



Issue No. 5  
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## **CODE OF PRACTICE FOR COLLECTION OF UNPAID CHARGES - HOUSEHOLD CUSTOMERS**

### **Paying for Water Services**

Dee Valley Water provides high quality water to properties 24 hours each day, 365 days of the year. Water services must be paid for and we appreciate the difficulties some customers may face paying bills so we will do all that we can to agree the most suitable payment arrangements.

This leaflet explains how we can help. It also sets out what will happen if you do not pay. Please contact us if you have payment difficulties as prompt action allows us to help you. Our Customer Services Department is open between 8.00am and 6.00pm Monday to Friday and the telephone number is 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

### **Responsibility for Payment of Charges**

The occupant(s) of a premise will be the person(s) responsible for making payment of water service charges unless a separate agreement has been made with the Company.

### **What Happens If You Are 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 and this is usually by the person who lives in the property and uses the water. Check your tenancy agreement. If your landlord is responsible for the bill and owing to his non-payment we start to take recovery action against you, or if the bill is for a previous tenant, please call us straight away on telephone 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

### **How Can We Help?**

Whilst we cannot reduce the total amount you have to pay, we will always advise you of the options available to you. It is important for you to contact us without delay if you are having difficulties in making payment. We can only help you if we are aware of your difficulties.

However, if you have low water usage (ie for example if you live on your own), or if you live in high rateable value property it may be possible for you to reduce the amount of your water bill by opting to have water supplied through a water meter. For further information on this free service please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

If you contact us we will always try to reach a mutually acceptable payment arrangement with you. This will be based on clearing the annual bill within the financial year plus a minimum amount off any arrears figure. This ensures that the debt will progressively reduce over an agreed period of time.

If you find it difficult to make a payment to us because of illness or disability, we can arrange for one of our representatives to collect the payment at your home. We offer a range of services for our customers who may require additional services. For further information about the scheme and details on how to apply please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

If you are in receipt of Income Support, Job Seekers Allowance or Pension Credit, it may be possible for the Department for Work and Pensions to arrange payments directly to us. For further information, contact your local Department for Work and Pensions on 01352 896000 (Wrexham area) or 01270 538107 (Chester area). If you are awaiting a decision regarding third party deductions you must advise us so that we can ensure no further collection proceedings are taken within 30 days. Alternatively, we can apply on your behalf provided you supply us with the relevant information, please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

The Company operates a Vulnerable Group Tariff for those qualifying customers where the property is supplied through a meter. This tariff could help reduce your water charges. If you or members of the household are in receipt of one of the benefits listed below you may be entitled to a rebate. The qualifying benefits are

- . Income support
- . Income based Job Seeker's Allowance
- . The Working Tax Credit
- . Pensions Credit
- . Housing Benefit
- . Council Tax Benefit
- . Child Tax Credit, except families in receipt of the family element only.

**In addition**, and in order to qualify, you or a member of your household must suffer from a medical condition which necessitates significant additional use of water, **or** you are responsible for three or more children under the age of 19 (in full time education and residing in the property). For more information or to apply please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

If you would prefer independent advice you can contact your local Citizens Advice (CAB), who will work with us to sort out your debt for water services and provide advice in managing your financial affairs. The telephone number for your local CAB can be found in the telephone directory.

Further support and assistance can be found by contacting Local Authority or Jobcentre Plus. The telephone number can be found in the telephone directory.

## **Payment Options**

The charge for water supplies other than through a meter is due annually in advance. You can pay the bill as follows:

- One payment - in full by 1 April annually
- Two payments - due by 1 April and 1 October, both counterfoils can be found on the annual bill
- Quarterly - by payments 5 April, 5 July, 5 October and 5 January
- Ten monthly payments from April to January
- 44 weekly payments from April to January
- 22 fortnightly payments from April to January

The charges for metered water supplies are billed in arrears and are due on demand. You can pay the bill as follows:

- Upon receipt of a quarterly bill
- 12 monthly payments
- 52 weekly payments
- 26 fortnightly payments

## **How to Pay**

- You can set up a Direct Debit payment arrangement free of charge for weekly, monthly, quarterly or half- yearly collections. If you would like to use this method please complete the form on the reverse of your bill and return it to us. Alternatively, contact our Customer Services Department on 01978 833200 or visit our web site at [www.deevalleywater.co.uk](http://www.deevalleywater.co.uk) to register on line.
- You can pay by post (No stamp required) send a cheque made payable to DEE VALLEY WATER plc and the counterfoil from the bill to: Dee Valley Water plc, Freepost WX60, Packsaddle, Wrexham LL14 4BR
- Payments can be made by instalments free of charge using a PayPoint card anywhere where the PayPoint symbol is displayed. For further information please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).
- Payment can be made at your own bank free of charge. Take your completed counterfoil and payment to the bank (cheques should be made payable to Dee Valley Water plc). A counter charge may be applicable if you are not an account holder.
- Telephone/Internet banking by quoting the billing reference on your bill along with our bank details (available upon request). For further information please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).
- Debit or credit card payments can be made free of charge by telephoning our Customer Services Department on 01978 833200 quoting your card details and the amount to be debited.

- The Company offers a free online bill payment facility in conjunction with Alliance & Leicester via our website [www.deevalleygroup.com](http://www.deevalleygroup.com).
- Cash offices at Wrexham County Borough Council accept payments on our behalf free of charge. Cheques should be made payable to Wrexham County Borough Council.
- Payment at a post office. Take your counterfoil and payment to any post office. You may have to pay a counter fee for this service.

You can also pay by standing order by an agreed payment plan. For further information please contact us on 01978 833200 or email us at [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com).

In the event of any agreed payment arrangement not being maintained you will be notified accordingly and the outstanding balance on your account will immediately become due for payment.

### **Action We Will Take Upon Non-Payment**

If you do not pay your bill or fail to maintain an agreed instalment arrangement, we will take a number of steps prior to taking legal action:

#### **Step 1**

If payment is not received by a due date, we will issue an 'Arrears-Final Notice' asking you to bring the account up to date within the next seven days.

#### **Step 2**

If you do not respond to the 'Final Notice' we may carry out one or more of the following stages:

#### **Stage A – In House Collection**

- Additional reminders may be issued.
- Telephone Contact.
- Home Visit.
- Pre-claim notification letter contact, advising you of our intention to issue a County Court Claim against you.
- Notification of intent to use a debt collection agency.

#### **Stage B - County Court Action**

If we take legal action through the County Court you will incur any additional costs that this action entails.

If you do not pay the full amount of a claim issued by the County Court within 28 days or apply for settlement by instalments, we will apply for judgement to be lodged against you. **THIS WILL AFFECT YOUR ABILITY TO OBTAIN CREDIT IN THE FUTURE.**

If you do not pay the account in full after the judgement has been obtained, we will normally ask the Court to enforce judgement. This can involve any of the following: -

- Requesting you attend Court for an "Oral Examination" you would have to answer questions under oath by a court officer about your financial affairs; failure to attend may result in imprisonment.
- Issuing a "Warrant" where for the County Court bailiff would collect money owed, or seize goods for sale by auction.
- Applying for an "Attachment of Earnings", if you are employed information would be sent to your employer to confirm that an amount of money would be taken from your earnings each pay day.
- Obtaining a "Charging Order" which would prevent you from selling any assets (such as property, land or investments) without paying what money is owed.

### **Stage C - Debt Collection Agency**

Your details will be passed to a Debt Collection Agency for recovery of outstanding monies and you will incur any additional costs that this action entails. Where a Debt Collection Agency has been appointed by us to recover money, any disputes or offers of payment must be made to the Agency using the contact telephone number or address on correspondence issued by the Agency.

The Office of Fair Trading regulates Debt Collection Agencies and they are rigorously vetted by the Company and operate to strict codes of practice. If you have any concerns or complaints about a Debt Collection Agency please write to the Customer Accounts Manager, Dee Valley Water plc, Packsaddle, Wrexham Road, Rhostyllen, Wrexham, LL14 4EH and your complaint will be investigated.

**REMEMBER** - You can contact our Customer Accounts Department on (01978) 833200 for advice at any time between 8.00am to 6.00pm Monday to Friday.

### **If You Dispute Your Bill**

If you dispute the amount of your bill or you do not think you are liable for the charges, you must tell us immediately and we will investigate the matter. While our enquiries are going on your account will be placed on hold and no further collection proceedings will take place. This is also the case should you seek advice from an independent body such as the Citizens Advice or Department for Work and Pensions. However, if we are still unable to agree and mutually resolve the matter, we can refer your case to The Consumer Council for Water who will investigate the dispute independently. They can be contacted at:

The Consumer Council for Water  
 Room 140  
 Caradog House  
 1-6 St. Andrew's Place  
 Cardiff  
 CF10 3BE.

Telephone: 08457 078 267 between 08.30 and 16.30

Fax: 029 2023 9847

Email: [wales@ccwater.org.uk](mailto:wales@ccwater.org.uk)

The Consumer Council for Water represents the customers' viewpoint and liaises with the Company, OFWAT (the Water and Sewerage Companies regulatory body) and the Welsh

Assembly Government. It encourages improved standards in all aspects of the Company's services, including the handling of complaints. The Consumer Council for Water offers independent advice, information and help in resolving problems.

### **How to Contact Us**

Address: Mrs S Jones  
Customer Accounts Manager  
Dee Valley Water plc  
Packsaddle  
Wrexham Road  
Rhostyllen  
Wrexham  
LL14 4EH

Telephone: 01978 833200 between 08.00 – 18.00 Monday to Friday  
Fax: 01978 844586  
E-mail: [customer.service@deevalleygroup.com](mailto:customer.service@deevalleygroup.com)  
Website: [www.deevalleywater.com](http://www.deevalleywater.com)

### **Complaints**

If you have a complaint about our service we expect you to contact us. You should write to the Managing Director at Dee Valley Water plc, Packsaddle, Rhostyllen, Wrexham LL14 4EH.

### **Additional Codes of Practice and Information Leaflets**

In addition to this Code we also have the following Codes of Practice available:

**Code of Practice for Domestic Customers** - This tells you about our services and our approach to customers' needs.

**Code of Practice for Leakage** - This explains how we can help prevent leakage and what we can do should you suspect a leak.

All Codes of Practice are approved by OFWAT. Copies of these can be obtained by contacting us on 01978 833200 or visiting our web site at [www.deevalleygroup.com](http://www.deevalleygroup.com)