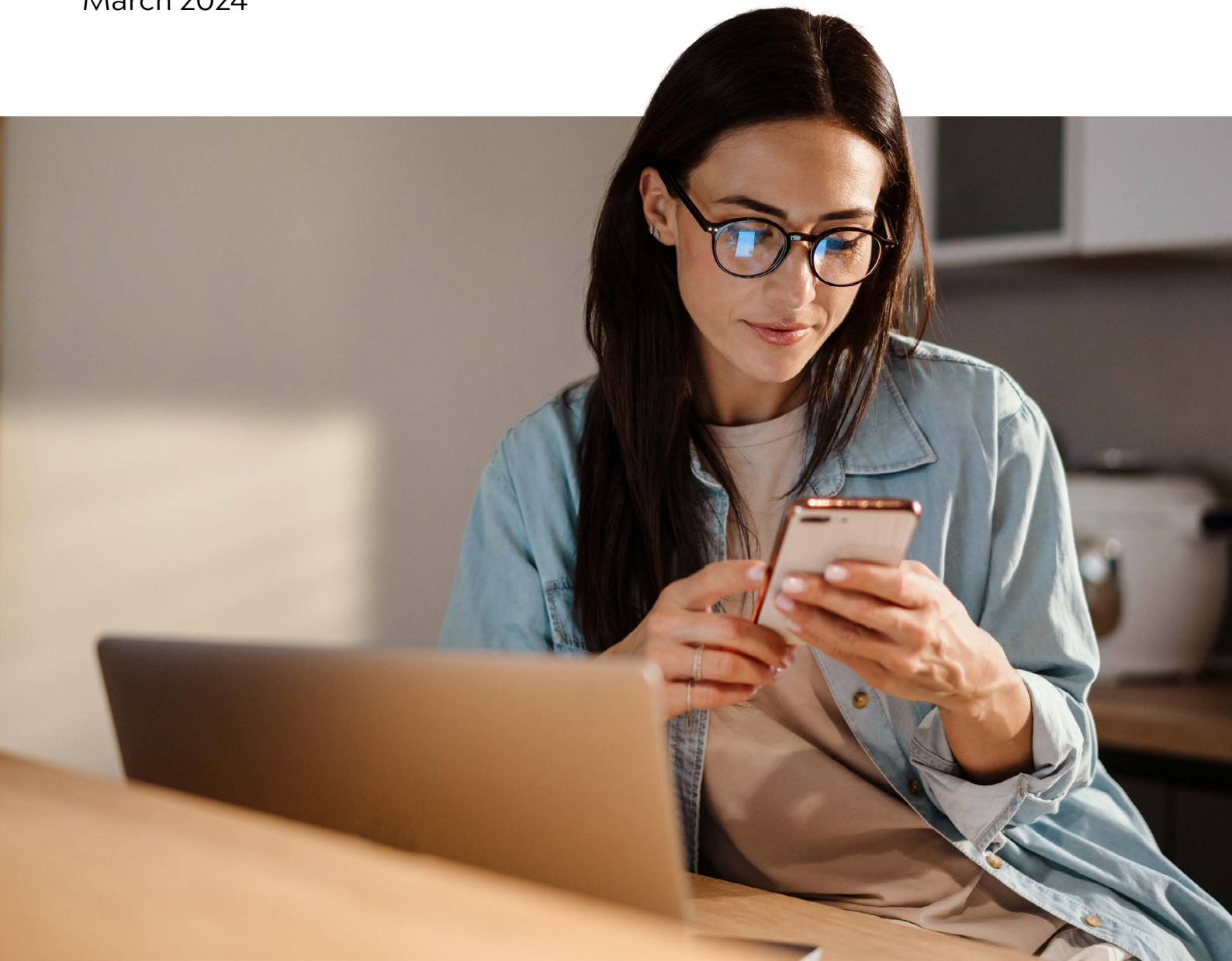


Paying your bill

How we can support and what happens if you don't pay

March 2024



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How we calculate our charges

Every year we review our water and sewerage charges to make sure our bills are fair and clear. Any changes to our charges will apply from the 1 April until 31 March the following year. We're regulated by Ofwat who govern how all water companies set their bills and determine the amount of revenue we're allowed to charge customers through water bills. Details of all current charges can be viewed in our charges scheme by visiting our website anglianwater.co.uk

How we calculate your water bill varies depending on if you have a water meter fitted at your home for billing purposes. Most homes, including new or converted properties built since 1 April 1990, will have a water meter.

If you have a meter you pay:

- a charge for water based on the amount used as measured by the meter
- a charge for water recycling (i.e. taking used water away from your home and treating it). We base this charge on the principle that 90% of the clean water used (as measured by the meter) will be returned to the sewer as dirty water. The other 10% covers off activities like watering gardens or washing cars.*
- a standing charge (this is a fixed amount and not based on your meter readings).

If you don't have a meter you pay:

- a charge for water based on the Rateable Value (RV) of your home. RV was a value set in March 1990 based on things like the size of your home, and your local amenities. It's no longer something set by councils, but we still have to use it for our charging purposes.
- a charge for water recycling (i.e. taking used water away from your home and treating it) also based on RV
- a standing charge (this is a fixed amount and isn't based on RV).

If you've asked to have a meter but can't have one for practical reasons:

- You're entitled to be charged on an assessed basis known as the assessed measured charge. This is offered when you've requested a meter but it's not practical to fit one at reasonable cost, for example, when it involves more than two hours of plumbing alteration work. The charge is based on the appropriate tariff for the premises. This is then multiplied by our assessment of the likely water consumption at the premises, after we've taken account of occupancy and any other relevant circumstances.

Charges for surface water drainage

Surface water drainage charges apply where premises are connected to the public sewer for the drainage of rainwater that falls on your property.

If you believe that there is no connection and surface water from your property does not drain into the public water recycling/sewerage system (either directly or indirectly), you may be entitled to pay a lower standing charge. For more information please visit our website anglianwater.co.uk/swdrainage

Charges if your water or sewerage service are supplied by another company

If your water is provided by one company and your sewerage service by another you will usually receive one combined bill from the company who provides your water service.

*If you can demonstrate that less than 90% of your water is returned to our sewer, please contact us to discuss whether a greater 'allowance' is appropriate.

Tariff options for metered customers

To help you stay on top of your bills, we offer a range of tariffs for household customers, covering both water and wastewater services.

AquaCare Plus

AquaCare Plus is a tariff for metered homes in receipt of means-tested benefits. It has a higher fixed annual standing charge than our Standard tariff, but charges less for the volume of water used.

WaterSure

WaterSure is a tariff for metered homes in receipt of means-tested benefits and either (i) three or more children under 18, or (ii) using large amounts of water due to a medical condition. It has a higher fixed charge than our Standard tariff but no charge for the volume of water used.

LITE and Extra LITE

Our Low Income Tariff for Eligible (LITE) households is designed to support customers who have a low disposable income and who are having difficulty paying their water bill. We can provide a discount of up to 50% on your water charges to help.

Find out more about our charges including how they change and what that might mean for you on our [website](#) or give us a call on **0800 169 3630**.

WaterCare

If you're struggling to pay your bill, our specially-trained Extra Care Support team can help find a way forward with a personalised plan. They will check you're on the right tariff, look at payment plans and point you towards other help and benefits and can be contacted on **0800 169 3630** Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

Your bills

For customers without meters

Bills are sent out in February/March for the coming year and can be paid in full by 1 April, or in two instalments (April and October), or by an instalment arrangement over 10 or 12 months. We'll send you a reminder bill for the October instalment, unless:

- You've already paid the whole amount
- You're paying by instalments
- Anglian Water is proceeding with formal debt recovery action because the first half year instalment has not been paid, or there are amounts outstanding from previous years.

We also offer weekly or fortnightly payment options. Further details on how to pay are provided below as well as on your bill.

For customers with meters

Bills are usually sent out every three to six months, and payment is due straight away.

You can opt to pay by instalments, details of which are provided on your bill. If you do opt to pay by instalments we'll send you an annual statement of your account.

The bills are normally based on the actual consumption recorded on the meter, but may be based on an estimated amount of water used. We'll be happy to accept your reading when an estimated bill has been produced. This can be easily done online via **MyAccount** at my.anglianwater.co.uk

If you're on a smart water meter or you provide a meter reading you have taken, you can also create your own bill for a period of your choosing.

Sewerage abatements

We calculate 90% of the water used by most households will flow back into sewers for recycling. A 10% allowance is made for things like watering the garden.

You could increase this allowance if you can show us that less water is being released back into the public sewers. For example if you have:

- a pond
- a swimming pool
- a spa or hot tub
- a grey water harvesting system that isn't connected to the public drainage system.

Lawn and seasonal watering allowances can also be requested.

For more information or to request an application form, please call us on 03457 919 155.

Ways to pay your bill

There are many ways you can pay your water bill. Take a look at the options below to find the one that works best for you.

MyAccount

You can register for **MyAccount** online. Once you've registered online with us, you can view and pay your bills, check your balance, set up a Direct Debit, create or amend a payment plan and produce an up-to-date bill. Register here for **MyAccount** or visit my.anglianwater.co.uk

Internet Banking, BACS or CHAPS

To set this up, use the following details at your bank or building society when making a payment:

Our bank account number: 90011916

Our sort code: 20-43-71

You will need your nine digit account number which you can find on the front of your bill.

At Barclays bank

Make payments at any branch of Barclays using the payment slips at the bottom of your bill or in your booklet.

Paypoint or Payzone

Make cash payments free of charge at any Paypoint or Payzone outlet using the payment slips at the bottom of your bill or in your booklet, if you have one.

Pay online

We accept all major debit and credit cards with the exception of American Express. We also accept Apple pay and Google pay.

Call our automated 24 hours line **03457 919 155** to pay by credit or debit card.

Post

Post your cheque and slip to:

Anglian Water Payment Centre,
PO Box 4995, LANCING, BN11 9AQ.

Please make your cheque payable to Anglian Water, and write your account number on the back.

Please don't send cash in the post and remember that your payment could take up to six days to reach us.

Post Office

You can also pay free of charge at any Post Office using the payment slip on your bill.

Cash office (Hartlepool area only)

You can pop into our cash office and make a payment by cheque, cash or card, as well as speak to someone about any queries.

We're open 09:00-17:00 Monday to Friday (excluding Bank Holidays).

The address is: Anglian Water,
3 Lancaster Road, Hartlepool, TS24 8LW.

Payment plan

If you'd prefer to spread the cost of your bills you can do this in **MyAccount**. If you don't have an account or you'd prefer to speak to us about other payment options, our team are available on **WhatsApp 07418 344 700** or on **08001 693 630** and will be happy to help you.

If you are struggling to pay, get in touch with our Extra Care team on 08001 693 630.

Queries about your bill

You can view your bills online by registering for **MyAccount** at my.anglianwater.co.uk

If you think your bill is wrong, or you are not liable to pay it, please tell us straight away. Our telephone number is **03457 919 155** and is open 8am to 8pm Monday to Friday and 8am to 4pm Saturday.

We will try to resolve the matter and temporarily stop any debt recovery action where an account query cannot be resolved immediately.

If you are a tenant, you are responsible for paying the water and sewerage bill unless your landlord has agreed directly with us to pay them. If your tenancy agreement states that the landlord is responsible, please call us to check that they have agreed to pay us.

What to do if you can't pay

If you find it difficult to get the money to us, for example, if you are housebound and cannot easily get out, we can try to help you find a way to pay. Or if you'd like to nominate someone who can manage your account on your behalf let us know.

We also know that there are many demands on household budgets and that finding the money can sometimes be difficult. Our Extra Care teams can give advice on the various options available and give you time to pay and if needed break the bill up into manageable instalments.

The quickest way to get started is through our [interactive support guide](#), to help point you in the right direction. You can also complete our [Extra Care Assessment](#) online or you can speak to our Extra Care Support team on **0800 169 3630**. Our specially-trained team can help find a way forward, with a personalised plan made just for you. We can make sure you're on the right tariff, look at payment plans and point you towards other help and benefits to increase your household income.

Whichever way you choose, we'll ask you a few simple questions about your situation and make a recommendation for how we can help. It's all part of our WaterCare service.

A few examples of how our Extra Care Support can help you:

- **Tariffs**
 - A fixed **bill capped scheme** called WaterSure
 - LITE and LITE Extra offering a reduced bill with up to 50% discount.
- **Trial a water meter with our lowest bill guarantee** – you can go back to unmeasured charges up to two years after having a meter fitted if you're not better off and we'll guarantee you won't pay more than your unmeasured charges during this period. If you have the meter fitted alongside a successful switch to one of our discounted tariffs (WaterSure, Aquacare Plus, LITE or Extra LITE) and in the future you revert to our standard tariff, you'll have two years from that point to decide if you want to switchback.

- **Water Saving hints, tips and gadgets** to use a little less water around the home and garden to help save water, energy and money.
- **Flexible temporary payment plans** – weekly, fortnightly or monthly plans that flex around you.
- **Payment breaks** – if you need a little breathing space while you get on top of things.
- **Pay direct** from your benefits with Water Direct.
- **Benefits calculator** – Maximise your income and benefits – we'll help you check for ways to maximise your income by advising what benefits your household may be entitled to.
- **Additional support** – We'll also let you know about any additional support you may be entitled to such as the Warm Home Discount Scheme or other support grants and organisations that can help.
- **Additional advice** – We'll recommend seeing what other government advice and support you might be able to get such as how to increase your income, as well as support for bills, housing and childcare costs.
- **Crisis hardship fund** – a grant we may award to help clear any outstanding balance.
- **Back on Track debt support scheme** – our incentive scheme to help occupied customers get out of debt and back into the habit of paying regularly where we may match £1 to any £1 payment that you make towards your account.
- **Pipe repairs** – if you've had a smart meter fitted and within the first 90 days discover you've got a leak and you are on either WaterSure or a LITE tariff get in touch as we may be able to help with the cost of the repair.

If you pay your water charges through your landlord or housing association and are struggling to pay please still get in touch so we can help.

Above all, we can help by listening to you. If we know that you are trying to pay your bill, there will be no need to carry out any court action, which would add the extra expense of court costs to your bill.

Who else can help?

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

- MoneyHelper **0800 138 0555** moneyhelper.org.uk
- StepChange **0800 138 1111** stepchange.org
- National Debtline **0808 808 4000** nationaldebtline.org
- Civil Legal Advice **0345 345 4 345** gov.uk/civil-legal-advice

Save money with a water meter

If you're not already on metered charges you should know that most customers save on average £150 per year by switching to a water meter. And our risk-free Lowest Bill Guarantee means you can go back to unmeasured charges up to two years after having a meter fitted if you aren't better off and we'll guarantee you won't pay more than your unmeasured charges during this period.

Visit anglianwater.co.uk/water-meters for more information or call **03457 919 155** to book a free appointment.

Anglian Water Crisis Hardship Funds

The Anglian Water Crisis Hardship Fund has been set up to help customers in hardship and is a grant we may award to help clear any outstanding balance. Please call **0800 169 3630** to talk us.

What happens if you don't pay?

We have processes in place to help customers in vulnerable circumstances, including those with mental health or debt problems and our specialist teams are trained to provide tailored support. If however you don't keep to your payment agreement, and don't contact us, we may take some or all of the following steps to recover the debt:

- Check your account and billing details are correct and attempt to contact you, by phone, letter, SMS or in person to arrange full or partial payment and to let you know of the next steps. If you ask, we'll try to contact at a time that suits you.
- Notify you that we intend to register a default for non-payment on your credit record with the Credit Reference Agencies. If we do not hear from you within 28 days of this notice, we will ask the agencies to publish the default. Defaults remain on your file for 6 years once registered and may affect your ability to obtain financial products or services from other organisations. You can avoid this action by contacting us to agree an affordable repayment arrangement that is suited to your circumstances. Once registered, a default can still be settled at any time by making full payment of the outstanding balance or by completing instalment payments that clear the balance.
- Refer your account to a debt collection agency, working on our behalf, to determine your circumstances and/or to collect the outstanding charges. These agencies abide by industry codes of practices and treat customers fairly and in line with agreed levels of service. We will add £40 to your account to cover our costs if a referral needs to be made. If you are unhappy with the way an agent has dealt with you, get in touch and let us know.
- Start court action via the County Court. This means that a County Court claim will be issued against you and if successful, will result in court costs and legal fees being added to your account. You have the right to dispute the County Court claim and the Court will decide whether the claim is justified. Failure to respond to the Court's decision will result in Anglian Water obtaining a County Court judgment. A County Court judgement may affect your ability to obtain credit in the future.
- If you do not pay in accordance with the County Court judgment or make contact with us to agree how you will pay, we will consider all available court enforcement methods, including:
 - **Warrant or writ of control** – where goods to the value of the debt are taken by High Court Enforcement Officers.

Anglian Water's vision is to earn the trust of its customers every day and it is important to us that all our customers are treated fairly, including when we're recovering unpaid bills. The Enforcement Conduct Board has been established to ensure that those that are subject to enforcement action in England and Wales are treated fairly and provide independent oversight of the enforcement industry, with a special regard for those experiencing financial difficulty or other vulnerable circumstances. Whilst most of our customers pay their charges on time, we do employ enforcement agents for a small proportion of overdue accounts. It is important that the organisations that we work with uphold our values of fairness and trust, and therefore, our current enforcement agencies are seeking accreditation by the Enforcement Conduct Board and in the future we will require enforcement agencies that work for us to be accredited to the Enforcement Conduct Board or a similar body.

- **Attachment of earnings** – where your employer is required to pay the court direct from your salary.
- **Warrant of Execution** – a method of enforcing County Court judgments and empowers a County Court bailiff to attend to take goods for sale to cover the amount owed.
- **Charging order** – when the court places a 'charge' on your property. The charge will be the amount owed. If the property is sold, the charge is paid before any of the proceeds of the sale are returned to you. If there are already charges on the property when your charge is registered, for example a mortgage, then those charges will be paid first.

Any enforcement action taken may incur further costs.

Where we have incorrectly filed a default with a Credit Reference Agency or issued a County Court Claim or Judgment in error, we will consider making a compensation payment that is proportionate to the level of loss or inconvenience caused because of our error.

We will only use Debt Collection Agencies that are members of the Credit Services Association (CSA) and, as a condition of membership, they sign up to the CSA's Code of Practice. Any complaints about an agent's behaviour should be addressed to the agency in question. If a complaint is unresolved, please then advise us.

If debt recovery proceedings are issued through the court, we may apply to the court for interest to be added from the date payment was due to be paid at the standard County Court rate.

Where we have requested Credit Reference Agencies (CRAs) to publish a default for non-payment on a customer's credit file (or a payment status that indicates a customer is in arrears) and it is due to an error on our part, we will withdraw the record from the CRAs and write to you with confirmation.

We will consider making a compensation payment where a customer has demonstrated in writing that they have been unfairly prejudiced because of the error and suffered financial loss. Each case will be assessed by us and we will consider making a payment which is proportionate to the level of loss or inconvenience caused to the customer because of our error.

If you are unhappy with this process or with our response to your complaint, you can raise your concerns with the Consumer Council for Water (CCW) – the voice for water consumers, an independent body set up to look after the interests of water and sewerage customers. The debt recovery process may be put on hold if the CCW is involved, but not in all cases.

CCW – the voice for water consumers can be contacted at:

23 Stephenson Street, Birmingham, B2 4BH

Telephone **0300 034 2222**

or via their website ccwater.org.uk

We monitor customer satisfaction with our billing, payment, support, and debt services to help identify issues or areas for improvement which includes commissioning research and using external organisations such as debt advice agencies to enhance our service offerings.



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