

What if I have a meter and I am having difficulty in paying my bill?

We understand that some customers with a water meter find it difficult to pay their bills, because they need to use large amounts of water.

Houses built since 1990 have water meters, and many other customers have had water meters fitted, because they pay less, if they don't use much water. If you move into a property with a water meter, we'll bill you according to how much water you use. You don't have the option of rateable value charges.

We may however be able to provide some assistance. If you receive certain benefits or tax credits and use large quantities of water, you may be eligible for a special tariff called WaterSure.

We determine who is eligible for this tariff using criteria set by the Government. If you meet this, then the charge that you will pay is a fixed amount per year, equivalent to the average household bill.

You must be in receipt of one of these qualifying benefits or tax credits: council tax benefit, housing benefit, income support, income-based jobseeker's allowance, state pension credit, child tax credit (unless you only receive the family element) or working tax credit.

If you receive a qualifying benefit or tax credit and have a large family, you may apply for this tariff. At least three children under the age of 19 must live at the property and be in full-time education. You'll need to complete an application and return it with proof of your benefit or tax credit and a copy of your latest Child Benefit award.

If you receive a qualifying benefit or tax credit and someone in your household suffers from a medical condition which results in increased water usage, you may also apply for this tariff. You'll need to complete an application and return it with proof of your benefit or tax credit. We will also need medical proof or a medically qualified person to countersign your application.

For more information or to request an application form, visit yorkshirewater.com/meter or call 0845 1 24 24 24.

Please note that you'll need to re-apply each year to prove that you're still eligible.

We produce a separate Code of Practice leaflet about Charges, Bills and Payments. For a copy of this leaflet, please call us.

What can I do if I'm not happy?

We aim to provide a high standard of service and to treat you with courtesy and fairness at all times. We welcome any comments you may have, and we try to answer queries and resolve complaints quickly and in full.

Please contact us as soon as possible, if you're not satisfied with our service. We'll then investigate your complaint and try to resolve it to your satisfaction. Where your complaint is justified, we'll apologise and do everything we can to put things right as soon as possible.

If we've failed to meet any of our standards, we'll pay compensation in accordance with our Customer Charter. If our actions or inaction cause you particular hardship or inconvenience, we'll consider making a goodwill payment. We'll consider each case individually.

We send a copy of our Customer Charter to every customer each year. If you'd like another free copy, please contact us.

If you're not satisfied with the way we've handled your complaint or with the outcome, you may request a review of your complaint. This review will be independent of the original investigations and may overturn the original decision if appropriate.

If you're still unhappy with the outcome of your complaint, you may request an independent review, by telephoning or writing to:

Consumer Council for Water
Northgate House
St. Augustine's Way
Darlington
DL1 1XA

Lo-call number: 0845 708 9368
E-mail: yorkshire@ccwater.org.uk
Text telephone: 0121 625 1422

The Consumer Council for Water (CCWater) is an independent national body set up to protect your interests and to champion customer issues. CCWater ensures that customers' collective voice is heard in the national water debate and has undertaken research to understand customers' views and use this to influence decision makers within the industry.

CCWater will investigate customer complaints relating to our business activities. The regional office and committee may then act on your behalf to try to resolve your complaint with us.

Under the Water Industry Act 1991, the industry regulator, Ofwat, or an independent arbitrator may settle certain disputes. Where this is appropriate, we'll explain the action you can take – or you may prefer to seek advice from CCWater or another independent advice agency.

Services for customers with additional needs

We provide information in large-print, Braille and audio formats. If you'd like information about our free Helping Hands services, please contact us on 0800 138 7878.

How can I contact you?

Our contact centre is open 8am-8pm Monday to Friday, 9am-5pm Saturday

We're open 24 hours a day for emergency calls

Call us	
All enquiries	0845 1 24 24 24
Request other information or leaflets	0845 1 24 24 24
Bogus caller checks on identity cards	0800 1 38 78 78
Leakage	0800 57 35 53

Additional services	
Asian language	0845 1 24 24 21
Text telephone/minicom	0845 1 24 24 23
24 hour automated services	0845 1 24 72 47

Fax 01274 372 800

Visit our website yorkshirewater.com

Or write to us Yorkshire Water PO Box 52
Bradford BD3 7YD

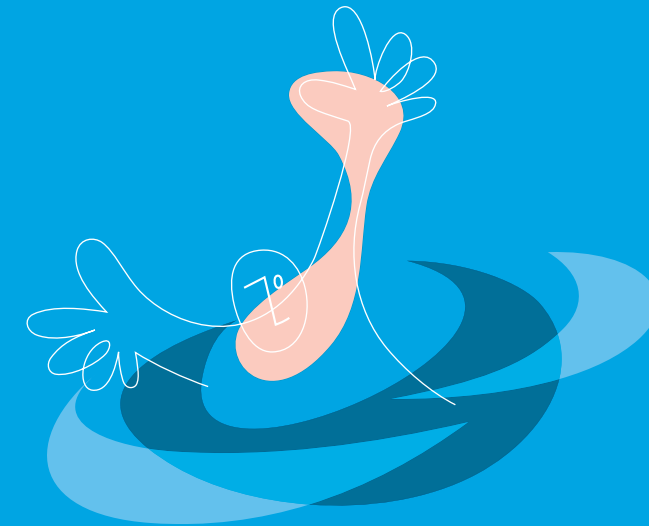
Codes of practice:

- Additional needs
- Charges, bills and payments
- Complaints & compliments procedure
- Customer Charter
- Debt recovery
- Leakage from customers' supplies
- Responsibility for pipework
- Sewerage and waste water
- Water meters
- Water supply services

code of practice

If you're in deep water

Debt recovery



yorkshirewater.com
Yorkshire Water Services Limited
Western House Halifax Road Bradford BD6 2SZ
Registered in England and Wales No.2366682

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YorkshireWater

Debt recovery: advice and information (for domestic customers)

This code of practice is approved by the industry regulator, Ofwat. Please refer to the back cover for a list of other codes of practice for domestic customers. These are all free and available on request.

We know finding the money to pay your water bill can sometimes be really difficult, but water and sewerage services do have to be paid for. Here we tell you how we can help if you have problems paying your bill, and what will happen if you don't pay.

What should I do if I'm worried about paying my bill?

If you think you'll have a problem paying your bill, please contact us immediately on 0845 1 24 24 24. Our contact centre is open 8am-8pm Monday to Friday and 9am-5pm Saturdays. You may also wish to get independent advice from the National Debt Line by calling 0808 808 4000, or from organisations in your area such as:

- Citizens advice bureau.
- Consumer advice centre.
- Money advice centre.

Your nearest branch will be listed in your local BT phonebook, Yellow Pages or Thompson directory.

And what if I don't pay?

If you don't pay, or we don't come to an agreement with you about your payments, unfortunately we'll have to take you to court. Please try to avoid this, as it will mean extra costs for you, because the county court fees will be added onto your account. It's best to contact us straight away, if you have a problem paying your bill.

What happens if I contact you about payment problems?

Our aim is to reach an agreement with you to make paying your bill easier. We can't reduce the amount you have to pay, but we'll try to find an arrangement that suits you and helps you pay your bill within a reasonable length of time. We'll also look for the best way for you to pay your bill in the future.

Is there anything else I can do?

If you're receiving certain benefits, you may be eligible for help. In particular:

- If you're on Jobseekers Allowance, Income Support or Pension Credit, we may arrange for money to be deducted from your benefit and paid directly to us. Please contact us on 0845 1 29 92 99.
- If you're working on a low wage and you've a family, you may be entitled to Working Families Tax Credit. You can get an application form by calling the Tax Credits helpline on 0845 300 3900 or contact JobCentre Plus for more information.

- If you're a pensioner and are on a low income, you may be entitled to Pension Credit or other benefits. Please contact the Pension Credit Helpline on 0800 99 1234.

It may be worth contacting your Local Authority's Social Services department. They won't give you money to pay your water bill, but they might be able to help and advise you. For advice and information you may also find it helpful to contact your local Citizens Advice Bureau.

It's important to tell us if you're receiving any benefits or have approached other organisations for help. If Social Services, the Department for Work and Pensions or JobCentre Plus ask us to withhold action while they look into your case, we'll agree to do so.

If you're in arrears and experiencing serious difficulties in paying your bill, you may contact the Yorkshire Water Community Trust on 0845 1 24 24 26. The trust is an independent charity funded by us to help in extreme cases of hardship.

Exactly what happens if I don't pay my bill or don't keep to a payment arrangement?

Again, we strongly advise you to get in touch with us on 0845 1 29 92 99 straight away, if you have difficulty paying the amount due. If you don't, we have to take 3 steps:

Step 1:

We'll phone or write to you no less than 14 days after the due date giving you at least 7 days to pay the outstanding amount. If you haven't kept to a payment arrangement, we'll consider another at this point, but we'll need a down payment or an understanding of your income and expenditure (or financial circumstances).

Step 2:

If, after the 7 day period, you still don't contact us or pay, we'll issue a county court claim and add the legal costs to your bill. If we have to ask the court to enter a judgment against you, this would be registered with Credit Reference Agencies, affect your "credit worthiness" and could prevent you obtaining credit, a mortgage or loan in the future. A judgment may affect your credit rating for up to 6 years.

Step 3:

This judgment could be enforced through the county court. For example:

- if you're working, we could ask your employer to deduct money from your wages.
- If you own your home, we could ask the court to place a charge against the property. This means if you sell or re-mortgage your home, the money you owe to us will automatically be deducted and paid to us.
- We might instruct the bailiffs to seize your belongings and sell them at an auction. You may also have to go to court and explain to the judge why you haven't paid your bill.
- We may refer your debt to a specialist debt collection agency, which will collect your outstanding balance on our behalf. We'll let you know, if we decide to do this.

The agency will operate within the Credit Services Association (CSA) code and meet our high standards of service. If you've a complaint against a debt collection agency working on our behalf, please contact us. Our complaints procedure still applies. Please refer to section "What can I do if I'm not happy?" for details of our complaints procedure. We may also consider obtaining data from credit reference agencies to help us to decide what action to take.

We don't want to have to resort to any of these actions, so please contact us immediately, if you think you cannot pay.

Please note: if you don't keep to an agreed payment arrangement, the full balance on your account will become payable, and we'll therefore take action to collect this amount, not just the instalments that you've missed.

What if I dispute the bill?

If you don't think you should pay the bill, or if you dispute the amount, you must tell us within 7 days of receiving it. Don't wait until we've issued a county court claim against you, as you may still have to pay the legal costs. We can only help you, if we know about it.

Please refer to section "What can I do if I'm not happy?" for details of our complaints procedure. This explains how we will deal with your complaint and includes contact details for Consumer Council for Water (CCWater), an independent body which may act on your behalf to try to resolve your complaint.

If you contact us, we will withhold action, whilst we investigate your complaint. Similarly, if CCWater asks us to withhold action whilst looking into your complaint, we'll agree to do so.

What if I'm a tenant?

If you live in rented accommodation, it is not always easy to see who is legally responsible for the bill. Our water charges have to be paid – this is usually by the person who lives in the property and uses the water. Unless your landlord has entered into an agreement with us, in writing, accepting responsibility for our charges, this means you.

Check your tenancy agreement. If your landlord is responsible for the bill and, owing to his or her non-payment, we start to take recovery action against you, or if your bill is for a previous tenant, please call us straight away. We can only help you if we know. Please call 0845 1 24 24 24. Our contact centre is open 8am-8pm Monday to Friday and 9am-5pm Saturdays.

How can I pay my bill?

We offer a variety of different ways to pay your bill.

- **Direct Debit** – the easiest way to pay your bill is by Direct Debit whether you wish to pay your bill in full or by instalments. Where

possible we offer a choice of payment dates. Visit yorkshirewater.com or ring us.

- **PayPoint** – you don't pay a counter fee if you pay your bill in cash at retail outlets, where you see the PayPoint sign.
- **Maestro/Switch/Visa Delta/Visa Debit card or Credit Card** – a secure and easy way to pay, 24 hours a day, 7 days a week. Call us or use our internet or automated telephone services. Please note there is a bank handling fee, if you use your credit card.
- **Telephone / online banking** – please advise your bank to pay head office collection sort code 574955 and ask them to quote your customer reference number. If your bank requires a bank account number, please ask them to quote 11111111.
- **At a bank** – sign and date the correct payment slip and hand in the whole bill with your payment. Please make cheques payable to Yorkshire Water and write your customer reference number on the back. You don't pay a counter fee if you pay at any branch of NatWest. Other banks may charge for this service.
- **By post** – please make cheques (or postal orders) payable to Yorkshire Water and write your customer reference number on the back. Tear off the correct payment slip and send it with your payment to: Yorkshire Water, PO Box 52, Bradford, BD3 7YD. Please don't send cash or postdated cheques.
- **At Local Authority offices** – you may pay free of charge at any of the following Local Authority cash offices: Barnsley, Bradford, Calderdale, Doncaster (excluding meter bills), East Riding, Kirklees, Rotherham and York. Please make cheques payable to the Local Authority and write your customer reference number on the back.
- **At a post office** – fill in the correct payment slip and hand in the whole bill or payment booklet with your payment. If you have a payment card, simply hand in your card with your payment. Please make cheques payable to Post Office Limited and write your customer reference number on the back. Unless you have a payment card you may have to pay a fee.

Please contact us, if you'd like to discuss the best way for you to pay your bills or if you'd like to arrange an instalment plan. You may be able to pay monthly, fortnightly or even weekly in certain circumstances.

Should you experience difficulty in making payments because you're housebound due to illness or disability, please contact us for help and advice.

What if I want a meter?

If your charges are currently based upon rateable value, you may benefit from having a water meter. This is most likely if your home has a relatively high rateable value and/or the number of occupiers there is very low. If you're interested in having a meter fitted or finding out more, please contact us.