

Debt recovery code of practice



water 
business

www.water2business.co.uk

**“At water2business we
listen to customers to
understand your needs”**



We can help

As a customer of water2business you can expect outstanding customer service. In return, we ask you to pay our bills promptly. Bills for metered charges are payable on receipt. Unmetered charges are payable on 1 April. You can also choose to pay unmetered charges half yearly on 1 April and 1 October.

We know finding the money to pay can be challenging at times. This code of practice explains how we can help if you tell us you are struggling to pay and what happens if you do not pay on time.



If you have a problem paying

If your company is finding it difficult to pay or your payment is going to be late, please get in touch as soon as you can. We cannot reduce your bill but we can work with you to find a payment plan to help spread the cost. If you have a short-term problem, we could consider a reduced payment plan or a short payment break to help you through a difficult time.



Organisations such as Business Debtline offer free independent and confidential debt advice. Visit www.businessdebtline.org or call 0800 197 6026 (Monday to Friday, 9am to 5.30pm).

Switching to a water meter

Some business customers still pay an unmetered charge. If you currently pay an unmetered charge, you may wish to consider having a meter fitted. We will charge you to fit the meter but if you are a low water user, you could save money. To discuss this option or to request a leaflet explaining metering and water usage, please contact us using the details at the end of this leaflet.



If you already have a meter, there are ways you can save water. Just go to our website www.water2business.co.uk to find water saving information or contact us using the details on page 8.

How to pay

We offer a variety of ways to pay your bill:

- ✓ Direct debit
- ✓ Online at www.water2business.co.uk/my_account
- ✓ BACS, CHAPS*
- ✓ By cheque payable to water2business and sent to the address shown on page 8.
- ✓ Telephone or remote banking*
- ✓ By credit or debit card. Please call 0345 600 2 600 (Monday to Friday, 8am to 5.30pm).

If you would like further information about any of our payment options please go to our website **www.water2business.co.uk**

**Payment should be made to water2business quoting the payment reference shown on your bill using sort code 40-02-50, account number 41232223.*

What if you dispute the bill?

If you do not think you are liable for a bill or you dispute the amount, please let us know as soon as possible. We can then make any corrections necessary. In the case of a disputed bill, we will ask you to pay the undisputed amount or your usual bill amount while we investigate.

Failure to pay

If you do not let us know your company is experiencing difficulties we cannot help you and we will take action to recover any money you owe us. Unless you have broken a previous agreement with us or we are due to disconnect your water supply, we will accept a payment offer from you to clear your debt and ongoing charges within a reasonable period at all other stages of the recovery process.

If you tell us you are the new occupier of a property where the water charge is unpaid, we will ask you for evidence of the change of occupation date.

Debt recovery process

If you do not pay on time, we will send you a reminder (by post, email or text) and try to call you.

If you still do not pay or contact us, we may add interest and collection and administration charges to the debt.

We will then notify you of our next steps, which may include:

- ✓ Disconnecting your water supply.
- ✓ Starting legal proceedings.
- ✓ Issuing a statutory demand to start bankruptcy or winding up procedures.

Using Alternative Dispute Resolution (ADR)

Court action is costly and time consuming and so we aim to resolve any issues between us before resorting to legal action. Our preferred option of resolution is discussion and negotiation.

Disconnecting your water supply

If you fail to pay, we can take steps to cut off your water supply. We may also issue a notice under section 64 of the Water Industry Act 1991 requiring you to separate a shared supply. You have to do this at your own expense or we may, if necessary, arrange an application to a magistrate for a warrant of entry to carry out the work and charge you for it.

What will happen if your water supply is cut off?

If your supply is cut off we will:

- inform your local Environmental Health Department
- not accept responsibility for any loss of business or damage to equipment or property that may occur as a result of the supply being cut off
- inform the RSPCA if we believe animals will be affected
- not restore the supply until you have paid your debt, the reconnection fee and a security deposit against future charges
- not guarantee immediate reconnection
- accept payment in cash, by credit/debit card or by bank transfer if you supply proof of payment
- not accept payment plans
- carry out regular checks to ensure the supply is not used.

Further debt recovery action

If we decide not to disconnect your water supply or you do not pay the amount you owe after the supply has been cut off, we will issue a county court claim or start insolvency proceedings.

A county court claim includes court costs and solicitors' fees of at least £75, which you will have to pay in addition to the amount you owe. If you do not pay, we will ask the court to issue a county court judgment (CCJ) against you. This could have a serious impact on your business.

The judgment will remain on the county court register for six years or until you have paid the debt and court fees in full. During this time, it is likely you will find it difficult to borrow money or get goods and services on credit from suppliers.



How will enforcement action affect you?

Before or after judgment is entered:

- **Statutory demand / bankruptcy** – we ask the court to declare you bankrupt.
- **Statutory demand / winding up order** – we ask the court to liquidate/ dissolve your company.

Once judgment is entered we can ask the county court to issue any of the following proceedings:

- **Warrant of control** – the court bailiff enters your business premises and seizes goods to sell at auction to raise money to pay the amount you owe and any additional costs.
- **Order to attend** – you are ordered to attend court and complete a statement of your means and any other information needed to enforce the judgment.
- **Charging order** – if you or your business own property, land or any interest in a fund we may ask the judge to make an order to prevent you selling or re-mortgaging the property or disposing of the asset without paying the debt. If you have a mortgage your lender will be notified of the debt and the court judgment.
- **Third party debt order** – we ask the court to order that money owed to your business by a third party such as your bank be paid direct to us.

Once judgment is entered and if the debt is £600 or more we can ask the High Court to issue the following:

- **Writ of control**– the high court enforcement officer enters your business premises and seizes goods to sell at auction to raise money to pay the amount you owe and any additional costs.

Collection agencies

We use debt collection agencies to recover money due to us. To safeguard customers we ensure the agencies are registered with the Office of Fair Trading, are members of the Credit Services Association and so are subject to their code of practice.

If you have a complaint about a collection agency you should let us know immediately.

Please call our customer services on **0345 600 2 600**
(Monday to Friday, 8am to 5.30pm) or
email **customer.services@water2business.co.uk**

Advice

This code of practice leaflet forms part of a suite of leaflets available to customers. It is available in other formats such as large print and languages other than English.

If you have any questions about this code of practice or require further information please contact customer services.

0345 600 2 600 (Monday to Friday, 8am to 5.30pm) or
email: **customer.services@water2business.co.uk**

You can write to us at:

water2business, 1 Clevedon Walk, Nailsea BS48 1WA

Consumer Council for Water

The Consumer Council for Water (CCWater) is the statutory body that represents the interests of customers of the water industry. It is independent of water retailers, wholesalers and Ofwat, the industry regulator. CCWater's role is to ensure customers receive a good level of service from their retailer by offering advice and assistance, including formally investigating complaints where necessary.

If you would like CCWater to help you with your complaint, or offer you independent advice, you can contact them by:

- **email:** enquiries@ccwater.org.uk
- **telephone:** 0300 034 2222
- **write to:** CCWater, 1st Floor Victoria Square House,
Victoria Square, Birmingham, B2 4AJ

Further information can be found on CCWater's website:
www.cewater.org.uk

Ofwat

Ofwat is the regulator for the water industry in England and Wales –
www.ofwat.gov.uk