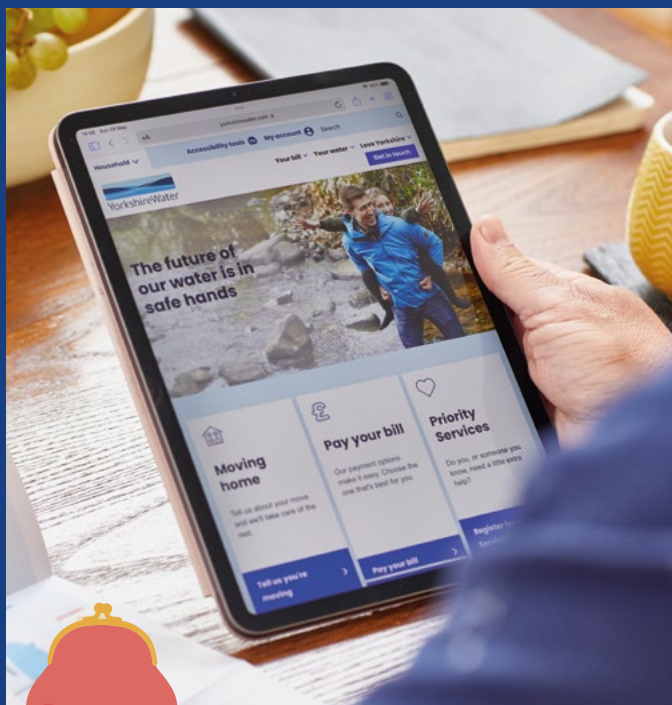


# Need some help paying your bill?

- What to do next
- What help is available
- What happens if you don't pay



# If you're having difficulties paying your bill, talk to us

The first thing to do is to call us on **0345 1 299 299** as soon as possible\*.

It may be that we can support you with a payment arrangement to help manage your bill. As long as you keep to this, then no debt recovery action will be taken or default registered with a Credit Reference Agency.

We can also talk you through some ways to help reduce your bill or provide financial support.

More information about our support schemes is provided in the '**How we can help**' section of this leaflet.

If you are having difficulty paying other bills, you can get free independent advice from:

**Citizen Advice Bureau** – visit [citizensadvice.org.uk](http://citizensadvice.org.uk) or contact your nearest branch

**StepChange** – on 0800 138 1111 or at [stepchange.org](http://stepchange.org)

**National Debt Line** – on 0808 808 4000

**MoneyHelper** – a government affiliated 'broker' for free debt advice services. Visit [moneyhelper.org.uk](http://moneyhelper.org.uk)



\*We're open 8am – 6pm Monday to Friday and 9am – 3pm Saturdays. We deal with each case in confidence and with sensitivity.



## I'm a tenant, who's responsible for paying?

If you live in rented accommodation, you are normally the person responsible for paying for the water you use (unless your landlord accepts responsibility for our charges by informing us in writing or over the phone).



## So what happens when I contact you?

We'll try and work out an arrangement that helps you pay your bill. We recognise the Standard Financial Statement, or will undertake an equivalent Income and Expenditure with you. As long as the bill is paid on time and in the financial year, your credit score will not be affected.

If it runs over the year, we'll have to register with Credit Reference Agencies as 'paying by arrangement'. Unfortunately, this may affect your credit score.

However, if you keep to your arrangement, no default will be registered against you.



## Become a Water Saving Expert

**From making a brew to flushing the loo we use lots of water in our homes but you could save money if you use less water.**

Our water saving packs can help you save water and energy.

You can order your free water saving pack at [yorkshirewater.com/savewater](http://yorkshirewater.com/savewater)

You'll receive your pack within 28 days.



If you're on a low working income, have a dependent family or are a pensioner with a low income you may be entitled to benefits. Visit [direct.gov.uk](http://direct.gov.uk)

# What if I think my bill's wrong?

Please call us straight away on **0345 1 299 299**.

If you contact us, we'll stop any action whilst we investigate. Similarly, if the Consumer Council for Water ask us to withhold action whilst looking into your complaint, we'll agree to do so.

As your account performance is being registered with a Credit Reference Agency, we'll also inform them that your account is under query.



**If you feel something has gone wrong with your bill, payment or any other issue you can still raise a dispute and we will try to resolve your issue as soon as possible.**

You can call the Consumer Council for Water (CCW) the independent voice for water consumers in England and Wales by calling:

**0300 034 2222** (England).

**0300 034 3333** (Wales).

or use their online form at:  
[ccwater.org.uk/contact-us](https://ccwater.org.uk/contact-us)



## How we can help

We don't want anyone to worry about paying their water bill. Take a look at all the free ways we could help you save.

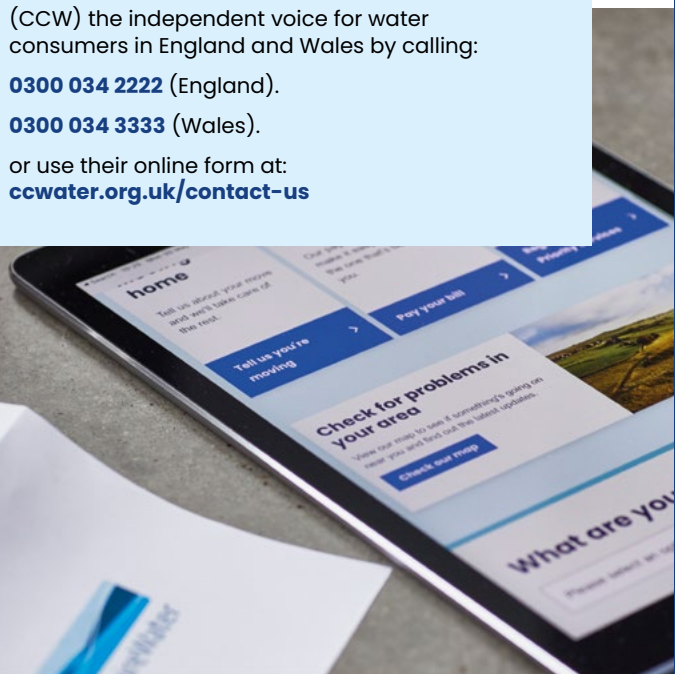
### Do you have a water meter?

Being on a meter could make a huge difference to your bill, depending on the type of house you live in, because you only pay for what you use rather than a set price.

If you don't already have a meter, get in touch to see if we can fit one free of charge. If you don't save, you have two years to choose to switch back.

### Our payment plans

We can set up a payment plan to help you pay in instalments. You can choose an arrangement that works best for you for example, weekly, fortnightly or monthly.



# Our support schemes

Why not apply for one or more of our schemes below? It could help to reduce the amount you pay for your water bill.

## **WaterSure** You can apply if:

- You have a water meter or would be happy to have one fitted.
- You claim an income-based benefit, (for example Universal Credit), and
- You need to use extra water (due to a medical condition or you have three or more children).

### **How it can help you:**

Your bill will be capped at the average water bill amount, so if you use more than this, you won't need to worry.

## **WaterSupport** You can apply if:

- You have a low household income, and
- Your annual water bill is higher than average.

### **How it can help you:**

We may be able to reduce the amount you pay in line with our average water bill (if you're not sure, ask us and we'd be happy to check for you).

## **WaterDirect** You can apply if:

- You're on benefits. Please ask us and we can advise if you qualify.

### **How it can help you:**

We can take payments directly from your benefit. This can help you to budget – less hassle, less worry!

## **Resolve** You can apply if:

- You have more than 12 months of unpaid water bills.

### **How it can help you:**

We can support you in paying off your debt within 12 months.

## **Community Trust** An independent registered charity working closely with you to offer support.

### **You can apply if:**

- You have arrears with Yorkshire Water between £50 and £2000.
- You have at least one priority debt such as rent or council tax.

### **How it can help you:**

You may be awarded an amount direct into your Yorkshire Water account, to help pay off your water bill arrears.

# There are lots of ways to pay your bill



**Online** - the easiest way to pay is at [yorkshirewater.com/pay-your-bill](http://yorkshirewater.com/pay-your-bill).

If you need any help, contact us or request a call back on our website.



**Direct Debit** - whatever payment plan you've set up, you can pay it by Direct Debit. Call **0345 124 24 24** or visit [yorkshirewater.com](http://yorkshirewater.com)



**Debit or Credit Card** - this is a secure and easy way to pay, 24 hours a day, seven days a week. Visit [yorkshirewater.com](http://yorkshirewater.com) or use our automated telephone services on **0345 1247 247**.



**PayPoint** - you can pay free of charge using your barcoded bill or payment card wherever you see the paypoint symbol.



**Phone/online banking** - tell your bank to pay Head Office Collection sort code 57-49-55 quoting your customer reference number. If your bank requires a bank account number, please ask them to quote 11111111.



**At a bank** - fill in your payment slip and hand in the whole bill.



**By post** - make a cheque payable to 'Yorkshire Water'. Don't forget to write your customer reference number on the back. Send it to: Yorkshire Water, PO Box 52, Bradford, BD3 7YD. We also accept postal orders but please don't send cash or back dated cheques.



**At a post office** - you can pay free of charge if you've got a barcoded bill or payment card.

From time to time, we share your data with Credit Reference Agencies. If you want to know more, visit [yorkshirewater.com/codeofpractice](http://yorkshirewater.com/codeofpractice)

# What happens if I don't pay?

If you don't pay, or we don't come to an agreement, we'll have to register the late payment with a Credit Reference Agency and we may also take you to court. Obviously, it's something we want to avoid. It only means extra costs for you, because County Court and solicitors fees will be added to your account.

**So please get in touch with us on 0345 1 299 299 if you're having difficulties paying.** We want to help, but if you don't pay we will have to take the following steps:

## Step 1

We'll contact you no less than 14 days after the due date, giving you at least seven days to pay the outstanding amount. We could change your credit record with the Credit Reference Agencies to show a late payment. If you call and need help, we'll talk you through your best options. This may be reducing your bill with a water meter, discussing flexible payment arrangements or checking if you're eligible for a help scheme.

## Step 2

If you haven't paid us or contacted us we will obtain data from Credit Reference Agencies to help us to decide what action to take. We will carry out the following actions;

- Continue to contact you making you aware of your balance, ways we could potentially help and what could happen next.
- Change your credit record with Credit Reference Agencies to show a default if no arrangement is agreed within three months. Only one unsettled default will be filed against you at any one time. Further debt will be added to the existing default. Once the first default has been satisfied, if you get in debt again a second default may be registered. A default would be registered with Credit Reference Agencies and could affect your 'credit worthiness'. This may stop you getting credit, a mortgage or loan in the future. These remain on your credit record for up to six years.

### Step 3

If you haven't paid us or contacted us, we'll consider the following actions;

- Issue a County Court Claim and add the legal costs to your bill.
- Apply to the County Court to ask for a judgment to be entered against you. Solicitors fees may be added to your bill.
- Visit your property to discuss your best options which could include reducing your bill by getting a water meter, offering flexible arrangements and checking if you're eligible for our help schemes. We'll let you know, if we decide to do this.
- Pass your debt to an external Debt Collection Agency who will contact you to agree a suitable payment plan. We'll let you know, if we decide to do this. If you have a complaint against a Debt Collection Agency working for us, please call us on **0345 1 299 299**.

If you receive a County Court Claim you have the following options:

- Pay the balance in full.
- Admit the debt and offer to pay in instalments – this means a County Court Judgment will be registered against you.
- Dispute the claim by returning your completed defence form to Northampton Court for review.

### Step 4

A 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.
- We might instruct the bailiffs to remove your belongings and sell them at an auction.
- We might apply for a High Court Writ that may also result in a bailiff removing your belongings. To ensure all customers are treated fairly, all enforcement agencies that we work with are accredited by the Enforcement Conduct Board.
- If you own your home, we could ask the court to place a charge against the property. This means if you sell or remortgage your home, the money you owe us will automatically be deducted and paid to us.



At each stage of our recovery process we will let you know what will happen next. If you don't keep to your agreed payment arrangement, the full balance will become due, not just the instalments that you've missed.

Information on your account will be sent to Credit Reference Agencies (CRAs). This information may be provided to other organisations by CRAs and Fraud Prevention Agencies (FPAs) to perform similar checks and to trace your forwarding address, so that they can collect debts that you owe. Records remain on file for six years after that they are closed, whether settled by you or defaulted.

If you would like to read the full details of how your data may be used please visit our website: [yorkshirewater.com/about-us/our-policies/our-codes-of-practice](https://yorkshirewater.com/about-us/our-policies/our-codes-of-practice)

You can also download the Information Commissioner's 'Credit Explained' leaflet. Go to [ico.org.uk](https://ico.org.uk) and search for 'Credit Explained'.

### Did you know

We also have a **FREE Priority Services Register** that offers additional support for those who need it. Find out more at [yorkshirewater.com/priority](https://yorkshirewater.com/priority). Sign up today. Get extra help.

# Need to get in touch



Visit our website

[yorkshirewater.com/helptopay](https://yorkshirewater.com/helptopay)

## Get more from Yorkshire Water

Sign up to our mailing list and be the first to hear about:

- what we're up to
- our help and support services
- water saving advice
- top tips to avoid blockages



[yorkshirewater.com/sign-up](https://yorkshirewater.com/sign-up)

## Other ways to contact us



[yorkshirewater.com/contact](https://yorkshirewater.com/contact)

Call us on **0345 1 24 24 24**.

For billing enquiries we're open Monday to Friday **8am-6pm** and Saturday **9am-5pm**. For water and sewerage enquiries we're open Monday to Saturday **6.30am-10pm** and Sunday **7.30am-10pm**.

We're open **24/7** for emergency calls.

You can call the Consumer Council for Water (CCW) the independent voice for water consumers in England and Wales by calling:

**0300 034 2222** (England).

**0300 034 3333** (Wales).

online form at

[ccwater.org.uk/contact-us](https://ccwater.org.uk/contact-us)