

# Debt recovery: our code of practice



No one likes the sound of a bill landing on the doormat. But when money is tight and debts are mounting up, bills can go from being an everyday nuisance to a cause of sleepless nights and stress. This leaflet outlines the wide range of support we offer if you are struggling to pay your water bill. It also explains our code of practice and the actions we can take against those who do not pay.

## 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 the last thing we want to do is to leave you high and dry.

We can offer you sound advice about how you may be able to reduce your bill, 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 our assistance team today (see contact details in right hand panel). We're here to help.

## Dedicated support

Depending on your circumstances, you may qualify for one of our special 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](http://unitedutilities.com/difficulty-paying-bill), or by calling our assistance team on **0800 072 6765**.

Here's a quick summary of what we offer:

**Payment matching plus scheme:** If you've built up a lot of debt, this scheme can help you get back on track. For the first 6 months we will match your payments £1 for £1, provided you pay in line with the payment plan we set for you. After 6 months we will match every £1 you pay with a £2 allowance to your account. If you continue to make regular payments, we will clear any remaining debt after two years.

**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 debt.

**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.

**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:** Our Back on Track scheme is specifically for customers on low incomes and benefits who have already fallen behind on their water bill payments.

**Help to Pay:** If you receive Pension Credit and are struggling to meet your bill payments, this scheme caps your bill at a fixed amount each year.

## A word about water meters

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.

You can find out more at our website, or by requesting a leaflet (see overleaf).

## Recovering your debt

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.

If you don't pay your bill, or don't keep to a payment arrangement we have agreed with you, then the full debt will become due. In these circumstances, we will contact you to agree the most suitable way of paying off what you owe.

If we don't hear back from you and your debt remains unpaid, we will change your credit record which is held by credit reference agencies to reflect the late payment.

If you still fail to pay or contact us, we will send you a default notice and subsequently change your credit record which is held by credit reference agencies to show a default. If the debt remains unpaid, we may take legal action and apply to the court to issue a county court claim.

Legal action could land you with further costs of £100 or more, on top of the debt you already owe.

To recover your debt, we can:

- Request a County Court Judgment, which can make it difficult to get credit in the future
- Issue a warrant for a bailiff to seize your assets to the value of what you owe plus additional expenses to cover the cost of removal and sale
- Apply to the court for the power to instruct your bank to pay us the money you owe, via a 'third party debt order'
- Ask the court for an 'Attachment of Earnings.' This means your employer could pay the amount you owe directly from your wages
- Have a 'charging order' placed against your property – which prevents the sale, remortgage or disposal of the property until your debt has been cleared
- Apply to the court for a 'bankruptcy/winding up order'
- Ask for the money you owe to be paid directly from your benefits
- In some cases we may transfer the judgment debt to the High Court, for recovery by a High Court Enforcement Officer.

We really don't want any of that to happen, of course. Do get in touch to arrange a far easier, and less stressful way of paying.

## For further information



[unitedutilities.com/contacts](http://unitedutilities.com/contacts)



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.



United Utilities  
PO Box 50  
Warrington  
WA55 1AQ

## 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.

## Sharing 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 may affect your credit rating. This will be held on your credit file for six years whether settled by you or defaulted and may affect your credit rating. Please visit [unitedutilities.com/privacy](https://unitedutilities.com/privacy) for further information.

## Received a bill by mistake?

Occasionally, a letter or bill from us goes to the wrong person.

Mix-ups have been known to happen with customers living in rented accommodation. Usually, the tenant pays the water bill, but sometimes, the landlord agrees with us to pay the bill directly.

If you are renting and have received a bill or letter which you think should have gone to your landlord, please call the number on the front of the bill.

## Ways to pay

There are many ways to pay your bill, including Direct Debit; online; over the counter at a bank, building society or post office, or by sending us a cheque in the post.

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/my-bill](https://unitedutilities.com/my-bill)

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

*Note: if your bank does not pay your cheque, standing order, or Direct Debit payment, we may add a fee to your bill to cover our own bank charges.*

## 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](https://stepchange.org) Tel 0800 138 1111

### PayPlan:

Website [playplan.com](https://playplan.com) Tel 0800 280 2816

### National Debtline:

Website [nationaldebtline.org](https://nationaldebtline.org) Tel 0808 808 4000

## Other sources of advice

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

### Citizens Advice:

Website [citizensadvice.org.uk](https://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)

Tel 0300 034 2222

Write to:

The Consumer Council for Water North West

1st Floor Victoria Square House, Victoria Square, Birmingham B2 4AJ

## 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 write to us (see address on page one) or can view our complaints procedure at our website.

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
- A guide to paying your water bill
- A simple guide to your water meter
- A guide to our Priority Services
- A guide to using water wisely
- WaterSure application pack
- Our complaints procedure
- Replacing lead and common supply pipes
- Our standards of service

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



## About us

United Utilities is the North West's water company. We keep the taps flowing and toilets flushing for seven million customers every day. From Crewe to Carlisle, we work hard behind the scenes to help your life flow smoothly.