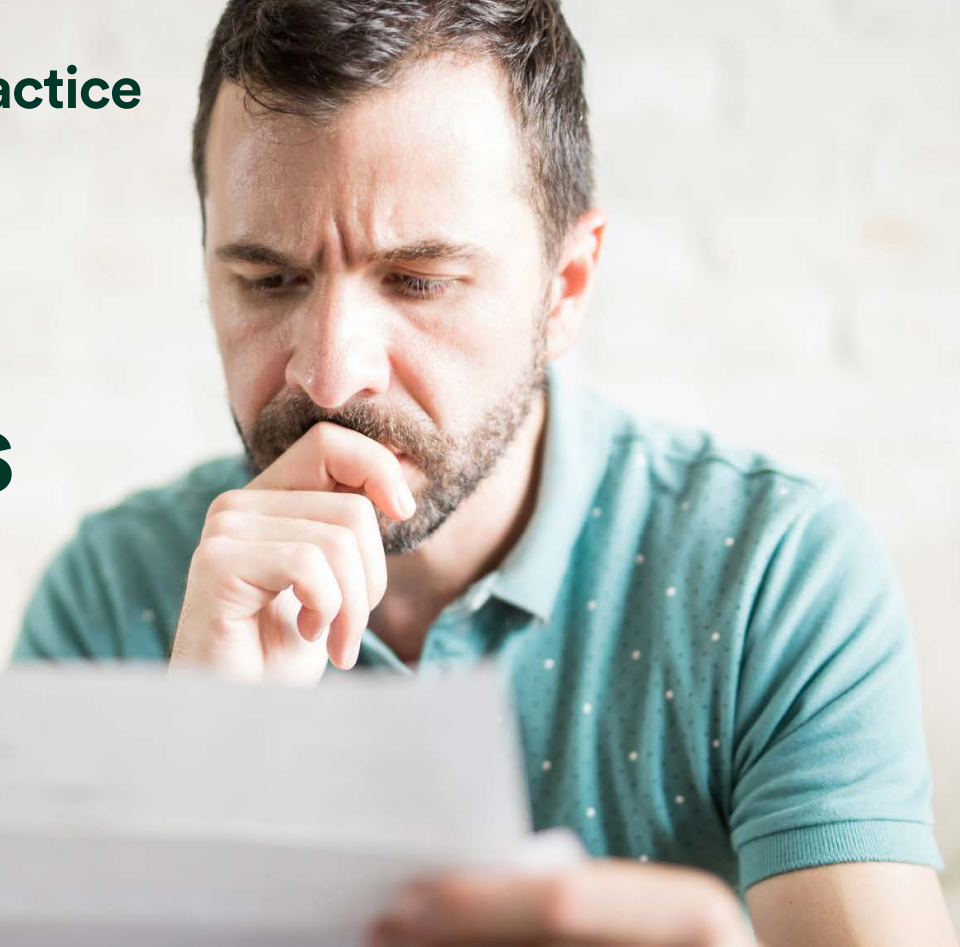


Our debt code of practice

A helping hand for customers in debt



A cork doormat is placed on a light-colored wooden floor. The mat is rectangular and has a textured, brown surface. The text is centered on the mat. The background shows the wood grain of the floor and the bottom edge of a white door frame.

No one likes the sound of a bill landing on the doormat.

But when money is tight bills can go from being an
everyday nuisance to a cause of sleepless nights
and stress.

Although the water services we provide to your home have to be paid for, we do understand that sometimes you may find it difficult to make your payments.

This leaflet explains how we can help if you're finding it difficult to pay your bill. It also outlines what will happen if you don't pay, therefore the advice in this leaflet is very important. Please take time to read it and if there is anything you don't understand we will be happy to explain it to you. Call us for help or advice on 0800 072 6765, or contact us using one of the options shown on the back page.

Don't suffer in silence

If you're finding it hard to meet your payments, please get in touch. We're easy to talk to and can explain more about all the options available to you to make your bills more affordable.

We can offer you advice about how you may be able to reduce your bill, or whether you are eligible for any payment support schemes, and agree an easy payment plan that will chip away at your debt without leaving you feeling out of pocket. This could mean giving you longer to pay, or agreeing more convenient instalments.

And if you have reason to dispute your bill, please tell us as soon as possible – as we may be able to delay any follow-up action until the dispute is resolved.

Call us on **0800 072 6765**, we're here to help.

Alternatively, please complete our 'struggling to pay' form at unitedutilities.com/difficulty-paying-bill or visit this webpage and click on 'Live Chat' to webchat with a member of our team.



Dedicated support

Depending on your circumstances, you may qualify for one of our payment support schemes, which could help you clear your debt more quickly.

You can find out more about each of these schemes at our website, unitedutilities.com/difficulty-paying-bill, or by calling our payment assistance team on **0800 072 6765**.

Alternatively, please complete our 'struggling to pay' form at unitedutilities.com/difficulty-paying-bill or visit this webpage and click on 'Live Chat' to webchat with a member of our team.

Here's a quick summary of what we offer:

Payment matching

If you've built up a lot of debt, for every £1 you pay we'll match it with £1 too, with our contribution increasing to £2 if you continue to make payments until your debt is cleared.

Restart grant

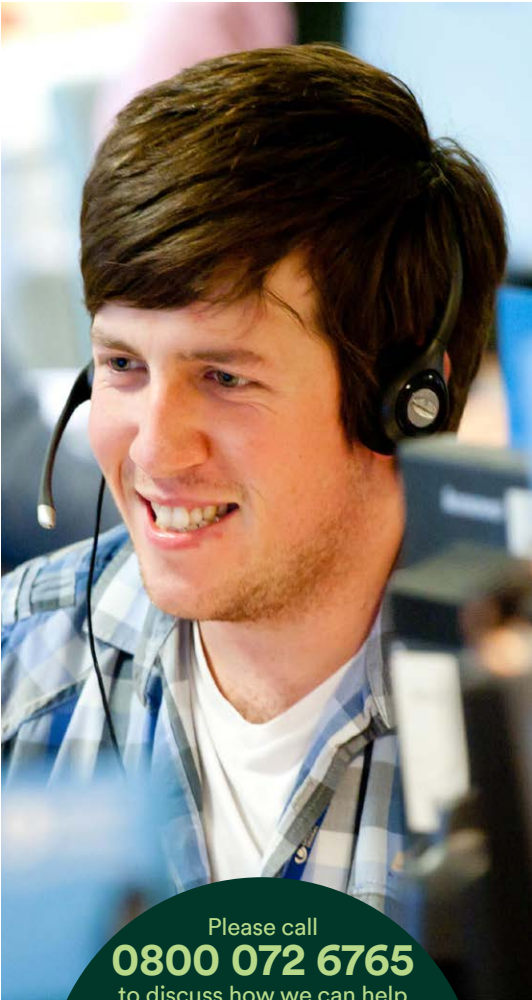
If you are in real financial difficulty and have nowhere else to turn, you may qualify for a grant from our charity fund to pay off all or part of your water debt. You can find out more and apply online at uutf.org.uk or call **0300 790 6172**.

WaterSure

If you have a water meter and use a lot of water due to a medical condition or because you have a large family (three or more children) we may be able to cap your bill at a set amount each year if you receive certain benefits or tax credits.

Help with Universal Credit

Applying for Universal Credit? We can delay your water bill payments for up to eight weeks until your first UC payment arrives.



Please call
0800 072 6765
to discuss how we can help

A word about water meters

Water Direct

If you are in debt and receive income-based Jobseekers Allowance, Income Support, Universal Credit, Pension Credit or income-related Employment and Support Allowance, you can ask the Department for Work and Pensions to pay your water bill directly to us out of your benefit.

Back on Track

If you're finding it difficult to pay your water bill and receiving benefits we can help; we also have additional help for those on a low income who have been financially affected by COVID-19.

Help to Pay

If you receive Pension Credit, and all other adults in your household receive Pension Credit or state pension, you can apply to have your bills capped at an affordable amount.

Payment Break

Customers on low incomes receiving benefits who are concerned they may miss a bill payment due to losing their job or having to pay out for an unexpected emergency may be eligible for our Payment Break scheme. The scheme helps by delaying water bill payments for an agreed period with delayed payments spread over a longer period of time.



If your home has more bedrooms than people, a water meter can be a great way of cutting your bill down to size.

Your charges would be based on the water you use, so the more water you save, the more cash you save.

If you live on your own, have a small family or pay a high fixed bill, you might save a considerable amount.

We also offer a 'lowest bill guarantee' which means you won't pay more than you do now during the two year trial period and any savings you do make are yours to keep. You can then switch to meter charges permanently if you've made a saving compared to your existing fixed bill.

Find out more at unitedutilities.com/meters

If you already have a water meter, we have lots of advice on our website about how to use water wisely to reduce your bill. We also have some fantastic water saving items you can order for FREE to help you save water around the home.

Visit unitedutilities.com/watertight for more information.

What happens if you don't pay?

No matter how dire your financial circumstances may seem, we can usually work out a way of getting your water account back in the black - as long as you work with us. Please don't ignore the problem, always get in touch so we can put together a package of support to help you out of debt.

We will try to reach an agreement with you on the amounts you can afford spread over a reasonable period of time. We will keep our side of the agreement and you must keep yours. If you fail to make payments as agreed the full account balance will become due so it is essential that you talk to us if you are unable to make your payments.

We leave a minimum of 14 days for you to pay your bill. Please note these timings can vary according to individual circumstances, particularly related to your past payment behaviour.

If you don't pay your bill or keep to a payment arrangement that we have previously agreed with you then we will take action to recover the money owed to us.

To help us determine the most appropriate collection activity for you, we segment our customers based on their propensity to pay. The segmentation takes into consideration past payment behaviour, indications of employment, homeownership and data supplied by credit reference agencies and other 3rd party organisations.

We tailor our communications to align messaging to a customer's segment enabling us to promote appropriate payment support and other services. Our communications encourage you where possible to pay your charges in full or alternatively agree a payment arrangement.


If you don't pay your bill or contact us then we will take the following action:

STEP 1:

We will contact you by letter to advise you that you have missed a payment and where possible try and contact you by one or more of the following - telephone, text or email. Our communications will encourage you to talk to us if you are having difficulty paying your bill as there are lots of ways we can help.

STEP 2:

If you don't pay or fail to contact us to agree a payment arrangement we will send you a letter advising you of our intention to register a Default with the credit reference agencies. If you don't pay in full, agree a payment arrangement or register a dispute within 28 days of the date of the letter then a Default will be registered which will remain on your credit file for six years. Any payment plans agreed that extend beyond normal payment terms will also be shared as a debt arrangement with the CRAs. Defaults can be seen by banks, building societies and other organisations who share data with the same agencies to make decisions about applications from you for credit, other financial services and products such as mobile phones.



Please call
0800 072 6765
to talk in confidence

STEP 3:

If we have still not reached agreement or you have still not paid your bill, you will then be notified of our intention to commence legal proceedings or pass your account to a debt collection agency who will contact you directly regarding your unpaid charges. If we issue a County Court Claim to recover your debt this will result in legal costs being added to the amount you already owe.

STEP 4:

If payment in full is not received or you have not formally responded to the claim, we will ask the court to enter a County Court Judgment against you. This means your name will be added to the Register of Judgments, Orders and Fines and could remain there for up to 6 years. Your credit rating will be adversely impacted which is likely to affect your ability to obtain a mortgage, loan, mobile phone or other types or credit and further legal costs will be added to the amount that you owe. You can avoid the Judgment being registered if you pay the Judgment debt in full within one month of the date of the Judgment.


STEP 5:

If you fail to keep to the payment arrangement as ordered by the court, we will take additional steps to recover the debt. We will notify you in writing of our intention to commence any of the following:

- **County Court bailiff:** the court bailiff has the power to enter your home and seize your goods to sell at auction to raise the money to pay your debt and any additional costs incurred.
- **Attachment of earnings:** the court can issue an attachment of earnings order requesting your employer to deduct the money owed directly from your wages.
- **Charging order:** a charging order can be registered at the Land Registry to prevent access to the proceeds from the sale, re-mortgage or disposal of your property until the debt and the charge has been cleared.
- **Personal appearance at court:** you may be asked to attend your local court to explain your current financial position.
- **Begin bankruptcy proceedings:** we can ask the court to declare you bankrupt.
- **High Court Enforcement Officer (HCEO):** we may request the HCEO to attend to seize goods and other property. The HCEO are certified bailiffs who have extensive powers to enter unlocked residential premises and force entry to commercial premises for the purpose of seizing goods to sell.

What happens if you don't pay (continued)

Sharing your data

 We share information with credit reference agencies (CRAs) and fraud prevention agencies to validate/populate account details and help us make decisions on your account and ability to pay.

If you owe us money, default on payments and/or move without telling us, we will trace and recover the debt. We will tell you if we intend to register a default with the CRAs, but if you still do not pay, the CRAs will record the missed payment and/or default. This will be held on your credit file for six years whether settled by you or defaulted and may affect your credit rating. Any payment plans agreed that extend beyond normal payment terms will also be shared as a debt arrangement with the CRAs. Please visit [unitedutilities.com/privacy](https://www.unitedutilities.com/privacy) for further information.

Debt collection agencies

We sometimes use debt collection agencies when a customer has persistently failed to pay.

We only work with members of the Credit Services Association - a voluntary organisation which operates to a strict code of conduct and guarantees ethical and professional service. We may decide to use debt collection agencies at any stage in the debt recovery process.



Additional one-to-one support

Where legal action is not deemed appropriate we may ask one of our partners to visit your property to discuss with you face to face the payment support options available to you to help you get back on track with your payments. This will include our lower bill tariffs and arrears clearance schemes.

If you are behind with your payments and in receipt of one of the applicable means tested benefits, we may make an application to the DWP to take payments directly from your benefits under the Water Direct Scheme.



Advice for tenants

As the occupier of the property, tenants are responsible for paying the water bill. However, if your landlord has agreed to pay the water services charges at your address, they must contact us so that we can arrange to send the bill to them direct.

If you've just moved in and receive a bill or letter for the previous tenant, please call the number on the bill so we can help.

How to improve your credit score

Please visit
[unitedutilities.com/
credit-score](https://unitedutilities.com/credit-score)
for further advice

Most of us will have heard the phrase ‘Credit score’ in the past but you’d be forgiven for not having a clue what it really is or why it’s so important to have a ‘good’ score.

In a nutshell, your credit score is an indication of how financially healthy you are and the potential likelihood of being accepted for a loan, a credit card, a mortgage or a mobile phone contract. Lenders assess your future behaviour based on your past. Your credit score shows how a typical lender views you based on your

payment history, applications, the credit you have and more including your income when making their decisions.

The good news is that you can improve your credit score over time by following the advice below:

1 Pay your bills on time



2 Register on the electoral roll



3 Don't make too many applications for credit



4 Build a good credit history



5 Bring your balances down



6 Don't withdraw cash on credit cards



7 Don't ignore the problem



8 Check if you're linked to another person



Ways to pay

We make it as easy as possible for you to pay your bill including Direct Debt, on our website or smartphone app, at the Post Office or a Payzone outlet.

Direct Debit is the most popular method – and you can save £5 off your bill when you opt for this payment option.

Full details of ways to pay are on our website: unitedutilities.com/ways-to-pay

And don't forget that we can usually arrange a payment plan tailored to your needs, if you are struggling with debt.



FREE independent advice to help tackle your debt

The following organisations provide FREE advice to help you tackle all of your debt problems, not just water. Please visit their websites for more information or speak to a debt advisor on the numbers shown below:

StepChange

Website: stepchange.org
Telephone: 0800 138 1111

PayPlan

Website: payplan.com
Telephone: 0800 280 2816

National Debtline

Website: nationaldebtline.org
Telephone: 0808 808 4000

Visit unitedutilities.com/debt-advice for a list of organisations who provide FREE debt advice



Other sources of advice

The following organisations may be able to provide extra help and advice:

Citizens Advice



Website:
citizensadvice.org.uk

You can also contact your local Citizens Advice Bureau in person or on the phone.

Consumer Council for Water

(the independent water watchdog)



Telephone: **0300 034 2222**



Email: enquiries@ccwater.org.uk
Website: ccwater.org.uk



Write to:
**The Consumer Council for Water
North West,
1st Floor Victoria Square House,
Victoria Square,
Birmingham B2 4AJ**

Check your benefit entitlements

It's easy to check what benefits you may be eligible for and what grants are available by visiting Turn2us, a national charity helping people when times get tough.

Visit: turn2us.org.uk

Register for Priority Services

We can all benefit from a bit of extra support at some stage in our lives. This could be due to age, ill health, disability, mental health problems, financial worries or language barriers.

Priority Services is free and could help you or your family benefit from additional support so we can respond quickly to your particular needs.

To register for Priority Services please visit unitedutilities.com/priorityservices or call us on **0345 072 6093**.



Room for improvement?

We do everything we can to resolve customer issues quickly and courteously.

If, however, you are unhappy with the way we have dealt with an enquiry, you can call us on **0345 075 0711**.

We're available Mon-Fri 8am-8pm,
Sat 8am-4pm.

You can also email us at unitedutilities.com/email or visit our website and click on 'Live Chat' to webchat with a member of our team.

Other leaflets that may be of interest:

This leaflet is one in a series of publications containing useful information for our customers. Others that may be of interest to you are:

- A simple guide to pipes, drains and sewers
- Water meter application pack
- Testing your household water meter
- A guide to paying your water bill
- A guide to our Priority Services
- WaterSure application pack
- A guide to using water wisely
- Replacing lead and common supply pipes
- Our standards of service

You can download any of our leaflets from our website: unitedutilities.com/leaflets, or write to: **United Utilities, PO Box 459, Warrington WA55 1WB.**

My Account

Register for My Account and you can go online to pay your bill, tell us you've moved, give a meter reading and go paperless.

Visit unitedutilities.com/myaccount



In case you need to contact us:



To talk to us in confidence about your debt, an easy payment plan or the range of assistance schemes we offer, please call us on **0800 072 6765**

Opening hours:

8am - 8pm Mon to Fri,

8am - 4pm Sat

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



You can also send us an email at unitedutilities.com/email or visit our website and click on 'Live Chat' to webchat with a member of our team.



United Utilities, PO Box 50, Warrington, WA55 1AQ

Download our app:

Search **United Utilities** on the App Store and Google Play



Friend or family member struggling with their bills?

If you have a friend or family member who is struggling with their payments, we have a helpline you can call to find out more about the financial support we have available. You can then let them know about all the ways we can help and encourage them to get in touch so we can make their bills more affordable. Please call **0800 107 8862**, we're available 8am - 8pm Monday to Friday and 8am - 4pm on Saturday.