



ESP WATER

OUR DEBT CODE OF PRACTICE



Valid for ESP Water 2023-2024

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INTRODUCTION

This is our code of practice on debt recovery, which explains the services we offer and tells you what to do if you have any problems paying your bill on time. This code of practice has been approved for domestic customers by the Water Services Regulation Authority (referred to in the rest of this code of practice as Ofwat).

Ofwat is the economic regulator of the water and sewerage industry in England and Wales. Copies of this code are available on our website www.espwater.co.uk. We will also send a copy free of charge in response to a request. To request a copy please call our customer service team on 0330 123 4201. Copies can also be made available in braille or large print on request.

If you are a business customer, please contact your retailer in relation to paying your bill.

1.1 About Us

ESP Water provides water and wastewater services under a license granted by the Secretary of State for the Environment, Food and Rural Affairs under the Water Industry Act 1991. We are strictly monitored by several independent regulators who ensure, not only that we comply with the many laws and regulations that govern us, but that your rights are protected. For further details on your water supply or sewerage please refer to our Customer Code of Practice on our website at www.espwater.co.uk.

CHARGES, BILLS & METERS

Charges for water and wastewater services are strictly controlled by Ofwat. We publish a guide each year detailing our services to you and our charges. You can find details of all our current charges on our website or alternatively you can contact our Billing Team on 0333 000 0059. **If you are a business customer, then you will pay your water bill via your retailer.**

The amounts that you pay will depend on the area in which you live. **You will not pay more for our services than you would have paid if your services had been provided by the regional water company in whose area you live.**

Your charges are normally calculated on a metered basis, where you pay for actual volume of water you use. All the properties we supply are fitted with a meter.

Where you are the occupier of the property you are responsible for paying the bill, even if you are a tenant (see below). If more than one person shares the property, everyone is responsible, even if the bill is only in one name. If you need help paying your bill, please see Section 4.7 of this document.

2.1 If you are a private tenant

Unless we have a written agreement from your landlord accepting responsibility for payment of our charges, as the tenant you must pay the bills. If you believe the responsibility for bills rests with the landlord and is within your tenancy agreement, you will need to ask your landlord to contact us to arrange payment. If the landlord does not pay, you remain liable for the charges and must pay the bill.

If you experience a leak on your supply pipe and live in a property where your landlord is a management company, housing association or is council owned, it may be your landlord's responsibility to carry out any repairs. Please contact them immediately if you suspect a problem. Please also let us know, as we may be able to help you with the bill.

2.2 Charges for customers with meters

All properties built since 1990 will have a meter fitted. If you have a water meter, we charge you for:

- The amount of water used, recorded by your meter.
- Wastewater recycling. If we provide your wastewater services as well, these charges are usually based on between 90% and 100% of your metered water usage.
- A fixed water charge, which covers the cost of reading and maintaining the meter.
- A fixed wastewater charge for disposing of wastewater and any surface drainage from your property.

We will send your bill every 6 months based on an actual meter reading, taken whenever we can. If we need to send you an estimated bill, we will adjust your bill when the meter is next read. If safe to do so, you can read your own meter and let us know your meter reading by calling us on 0333 000 0059. We will then send you an updated bill. We are deploying meters with Automated Meter Reading (AMR) technology, which do not require manual reading, so we do not anticipate having to estimate your bill.

No usage charges will apply to properties that are un-occupied and not using water, but standing charges will still apply. These charges will continue to accrue unless a specific request has been submitted to us to turn off your supply.

If your property is not connected to a surface water drain, we will not charge you for this element of your fixed wastewater charge. If you believe you are being incorrectly charged, then please contact the Billing Team on 0333 000 0059 and we will investigate it.

2.3 Your water meter

When water pipes were initially laid to supply water to your property, we would normally have positioned a meter in a below ground meter chamber/box in the path at the end of your garden or driveway. However, the meter may alternatively at one of the following locations:

In a box on an outside wall

Inside your home or business under the kitchen sink.

If the meter is inside your home or business premises, it will normally be fitted on the water pipe as it enters your home or business (usually near to the stop-tap).

If your meter is not working properly it tends to under record rather than over record. So, where meter readings are higher than expected, this generally means more water has been used since the last meter reading or you have got a leak on your water supply pipe, or inside your home.

If you do not think your meter is working properly, please contact our Billing Team on 0333 000 0059. If you are a business customer, please contact your retailer in the first instance. Their number should be on your bill. The meter will be tested where it is and if necessary, be removed and replaced within 40 days. There will not be a charge for the test if the meter is found to be faulty. If you disagree with the results of the initial test, then you can request for the meter to be removed and sent off for independent testing. You will be liable for the cost of the test, up to a maximum of £70 + VAT, which will be refunded if the meter is found to be faulty. We will also provide a charges adjustment to reflect the correct level of consumption where a meter is over recording, backdated to when this started, or if this date is not known, from six months prior to the date of the last reading taken by ourselves.

All our new meters are fitted with Automated Meter Reading (AMR), so do not have to be read manually, although there is a dial visible on the meter for you to view readings should you wish to. If you are registered with our Priority Services we can provide, free of charge, an in-home meter reading module. Please see our Section on Priority Services for further details.

Your meter is the property of ESPW and it is a criminal offence to tamper with or remove it.

2.4 Unexplained high bill – Leakage

If you receive a higher-than-normal bill from us, it is likely to be because your meter reading is higher than usual, which could mean you have a leak within your home or business, or on your buried supply pipe that connects our meter to your home or business. You are responsible for repairing any leakage on your supply pipe and inside your property unless the Incumbent offers this free of charge. Either way, we can offer you useful advice on repairing such leaks so please get in touch or see Section 7. Leakage.

If you have had a leak which led to you receiving a high bill, you may be entitled to a leakage allowance. Details of how leaks are dealt with and how the leakage allowance works are contained in our Code of Practice on Leakage, which can be downloaded from our website or is available in Section 7. of this document.

2.5 Paying your bill (Household customers only)

We will bill you twice a year for your water and/or wastewater services. It is your responsibility to check your bills. Please get in touch with any queries.

The full balance will be due within 10 working days of you receiving your bill. We can arrange for you to pay your bills in monthly instalments. To arrange payment dates and methods, please call us on 0333 000 0059 or email billing@eswater.co.uk and we can discuss your circumstances to agree a suitable schedule. Conditions may differ according to the option you choose; we will explain all of this to you. If a payment arrangement is set up, you must keep to the agreement. If you break the agreement, the whole debt becomes due.

You have a choice of how to pay your bill. All these services are free unless otherwise stated:

- **Direct debit**

Contact us on 0333 000 059 or email billing@espwater.co.uk to set up a Direct Debit, which is the simplest and most convenient method. We will send you a form to complete. It is safe, easy to arrange and we offer a choice of payment dates.

- **Debit or credit card**

Call our Billing Team on 0333 000 059.

- **Home or telephone banking**

You will need:

- Our bank account number 22591168
- Sort code 30-80-12

Please use your ESPW account number as the payment reference. We can then tell that you have paid.

- **Post**

Cheque made payable to ESP Water Ltd, write your account number on the back and send to:

ESP Water
Rocfort Road
Snodland
Kent
ME6 5AH

2.6 Queries about your bill

If you suspect your bill is wrong, or you do not believe you are liable to pay it, please tell us straight away. Call us on 0333 000 0059 or email billing@espwater.co.uk so that we may try to resolve the matter. We will temporarily stop any recovery action where an account query cannot be resolved immediately. If you are a business customer, please contact your retailer.

If you are not happy with our decision, our complaints procedure will be followed. You are also entitled to refer your complaint to CCW. See section 9. for more information about complaints.

2.7 Getting help with your bill

We want to help you if you are facing genuine financial hardship. Water and wastewater services must be paid for so it is important you get in touch with us soon as you can and let us work with you to put the appropriate level of support in place to help you pay. You can call us confidentially on 0333 000 0059. As well as the specific schemes listed below, we are more than happy to discuss setting up a flexible personal process with you. If you are a business customer, please contact your retailer for support.

2.8 WaterDirect scheme

If you are a household customer and in receipt of benefits, and you have an arrears of at least £50 with us, the Department for Work and Pensions (DWP) may agree to a deduction being taken from your benefit and paid directly to us. You are eligible for WaterDirect if you are receiving:

- Employment & Support Allowance (ESA)
- Job Seekers Allowance
- Income Support
- Pension Credit
- Universal Credit

You can either call us directly on 0333 000 0059 and in confidence to discuss your circumstances and we will make an application on your behalf, or you can contact DWP directly to discuss eligibility and apply – 0800 882200 or visit their [website](#).

2.9 WaterSure scheme

WaterSure provides a reduction in charges in your bills, provided you satisfy the qualifying criteria:

- You are, or someone in your household is receiving one of the following benefits:
 - Child Tax Credit (but not if you receive only the family element).
 - Working Families Tax Credit.
 - Income-Related Employment and Support Allowance.
 - Housing Benefit.
 - Income-based Jobseeker's Allowance.
 - Income Support.
 - Pension Credit.
 - Universal Credit.
- You have a water meter fitted.
- You are receiving child benefit for three or more children under 19 in full-time education.
- Either you, your child, or another member of your household suffers from a medical condition that requires significant additional use of water.

Please contact us to discuss the WaterSure scheme and request an application form, on 0333 000 059, or you can download a copy from our website at www.espwater.co.uk.

2.10 What if you do not pay?

If you do not pay your bill or keep to a payment arrangement, we have agreed with you, we will take the following actions if you are a household customer:

1. We will send you a Final Notice giving you a minimum of 10 days to pay the outstanding amount. Alternatively, if you do not make payments in accordance with an agreed instalment arrangement, a withdrawal of instalments warning letter will be sent to you requesting that any unpaid instalments are paid within seven days. If we do not receive the outstanding payments, we will cancel the instalment plan and the total outstanding balance will then be due in full.
2. If you do not pay or contact us to agree a payment arrangement, we will send you a notification of intention to file a default, which is a record of non-payment, on your customer credit file. The notice will explain that if you fail to pay the amount owing to us within 28 days of receipt, we will be entitled to register a default against your customer credit file with credit reference agencies. This will make it more difficult for you to obtain credit in the future and the default of the payment could stay on your credit file for six years.
3. If you still do not pay or contact us, we may ask an independent debt collection agency to recover the amount owing. This may result in additional charges being added to your account. You will be advised if we choose to take this action. Alternatively, we will send you a Letter before legal action which explains the action we will take if payment or contact is not received within 14 days. This letter will also notify you that a compensatory charge of £39 (inc. VAT) would be added to your account in the event a referral is made. We will waive this compensatory charge if we are satisfied that there is or has been genuine hardship.
4. If you fail to pay or contact us, we will issue a county court claim to recover our charges. You will have to pay the fee for the issue of the claim and our solicitor's costs. In addition, if debt recovery proceedings are issued through the court, we will apply to the court for interest to be added from the date payment was due to be paid at the standard County Court rate.

2.11 Other independent advice

There are a few independent advice agencies that you can contact if you are worried about household bills and debt. Please let us know if any of these organisations are advising you and we will hold any debt recovery process for up to 30 days.

Citizens Advice

Citizens Advice is an independent charity, which provides free, confidential and impartial advice on a wide range of problems. Expert advisers can help you with your debts and are able to negotiate repayment plans with your creditors. If you have other problems, such as illness, redundancy or divorce, the adviser may be able to help or tell you where you can get further advice. To find your nearest Citizens Advice visit citizensadvice.org.uk.

Step Change

Step Change help people to manage their debts, offering tailored advice and practical solutions. The advice they provide is effective, confidential, and free. For further details, call: 0800 138 1111 or visit stepchange.org.

National Debt line

National Debt line is a helpline for people with debt problems. The service is free, confidential, and independent and advisers can assist with drawing up a personal budget and negotiating with creditors. For further details call: 0808 808 4000 or visit nationaldebtline.co.uk.

2.12 Moving Home

If you are moving home, please let us know as soon as possible. We require at least five working days' notice by telephone or 10 working days' notice by letter to enable a meter reading to be taken to produce a final bill. Alternatively, you can provide us with your meter reading.

We need at least 2 working days advance notice of you moving out so we may read your meter on the day of your move, otherwise you could remain liable for the charges until the first of the following dates:

- 28 days after we have been notified; or
- the date when the meter would normally have been read next; or
- the date when we are notified by someone else that they have become the occupier.

Should you require a water or sewerage supply to be disconnected, you must give us 14 working days' notice.

If you are a business customer, please contact your retailer to let them know you are moving.

Please remember, if your sewerage services are provided by another water company, you will also need to inform them. You can find this information on your bill or contact us if you need their details.

HOW TO CONTACT US

YOU CAN WRITE TO US AT:

ESP Water
Blue Bird House
Mole Business Park
Leatherhead
KT22 7BA

FOR BILLING, YOU CAN CALL US ON:

0333 000 0059

Our office hours for billing and account queries are:

Monday - Friday 08:30 - 17:30
excluding bank holidays

YOU CAN EMAIL US AT:

For billing related enquiries:
billing@espwater.co.uk

For all other enquiries:
GeneralEnquiries@espwater.co.uk

YOU CAN VISIT OUR WEBSITE AT:

espwater.co.uk

EMERGENCIES CONTACT:

For any emergencies with your water or wastewater supplies please call our 24 hour emergency number on 0330 123 4201