



Your local supply, on tap

# Help with payment problems



Advice and information

## We're here to help

If you are having problems paying your water bill, please get in touch with us as soon as possible. We understand that some customers can have difficulties and we are always ready to help. This leaflet explains how we and other agencies can offer advice and solutions if you are having payment issues.



All calls are confidential and our friendly staff will offer simple and helpful advice especially for you, so don't be afraid to pick up the phone and call us on 0800 697 982.



Our advisers 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 approved by our regulator Ofwat.

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



## Ways to reduce your water bill

### Saving water

We want to help you reduce the amount of water you use. We offer advice and free water saving products designed to help you save water, energy and money. For more information visit [www.affinitywater.co.uk/savewater](http://www.affinitywater.co.uk/savewater)

### WaterSure Scheme

If you are a metered customer on certain qualifying benefits and also have either three or more children under the age of 19, or someone in your household with a medical condition which means you use a lot of water, you could be eligible for the WaterSure Scheme which places a limit on your bill. If on this basis you feel you are eligible for this scheme you can contact us.

### Low Income Tariff (LIFT)

If your annual household income is less than £16,010 or you are in receipt of housing benefit or Income Support, such as Jobseeker's Allowance, you may be eligible for a reduced bill. For more information on our schemes and tariffs and how to apply please visit [www.affinitywater.co.uk/lowincome](http://www.affinitywater.co.uk/lowincome)

Email: [helpinghands@affinitywater.co.uk](mailto:helpinghands@affinitywater.co.uk)

Phone: 0345 357 2406

### Surface water drainage

If the rainwater on your property does not drain away to the sewers, you may be entitled to a reduction on your sewerage charges. For further information contact your sewerage provider.

### Fit a water meter

It may be possible to reduce the amount you pay for water in the future 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 please visit [www.affinitywater.co.uk/getameter](http://www.affinitywater.co.uk/getameter) or call us on 0345 357 2421.

## 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, the Consumer Advice Centre and the Money Advice Service. These agencies can also explain your rights to state benefits if you are on a low income.

### Water Direct

If you receive Income Support, income-based Jobseeker's Allowance, Pension Credit, Employment and Support Allowance and you are 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.



Please contact us on **0800 697 982** and we can contact the Department for Work and Pensions on your behalf. If you contact them yourself please tell us.

### Landlord and tenancy agreements

Water charges have to 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.

## Payment options to help you

There are 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 [www.affinitywater.co.uk](http://www.affinitywater.co.uk) and visit the 'My bill' section.

### Direct Debit

A quick and easy way to pay. Apply online at [www.affinitywater.co.uk/directdebit](http://www.affinitywater.co.uk/directdebit) or call us now with your bank details and we can arrange it over the phone.

### Online

You can pay with your debit or credit card at [www.affinitywater.co.uk/payonline](http://www.affinitywater.co.uk/payonline)

### Internet or telephone banking

You can make payments by quoting sort code **20-74-09**, account number **80542903** and your customer number.

### Payment cards

You can pay with our payment card at any PayPoint outlet. To get a payment card visit [www.affinitywater.co.uk](http://www.affinitywater.co.uk) or give us a call.

### Standing order

To pay by standing order please contact us.

### Automated payment line

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

### 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**.

### Bank

You can pay by cash or cheque. Please fill in the payment slip on your bill and take it with you to your own bank, or if you do not have a bank account, you can pay at any branch of Barclays Bank. You can pay weekly, fortnightly or monthly if you wish (providing you have set up a payment arrangement with us first). You will not have to pay a charge. Please make your cheque payable to **Affinity Water Ltd**.

### 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 do not send cash or post-dated cheques.

### Payment in euros

We accept payment in **euros**. There will be an additional cost for handling the transaction, which will be deducted from your payment.





## Steps we take to recover debts

Although we cannot reduce your debt, we can make it easier for you to pay it. We would prefer to reach an agreement with you, but if this isn't possible we will start our debt recovery procedure, as detailed below.

### STEP 1

We will send you a final notice

We will usually send you a final notice requesting you to immediately pay the amount you owe or to contact us.

If you are not responsible for the bill, or if you disagree with the amount we have charged you, tell us when you receive the final notice.

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

### STEP 2

We may pass your bill to a debt collection agency

If you do not 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.

### STEP 3

We will ask the County Court to order you to pay

If you do not make a payment arrangement with us (or the debt collection agency), we will ask the County Court to order you to pay.

This means that we will make a claim against you through the court and we will add the costs of doing this to the amount you owe.

If you still do not pay, we will ask for a judgment which 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 4

Our last resorts...

You must keep to the court order, or we will 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 property to cover the value of the debt and the costs of the action taken to recover your debt.

- **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 cannot sell your property until you have paid off the debt and our costs.

- **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.

Bailiffs and debt collection agencies used by Affinity Water will always act professionally and to our standards.

Bailiffs must follow guidelines laid down by Her Majesty's Court Service.

If you are not happy with their actions then please contact us.

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

- **If you break any payment arrangement you have agreed with us, all of the debt will become due immediately.**



**These steps will only happen if you do not pay and do not contact us. It is 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.**



**Note:**  
We will add a charge to your account each time a cheque from you does not clear, or if your bank refuses to pay a Direct Debit. You can ask for details of these fees.

# How to get in touch

Enter your **customer number** below  
in case you need to contact us

 **Website:**  
[www.affinitywater.co.uk](http://www.affinitywater.co.uk)

 **Telephone:** (your call may be recorded for training or monitoring purposes)

## Difficulty paying?

Let us know so we can help you

**0800 697 982**

Mon-Fri 8am to 5pm

## Automated debit/credit card line (24hrs)

**0345 357 2400**

[www.affinitywater.co.uk/payonline](http://www.affinitywater.co.uk/payonline)

## **Post:**

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

## Sewerage emergencies and general enquiries:

*Check your bill or online for your sewerage provider.*

Anglian Water

**0345 714 5145**

[www.anglianwater.co.uk](http://www.anglianwater.co.uk)

Southern Water

**0330 303 0368**

[www.southernwater.co.uk](http://www.southernwater.co.uk)

Thames Water

**0800 316 9800**

[www.thameswater.co.uk](http://www.thameswater.co.uk)

*Calls to 03 numbers are charged at national rate from UK landlines and mobile phones.*

*Calls to 0800 numbers are free to call from UK landlines and free to call from mobiles phones as of 1 July 2015.*

To receive this leaflet in large print, audio or Braille, please call **0345 357 2406**



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[YouTube.com/AffinityWater](http://YouTube.com/AffinityWater)

[www.affinitywater.co.uk/savewater](http://www.affinitywater.co.uk/savewater)



## My Account – quick, easy and secure

Keep informed and manage your account online at –  
[www.affinitywater.co.uk/myaccount](http://www.affinitywater.co.uk/myaccount)

Sign up to My Account, it only takes a few minutes – you will need your customer number located at the top right of your bill.

### Start enjoying the benefits now!

- Tell us you are moving
- Set up a Direct Debit
- Sign up to E-billing
- Change your contact details
- View and download bills
- View your outstanding balance

