonstrate this to **our** satisfaction, the surface water drainage charge will cease to be payable from:
 - (a) In the cases of **premises** occupied for the first time prior to 1 April 2014, 1 April 2014; surface water drainage charges for the period prior to this date will be deemed to be correct and will remain payable irrespective of the fact that this service may not have been provided.
 - (b) In the case of **premises** occupied for the first time on or after 1 April 2014, the date that the customer making the application occupied the **premises**.
- (viii) No charges will be levied in respect of furnished but unoccupied premises (whether metered or unmetered) where it can be shown to **our** satisfaction that the period of non-occupation is due to exceptional circumstances such as death or long-term hospitalisation of the customer.
- (ix) In accordance with section 147 of **the Act**, **we** will make no charge for water taken for the purpose of extinguishing fires. In addition, **we** will not charge for:
 - (a) water taken by a fire authority for any other emergency purposes;
 - (b) water taken for testing fire extinguishing equipment or training persons for fire-fighting;
 - (c) the availability of water for any of the purposes mentioned in this section.

B2 Unmetered charges

B2.1 Unmetered charges for water and sewerage

- (i) Where **we** supply water and/or provide sewerage services and a **meter** has not been used for charging purposes, **we** will normally calculate the annual charges as follows:
 - (a) For water supply, by multiplying the **rateable value** of a **rateable value premises** by the rate per pound of rateable value for the appropriate charge zone, subject to a minimum charge (**see table 1**).
 - (b) For sewerage services, by multiplying the **rateable value** of the **rateable value premises** by the relevant rate in the pound for the appropriate charging zone for the service (or services) that the property receives or benefits from (**see table 1**).

- (ii) Where **we** are satisfied that the **occupier** of any **rateable value premises** does not receive, take or have access to a supply of water, **we** will not charge water supply and used water charges. **We** may require that the water supply is disconnected before this is the case. The surface water only charge may continue to apply (**see table 1**);
- (iii) The unmetered charges are different for different parts of **our water area** and **our sewerage area**. This is because of **our** policy to equalise the amount of **our** unmetered charges on a per capita basis between **our** ten charging zones. The charges for each zone are in **table 1**, and the area of each zone is shown on **page 5**.

B2.2 Unmetered charges – miscellaneous matters

- (i) Where a property drains directly to one of **our** sewage treatment or disposal works, via a private drain or sewer or a combination of the two, the charge for sewerage services will be 72% of the used and surface water or used water only charge.
- (ii) Charges may be based on **our** assessment of the volume of water supplied to, and used water discharged from, the property which would give the same charge as if the property was charged for water supply and used water on the basis of its **rateable value**.
- (iii) Except where it is covered elsewhere in this Scheme, **we** will reduce or refund any charge or part of a charge made under this Scheme or any earlier Scheme where **we** are satisfied that:
 - (a) the **rateable value** shown in the **valuation list** is certified by the **valuation officer** as having been excessive;
 - (b) the **rateable value** used to calculate the charge was not the same as that in the **valuation list**; or
 - (c) the relevant service was not provided to the **rateable value premises** in question.

B2.3 Free meter option

The **occupier** of any property receiving an unmetered supply can, if after obtaining any necessary consents of third parties, ask **us** for a **meter** to be installed free of charge and for charges to be calculated on the basis of the volume of water supplied instead of **rateable value**. This will be subject to standing charges which are explained below. The meter will be installed in a location and manner approved by **us**.

We will accept requests for a **meter** made on our website, stwater.co.uk, by email to customercare@severntrent.co.uk, by a telephone call, or alternatively applications can be made in writing to the address shown in useful contact numbers and addresses section on **page 17**.

Meter location

- (i) Where it is not possible to install a meter in our preferred location **we** will consider installing the **meter in an alternative location** if this is practicable and does not involve unreasonable expense. The **occupier** may choose an alternative location and **we** will install the **meter** there if it is practicable to do so and the **occupier** pays any additional expenses incurred.
- (ii) The **meter** will remain **our** property. Once the **meter** has been installed if the **occupier** wishes to have it re-sited, **we** must carry out the work and there will be an additional charge. If the **occupier** or a person

living with them is registered with us for special assistance, there will be no charge for re-siting the meter.

Protection of and damage to the meter

- (iii) **We** own and are responsible for the maintenance of the **meter** and any equipment associated with it. You must take all reasonable care of the **meter** and must not cover or obstruct the **meter** in any way. You must allow **us** reasonable access to your **premises** in order for **us** to access the **meter**. If **we** incur a cost in accessing or re-siting the **meter** because you have covered or obstructed it, then **we** will charge you for these costs.

It is a criminal offence under section 175 of the Act to interfere with, wilfully damage or remove the **meter**. This means that you must not remove it or instruct anyone to remove it for you. If you are convicted of doing any of these things, you could face a fine imposed by the Magistrates Court.

Meter installation time

- (v) Although **we** aim to install a **meter** within three months of receiving a request for installation, as described above, there may be times when **we** are unable to do so. Where this happens, **we** will use the first meter reading after installation to calculate charges for the period from three months after **we** received the request notice to the date the **meter** is installed. This calculation of charges shall be binding upon the **occupier**.

Meter installation not reasonably practicable or unreasonably expensive

- (vi) If **we** consider that it is not reasonably practical or it would involve unreasonable expense **we** will not install a **meter**. In such cases, including those where a shared **meter** agreement is not possible or appropriate, the **occupier** may opt to pay the appropriate assessed volume charges detailed in section B4.1 below instead of a charge based on the **rateable value** of the **premises**.

We consider reasonable expense to be the cost of installation of a single meter fitted externally at the property boundary/start of the supply pipe and reasonable reinstatement. When we assess additional expenses over and above those reasonably incurred, **we** will consider the cost of the following:

- service pipe separation;
- installation of additional **meters** on a supply;
- alterations to existing plumbing to enable a **meter** to be installed; and
- installation in an alternative location if requested by the **occupier**.

You can refer a dispute concerning any case where **we** refuse to install a **meter** to **Ofwat** for determination.

Reversion to unmetered charges

- (vii) As long as water is not used at the **premises** in the way described in sections B3.1 (i)(e) or B3.1 (i)(f) below, the **occupier** of a **household premises** who chooses a **meter** may change back to paying charges based upon the **rateable value** of the **premises** (provided the **rateable value** is still appropriate for the **premises** in question) at any time before the later of:

- (a) 24 months after the **meter** being installed for charging purposes;
- (b) or 30 days after receipt of a fourth six-monthly bill (whether based on an actual or an estimated reading);

as long as the **occupier** has not previously opted for a meter and changed back to **rateable value** based charges for the **premises**.

- (viii) As long as water is not used at the **premises** in the way described in section B3.1(i)(e) or B3.1(i)(f) below, the **occupier** of a **household premises** who opted for a **meter** before 1 April 1996 may change back to paying charges based on the **rateable value** of the **premises**. Notice to **us** must be given in writing. Reverting back is subject to the **rateable value** for the **premises** still being appropriate and the same **occupier** still occupying the **premises**. Reverting back will be from the date that **we** receive the notification.

B3 Metered charges

B3.1 Metered charges water and sewerage

Compulsory metering policy

- (i) Unless **we** have specifically agreed otherwise in writing, all water **we** supply will in the following circumstances be supplied through a **meter**:
- (a) where **we** already supply water to the **premises** through a **meter**;
 - (b) where on or after 1 April 1989 **we** make a new supply of water to the **premises** or require a separation of the supply pipe;
 - (c) where an **occupier** (including a previous **occupier**) has opted to have the supply metered and has not reverted to unmetered charges within the applicable deadline;
 - (d) where the **premises** is located in an area covered by **our selective metering programme** and there is a change of **occupier**, provided that the new **occupier** has not been billed for unmetered charges at the **premises**;
 - (e) where water **we** supply is used or passed through a sprinkler, automatic garden watering device or a hosepipe not held in the hand;
 - (f) where there is a swimming pool at the **premises** with a capacity greater than 10,000 litres, unless the **occupier** of the **premises** can satisfy **us** that no water **we** supply is at any time used to automatically fill the pool or automatically maintain or increase the level of water in it.

Circumstances where there is no compulsory metering on change of occupier

- (ii) Where there is a change in occupation of a **household premises** which is charged for water and sewerage services on an unmetered basis, unless the **premises** has been substantially altered (see section B4.1(c)) or is in one of the categories of **premises** that must be metered listed above (section B3.1(i)), the basis of charge will remain unchanged for the new **occupier**.

Liability for metered charges

- (iii) Where the supply to a **premises** is metered and the charges are volume based, the person liable for the payment of charges may continue to be liable to pay such charges after they have ceased to be the **occupier** of the **premises**. This applies where such person has failed to notify **us** that they are leaving the **premises** at least two **normal working days** before they do.

The charges for which the person will be liable will be those for the period ending on the date on whichever of the following first occurs after they cease to occupy the **premises**:

- (a) where they inform **us** of the ending of their occupation less than two **normal working days** before, or at any time after, they cease to occupy the premises, the twenty-eighth day after **we** have been informed;
- (b) any day on which any **meter** would normally have been read in order for the amount of the charges to be determined;
- (c) any day on which any other person informs **us** that they have become the new **occupier** of the **premises**.

Water supply charge

- (iv) Water **we** supply through one or more **meters** to any **premises** will be charged to the **occupier** at the standard water supply charge in table 2, unless **we** agree otherwise, or either of the following tariffs applies: the WaterSure tariff, or the social tariffs (the Big Difference Scheme or the Here2Help Scheme) - see sections B5.1, 5.2 and B5.3.

This charge will be due on demand and apply from 1 April.

Household premises will usually receive a bill every six months.

We will aim to base at least one bill each billing **year** (1 April to 31 March) on an actual meter reading.

Water supply standing charges

- (v) In addition to the charges set out above, there is a standing charge for the **meter** measuring the supply to the **premises** (see table 2). This standing charges will apply from the appropriate date set out above. Unless **we** agree otherwise, these charges will be due on demand and apportioned for each billing period or on a daily basis for periods less than or greater than the normal billing period.

Sewerage charges

- (vi) Where **we** provide sewerage services to a single **premises** whose water supply is metered, unless the WaterSure tariff (see section B5.1) or social tariffs (the Big Difference Scheme and the Here2Help Scheme) applies (see section B5.2 and B5.3) or another company bills and collects charges on **our** behalf, sewerage and sewage disposal charges to the **occupier** of the **premises** will have the following three elements:

Used water charges

- (a) with effect from 1 April 2018 a charge per cubic metre of **used water** discharged directly or indirectly to a **public sewer** is payable at the rates shown in table 3(a).

Direct connection to our sewage treatment works

Where a property drains directly to one of our sewage treatment works or disposal works, via a private drain or sewer or a combination of the two, the volumetric charge for **used water** will be as shown in table 3(b).

Sewerage standing charges

- (b) a standing charge for the **meter** measuring the supply of water to the **premises** (see table 4). Unless **we** agree otherwise these charges will be due on demand apportioned for each billing period, or on a daily basis for periods less than or greater than the normal billing period; and

Surface water drainage charges

- (c) the charge or charges based on the **rateable value** of the **premises** as specified in section B2.1 above (see table 5a); or
 (d) the charge based on the type of property as specified in B3.1(xi) below (see table 5b).
 (e) see section B3.1(xi) below to see which applies.

Water out equals water in less losses

- (vii) **We** will calculate used water charges on the basis that the volume of “water out” is the same as the volume of “water in”. The volume of “water in” will be based upon the **meter** records of water supplied to or taken at the **premises**, and (where **we** cannot get such **meter** records) all other reliable information

available to **us** at the time. This will subject to the paragraph below, be binding on the person liable to pay the charge (for the purposes of this clause “the **occupier**”).

The unit charge is set at a level that acknowledges “normal losses”. This covers miscellaneous non-returns to the sewer, e.g. evaporation from cooking, clothes washing, bathing, hot water equipment and garden watering. **We** make no specific adjustment for losses that are higher than “normal” levels, such as evaporation from swimming pools, but customers may opt to meter their own discharge as described in section B3.1(viii) below.

Customer measurement of water out

(viii) If the **occupier** is not satisfied with the volume of **used water** calculated by **us**, they may:

- (a) install and maintain at their own expense their own meter(s), gauge recorder or other apparatus **we** approve on a water fitting, pipe or drain of the **premises** in question in a location and manner also approved by **us** in order to determine a more accurate measurement of the volume of **used water** discharged to the **public sewer**; and
- (b) provide to **us** full details of the volumes of water or **used water** recorded in accordance with **our** requirements.

(ix) As long as **we** are satisfied as to the accuracy of the volume of water or **used water** recorded by the meter(s), gauge recorder or other apparatus installed by the **occupier**, **we** will use this information to determine the volume of **used water** discharged to the **public sewer**.

If **we** are not satisfied or if the **occupier** fails to provide full details of the relevant volumes to **us** by the due date or otherwise in accordance with **our** requirements **we** will base the charge on **our** assessment of the volume of **used water** discharged as described in section B3.1(vi)(a) above.

Rainwater harvesting systems

(x) Where a **rainwater harvesting system** is installed from which water discharges to a **public sewer** after use **we** will calculate charges on the following basis:

- (a) Where the supply to the **household premises** is metered and the **occupier** is not liable for the surface water drainage charge as specified in section B3.1(vi)(c) above, **we** will make an assessment of the volume of water that could be harvested and subsequently discharged to the **public sewer** after use based on the type of property (detached, semi-detached, or other).
If the **occupier** is not satisfied with the volume of used water assessed by **us** they may install their own meter(s) as set out in section B3.1(viii) above.

- (b) Where the supply to the **household premises** is metered and the **occupier** is liable for the surface water drainage charge as specified in section B3.1(vi)(c) above, **used water** charges will be calculated as per section B3.1(vi)(a) above.

- (c) Where the supply to the **household premises** is not metered the charges as set out in sections B2.1, B2.2 above or B4.1 below will apply.

Property type surface water

(xi) An **occupier** liable for the surface water drainage charge specified in:

- section B3.1(vi)(c) above, or
- section B3.2(ii) (including where the premises does not receive a water supply),

will pay the charge in table 5b if:

- (a) they opt in writing to pay the charge; or

- (b) they opt, or we require them, to have the water supply to the premises metered; or
- (c) we have notified the occupier prior to this Scheme coming in to effect that they will be charged on this basis; or
- (d) we have identified that the relevant charge (as set out in table 5b) is less than the charge currently paid by the occupier based on the rateable value of the premises (as specified in section B3.1(vi)(c)); or
- (e) there is a change of occupier.

The charge will apply from:

- in the case of (a), the date **we** receive the notification from the customer and all relevant information **we** may require;
- in the case of (b), the date of the approved installation;
- in the case of (c), from 1 April 2018; in the case of (d) from 1 April 2018;
- in the case of (e) from the date of the change of **occupier**.

Surface water – special cases

- (xii) Where there is access between a **household premises** and a non-household **premises**, apart from by a highway, occupied by the same person, the charge payable for both such **premises** shall be calculated by aggregating the total site area of both **premises** and applying the charges for non-household **premises**.
- (xiii) Where the customer makes a claim on the appropriate form and can satisfy **us** that no surface water or groundwater drains directly or indirectly from the **premises** or any **common area** next to those **premises** to a **public sewer**, the surface water drainage charge shall cease to be payable from:
 - (a) In the case of **premises** occupied for the first time prior to 1 April 2014, 1 April 2014. Surface water drainage charges prior to this date will normally be deemed to be correct and will remain payable irrespective of the fact that this service may not have been provided;
 - (b) In the case of **premises** occupied for the first time on or after 1 April 2014, the date that the customer making the application occupied the **premises** (see section B1.4(vii) above).

B3.2 Metered supplies – miscellaneous matters

Meter reading not obtained

- (i) If **we** are unable to read a **meter** we will calculate an estimated reading based upon previous consumption. This calculation will be binding upon the person liable to pay the charge. Appropriate adjustments will subsequently be made when **we** take or receive an actual meter reading at a later stage where possible.

Single meter supplying multiple premises

- (ii) Where **we** supply water through a single **meter** to a number of properties in separate occupation, **we** may charge the **occupiers** of the individual properties on an unmetered basis unless the **occupier** of one of the properties in question or some other person has agreed in writing with **us** to be legally responsible for payment of all metered water supply charges in respect of water supplied by **us** through the single **meter**.

Leakage allowance and non-return to sewer allowance

- (iii) If there is a leak on a supply to a **household premises** that is charged on a measured basis, **we** will make an adjustment to the charges payable provided that the leak is repaired within 28 days, was not caused by the **occupier's** negligence, by the negligence of the owner of the pipe or by the negligence of any third parties acting on their behalf and was not a leak that the **occupier** should have known about and could have repaired sooner. **We** will also apply an allowance to the charges payable for sewerage for water that has not returned to the sewer. **We** will only make one allowance during the **occupier's** period of occupation. **We** have a Code of Practice which covers leakage, a copy of which is available on our website stwater.co.uk.

Temporary disconnection

- (iv) Where a customer requests that a metered supply be temporarily disconnected and then requests for that supply to be reconnected:
 - (a) within twelve months of the disconnection, there will be a reconnection fee in addition to the appropriate charges for the period when the supply was disconnected.
 - (b) more than twelve months after the disconnection, there will be a reconnection fee but there will be no charges for the period when the supply was disconnected.

Meter downsizing

- (v) Where **we** supply water through a **meter** or **meters** greater than 15mm in size, the **occupier** may request in writing for **us** to carry out an "assessment of usage" with a view to downsizing the **meter(s)**. If, in **our** opinion, it is reasonably practicable and if it does not involve unreasonable expense, **we** will, if the occupier has obtained any necessary permissions, replace the **meter(s)** with more appropriate, smaller sized **meter(s)** free of charge.

No compulsory metering on change of occupier

- (vi) Unless the **household premises** has been substantially altered (see section B4.1 (c)) or is in one of the categories of **premises** that must be metered (see section B3.1 (i)), where there is a change in occupation of a **household premises** which is charged for water and sewerage services on an unmetered basis, the basis of charge will remain unchanged for the new **occupier**

B3.3 Charges for meter testing

- (i) If **we** are asked to prove the accuracy of a **meter**, and on testing the **meter** it is found to be recording within the limits set out in the Measuring Equipment (Cold Water Meter) Regulations 1988, **we** will recover from the person requesting the test a fee which will be:
 - (a) for the removal and testing of **meters** up to and including 28mm in size the charge shown in table 6;
 - (b) for **meters** over 28mm in size the actual cost of removing, testing and installing a replacement **meter**.

B4 Assessed volume charges

B4.1 Property type charges

The assessed volume charges in table 7 will apply per **year**. They will accrue on a daily basis and be payable on demand on a daily basis by the **occupier** of a **premises** for each billing period in the following circumstances:

- (a) where an **occupier** has requested a **meter** under the option scheme but it is not practicable for a **meter** to be installed, or it would involve unreasonable expense, and the **occupier** of a property opts to pay the tariff below instead of charges based on the **rateable value** of the **premises**;
- (b) where a **premises** is located in an area covered by **our selective metering programme** and it is not reasonably practicable for a meter to be installed, or it would involve unreasonable expense, and the **occupier** of a property opts to pay the tariff below instead of charges based on the **rateable value** of the **premises**;
- (c) where a **household premises** that is charged on an unmetered basis is **substantially altered**;
- (d) where there is no appropriate **rateable value** and **we** consider that it is not reasonably practicable or it would involve unreasonable expense for the supply to be metered;
- (e) where despite several visits and written requests **we** are still unable to obtain access to install, read and/or maintain **our** meter.

Where an **occupier** has requested a **single person household** tariff, **we** may require the **occupier** to provide **us** with reasonable evidence that the **premises** qualify, e.g. documents indicating receipt of the council tax single person discount.

Where **household premises** are charged on the basis of a **single person household** it is the **occupier's** responsibility to inform **us** immediately if this is no longer the case.

Where an **occupier** vacates **premises** that are charged on the basis of a **single person household** the **premises** will revert to the relevant charge based on property type, as shown in table 7, until such time as **we** are satisfied that the premises are again occupied as a single person household.

Where applicants for the **single person household** charge are already paying an assessed volume charge, the charge will not be available unless there has been a previous failed application for a meter in respect of the **premises**.

B5 Support options

B5.1 WaterSure

- (i) In accordance with **the 1999 Regulations** any household customer who meets the requirements set out below and whose supply of water is metered or, they are currently paying Assessed volume charges as a consequence of **us** deciding that it is too difficult or too costly for us to install a meter, may apply to pay the WaterSure tariff. Applications must be made to **us** on the appropriate form and include supporting evidence (such as a copy of the most recent award notice) to satisfy **us** that the applicant lives in a **vulnerable household**. The form is on our website, stwater.co.uk.

To be eligible for the tariff, the consumer or a person living with them in the **premises** must be:

- (a) entitled to receive one or more of the following:

- (i) housing benefit;
- (ii) income support;
- (iii) working tax credit;
- (iv) income-based job-seeker's allowance;
- (v) child tax credit (except families in receipt of the family element only);
- (vi) pension credit;
- (vii) income-related employment and support allowance;
- (viii) Universal Credit; or
- (ix) Disability Living Allowance/Personal Independence Allowance

and either:

- (b) entitled to receive child benefit for three or more children who live in the premises; or

- (c) diagnosed as suffering from one or more of the following:

- (i) desquamation
- (ii) weeping skin disease
- (iii) incontinence
- (iv) abdominal stoma
- (v) Crohn's disease
- (vi) Ulcerative colitis
- (vii) renal failure requiring dialysis at home, unless a contribution to the cost of water consumed in the process of dialysis during the billing period is made by the health authority; or
- (viii) any other medical condition as certified by a registered medical practitioner. This certification must include:
 - the name of the patient;
 - the diagnosis of the medical condition;
 - the date of the certification;
 - the name, address and signature of the registered medical practitioner; and
 - a statement that as a result of the condition the patient is obliged to use a significant additional volume of water.

- (ii) Applicants who meet the above criteria will be charged, from the start of the billing period in which the application is made, the lower of:

- (a) the metered water supply and sewerage charges as set out in section B3.1 or Assessed volume charges set out in section 4.1;
- (b) the WaterSure tariff shown in table 8.

The application shall have effect until whichever is the earlier of:

- (a) twelve months after the starting date (unless that is part way through a billing period in which case it will apply up to the end of that billing period); or
- (b) the end of the billing period when the **premises** cease to contain a **vulnerable household**.

Customers charged on the WaterSure tariff must confirm that they are still eligible for the tariff each year. **We** will contact customers charged on this tariff before the end of each charging year to explain how to do this and carry out random checks to confirm eligibility and prevent fraudulent applications.

B5.2 The Big Difference Scheme (social tariff)

- (i) In accordance with section 44 of the Flood and Water Management Act 2010 **we** have from 1 April 2015 introduced a social tariff to assist customers with low incomes occupying **household premises** who are struggling to pay their water and/or sewerage charges. Please note that this scheme is **only** offered to customers in **Zones 1 to 8**.
- (i) The social tariff will not be available where:
 - (a) the **premises** for which water and/or sewerage charges are payable is not the only or principal home of the **occupier** and any other qualifying person; or
 - (b) the **premises** are not used solely as a **household premises** and the other use is the principal use of the **premises**; or
 - (c) water supplied to the **premises** is used or passed through a sprinkler, automatic garden watering device or a hosepipe not held in the hand (with the exception of trickle flow devices); or
 - (d) there is a swimming pool at the **premises** with a capacity greater than 10,000 litres, unless the **occupier** of the **premises** can satisfy **us** that no water **we** supply is at any time used to automatically fill the pool or automatically maintain or increase the level of water in it.
- (ii) The social tariff application process requires the completion of a means assessment form for the entire income of those living at the **household premises**. This will help to identify whether the customer is eligible for the social tariff and if so which tariff band applies.

The decision about eligibility for the social tariff is final and will take into account all relevant circumstances relating to the households financial circumstances and how they have come about.

- (iii) Customers may apply for the tariff at any time during the charging year and where their application is successful the recommended tariff band as set out in table 9 will apply from the date of application.
- (iv) No other rebates or allowances as set out in this Scheme or otherwise will apply to those customers paying the social tariff.
- (v) The tariff will apply for 12 months from the relevant date above. Customers must reapply for the social tariff annually and **we** will contact customers charged on the tariff before the end of each charging year to explain how to do this.
- (vi) There is no limit to the number of years that a customer may pay the social tariff.
- (vii) If a customer fails to reapply or fails to provide the necessary evidence of their financial situation, or, provides evidence to show that their financial situation has improved, their tariff band might be changed or they could be reverted to standard charges.

- (viii) If a customer's application is not successful, they cannot reapply until six months has passed or unless there has been a material change in their financial circumstances.
- (ix) Where the customer was previously charged on a metered basis, we will continue to read the meter.
- (x) Customers charged on the social tariff must tell us if there is a change in circumstances that could affect their eligibility.

For further information about the Big Difference Scheme you can also contact us by **telephone, email or letter** using the details in Section A of this document called "Useful contact numbers and addresses" on **page 17**.

B5.3 Here2Help Scheme

Hafren Dyfrdwy's Here2Help scheme helps household customers who are struggling to pay by reducing their annual bill. This scheme is only offered to customers in **Zones 9 and 10**.

Eligibility criteria

Applicants will need to demonstrate that their total household income is less than £15,500 per year. Applicants will also be required to provide details of household expenditure to allow us to identify the appropriate level of assistance to provide.

We will work with customers not currently metered to identify if this would help reduce their charges. Where this is the case the customer will be expected to accept the installation of a meter (where possible) for charging purposes. Customers who have meters installed as part of the scheme have up to 24 months to decide to switch back to unmeasured (non-metered) charges. The principal use of the customer premises must be for domestic purposes. The Applicant may be required to discuss their circumstances and application with us and/or a third party if required.

Application process

Applications must be submitted by the occupier/tenant, owner or any other person of the premises who may be responsible jointly or otherwise to pay the water bill. Evidence of income and expenditure can be submitted in a number of ways but customers may wish to utilise support of an independent approved debt advice agency, such as Citizens Advice Bureau, Debt Advice Centres, or utilise self-help income calculations tools. Customers who are unsure of how to provide evidence or cannot access any of the above can contact our Customer Support Team who will assist them.

You can contact us by telephone, website, email or letter about the Here2Help scheme using the details in Section A of this document called "Useful contact numbers and addresses" on page 17.

Outcome

We will take into account income and expenditure and if successfully validated will apply a reduction to their bill for the following 12 months. The level of assistance offered will be determined based on the financial circumstances of the household.

If unsuccessful we will let customers know in writing within 5 days of applying. Further applications within 6 months will only be considered where there has been a significant change in circumstance.

Length of eligibility and re-application process

Customers accepted onto the scheme must re-apply annually on the anniversary of their first successful application. We will notify the customer on the anniversary due date. We reserve the right to remove the scheme or replace it with an alternative tariff if customers do not provide proof of eligibility or confirmation that there has been no material change in the household's financial circumstances.

B6 Charging and payment arrangements

B6.1 Charging and payment arrangements - unmetered supplies

Charges payable by the occupier

- (i) Unless **we** agree otherwise, all unmetered charges under this Scheme for water supplied or sewerage services provided by **us** shall be payable by the **occupier**.

Unmetered charge due 1 April

- (ii) Subject to section B1.4(v) above and as appears below all unmetered charges shall be due and payable on 1 April 2018, unless the person responsible for the unmetered charges is also responsible for a metered water supply charge and / or sewerage charge or sewage disposal charge not based on **rateable value** for the same **premises** (or **premises** of which the same **premises** forms a part).

Instalment arrangements

- (iii) In areas where **we** directly bill, collect and recover charges, the person liable to pay any such charge based on **rateable value** may, except where that person is also liable as described in (ii) immediately above, elect to pay the charge in a manner **we** approve either:
 - (a) in two as near as may be equal amounts on 1 April and 1 October 2018 respectively;
 - (b) in eight consecutive as near as may be equal amounts commencing on 1 April 2018 or such date after this as **we** may agree and continuing on the corresponding day of each of the seven following months; or
 - (c) by such other number of amounts and/or upon such other dates as **we** may from time to time approve (for example, people experiencing difficulty with payment can ask to pay weekly or fortnightly).

And in these circumstances the charge shall be due and payable in the amounts and on the dates so prescribed or approved.

- (iv) In areas where **we** directly bill, collect and recover charges, if liability for any charge based on **rateable value** begins after 1 April 2018 the proportionate part of the charge for the remainder of the **year**, calculated on a daily basis, shall unless **we** have approved any alternative payment arrangements, be due and payable immediately. However, if liability first occurs prior to 1 October 2018 and the proportion of the charge due up to that date is paid on demand, the remainder of the charge may, subject to any approved alternative arrangements, be paid on 1 October 2018.
- (v) In areas where **our** charges are billed, collected or recovered by another water undertaker acting on **our** behalf, the payment and charging arrangements determined and applied by that water undertaker for its own charges shall apply for **our** charges.
- (vi) If immediately before the coming into operation of this Scheme a person has not paid to **us** all outstanding arrears of charges due to **us** under any prior Charges Scheme, that person shall pay the outstanding charges in such amounts and on such dates as **we** may specify. Such outstanding charges shall then be due and payable in the amounts and on the dates specified.
- (vii) Where a person paying charges by instalments fails to pay any amount on the date on which it became due and payable **we** shall be entitled after giving written notice of such failure to treat the outstanding amount as immediately due and payable and recover all such amounts which have not yet fallen due.

B6.2 Charging and payment arrangements - metered supplies

Charges payable by the occupier

- (i) Unless **we** agree otherwise, all metered charges under this Scheme for water supplied or sewerage services provided by **us** shall be payable by the **occupier**.

Metered charge due on demand

- (ii) Where **we** directly bill, collect and recover charges, if a person is liable to pay to **us** a measured element of charge for a **premises**, that charge shall, in addition to any charge based on **rateable value** which that person is also liable to pay in respect of any **rateable value premises** forming part of that **premises**, subject to section B1.4(v) above and unless **we** agree otherwise, be due on demand.

Household premises will usually receive a bill every six months.

Payments can be made in a number of amounts and/or upon such dates as **we** may from time to time approve (for example **occupiers** of **household premises** experiencing difficulty with payment can ask to pay weekly or fortnightly) and including where appropriate a monthly budget payment arrangement.

Charges payable under section B3.1(vi)(a) shall be based upon **our** assessment of the volume of **used water** which **we** believe will be discharged from the **premises**.

- (iii) Where **our** charges are billed, collected or recovered by another water undertaker acting on **our** behalf, the payment and charging arrangements applied by that water undertaker for its own charges shall apply for **our** charges.

B6.3 Payment

Where to pay

- (i) Payments may be made:
- by direct debit (at no extra charge). You can set up a Direct debit online at stwater.co.uk or by calling 03457 500 500
 - by debit or credit card by ringing 03457 500 500 (at no extra charge).
 - by cash at a PayPoint outlet (at no extra charge). Take your bill or Watercard and cash payment to a PayPoint store where you can pay your bill free of charge
 - at Barclays Bank (at no extra charge for payments by cheque but a charge may be made for cash payments) or at your own bank (ask the bank if a charge is payable)
 - at a Post Office using the payment slip on a bill or a reminder notice (the Post Office will make a charge for this)
 - Barclays Pingit. Make a payment using Barclays Pingit on your mobile. Just download the app, link it to your bank account and scan the QR code on your bill. You don't need to be a Barclays customer to use this service.
 - at a Building Society (ask your own society for details)
 - by post to the address on your bill
 - by internet banking, using e-payment facilities of your bank or building society
 - electronically by debit card (using Alliance & Leicester Commercial Bank's Bill Pay service) via **our** website: stwater.co.uk.

None of these organisations referred to above acts as **our** agent.

We accept payments for charges via the Water Direct Scheme operated by The Department of Work and Pensions. If you are in arrears and on Income Support, Job-Seekers Allowance, Pension Credit or Employment and Support allowance, you may qualify to have your charges paid directly from your benefit. If you are interested in using the Water Direct Scheme you should contact us on 0345 6043772 and we will contact The Department of Work and Pensions on your behalf. **We** can also make applications on your behalf.

We will make the charges shown in table 10 for **dishonoured payments**.

B6.4 Reimbursement of customer costs

Where the Customer can satisfy **us** that the circumstances specified in (i) or (ii) immediately below apply, **we** will reimburse the reasonable costs incurred or payments made by a customer in relation to any third party arrangement, as long as the customer has paid in full all charges due to **us**. Reimbursement will apply from 1 April in the **year** in which an application is first made to **us**, which must in the case of surface water drainage be on the appropriate form.

(i) Septic tank emptying

Where a property drains to the **public sewer** via a private septic tank or similar apparatus, we will reimburse the costs incurred in having the septic tank emptied up to a maximum amount equivalent to the charges due for the drainage of **used water** from those **premises**.

We will make this reimbursement to the person liable to pay **our** charges under section B2.1(i)(b), section B4.1, section B3.1 (vi) or section B3.2(ii) for the drainage of **used water** from the **premises**, as long as that person remains liable for those charges, and for the costs of having the septic tank emptied.

(ii) Surface water drainage

Where surface and/or groundwater drains from a **premises** both:

- to the **public sewer** (whether directly or indirectly); and
- to a canal, sewer, drain, culvert or channel under the legal responsibility and/or control of a third party (which does not itself drain directly or indirectly to a **public sewer**) by virtue of a binding legal arrangement requiring payment by the customer to a third party acting under and by virtue of a power conferred by statute or statutory instrument.

We will reimburse the amount of any payment due and made to a third party in accordance with such an arrangement up to a maximum amount equivalent to the charges due to **us** for the drainage of surface water or groundwater from those **premises**.

We will make this reimbursement to the person liable to pay **our** charges for the drainage of surface water or groundwater from those **premises**, as long as that person remains liable for those charges and for the payment to the third party.

Section C: Water and sewerage charges

Household charges 2018-19

C1 Introduction

This section of the document sets our water and sewerage charges for 2018-19. Section references correspond to the relevant sections of the Scheme of Charges set out in section B.

For example, unmetered charges explained in section B2 relate to the unmetered charges tables set out in section C2 below.

C2 Unmetered charges

Table 1: Unmetered water supply and sewerage charges

Charging Zone	Rate per pound of rateable value (p/£RV)				
	Annual standing charge £	Water supply	Used and surface water	Used water only	Surface water only
1	N/A	116.96*	115.11	82.01	37.08
2	N/A	105.46*	97.07	68.82	31.67
3	N/A	102.35*	102.21	72.37	33.45
4	N/A	106.84*	110.81	78.80	35.86
5	N/A	122.48*	129.03	92.10	41.49
6	N/A	127.34*	124.98	89.19	40.22
7	N/A	128.19*	121.82	86.88	39.25
8	N/A	102.35*	101.53	71.67	33.45
9	59.71	66.49	N/A	N/A	N/A
10	102.46	71.02	N/A	N/A	N/A

* Subject to a minimum charge of £100.71

C3 Metered charges

Table 2: Metered water supply charges

Standing Charge Zone	Zones 1 to 8	Zone 9	Zone 10
Size of meter up to:	£ per year	£ per year	£ per year
15mm	30.15	34.00	34.00
22mm	30.15	34.00	34.00
28mm	30.15	89.72	89.72
35mm	30.15	123.82	123.82
42mm	30.15	186.82	186.82
54mm	30.15	261.49	261.49
Water Supply	£ per m ³	£ per m ³	£ per m ³
Volumetric charge	1.4567	1.1382	1.2320

Table 3: Metered used water charges - Zones 1 to 8

(a) Discharged to a public sewer

Volume discharged directly or indirectly to a public sewer	Charge £ per m ³
For the first 49,999 m ³	0.9609

(b) Discharged directly to a treatment works

Volume discharged directly to our treatment works	Charge £ per m ³
For the first 49,999 m ³	0.6988

Table 4: Metered standing charge for used water - Zones 1 to 8

Used Water £ per year
17.43

Table 5: Metered household surface water drainage charges - Zones 1 to 8

(a) Rateable Value charges

Charging Zone	Rate per pound of rateable value (p/£RV)
1	0.3708
2	0.3167
3	0.3345
4	0.3586
5	0.4149
6	0.4022
7	0.3925
8	0.3345

(b) Property type surface water drainage charges

Type of premises	Charge £ per year
Detached house (including link-detached):	78.67
Semi-detached house	56.50
Other household premises	34.10

Table 6: Charge for meter testing for meters up to and including 28 mm

Charge for meter testing for meters up to and including 28 mm
£70.00

C4 Assessed volume charges

Table 7: Property type and assessed volume charges

(a) Zones 1 to 8

	Water Supply £ per year	Used Water £ per year
Detached house (including link-detached):	215.48	148.52*
Semi-detached house	188.98	125.46*
Other household premises	177.04	117.96*
Single person household	95.86	62.11*

*Plus the appropriate charge for surface water drainage (see table 5b)

(b) Zones 9 and 10

	Water Supply £ per year
Assessed Charge - Single Occupancy	88.86
Assessed Charge - Multi Occupancy	128.75

C5 Support options

Table 8: WaterSure tariff

	Zones 1 to 8 Charge in £ per year	Zones 9 and 10 Charge in £ per year
Water supply	179.63	157.20
Sewerage*	168.70	N/A

* Subject to section B3.1 (xiii)

Table 9: Social tariff

(a) Zones 1 to 8 (the Big Difference Scheme)

Band	Water Supply £ per year	Sewerage £ per year
1	17.96	16.87
2	35.93	33.74
3	53.89	50.61
4	71.85	67.48
5	89.82	84.35
6	107.78	101.22
7	125.74	118.09
8	143.70	134.96
9	161.67	151.83

(b) Zones 9 and 10 (the Here2Help scheme)

Band	Water Supply £ per year
1	15.72
2	31.44
3	47.16
4	62.88
5	78.60
6	94.32
7	110.04
8	125.76
9	141.48

C6 Charging and payment arrangements

Table 10: Charges for dishonoured payments

Charge for each dishonoured payment by cheque	Charge for each dishonoured payment by direct debit
£4	£4