



How to Pay Your Bill

Incorporating a Code Practice on Debt Recovery for Domestic and Commercial Customers

How to Pay

Direct Debit

Direct Debit is a simple and convenient way to pay bills for both metered and unmetered customers and can help you to budget more easily. It is guaranteed by all banks and building societies which take part in the scheme. If the amount to be paid or the payment date changes, you will be told of this at least 14 days in advance. If an error is made by Hartlepool Water or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can get an application form from our office. Unmetered customers can pay 10 monthly, 22 fortnightly or 44 weekly instalments and metered customers can pay 2 half yearly (domestic) or 4 quarterly (commercial) instalments. Metered domestic customers can also pay by our monthly, fortnightly or weekly budget plan direct debit scheme.

Instalments

You can arrange to pay in instalments – 44 weekly, 22 fortnightly or 10 monthly. Once we have agreed the instalment dates with you, we'll let you know how much each instalment will be. Please telephone us on **01429 858030** if you wish to pay in instalments. You can pay free of charge at any of the following places:

- **At our Office**
By cash, cheque, postal order or credit/debit card at 3 Lancaster Road, Hartlepool, Monday to Friday from 9.30 a.m. to 3.30 p.m.
- **By Post**
Make cheques or postal orders payable to Hartlepool Water and write your account number on the back. Do **not** send cash through the post. Complete the payment slip on your bill and send with your payment to Hartlepool Water, 3 Lancaster Road, Hartlepool, TS24 8LW. We will send you a receipt by return of post if you ask for one.

§ By Phone

You can make a payment using a debit/credit card securely by telephoning us on **01429 858030**.

- **Any Branch of Barclays Bank**
By cash or cheque, made payable to Hartlepool Water. You will not have to pay a fee. Please write your account number on the back of your cheque.
- **Any PayZone Outlet**
By cash, or at the discretion of the store keeper, by debit card using the payment card we provide you. To order a payment card, if you do not have one, please telephone us on **01429 858030**. A full list of local PayZone outlets is available either in our billing leaflet sent out with bills each year, by visiting our website at www.hartlepoolwater.co.uk or by telephoning us on **01429 858030**
- **At other Banks**
You can pay by cash, cheque or postal order at most banks, using the payment slip on the bill. You may have to pay a counter fee. Make cheques payable to Hartlepool Water and write your account number on the back.

Domestic Customers

What you should do if you can't pay

If you are finding it hard to pay your bill, please come to us first for advice. Our office is open between 8.30 a.m. and 5.00 p.m. Monday to Friday, or you can phone our Debt Hotline or write to us at:

3 Lancaster Road
Hartlepool TS24 8LW
Debt Hotline: Freephone **0800 0518969**

The sooner you contact us the better. If you get in touch before you even get a bill from us, we may be able to help you by telling you how much to budget for, or by offering you a budget payment account. We know it can be hard to pay bills. However, if you do not pay

the money that is owing, we will have to take action to recover it. Please tell us if you are receiving Income Support from the Benefits Agency or help from Social Security.

How can we help?

If you think your bill is wrong, or you are not liable to pay it, please tell us straight away. We will try and resolve the matter but if we can't agree with you we will have to ask the courts to decide.

Water services have to be paid for. We know there are many calls on household budgets, and that finding the money can sometimes be difficult. We cannot reduce the amount you have to pay but we can help by giving you time to pay and by breaking the bill up into more affordable amounts. Our staff have been trained to give advice on the various options available and to help you find an arrangement that suits you.

If you find it difficult to get the money to us, for example if you are disabled and cannot easily get out, we can help you find a way to pay by an arrangement convenient to you including collection of certain payments from home. Please call us on **01429 858030** to get further details.

Above all, we can help by listening to you. If we know that you are trying to pay your bill, we will not need to take you to court, which would mean extra expense for you as costs could be added to your bill.

Who else can help?

For independent financial advice contact your local advice agency, such as:

- Citizens Advice Bureau
- The Consumer Advice Centre
- Credit Union
- Welfare Rights Centre

You can find details in our Billing Leaflet, the telephone book, our website or ask at your local library. If you receive Income Support, Job Centre Plus may be able to arrange direct payments from your Income Support to pay your bill. Social Services are unlikely to give you money but may be able to help in

other ways. If you approach Social Services for help, please inform us.

Trust Fund

The Anglian Water Trust Fund is an independent organisation. It provides financial assistance to customers who are suffering hardship. Referral is through help organisations such as the Citizens Advice Bureau and certain conditions will apply.

What happens if you don't pay?

If you don't pay your bill and don't contact us, or you do not keep to an arrangement with us to pay, we will take the following steps to recover the debt:

Step 1

We will send you a Reminder Notice giving you at least another 21 days to pay the money you owe.

Step 2

If you still don't pay, or contact us and reach an agreement to pay, ultimately we will ask the County Court to order you to pay. This means that you will receive a summons and have legal costs added. If you still do not pay or make contact with us, we may obtain a County Court judgement against you, which will involve you in further legal costs. We will request a judgement 21 days after issuing the summons.

But if you are in arrears under a previous court order, we can go straight to Step 3. Please also note that your credit rating and that of other members of your family may be affected if legal action is taken for non-payment of charges.

Step 3

If you don't keep to what the court orders you to pay, we will contact you again in an effort to avoid taking further Court action. We will write to you to try to reach a payment agreement. other ways. If you approach Social Services for help, please inform us.

Step 4

If you do not pay the instalments or make contact with us to agree how you will pay, we will take further action to recover the debt. This may result in your goods being removed and sold. If this happens you will incur further costs. In some circumstances we may refer a customer's debt to a reputable debt collection agency who operates to our own approved Code of Practice in their dealings with customers.

If you have reason to complain about dealings with our debt collection agency, full details are available in our leaflet 'How to Contact Us (what to do if you wish to complain)'

If we issue a County Court claim or judgement in error, we will withdraw the claim and write to you with confirmation. We will tell you that your account has been credited by £50 for a County Court claim in error or £100 for a judgement in error or will enclose a cheque.

Commercial Customers

What happens if you don't pay

If you don't pay your bill and don't contact us, or you do not keep to an agreement with us to pay, we will take the following steps to recover the debt:

Step 1

We will send you a Reminder Notice giving you at least another 21 days to pay the money you owe.

Step 2

If you do not pay the instalments or make contact with us to agree how you will pay, we will give you 14 days written notice of our intention to disconnect your water supply.

Step 3

If you still don't pay or make contact with us to agree how you will pay, we will contact you again in an effort to avoid disconnecting your water supply. If we disconnect our supply there will be an additional fee to pay in order to get the supply reconnected.

Hartlepool Water
3 Lancaster Road
Hartlepool TS24 8LW

Tel: 01429 858050 (office hours)
Fax: 01429 858000
E Mail: enquiries@hartlepoolwater.co.uk
Website: www.hartlepoolwater.co.uk
For Emergencies out of office hours: Local Rate 0800 028 1054

The leaflets in this series are:

- Code of Practice for Domestic and Commercial Customers – Introductory Leaflet
- Your water supply for Domestic and Commercial Customers
- Understanding charges for Domestic and Commercial Customers
- How to pay your bill (including a Code of Practice on Debt Recovery)
- Living with a Meter (including a Code of Practice on Leakage)
- How to contact us (what to do if you wish to complain)
- Code of Practice for Pipelaying in Private Land
- Water watchdogs

In addition, we have a leaflet which gives details of our current charges.

You can get a copy of any of our leaflets, free of charge, by ringing us on 01429 858007. Or you can write to us or call in at our office:

3 Lancaster Road, Hartlepool, TS24 8LW
email: enquiries@hartlepoolwater.co.uk