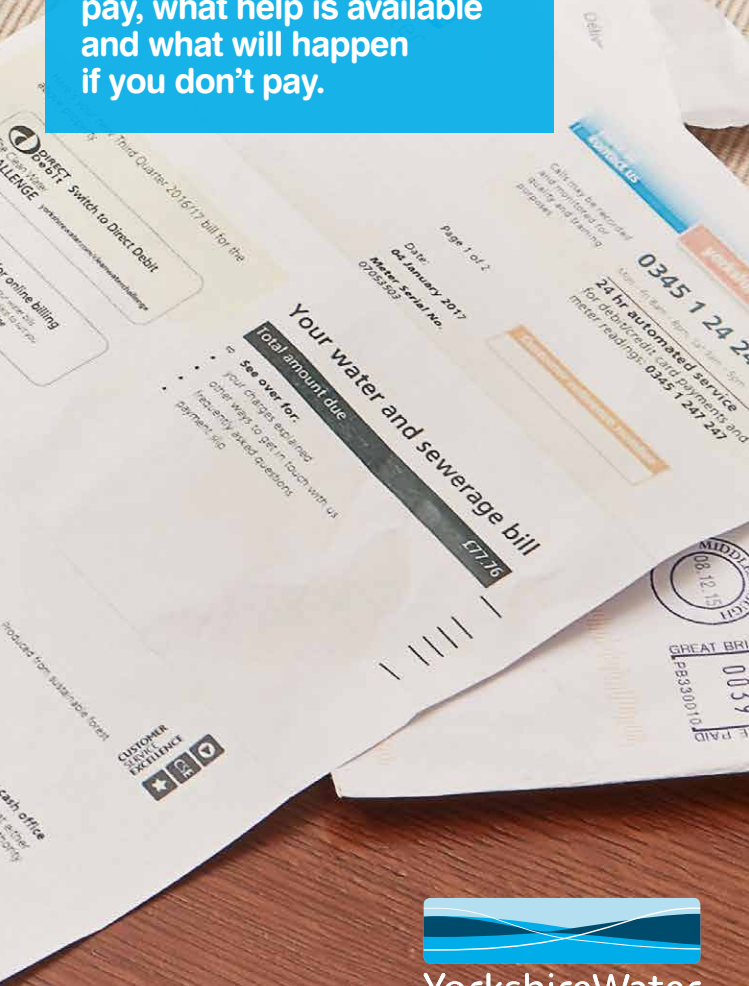


What if paying your bill is a problem?

What to do if you can't pay, what help is available and what will happen if you don't pay.



YorkshireWater

We understand that sometimes you may have problems paying your water bill

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

On the back cover of this leaflet you'll find all the ways you can get in touch with us, along with a full list of other free customer guides about all the services we offer.

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

If you're struggling to pay your bill, talk to us

Talk to us either on the phone, via web chat or we can arrange a home visit.

It may be that we can look at you paying weekly, fortnightly or monthly. Providing you keep to this, then no debt recovery action will be taken or default registered with a Credit Reference Agency.

We can take you through some financial scheme options, too, such as:

- Community Trust
- Resolve
- Water Support
- WaterSure

More information on the schemes and how to apply for them is provided in the "Can I get some financial help?" section within this leaflet.

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

Step Change – on 0800 138 1111 or at stepchange.org

National Debt Line – 0808 808 4000

Citizens Advice Bureau – Visit citizensadvice.org.uk or find your nearest branch in your local phone book.

Turn2us – A national charity that will help you gain access to welfare benefits, charitable grants and support services. Go to turn2us.org.uk

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 tells us in writing, accepting responsibility for our charges).

So what happens when I contact you?

We'll try and work out an arrangement that helps you pay your bill. 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 this 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. We'll also look for the best way for you to pay your bill in the future.

What else can I do?

If you're on benefits, you can still get help. One way may be to deduct money from your benefit, so it's paid directly to us. Please contact us on **0345 1 299 299**.

By benefits, we mean:

- Those on income-related Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Universal Credit or Pension Credit,
- If you're on a low working wage and have a dependent family, you may be entitled to Working Families Tax Credit. Get an application form by calling the Tax Credits helpline on **0345 300 3900** or visiting **direct.gov.uk**
- If you're a pensioner on a low income, you may be entitled to Pension Credit or other benefits. Please contact the Pension Credit Helpline on **0800 99 1234** or visit **direct.gov.uk**

Let us know if you receive any benefits or have asked any other organisations for help. If the Department for Work and Pensions, Citizens Advice or the Consumer Council for Water asks us to stop action whilst they look into your case, we will.

Can I get some financial help?

Yes, of course. We've got a few financial schemes that might be suitable for you.

WaterSure

If you've got a water meter and use large amounts of water for essential purposes, eg. a medical condition, you can choose the WaterSure option. Your bill will be capped at the average household rate, so you won't be charged for any extra water.

Am I entitled to it?

If you meet the Government criteria set out, then the charge you pay is fixed - equivalent to the average household bill.

To qualify you must be receiving either:

Universal Credit, Housing Benefit, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit, Child Tax Credit (unless you only receive the family element) or Working Tax Credit.

What's more, you must meet one of the following:

1. If you receive child benefit for at least three children under the age of 19 living at the property.
2. If someone in your household suffers from a medical condition that results in increased water usage.

You'll need to complete an application form from WaterSure with proof of your benefit or tax credit. We'll also need medical proof or a medically qualified person to countersign your application.

Request an application form at yorkshirewater.com/watersure or get in touch via any of the ways listed on the back cover.

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

Water Support

This scheme has been set up to help our customers who are on low incomes and whose annual water bill is more than the average.

You'll need to provide details of your household income to see if you're eligible, so please be ready with this info before calling.

Resolve Scheme

If you're behind in your payments, we may be able to help you through our Resolve Scheme. It has been designed to help you clear your arrears and start making regular payments again. Get in touch on 0345 1 299 299.

Community Trust

The Trust is an independent charity funded by us to help in extreme cases of hardship.

Contact the Yorkshire Water Community Trust on 0345 1 24 24 26 or visit yorkshirewater.com/billhelp

If you are on a low income or unsure if you are, please contact us to see if any of our schemes can help.

Would a water meter help me?

Having a water meter may be a good idea, especially if only a few people live with you.

For more details read our guide "Would a water meter be right for you?" or get in touch via any of the ways listed on the back cover.

Become a Water Saving Expert

Water is one of life's essentials; you can save money if you use less water.

Our Water Saving Pack will help you conserve water with ideas and gadgets that could save you water and energy.

You can order your free water saving pack at yorkshirewater.com/savewater or visit our website to chat with us live or request a free call back. You'll receive your pack in 28 days.

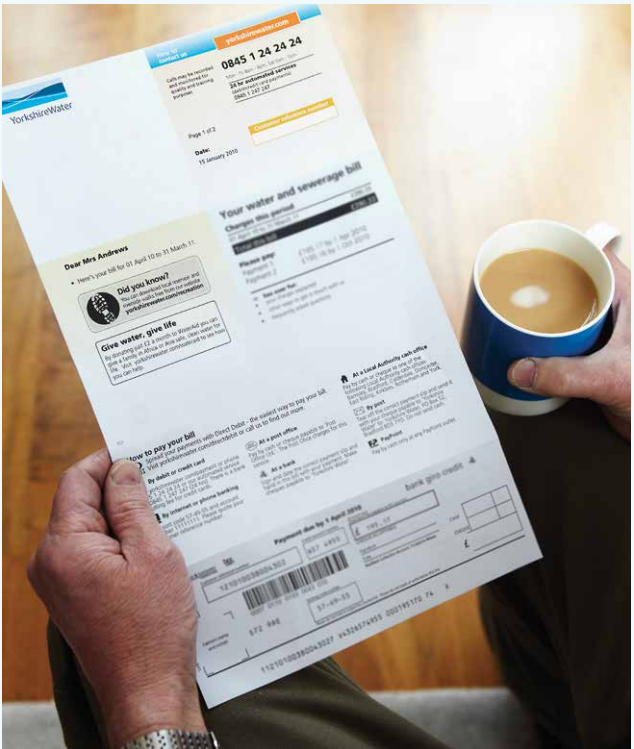


What if I think my bill's wrong?

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

If you contact us, we'll stop any action whilst we investigate. Similarly, if CCWater 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.



There are many ways to pay your bill

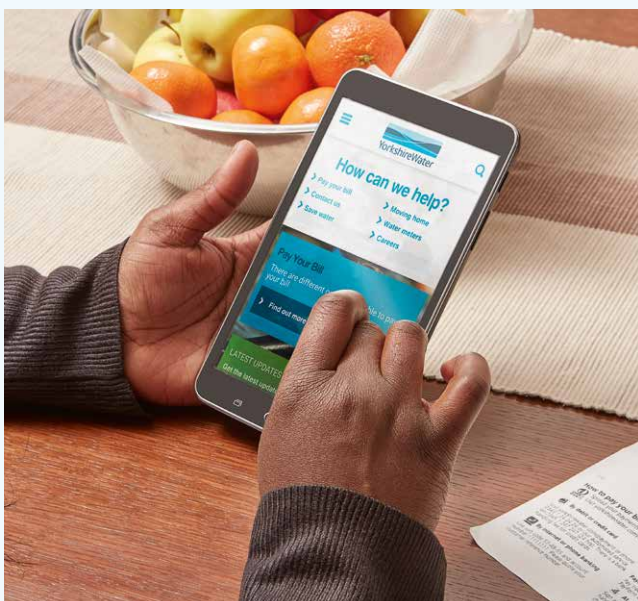
We can take your payments by:

- **Online** – The easiest way to pay is at yorkshirewater.com/paybill. If you need any help, chat with us live or request a free call back on our website.
- **Direct Debit** – Whatever payment plan you've set up, you can pay it by direct debit. Call 0345 1 24 24 24 or visit yorkshirewater.com.
- **PayPoint** – you can pay free of charge if you use your barcoded bill or Payment Card and pay in cash where you see the PayPoint sign
- **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, too. Cheques should be made payable to 'Yorkshire Water' (one cheque per payment slip)
- **Debit or Credit Card** – This is a secure and easy way to pay, 24 hours a day, seven days a week. Call 0345 1 24 24 24, visit yorkshirewater.com or use our automated telephone services on 0345 1 247 247. Please note there is a bank handling fee if you use your credit card.

- **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 by post.
- **At a Post Office** – You can pay free of charge if you've got a barcoded bill or Payment card, or you want to pay by cash or debit card
- **At Local Authority offices** – Calderdale Local Authority accepts cash. Or if you prefer, write out a cheque payable to Calderdale Local Authority (don't forget your customer reference number on the back)
- **Via the Yorkshire Water App** – Download our new Yorkshire Water App and start paying the smart way.

From time to time, we share your data with Credit Reference Agencies. If you want to know more, visit yorkshirewater.com/codesofpractice.

If you think you'll have a problem paying your bill, please contact us immediately – we may be able to help you.



What happens if I don't pay?

If you don't pay, or we don't come to an agreement, we'll 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 fees will be added onto 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 have to take three 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. If you can't pay we'll ask you for your income details and we may ask you for a down payment before agreeing a new arrangement.

Step 2:

If, after 7 days, 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.
- Change your credit record with the Credit Reference Agencies to show a late payment.
- Change your credit record with Credit Reference Agencies to show a default, when payment is not made in full.

If we do not receive a response from you, we will normally apply for a judgment to be entered.

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

- Pay the balance in full.
- Admit the debt and offer to pay by 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 consideration.

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 and judgment 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:

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.
- 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 may pass your debt to an external Debt Collection Agency who will collect your outstanding balance for us. 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 have a complaint against a Debt Collection Agency working for us, please call us on 0345 1 299 299.

We may also consider obtaining data from Credit Reference Agencies to help us to decide what action to take.

At each stage of our recovery process we will let you know what will happen next. Please contact us straight away, if you think you can't pay. 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/codesofpractice. Alternatively, chat with us live or request a free call back on our website and ask for a copy of our "How we use your personal data and why" leaflet.

You can also download the Information Commissioner's 'Credit Explained' leaflet. Go to ico.gov.uk and search for '**Credit Explained**'.

Free ways to contact us:



Chat with us live on our website



Free callback service via our website

No waiting around on hold, fill out a simple form and one of our advisors will call you back as soon as possible.



Visit our website yorkshirewater.com



Tweet us @YWHelp



Contact us on Facebook

Other ways to contact us:

Telephone

0345 1 24 24 24

Our contact centre is open for billing enquiries Monday to Friday 8am-8pm 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 hours a day for emergency calls.

24 Hour automated services
(meter readings and payments)

0345 1 247 247

Write to us

PO Box 52, Bradford, BD3 7YD

Codes of Practice available:

- Our Customer Charter
- What if you need some extra help?
- What do we charge and why?
- Tell us what you think
- What if paying your bill is a problem?
- How do we manage your water supply?
- What happens if you've got a leak?
- Whose pipe is it?
- Where does your water go?
- Would a water meter be right for you?

Our Customer Charter details our service commitments, including the payments you're entitled to if we don't meet our promises.

Visit yorkshirewater.com/policies for details