



Our Code of Practice – Debt

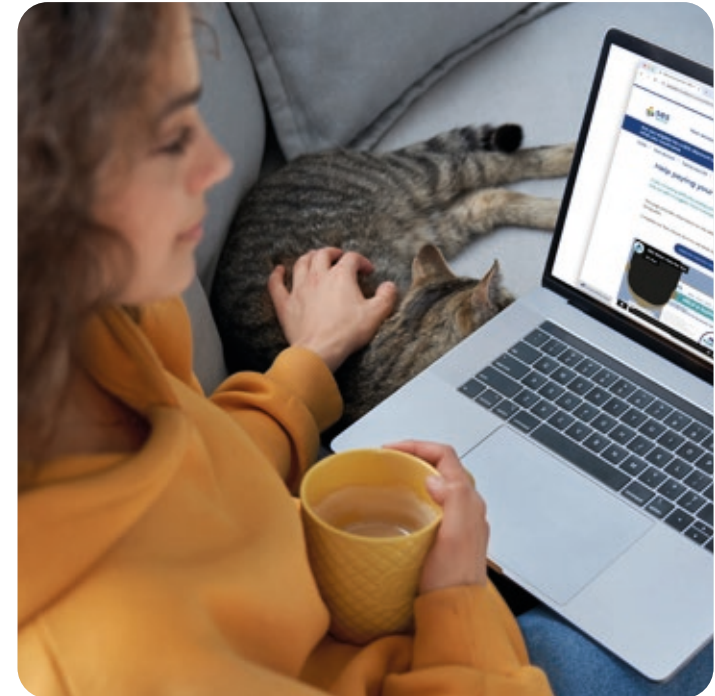
Supporting our customers who are struggling to pay

Introduction

We understand managing bills can be challenging. If you're finding it hard to keep up with your payments, it's important to contact us as soon as possible. The sooner we know, the sooner we can support you.

This **Code of Practice** explains the ways we help our customers who are struggling to pay, including options to get back on track. We'll also provide details of external organisations who offer additional advice and support.

We understand it can be difficult taking that first step in talking to us, but please know we're here to help. We have a variety of ways you can get in touch with us, and these can be found on page 2.



This document has screen reader available. If you need further support, please contact a member of our Extra Care team on 01737 785606. They're available Monday to Friday 8am – 5.30pm.

Contents



Get in touch -
we're here to help

Page 1



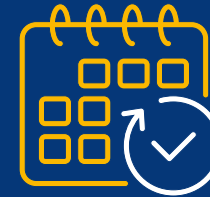
How to contact us

Page 2



Ways to pay
your bill

Page 3



Setting up a
payment plan

Page 4



Additional help
and support

Page 6



Ways to lower
your bill

Page 8



Independent
advice

Page 9



What happens if
you don't pay

Page 10



Debt collection and
credit referencing
agencies

Page 11



Additional
information

Page 12



Get in touch – we're here to help

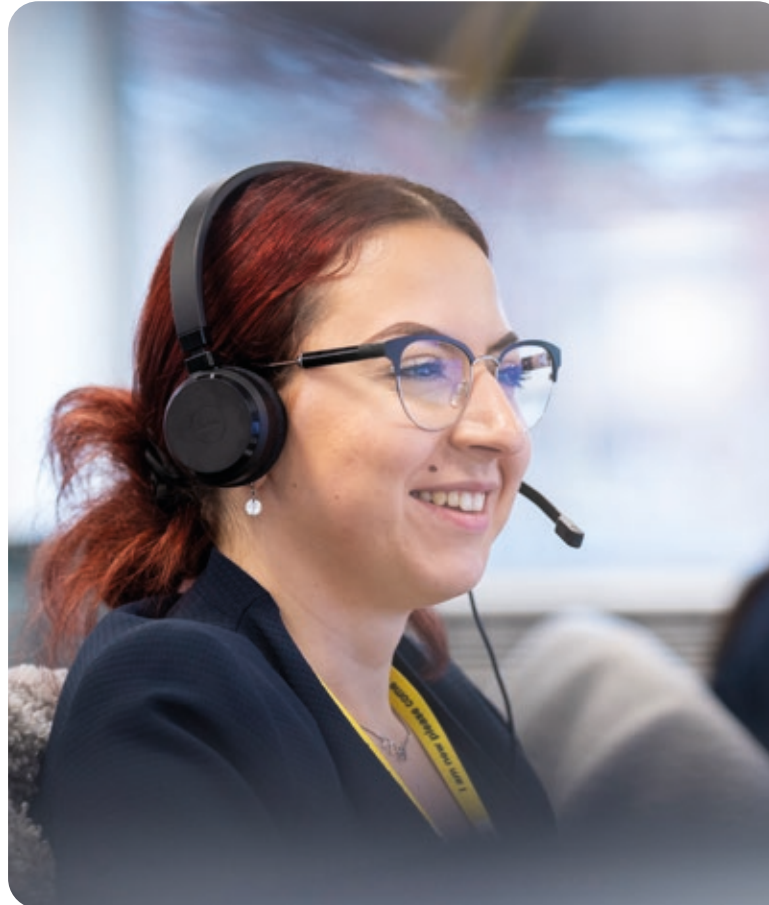
Please talk to us if you're struggling to pay your bill. The sooner we know there's an issue, the sooner we can help you get your water account back on track.

We have a number of financial support schemes (which can be found on page 6), and our friendly team will offer you help based on your individual circumstances. They can also discuss other ways of reducing your water bill, such as getting a water meter fitted at your property, or lowering your water usage.

You can contact us in a way that works best for you, and all the details are on page 2.


We understand talking about financial circumstances can be difficult, and anything you share with us will be treated with care and understanding.


Finally, if you don't think you are responsible for paying the water bill, or if you don't agree with the amount you've been charged, please also contact us using the details on the next page.





Click a heading below to go to the page.


Get in touch - we're here to help 


How to contact us 


Ways to pay your bill 

Setting up a payment plan 


Additional help and support 

Ways to lower your bill 

Independent advice 

What happens if you don't pay 

Debt collection and credit agencies 

Additional information 

How to contact us



Call us

On **01737 772000**. We're available Monday to Friday from 8am until 6pm. You can also use this number 24/7 for water emergencies.



Email us

Financial support enquiries:
hereforyou@seswater.co.uk

Billing and account enquiries:
customerhelp@seswater.co.uk

Metering enquiries:
metering@seswater.co.uk



Write to us

SES Water, London Road, Redhill, Surrey RH1 1LJ.



Visit our website

www.seswater.co.uk

Or scan the QR code



We welcome calls via SignVideo to support British Sign Language (BSL).

SignVideo is a video relay service that connects our customers with a British Sign Language trained interpreter to assist with queries and relay information to one of our agents. Our lines are open from 8am until 6pm, or 24/7 in an emergency.

Click a heading below to go to the page.

Get in touch - we're here to help

How to contact us

Ways to pay your bill

Setting up a payment plan

Additional help and support

Ways to lower your bill

Independent advice

What happens if you don't pay

Debt collection and credit agencies

Additional information

Ways to pay your bill



Pay online

seswater.co.uk/pay

Or scan the QR code



Pay by Direct Debit

seswater.co.uk/dd

Or scan the QR code



Pay over the phone using our automated payment line

Call **0800 587 2936**. This service is free to call, and is available 24 hours a day, 365 days a year.



Speak to our Customer Care team

Call **01737 772000** to set up a payment plan. The team are available Monday to Friday, 8am until 6pm, excluding bank holidays.

For more ways to pay, including via Paypoint or by cheque, please visit our website at

seswater.co.uk/paymybill

Or scan the QR code



Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

Setting up a payment plan

While we can't cancel your bill, we may be able to suggest more manageable payment options for you.

If you have a water meter

We offer our monthly budget payment plan which means you can pay a fixed amount each month. These payments are set to build up the credit needed to pay off the next bill.

To work out how much the payments need to be, we look at how much water you use and also include any arrears or credits you may have with us. If we don't know how much water you are using, we base the monthly payments on average water use for the number of people living in your home.

We review the monthly payments when we read your meter and send you a bill every six months. Your bill will show you how much your new payments will be.

Direct Debit payments are paid over an eleven month period. If you pay by cash using a PayPoint card, then your payments will be spread over twelve months. You can select from one of four payment dates in each month: 1st, 8th, 15th or 22nd.



It's our policy that we'll cancel the plan if we don't receive your payment by the date it's due. We'll also contact you to ask you to pay for the full amount that's owed.

Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

Setting up a payment plan continued

If you don't have a water meter

We offer the option for you to pay in two, six, eight or ten instalments each year:

- For two instalments, payment must reach us by 1 April and 1 October.
- For six, eight or ten instalments, payment must be made by the agreed due date of the consecutive months from April to September or April to November respectively.

Payment can be made either by Direct Debit or cash using a PayPoint card and you can select from one of four payment dates in each month, on the 1st, 8th, 15th or 22nd.



It's our policy that we'll have to cancel the instalment arrangement if we don't receive your payment by the date it's due. We'll also contact you to ask you to pay for the full amount that's owed.

Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

Additional help and support

We have a range of financial support schemes available if you're struggling to pay your bill. Please don't suffer in silence, contact us using the details on page 2 so we can discuss what options are available to you. These might include:

- **Water Support** – Eligible low income households can get a 50% discount off their water bill.
- **Water Direct** – Arrange for payments to be taken directly from benefits, leaving one less bill to worry about.
- **WaterSure** – A capped tariff for customers who have a water meter, so they pay whichever bill is lower (either the actual water usage or the average bill for a similar household).
- **Breathing Space** – An option to temporarily pause payments.

More information can be found on website at seswater.co.uk/hereforyou

Or scan the QR code



Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support v

Ways to lower your bill >

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

Additional help and support continued

If you need additional support for a range of conditions, illnesses or circumstances (such as ill health) you can sign up to our **Priority Services Register**. This service is free to join and helps us tailor our services to meet your needs. Some of the things we offer are:



A **password scheme** so you know it's us, and not someone pretending to be us.



The option to add a **nominee contact**, so we're able to speak to a friend, family or carer directly about your water account.



Home visits with our 'Here for You' officers, who specialise in offering financial and service support.

For more information about our **Priority Services Register**, including how to sign up, please visit seswater.co.uk/hereforyou

Or scan the QR code



Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

Ways to lower your bill

Switch to a water meter

By switching to a water meter, you'll only be charged for the water you use. And we'll fit one free of charge.

On average, customers who are on a meter have lower water bills. To apply for a meter, please visit seswater.co.uk/applymeter

If you're already on a meter

You could save money by reducing the amount of water you use. Simple changes can make a difference, such as turning off the tap when brushing your teeth, or using a watering can instead of a hosepipe to water your garden.

For helpful water saving tips and advice, please visit seswater.co.uk/saving

You can also complete our online **GetWaterFit** calculator to see how much water you're using, book a free water saving visit or order water saving devices. Sign up at seswater.co.uk/getwaterfit



Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill ▾

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

Independent advice

We work with a number of partners and charities who may be able to provide you with additional financial support through their own support services. For example, they can help you budget or provide free financial advice.

Please visit seswater.co.uk/partners

Or scan the QR code



Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice ✓

What happens if you don't pay >

Debt collection and credit agencies >

Additional information >

What happens if you don't pay

If you're unable to pay your water bill, please contact us using the details on page 2, and we will do our best to help you get your account back on track.

We promise to go through your circumstances and we'll do our best to support you. However, if we don't come to an agreement, we will need to take action.

Step 1

If you miss a payment or get behind, we will contact you to let you know you have an outstanding balance. We'll let you know what you need to do next.

Step 2

If you've still not contacted us, or we've not reached an agreement, then we'll either

- send your account to a debt collection agency
- take legal action through the County Court
- apply for payments to be deducted from any benefits you receive

These may incur additional costs and may affect your credit rating.

Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice >

What happens if you don't pay ✓

Debt collection and credit agencies >

Additional information >

Debt collection agencies

If you have not paid your bill, or the amount you owe us, we may pass your account to a debt collection agency. They will contact you directly, which could be via telephone, email, letter or text message. They may also visit your property.

Debt collection agencies who work on our behalf are members of the 'Credit Services Association' (CSA), are signed up to the CSA's Code of Practice, and are accredited by the Financial Conduct Authority (FCA).

We may also sell your debt to a third party as an absolute last resort if we have not had any contact from you for three years.



Credit referencing agencies

Credit Referencing Agencies (CRAs) are used to collect data on individuals, and we use it to help identify the occupants of properties where we don't have an account registered, and where water is being used.

We may also use CRAs to help us locate customers we have lost contact with. This can be where there is money owed to us, or where we need to let them know of any credit on their account. We do not use credit referencing agency data for any other purposes or share data about customer debt or missed payments. If you're not happy with the service you've received, please contact us using the details on page 2.

Click a heading below to go to the page.

[Get in touch - we're here to help](#)

[How to contact us](#)

[Ways to pay your bill](#)

[Setting up a payment plan](#)

[Additional help and support](#)

[Ways to lower your bill](#)

[Independent advice](#)

[What happens if you don't pay](#)

[Debt collection and credit agencies](#)

[Additional information](#)

Additional information

This document forms part of our important customer information, which covers key information about our service, including our charges, the support we can offer you during an incident, and what to do if you're unhappy with our service. Please visit our **Customer Information Hub** for more information: seswater.co.uk/hub



Or scan the QR code



Click a heading below to go to the page.

Get in touch - we're here to help >

How to contact us >

Ways to pay your bill >

Setting up a payment plan >

Additional help and support >

Ways to lower your bill >

Independent advice >

What happens if you don't pay >

Debt collection and credit agencies >

Additional information ✓



SES Water
London Road
Redhill
Surrey
RH1 1LJ

www.seswater.co.uk