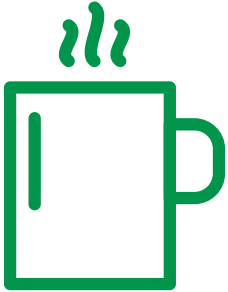


# Payment Break scheme



Financial support  
for life's surprises



**There can be times in life when it's a struggle to make ends meet. This is often due to losing your job, not being able to work because of illness or you need to pay out for an unexpected household emergency.**

At United Utilities, we understand that some of what life throws at you can make paying your household bills a real problem. That's why we've introduced our '**Payment Break**' scheme to support our customers who need our help when they're struggling to pay their bills.

It works by us delaying your water bill payments for a set period of time which we agree in advance. Then, when you're ready to start paying your water bills again, we spread your delayed payments over a longer period to help you catch up and not fall into debt with your water bill.

It's specifically aimed at our customers who are on means-tested benefits or whose combined annual household income is below £21,000.

Other reasons to delay your payments may include an injury that stops you working in the short term or a family bereavement which adds additional pressure to family income. Always give us a call if you have a specific issue which means you're struggling with your water bill payments so we can see how best we can help.

If you feel our '**Payment Break**' scheme could benefit you, why not give us a call on **0800 072 6765** and let us take away the worry of your water bills.

# Payment Break scheme: The (not so small) print

## Eligibility rules

Our Payment Break scheme is not for everyone - we want to make sure that we can support those customers who need our help the most. Clearly, customers on low incomes will find it difficult to cope with a large, unexpected bill or a significant change in household income. That's why our scheme is aimed at those customers with a combined household income of less than £21,000 or who receive one of the following means-tested benefits:

- Council tax reduction (but not single person discount)
- Housing Benefit
- Income Support/Income Based Job Seekers Allowance
- Pension Credit
- Income related Employment Support Allowance
- Working tax credits
- Universal Credit

To apply for this scheme please call us on **0800 072 6765**.

## Examples of significant life events

There are many reasons for additional pressure being placed on household income - we've outlined some of the main reasons here but our advice would be to call us so that we can understand your specific circumstances.

- A temporary drop in income, for example a gap between jobs, maternity leave, transitioning onto Universal Credit or as a result of benefit sanctions.
- An unexpected expense such as a boiler breakdown, mechanical failure or unplanned large bill.
- A personal illness or injury that prevents you from working for a period of time.
- A personal life event such as a family bereavement, divorce or family illness.

We also have a number of other support schemes you may be eligible for that could lower your existing water bill. We would always look to see if you would benefit from one of these schemes when you call us so it's really worth picking up the phone if you're struggling with your water bill.

## How we will help

The scheme is designed to provide a short break in water bill payments to help you cope with a significant change in your income that has an impact on your household finances.

It works by us delaying your water bill payments for a set period of time which is agreed in advance. The amount of Payment Break that will be offered will take into account the reason why you need some support. Typically, the break in water bill payments will be between 1 and 3 months and will usually be agreed over the telephone when you apply. The value of the payments that have been delayed will then be spread across future instalments over a longer period of time to let you catch up again.

The scheme is not suitable if you're already behind with your water bill payments. If you're already in arrears, you may be eligible for other help which could include us reducing your water bill.

Please call us on **0800 072 6765** so we can see how best we can support you with your bill.

## In case you need to contact us:



### To talk to us about your bill:

**0345 672 2888** if you don't have a water meter

**0345 672 2999** if you have a water meter

Opening hours: 8am - 8pm Mon to Fri; 8am - 4pm Sat

### To talk to us about your water and wastewater services:

**0345 672 3723**

Opening hours: for emergencies we are open 24 hours.

You can also call this number to check the identity of one of our representatives.

If you need additional support due to age, ill health or disability, register for our Priority Services: **0345 072 6093**

If you have hearing or speech difficulties, and use a textphone, please dial **18001** followed by the number you require.



### You can go online:

Send a message at [unitedutilities.com/email](https://unitedutilities.com/email) or visit our website and click on 'Live Chat' to webchat with a member of our team.



### Or write to us at:

**United Utilities, PO Box 459, Warrington WA55 1WB**



Water for the North West

United Utilities Water Limited,  
Haweswater House, Lingley Mere Business Park, Lingley Green Avenue, Warrington WA5 3LP.  
Registered in England and Wales. Registered Number 2366678.

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Visit [unitedutilities.com/myaccount](https://unitedutilities.com/myaccount)



## Don't miss out on claiming the right benefits

Many people fail to claim benefits, usually because they don't know what support is available. That's why we've partnered with TURN2US, a national charity who can check to see what benefits, grants and other financial support you could be entitled to. You can obtain this information for free by visiting [turn2us.org.uk](https://turn2us.org.uk)