

ICOSA WATER SERVICES LIMITED

CODE OF PRACTICE ON DEBT INFORMATION, HELP AND ADVICE FOR OUR CUSTOMERS



Introduction

This Code of Practice on Debt (we will refer to it as the Debt Code in the rest of this document) has been prepared in accordance with our conditions of appointment (these are standard conditions written and enforced by the Water Services Regulation Authority (Ofwat), our regulatory body). This Debt Code has been approved by Ofwat.

It can also be made available to customers in Braille or large print on request by calling our Billing Team on **0333 000 0113**.

This Code of Practice sets out details on customer payment responsibilities, assistance for customers struggling to pay their debts, our debt recovery procedures and other useful information relating to customer debt.

Our charges

We review our prices every year and produce a leaflet, which we issue with our bills, detailing our services to you and our charges. You can find details of all our current charges on our website icosawater.co.uk or contacting our Customer Services Team on 0330 111 0780.

The tariffs that you pay will depend on the area in which you live. Our charges are capped by our regulator, Ofwat, so that you will not pay any more for our services than you would have paid if your services had been provided by the regional monopoly company in whose area you live.

Please visit our website at icosawater.co.uk for the Scheme of Charges for more details of the tariffs available in your supply area.

Responsibility for bills

If you occupy the property, you are responsible for paying the bill. If more than one person shares the property, everyone is responsible, even if the bill is only in one name.

Private Tenants

If you're a tenant, you are responsible for paying the bill, unless your landlord has made another agreement with us. If there is no such agreement or we have not received written confirmation from the landlord that they are responsible for the bill, you will be responsible for paying the bill. In some cases, we will hold you and the landlord jointly responsible. This happens if the landlord has failed to provide us with certain information that they are required to provide to us.

Local authority tenants

If you rent a property from the local authority, they may collect the bills on our behalf. This means your rent will include your water charges. If you don't pay the water charge part of the rent for any reason, the landlord may take legal action against you. You will remain responsible for any bill that is not included in your rent.



Charges are applicable when a supply of water is made available for your property, regardless of whether or not you use the supply.

Billing Frequency

We will send your bill out on a biannual basis with the full balance due within 10 working days of you receiving the bill. You can arrange to pay your bills in monthly instalments. Please note, it is your responsibility to check your bills.

To arrange billing and payment dates and methods, please call us on **0333 000 0113** and we can discuss your circumstances to agree a suitable schedule. Alternatively, you can put your request in writing. Conditions may differ according to the option you choose. If a payment arrangement is set up, you must keep to the agreement. If you break the agreement, the whole debt becomes due.

Ways to pay your bills

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 0113** to set up a Direct Debit.

Home or telephone banking

You will need:

- Our bank account number 81029932
- Sort code 40-11-60

You can also pay by bank transfer. Please use your Icosa Water account number as the payment reference so we can tell that you have paid.

Debit card

Call our **Billing Team on 0333 000 0113**. Have your Icosa Water account number handy

Post

Cheque made payable to Icosa Water Services Ltd, write your account number on the back and send to Icosa Water Services Ltd, Sophia House, 28 Cathedral Road, Cardiff, CF11 9LJ

REMEMBER post can be slower and costs you a stamp. Please allow 5 days for a payment to reach us. All our other ways to pay are fast and free.

If you are a business customer, payment is due within 28 working days of receipt. All payment options are available except WaterDirect.



If you are a business customer, payment is due within 28 working days of receiving your bill. All the above-mentioned payment options are available. Business customer do not qualify for the WaterDirect Scheme.

If you are unable to pay

There might be circumstances beyond your control which has made it difficult for you to meet all your financial commitments for a particular period. If you are struggling to meet your financial commitments (including payment of your full water bill) please contact us on **0333 000 0113** as soon as possible to discuss alternative payment options. It would be helpful to contact as soon as possible (preferably before receiving your bill) so that we can provide you with the necessary advice.

You may also contact other third party debt management advisors if you wish to seek independent advice. These centres include:

- The MoneyPlus Group moneyplus.com
- The StepChange Debt Helpline stepchange.org
- The Debt Advice Foundation debtadvicefoundation.org
- National Debtline nationaldebtline.org
- Citizens Advice Bureau citizensadvice.org.uk
- The Money Advice Service moneyadviceservice.org.uk

If you don't pay

You are required to pay for the water and sewerage services that we provide to you. If you fail to make any payment that is due, we will send reminders but we also reserve the right to use debt collection agencies or legal action where appropriate to recover outstanding debts – see below details of actions that could be taken.

All costs incurred in pursuing unpaid bills will be charged to the customer.

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

- 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
- If you then 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 consumer 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 consumer 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



- 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. 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.

If you are a business customer we may disconnect your supply if your bill remains unpaid.

Queries about your bill

If you think your bill is wrong, or you are not liable to pay it, please tell us immediately. Our telephone number is **0333 000 0113** or email us at billing@icosawater.co.uk. We will try to resolve the matter and temporarily stop any recovery action where an account query cannot be resolved immediately.

WaterDirect scheme

The WaterDirect Scheme is run in conjunction with the Department of Work and Pensions (DWP). The scheme is designed to help customers who are in arrears on their water charges and are in receipt of the following benefits:

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

The scheme allows customers who have a minimum of £50 arrears to pay a fixed amount towards their charges directly from their benefit. This helps many customers with budgeting and managing their water bills. If you receive any of these benefits, you will be able to arrange for payments to be made directly from these benefits.

To apply, contact the DWP on 0800 882200 or visit their website at dwp.gov.uk.



CUSTOMER DISSATISFACTION

If you wish to make a complaint, please refer to our Customer Code of Practice in which we have set out a comprehensive complaint handling process. You can download a copy of the Customer Code of Practice from the Icosa Water website: icosawater.co.uk

Consumer Council for Water

If you remain unhappy with our response to your complaint you can contact the Consumer Council for Water. They're an independent body set up to look after the interests of water customers and one of its key roles is to investigate complaints.

Contact details:

By phone: 01223 323889
Website: ccwater.org.uk
In writing: Consumer Council for Water,
Henry Giles House, 73
Chesterton Road,
Cambridge,
CB4 3BQ

Ofwat

You can also refer certain disputes to Ofwat for a decision or for arbitration.

Contact details:

By phone: 0121 644 7500
Website: ofwat.gov.uk
In writing: Ofwat, Centre City Tower, 7 Hill Street, Birmingham, B5 4UA

Water Industry Redress Scheme (WATRS)

If after completion of any mediation and investigation process by the Consumer Council for Water, you believe a dispute remains unresolved an application can be made to the Water Industry Redress Scheme (WATRS). Details of which will be provided to you by The Consumer Council for Water following an unsuccessful resolution.

For more information on this process see their website: watsrs.org

Contact details:

By email: info@watsrs.org
In writing: WATRS, International Dispute Resolution Centre, 70 Fleet Street, London, EC4Y 1EU.



CONTACT US

There are a number of ways in which you can contact us.

You can write to us at:

Billing Enquiries

Icosa Water
Rocfort Road
Snodland
Kent
ME6 5AH

General Enquiries:

Icosa Water Services
Sophia House
28 Cathedral Road
Cardiff
CF11 9LJ

If you have any queries, please feel free to contact us on the following numbers:

Billing – 0333 000 0113

General Enquiries - 0330 111 0780

You can also email us at the following email address:

Billing

billing@icosawater.co.uk

General Enquiries

customerservices@icosawater.co.uk

You can visit our website at:

www.icosawater.co.uk

Our office hours are:

General queries and billing:

Monday – Friday 8.30am – 5.30pm; excluding bank holidays

Water or drainage emergencies:

Please call our 24 hour emergency number on **0330 111 2014**