

Our customer guide to making or receiving payments with Severn Trent

WONDERFUL ON TAP



We've created this guide to provide you with support and guidance about making payments to Severn Trent, the different payment methods available to you and the payments we may make to you.

How to make payments to Severn Trent

There are several ways you can make payments to us. You can choose the payment method that best suits your needs, from the range of different payment options below

Pay online

- Online credit or debit card payment – this is a quick, simple and secure method. You can quickly make a card payment using your online account. You can register for an online account at www.stwater.co.uk/my-account/register if you haven't already got one, or you can make a card payment as a guest at www.stwater.co.uk/fastpay
- Pay on your smartphone using Barclays PingIt – if you're a non-Direct Debit customer, you can pay your bill using the Barclays Pingit app on your smartphone.

Pay automatically

- Pay by Direct Debit – you can pay by Direct Debit quickly and easily. This is the most convenient way to make sure your bill is always paid in full and on time. You can choose the date, frequency and discuss the amount you pay with us, this ensures your payment is sent to us each time without you having to worry about it.

- Pay by Standing Order – you can set up and manage your payments using your bank’s telephone, online, or remote banking services, once you’ve set up your Standing Order you must contact us to let us know your chosen payment date, frequency and payment amount, we’ll then set up a payment plan on your account to match what you’ve set up with your bank, this will stop any further reminders or debt recovery taking place on your account. You must ensure to quote your Severn Trent Water account number as the payment reference so these payments can be applied to your account without delays.
- Pay through your benefits with Water Direct – If you receive Income Support, Jobseeker’s Allowance, Employment Support Allowance, Pension Credit or Universal Credit, you can apply for Water Direct where payments can be automatically paid out of your benefits.

Pay in Person

- Pay at a PayPoint store – you can pay using a Watercard at your nearest PayPoint store. You can also pay at a PayPoint store using a payment booklet or using the barcode on the giro slip at the bottom of your bill.
- Pay at your bank – if you prefer to pay over the counter at your bank or building society, do not forget to take your bill with you. This service is free at most banks; however, we recommend you always check first.
- Pay at the Post Office – you can take your bill, along with your preferred payment method of either cash or card, to any Post Office to make a payment, please be aware the Post Office may charge you for this service.

Pay by post or phone

- Pay by Post – if you receive paper bills, your bill will arrive with a payment slip attached where you can fill this out and write a cheque for this amount.
- Pay by Phone - you can make regular, or one-off payments over the phone by Debit or Credit card when you call us on 03457 500500.

You can find more information about how you can pay your bill at www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/payment-options.

Setting up and making changes to a payment schedule

The easiest way to keep up with your payment schedule is by paying your bill in regular instalments on a payment plan, this will allow you to manage your bills and help you budget for the future.

You can pick the most convenient day to make your payments, as well as the frequency that suits you e.g. weekly for monthly. Setting a payment plan is really easy, all you need to do is log into Severn Trent account choose what suits you best and let us do the rest.

If you have arranged a regular payment plan with us, you will have received a payment plan schedule either in the post or by email, this is either found on your bill or you may have received a separate letter or email confirming your plan.

To view or amend your payment schedule or existing payment plan, you can log into your Severn Trent account at www.stwater.co.uk or you can contact us at www.stwater.co.uk/contact-us.

If you are finding it hard to keep up with your payment schedule get in touch with us so we can arrange a payment plan that suits you and your financial needs.

We would never advise to cancel or stop payments as this can result in a build-up of debt on your account and generate a negative credit score which could affect your ability to get a loan or service in the future.

Missed payments

Like many other utilities companies, we share your personal data with, and receive your personal data from, Credit Reference Agencies.

This helps us to:

- maintain up-to-date customer records
- prevent fraud and identify customers at risk of falling into debt
- find and help customers who need financial assistance
- manage debt levels and, in turn, keep prices lower for all customers

If you pay your bill on time, sharing your data will also positively impact your credit rating.

There are three Credit Reference Agencies, and we share data with two of these: TransUnion and Equifax.

These companies hold and share information about your previous credit history and payment behaviour.

This will include whether you have paid bills on time and in full in the past. This data is refreshed and updated every month and contributes towards your credit score.

Every month we will share your outstanding balance and a status reflecting your payment behaviour.

If you pay your bills on time and in full, this will be shared each month along with your account balance and a status "0" which tells the Credit Reference Agency that you are up to date.

If you are over one month late in your payment your credit score may be impacted. If your account is one month behind it will be shared as a "1", two months behind a "2" and so on, up to a 6 for an account that's six months behind on payments.

If you are on an alternative payment plan, for affordability reasons, or to cover debt on the account, you will be reported as an "i" to Credit Reference Agencies. This indicates to the Credit Reference

Agency that a non-standard payment arrangement with Severn Trent is active on your account. We report alternative payment plans as a different payment plan to support other businesses make responsible lending choices.

You can read more about how to share your information with Credit Reference Agencies in our data sharing customer guide at www.stwater.co.uk/help-and-contact/legal/sharing-data-with-credit-reference-agencies.

Updating your Direct Debit if you change banks

If you have moved banks via the Current Account Switching service, your new bank will liaise with your old bank and ensure all your Direct Debits and Transactions are still going out as normal.

If you have closed one bank account and moved to another bank account independently, your Direct Debit won't continue until you advise us of your new Direct Debit details.

Refunding incorrect Direct Debits

We can understand it is frustrating if you find an unexpected bill taken from your account.

To ensure you have this money refunded as soon as possible, we would advise you to contact your bank to make an indemnity claim.

Your payment will be covered under the Direct Debit Guarantee and you will have your money back within 24 hours.

Flexible payment plans if your financial circumstance change

We know that sometimes circumstances occur that mean paying your bills can be difficult.

We do offer flexible payment plans, that are available to help those customers experiencing temporary financial hardship who may not be able to afford our standard payment plan to clear your balance within the financial year.

A flexible payment plan is worked out on an affordability calculator, and is usually an agreed amount to prevent you, as a customer, falling into further arrears.

The plan is set for 3 months and will be reviewed by our Credit Management team and when its due to complete they will try to call you to discuss the plan and your circumstances, with the aim to bring your payment plan back in line with the standard amount.

If we are unable to reach you by phone, we will automatically review and increase your plan by a minimum of 20%, and you'll receive an email or letter to confirm your new payment amounts.

If you are unable to afford the increased amount, you have 14 days from the issue date to contact us to discuss this in more detail.

Financial help when you need it

If you ever need a helping hand, we have several financial assistance schemes to support you.

1. **WaterSure** – this financial assistance scheme can help you if your income is low and you use a lot of water. www.stwater.co.uk/watersure
2. **Big Difference Scheme** – this scheme is open to all customers and you can save up to 90% on your bill. www.stwater.co.uk/big-difference
3. **Severn Trent Trust Fund** – this is a charitable trust set up to help Severn Trent customers struggling with their bill. www.stwater.co.uk/trust-fund

All these payment options and schemes are available to support and help you manage your payments.

For more information, please visit www.stwater.co.uk/financial-support or contact us on WhatsApp, web messaging, social media or get in touch by calling us on 0345 7500 500.

Understanding your bill

We want to make sure your bill is as clear as possible, especially if you are a new Severn Trent Water customer. We want to ensure you understand all the different bits of information we've sent you.

If you have a water meter at your property, the front of your bill will give you an overall summary of your account information and the price of your bill just like the Rateable Value.

On there you will also find information such as:

- How to contact us and register for an online account
- The date that we created the bill (issue date)
- Your bill balance (whether you owe an amount to us or you have credit on your account that will go towards your next bill)
- Your payment plan e.g. Direct Debit and collection of next payment date (if applicable)
- Meter readings and how to submit a new reading
- Total spend over the time period & average daily spend, including water efficiency tips on how to save water on your household consumption
- Information about water quality and what it's like in your area and our surface water and highway drainage charges

If you don't have a water meter at your property you will be billed on the Rateable Value. Typically, you will receive one bill for the year, usually you'll receive this around February or March however your bill period will usually run from 1st April to 31st March the following year. You'll be billed in advance for your water and used water charges.

Your bill will include many of the above, however it will include your standard payment plan information e.g. your agreed Direct Debit instalments and how this is progressing and what your charges will look like for the next 12 months.

Your bill can be spread out over monthly instalments, like all our payment plans. Your bill is usually split over 8 payments starting in April, meaning you will have 4 months where you won't need to pay until you receive your next bill. We can however spread your payments out over more months if this is preferable, please contact us if you'd like to do this.

For more information on your bill and how it looks, please visit our website or contact us using live chat, social media or get in touch by calling us on 0345 7500 500 and we will discuss your bill with you.

Payment made but your account still shows outstanding amount

If you've paid your bill by post or in person, payments can take between 3-5 working days to be processed and allocated to your account.

If you have paid using a Debit or Credit card your payments usually will be updated within 24 hours.

We aim to have all our accounts updated as soon as possible however we know sometimes it can take longer due to system updates, banking errors or large numbers of payments to be processed.

If, after 3 days, your account is still showing that you have an outstanding payment, please contact us.

No bill received when you've moved home

If you have recently moved into a new property or have taken over responsibility of the water bill in your household, please contact us.

It is important we know who is living in our region so we can understand demand on our network and plan for the future.

Sometimes delays can occur if you've recently bought a new-build property, as we need to get these set up on our system and this can take longer than usual.

If, after you have been in contact with us, and you still haven't received a bill within 3 months, please get in touch as we may not have the right contact details for you.

Refunds if you overpay

If you're on a water meter and you are paying by instalments on a payment plan this will automatically forecast your future charges to build credit on your account ahead of your next 6-monthly bill.

Your forecast is based on your average daily consumption of water from the readings we will have taken from your meter.

When you receive your 6-monthly bill, if you are still in a large amount of credit, your payment plan may need reviewing so please contact us.

If you have an existing Severn Trent account and have recently let us know that you've moved to a new house within the Severn Trent region, we will usually continue using your existing account number and details and we will review if your payment plan is still suitable.

If you've moved to a new house out of the Severn Trent region and your account for your old address is in credit, we will send you a refund within 14 days of us being notified that you have left the property. If you haven't yet let us know you've moved to a new house, please contact us.

- If you've been paying us by Direct Debit, then we'll send the refund directly to your bank account
- If you have paid us by Debit or Credit card, we'll usually refund it to the same card
- If you have paid us by any other method, or we can't make a card refund, we will send you a refund by cheque, this can sometimes take up to 28 days

If you are sent a bill addressed to somebody else

If you've received a bill from Severn Trent that isn't for you, or anyone else living in your household, please contact us to let us know and we can work to resolve this.

Notifying us of a change of occupant if you're a landlord

As a landlord, it's your responsibility to let us know if you have new tenants in your property so we can accurately bill your property and make sure all water usage is accounted for.

Telling us you've moved if you're a tenant

As a tenant, it is your responsibility to let us know when you've moved into the property and set up a payment plan with us that may suit your needs and covers your usage.

You are also responsible for any leaks that occur within the property – this is something you may wish to discuss with your landlord if you are faced with a high consumption bill due to a leak on your home's private pipes.

Problems paying your bill through your benefits

If you are having issues with reconciling your water bill by your benefits payments it may be likely that the DWP be using an incorrect reference number, meaning your payments aren't being received directly to your account on time.

If this is the case please contact the DWP before getting in touch with us to check what reference number they are using and what amounts are being deducted, this will help us to locate them to your account.

If you are having multiple deductions for other utilities taken out from your benefits, this may be another reason why we have not received your payments.

You can have up to a maximum of 3 deductions at a time, and the deductions meant for us may have been replaced with another utility as we're the lowest priority.

Get a meter and just pay for the water you use

If you live on your own, have a small family, or live in a house it could be beneficial to have a meter installed so that your bills are based on the actual volume of water you use rather than by the Rateable Value (RV).

You can use the Consumer Council for Water's independent calculator at www.ccwater.org.uk/watermetercalculator to work out if a meter is the best option for you.

You can trial a water meter for 2 years (24 months or 30 days after your 4th 6-monthly bill). If you feel during this time that a water meter isn't right for you, you can switch back to unmetered billing by the Rateable Value (RV).

Having a meter does not exclude customers from temporary restrictions on non-essential use (hosepipe bans) to safeguard essential supplies. Hosepipe bans cover both metered and unmetered customers alike.

How Rateable Value is calculated

The Rateable Value (RV) is the measure used to calculate the size of the water bill on unmetered properties.

Rateable value is not directly related to actual water used as it's an estimate. Rateable values were an assessment of the annual rental value of a property and were made by the Valuation Office as part of the Inland Revenue up to 1990 when the General rates system was replaced with the now Council Tax system.

The calculation took into account several factors including size and condition of the property at that time, however since 1990 it is no longer possible to appeal the original calculations.

All houses built since 1990 will have a water meter installed.

All water companies are required by law to use this as a basis for setting charges for an unmetered property.

How fitting a water meter might change your bill

When you apply for a water meter you will need submit an application over the phone or via an online form.

The application is designed to calculate whether you would save money from having a water meter installed.

Once the meter has been installed by our meter contract partners, Network Plus, you will be given a "Welcome to Metering" pack which will explain the billing cycle and the benefits of the water meter as well as water efficiency tips.

We aim to read your meter every six months and you will be charged for your water and sewerage services based on how much water passes through the meter. You will also pay standing charges for

billing and reading the meter, and a charge for surface water drainage based upon the size of your property.

You will receive two bills each year, one every six months, and we will always aim for one of these to be based on an actual meter reading.

Discounts for single person households

If you live on your own, we recommend that you have a water meter fitted to make sure you pay just for the water you use.

Fitting a meter is the most accurate and fairest way of paying for your water.

If you rent your home, you should check with your landlord if you'd like to have a water meter installed. If they agree, then you can apply to have a meter fitted and we'll visit you to see if it's possible to install one at your home. It's not always possible to fit a water meter.

If we've tried and been unable to install a meter at your home in the last 12 months, and you live on your own, you will be eligible for our Single Occupier Assessed Tariff.

If you rent your home and your landlord has not agreed to let you install a water meter, unfortunately you will not be eligible for the Single Occupier Assessed tariff.

You won't need to apply for the single occupancy tariff, you will be automatically switched to the Single Occupier Assessed tariff from the date of the unsuccessful meter fit at your home.

We unfortunately aren't able to backdate the Single Occupier Assessed tariff to an earlier date.

Discounts or refunds for water supply and quality issues

We work hard every day to make sure our water pressure and water quality are of the highest standard however we know sometimes your water pressure and quality can be impacted by incidents in the area, and can mean our customers may experience temporary poor pressure or quality.

In these instances, when you have been significantly impacted for a period of time, we won't be able to reduce your bill, however we will look to make a payment to your Severn Trent account under our Guaranteed Standards Scheme.

You can read more detail about this in our Code of Practice, which you can find online at www.stwater.co.uk/about-us/responsibility/our-responsibilities-to-you/your-rights-as-a-customer.

How responsibility for pipes is shared between you and us

Our wonderful water is always on tap and we work hard to make sure it is available for you 24/7. Every day we send our water to you via pipes in the road or collect your waste from our sewers.

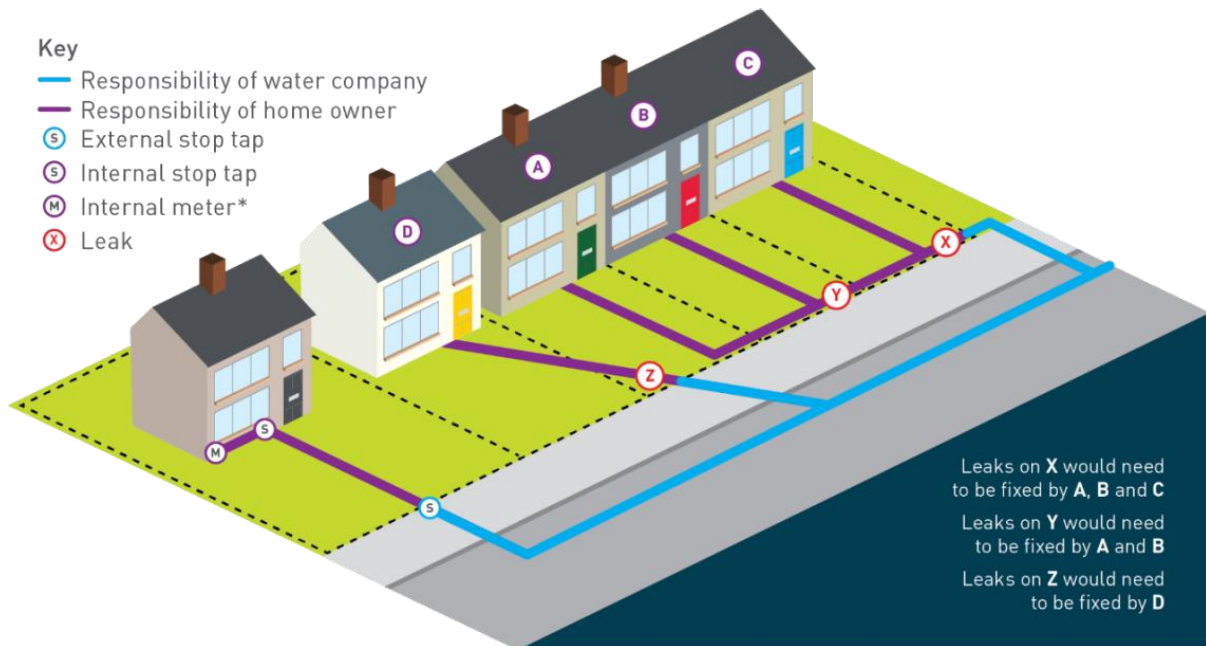
Water Pipe Responsibility

The pipe that links the water main in the street to the boundary of your property (often called the communication pipe) belongs to us and is our responsibility to maintain and ensure good quality water flows into your home.

The pipe that leads from the boundary of your property to the point where it enters your home is the homeowner's responsibility along with all the internal plumbing.

Any leaks on these internal pipes is the water consumer's duty to fix.

You can read more about water pipe responsibility at www.stwater.co.uk/my-supply/tap-water/my-water-pipes/water-pipe-responsibility.



Sewer Pipe Responsibility

There are two main sewer types – private and public. You're responsible for private sewers and we cover the public ones.

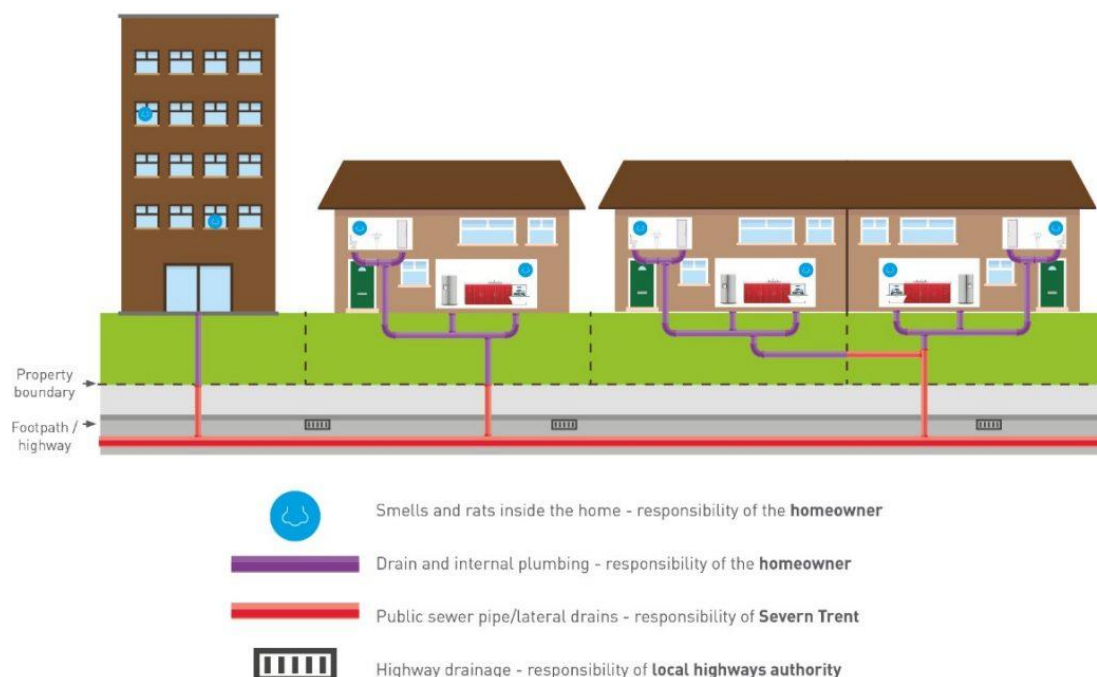
There are also highway drains and gullies that are the local authority's responsibility.

It's important to understand who's responsible for maintaining and repairing sewer pipes and drains especially if something goes wrong.

To understand where the sewer network is and what pipes you are be responsible for, you can request a sewer map from us online at www.stwater.co.uk/building-and-developing/estimators-and-maps/request-a-water-sewer-map.

You can read more about sewer pipe responsibility at www.stwater.co.uk/my-supply/waste-water/looking-after-your-sewers/sewer-pipe-responsibility.

Sewer pipe responsibility



Clearing blockages in your pipes

Unless you are a plumber or have a drainage background, it can be hard to tell whether a blockage is on your private pipes or the public sewer.

Some of the signs you can look out for to see if the blockage is on your private pipes and therefore the homeowner's responsibility is:

- Your neighbours aren't affected
- Your toilet upstairs is blocked but downstairs is clear
- The blockage is in the U bend under your sink

If the blockage is on your private pipes, then you will need to contact a private contractor.

A full list of our Water Safe Approved plumbers can be found on our website at www.stwater.co.uk/findaplumber.

If the blockage is on the public sewer pipes, please contact us and we will be able to help you.

For more information about this please refer to our Private Sewer Ownership Guide.

If our engineer attends your property and finds the blockage is on your private pipe, we may be able to clear this for you for a charge of £114 including VAT. There is no obligation to use this service and you can choose to go with an independent drainage company.

If you would like to use our service, the payment must be made by a Debit or Credit card before we start the work.

This service is not always guaranteed and sometimes in more complex situations, our engineers may not be able to help and instead may advise you to contact a private contractor.

If this is the case and you have already paid the £114, you will be refunded the full amount, all you'll need to do is provide us a copy of your receipt.

Once our engineers have left site, we cannot re-arrange to come back later to clear a blockage on your private pipes.

Clearing repeat blockages that aren't your fault

It can be really tough when you have frequent blockages on your private pipework due to a neighbour's sewer misuse.

We will work hard with you and your neighbours to support any repeat blockages you may have. We will clear blockages when we are at your property, however this will be charged to you at £114.

Should we find that the cause of the blockage is due to a misuse from one of your neighbours we will issue letters and leaflets around the area to raise awareness of sewer blockages and how they can occur.

Blockages affecting you and your neighbours

If both you and your neighbour are experiencing a leak or blockage on your private pipes and you have arranged split the £114 clearance fee.

We would advise that one neighbour pays for this when our engineers on site and you will need to arrange to settle the fee amongst yourselves.

Priority services and financial support

We understand that sometimes you might find yourself in difficult situation where you're unable to pay your bill.

We offer a wide range of support schemes that you may benefit from. You can read more about the financial support options we provide at www.stwater.co.uk/financial-support.

Please keep us updated about any changes in yours or your family's circumstances so we can support you in the best way possible.

You can read about the Priority Services we provide and how they could help you at www.stwater.co.uk/priority.

Alternatively, you can call us on 0800 085 4986. We are open 8am to 6pm Monday to Friday, and 8.30am to 2.30pm on Saturdays.

Get in touch

If you have any further questions about this guide, please don't hesitate to contact us and we will try to answer your questions.