



Help with payment problems

Find out how we can help and what we offer if you're in debt



We're here to help



If you're having trouble paying your water bill please don't worry, we're here to help. We understand that some customers might have difficulties and be going through other life changes such as illness which may be affecting their finances. If your finances have been affected in any way, please contact us and we can take your circumstances into account and agree the most appropriate solution with you.

You can also find information on how we can help on our website:

affinitywater.co.uk/helpmepay

All calls are confidential, and our team will give you simple and helpful advice especially for you. Contact us today: **0345 357 2401**

Our team will discuss payment arrangements with you and look at ways to reduce your water bill. This leaflet is one of a group of leaflets which forms our Code of Practice and is reviewed by our regulator **Ofwat**.

You should also get in touch if you don't think you're responsible for paying the water bill, or if you disagree with the amount you've been charged.

We promise not to take action if:

- You follow the guidance in this leaflet.
- And you make a payment arrangement and keep to it.

We'll help you keep on track with your bill by:

- Letting you know when your bill is due.
- Reminding you if your bill has become overdue so that you have an opportunity to let us know if you need any support from us.
- Attempting to communicate with you in your preferred contact method but will always try to reach you using a variety of methods such as email or SMS.

We normally issue our first reminder up to three weeks after payment has become due. In each of our reminders we'll let you know how you can find out more information on how we can help you.

We really don't want you to worry about your bill

We have lots of ways we can make your payments more affordable so please **contact us** and let us know if you're having difficulties.

We'll ensure that any payment arrangements that we agree with you are affordable. We'll do this by asking you to provide us with details of your household income (wages and benefits) and expenditure such as housing costs, utility bills, food, and other priority expenditure.

We're happy to speak to someone you nominate to act for you.

We'll just need you to give us permission to share your information with them.

Download our authority form: affinitywater.co.uk/docs/forms/third-party-consent.pdf

You can also provide authorisation for a temporary period which will last for the length of the phone call. Just let us know when you call that you wish for someone else to speak on your behalf. You can cancel these arrangements at any time by:



Email:

hello@affinitywater.co.uk



Phone:

0345 357 2401

Ways to reduce your water bill

Saving water

We want to help you reduce the amount of water you use. We have helpful tips and free water saving devices designed to help you save water, save money and help save our streams. Become a stream saver today:



affinitywater.co.uk/saveourstreams

Fit a water meter

It may be possible to reduce the amount you pay on your bill by having a meter fitted. If you and the people you live with are careful water users, you might be better off on a water meter. For more information, visit:



affinitywater.co.uk/metering

Alternatively, call us on
0345 357 2421

Surface water drainage

If the rainwater on your property doesn't drain away to the sewers, you may be entitled to a reduction on your wastewater charges. For further information, contact your provider. To find out who your wastewater provider is, visit:
affinitywater.co.uk/waste-water

Payment breaks

We can offer a payment break if you temporarily need to stop your payments for a limited time.

Spread the cost of your bill

We can offer flexible payment plans to help split your bill over instalments - weekly, fortnightly, monthly.



Financial Support

We have a range of financial support schemes which can help to reduce your water bill or help by paying off outstanding debt. These options require payments to be maintained.

Support	Scheme	Eligibility
WaterSure scheme	The WaterSure scheme works by capping your charges, so additional water usage is not chargeable	<ul style="list-style-type: none"> You're on a meter You're in receipt of a qualifying benefit 3+ children under the age of 19 living in the property, in full-time education or approved training, or 1 or more persons living in the property that suffers from a medical condition that involves the use of significant amounts of water
Low Income Fixed Tariff (LIFT)	<p>If you have a low income or are in receipt of benefits such as Universal Credit or housing benefit, you may be eligible for a reduced bill.</p> <p>Our LIFT Standard in 2025/26 is fixed at £143.80.</p> <p>Our LIFT Enhanced means your bill will be even lower and in 2025/26 is fixed at £95.80.</p>	<ul style="list-style-type: none"> Your household income is less than what is stated on our website: affinitywater.co.uk/lift (excluding benefits.) Claim one of the following benefits - Income related Employment and Support Allowance, Income Support, Job Seeker's Allowance, Housing Benefit, Universal Credit, Pension Credit.

Debt Support schemes

If you're finding it difficult to pay your bill following a recent change in financial circumstances, we may be able to provide a grant towards your arrears or match your payments to help you clear the debt quicker

Join our Priority Services Register!

The Priority Services Register (PSR) is free to join. It helps us know who may require extra help and look after any customers with communication, access, physical or mental health needs. Find out more and apply at: **affinitywater.co.uk/priority-services**

To find out more about the help we can provide please visit: **affinitywater.co.uk/helpmepay** or call us on the numbers provided at the end of this document

Independent Advice

If you prefer, you can get **free**, confidential advice from the **National Debtline on 0808 808 4000** or from local advice agencies such as Citizens Advice, StepChange and the Money Advice Service. These agencies can also explain your rights to state benefits if you're on a low income.

Water Direct

If you receive Income Support, income-based Jobseeker's Allowance, Pension Credit, Employment and Support Allowance and you're behind with your water bill payments, it may be possible to have your water charges deducted from your benefits and sent directly to us. This is called the Water Direct scheme.



Landlord and Tenancy agreements

Water charges must be paid by the person who lives in the property and uses the water, unless the landlord has entered into an agreement with us accepting responsibility for water charges.

Citizens Advice - citizensadvice.org.uk

StepChange Debt Charity - stepchange.org

The Money Advice Service - moneyadviceservice.org.uk

Turn2Us - turn2us.org.uk

Payment options to help you

There's a number of ways you can pay your water bill, to help you select the arrangement that best suits your circumstances. To discuss your options with us please call **0800 697 982** or visit **affinitywater.co.uk/waystopay** and visit the 'My bill' section.

Online

You can pay with your debit or credit card at: **affinitywater.co.uk/pay**

Internet or telephone banking

You can make payments by quoting sort code **20-05-03**, account number **80542903** and your customer number.

Direct Debit

A quick and easy way to pay. Apply online at **affinitywater.co.uk/waystopay** or call us now with your bank details and we can arrange it over the phone.

Payment cards

You can pay with our payment card at any PayPoint outlet. To get a payment card visit **affinitywater.co.uk/paymentcardreplacement** or call us.

Post office

You can pay by cash or cheque at any Post Office. Please fill in the payment slip on your bill and take it with you. The Post Office will charge you a fee. Please make your cheque payable to Post Office.

Automated payment line

You can make a payment with a credit or debit card 24 hours a day by calling **0345 357 2400**.

Post

Please fill in the payment slip on your bill and send it with your cheque to:

Affinity Water Ltd

Tamblin Way,

Hatfield

Herts AL10 9EZ

Make your cheque payable to Affinity Water Ltd and write your customer number on the back. Please don't send cash or postdated cheques.

Bank

You can pay by cash or cheque. Fill in the payment slip on your bill and take it with you to your own bank, or if you don't have a bank account, you can pay at any Barclays Bank. You can pay weekly, fortnightly or monthly if you wish (providing you have set up a payment arrangement with us first). You won't have to pay a charge. Please make your cheque payable to:
Affinity Water Ltd.

Standing Order

To pay by standing order please contact us on **0345 357 2401**.

Steps we take to recover debts

Although we can't reduce your debt, we can make it easier for you to pay it. We'd prefer to reach an agreement with you, but if this isn't possible, we'll start our debt recovery procedure; see the steps below.

Step One

We'll remind you that payments are outstanding

We'll send you reminders to pay your bill by SMS, email or letter. If you haven't been in touch with us, we'll try to contact you by telephone.

If we don't receive a payment, then we'll send you a final notice

We'll usually send you a final notice requesting you to immediately pay the amount you owe or to contact us. If you're not responsible for the bill, or if you disagree with the amount charged, let us know when you receive the final notice.

We'll look into the matter and put the recovery process on hold.

Step Two

We may pass your bill to a debt collection agency

If you don't pay the bill, or contact us about it after receiving the final notice, we may pass your bill to a debt collection agency who will make contact to agree a payment arrangement with you. **At this stage a £50 administration charge will be added to your account.**

Debt collection agencies must follow a code of practice approved by the Office of Fair Trading or the Credit Services Association.



Note

We'll add a charge to your account each time a cheque from you doesn't clear, or if your bank refuses to pay a Direct Debit. You can ask for details of these fees.

Step Three



We'll ask the County Court to order you to pay

If you don't make a payment arrangement with us *[or the debt collection agency]*, we'll ask the County Court to order you to pay. This means that we'll make a claim against you through the court, and we'll add the costs of doing this to the amount you owe.

If you still don't pay, we'll ask for a judgment that will involve you in more legal costs.

Interest may be added for each extra day you owe money to us, and any judgment made against you could affect your credit rating

Step Four



Our last resorts...

You must keep to the court order, or we'll ask the court to take action against you, which may include the following;

Issuing an order for questioning

This involves you going to court to explain your financial circumstances so the court can assess how much you can pay. There are legal penalties if you fail to attend.

Issuing a warrant of execution

This involves bailiffs calling at your home to take the property to cover the value of the debt and the costs of the action taken to recover your debt.

Issuing an attachment of earnings order

This instructs your employer to take money from your earnings and pay it directly to the court or us.

Issuing a third-party debt order

This is a court order which allows us to take the amount of the debt and our costs directly from your bank account.

Giving us a 'charge' on your property

If we get a charge on your property this means that you can't sell your property until you've paid off the debt and our costs.

Sell the outstanding debt to an external company

This will then mean that the external company will be responsible for collecting the outstanding debt, and they will make contact with you to arrange payment.

Bailiffs and debt collection agencies used by Affinity Water will always act professionally and to our standards. Bailiffs must follow guidelines laid down

by His Majesty's Court Service. If you're not happy with their actions, then please contact us.

- We'll add any extra expenses, such as bailiff's fees and the cost of court action & any interest agreed by the court, to the amount you owe us.

- If you break any payment arrangement you've agreed with us, all the debt will become due immediately.

These steps will only happen if you don't pay and don't contact us. It's important that you get in touch as soon as you know you may have problems paying. If you have any concerns, please call us today on 0800 697 982.

Data Sharing

We may share your personal data with other organisations such as debt collection agencies – or government agencies such as the Department for Work and Pensions. This is largely so that we can provide our services to you.

You can find out why we collect personal data from you, how and why it will be processed by us and our commitment to protecting your data at affinitywater.co.uk/privacy/notice

Missing a payment or paying late may affect your credit rating. To help maintain up to date records and manage our debt collection process, we share and receive information from credit reference agencies. Find out more at affinitywater.co.uk/sharing

We'd like to hear from you if you're unhappy about your bill, service or debt recovery agent working on our behalf. We find the easiest way to resolve complaints quickly and fully is to call us so that we can talk things through together and we can deal with your concerns there and then.

Here's how you can let us know something isn't right

For help with your bill or account call us on **0345 357 2401** – Monday to Friday 8am to 8pm, Saturday 8am to 2pm.

For help with your water supply call us on **0345 357 2407**. 7 days a week, 24 hours a day.

You can always write to us at:

Affinity Water, Tamblin Way, Hatfield, AL10 9EZ

Please include your:

Name

Address

Phone number and the best times to call

Your account number (if you're contacting us about your account)

If you've followed our complaints process but are still unhappy, you can call the **Consumer Council for Water (CCW)** the independent voice for water consumers in England and Wales by calling **0300 034 2222** or use its online form at ccwater.org.uk/contact-us

How to get in touch



Website: affinitywater.co.uk



Telephone: [your call may be recorded for training or monitoring purposes]

Difficulty paying?

Let us know - **0800 697 982**
Mon-Fri 8am-6pm, Sat 8am-2pm

Automated debit/credit card line

0345 357 2400 (24hrs)
affinitywater.co.uk/pay



Post: Affinity Water Ltd, Tamblin Way, Hatfield, Herts, AL10 9EZ



British Sign Language: Contact us via an interpreter -
affinitywater.co.uk/bsl

Language Assistance: If you require a translator, **get in touch** with our customer service team.

Wastewater emergencies and general enquiries:

Check your bill or online for your wastewater provider



Anglian Water
0345 791 9155
anglianwater.co.uk



Thames Water
0800 316 9800
thameswater.co.uk



Southern Water
0330 303 0368
southernwater.co.uk

To receive this leaflet in large print, audio or Braille, please call **0345 357 2401**



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affinitywater.co.uk/saveourstreams



Manage your account online, sign up now!

affinitywater.co.uk/myaccount