



# Fair Debt Collection Charter

Although we have a duty to collect charges for your water and wastewater services, we do understand that sometimes you may have difficulties paying your bill and find yourself in debt. We will always do everything we can to help. This leaflet explains how we will collect money that is owed to us, what you are expected to do and what to do if you have difficulty paying your bill.



### This charter:

- Sets out our promise about how we will collect debts owed.
- Explains your obligations with regard to debts owed.

### Aims:

- To create a fair and equal debt collection procedure.
- To collect all debt owed on time or as soon as possible.
- To allow customers who cannot pay their debts in full a chance to find a way of clearing their debts by realistic instalments.
- To make sure customers who tell us they are struggling to pay are aware of the payment assistance schemes we have available and make it easy for them to apply for help.
- To foster effective partnership working with third party organisations.

### We will do the following:

- **Our bills** will be clear, understandable and include information that tells you what the bill is for, how much you have to pay, options for how to pay the bill and encourage you to contact us if you are having difficulty paying or have a query.
- **Our recovery letters** will pursue money owed promptly and give clear information that is easy to understand including:
  - How much you owe and when you must pay the amount owed.
  - What happens if you do not pay the amount owed.
  - What to do if you are having difficulty paying the amount owed.
  - Who to contact if you have a query.
- We will always make it easy for you to contact us using your preferred method, for example email, webchat, letter or telephone.

### Our collection practices will

- Pursue all money owed to us promptly and seek to minimise the amount of money owed.
- Allow a reasonable amount of time to receive and act upon the letters.
- Apply early intervention strategies; proactively contacting customers struggling with bill payments, highlighting the payment support available at the earliest opportunity.
- Include multiple attempts to contact customers using a range of contact methods, using this opportunity to gather information about your circumstances and ability to pay.
- Give consideration to the circumstances of customers suffering financial hardship proactively promoting our payment assistance schemes.
- Signpost specialist money and debt advice agencies if you tell us you are in a multi debt situation or have experienced a change in circumstances.

- Take your personal circumstances including any known vulnerabilities into account when deciding on a course of collection action.
- Use customer segmentation to determine the most appropriate collection activity, for example this may include a face to face visit to discuss our financial support schemes and agree a payment plan.
- Not apply interest or late payment fees to the amount owed for water debt.
- Record missed payments with the credit reference agencies including the registration of a Default if the debt remains unpaid. Any payment plans agreed that extend beyond normal payment terms will be shared as a Debt Arrangement.
- If appropriate pursue you through the courts, where necessary enforcing court orders using the most effective method of enforcement and recover any legal costs associated with this.

### **Our partner organisations used to support recovery of overdue debt will:**

- All be registered members of the Credit Services Association.
- Only work with high court enforcement organisations that are accredited by the Enforcement Conduct Board (ECB).
- Have sufficient information about the water debt they are recovering so they can answer any questions you may have.

- If requested they can provide you with our contact number should you wish to speak to us directly.
- Be aware of the affordability support available and are able to refer you back to us for payment assistance.
- Consider offering a 28 day hold or breathing space if you are seeking debt advice from an accredited advice provider.
- Agree a payment arrangement that is affordable and sustainable whilst ensuring your debt is paid off in a reasonable period.
- Only apply legal fees that reflect those actually incurred and as outlined in the Tribunal Court and Enforcement Act.

### **Our people will treat you with courtesy, consideration and in absolute confidence. They will:**

- Treat you with respect, will listen and appreciate individual circumstances working with you in a clear, non-judgmental and reassuring manner. Our teams are specially trained to support customers with a wide range of needs for example mental health issues or dementia.
- Be empowered to discuss and agree a payment arrangement that will not have an adverse impact on your financial circumstances.
- Be trained and able to discuss with you our range of tariffs and arrears clearance schemes that can help reduce the amount you owe.

- Share information about third party organisations that may be able to provide further help and support.
- Promote our Priority Services Scheme and encourage vulnerable customers to seek advice from friends, family or specialist organisations.

### **You will:**

- Pay on time or make your best sustainable payment offer.
- Contact us if your payment is going to be delayed or is no longer affordable.
- Notify us as soon as possible of any change in circumstances that impacts your ability to pay or the validity of the bill such as a dispute or a change of address.



Please don't ignore your debts, many people have difficulty paying their bills from time to time and we want to do all we can to help. The best way of stopping debt from building up is to contact us as soon as you start to struggle with your payments. We will work with you to make sure your bill is as low as possible and agree repayments that are affordable to you.

## We're here if you need us

If you're having difficulty paying your water bill please call us on **0800 072 6765**. For opening hours please visit [unitedutilities.com/contactus](https://www.unitedutilities.com/contactus) where you can also get in touch with us online.

Alternatively, please email your details to us by completing our 'struggling to pay' form which you can find at [unitedutilities.com/difficulty-paying-bill](https://www.unitedutilities.com/difficulty-paying-bill). Visit our website and click on 'Live chat' to webchat with a member of our team or go to [unitedutilities.com/contactus](https://www.unitedutilities.com/contactus).

## FREE independent advice to help tackle your debt

The following organisations provide FREE debt advice:

Money Helper	Website: <a href="https://www.moneyhelper.org.uk">moneyhelper.org.uk</a> Telephone: <b>0800 011 3797</b>
StepChange	Website: <a href="https://www.stepchange.org">stepchange.org</a> Telephone: <b>0800 138 1111</b>
PayPlan	Website: <a href="https://www.payplan.com">payplan.com</a> Telephone: <b>0800 280 2816</b>
National Debtline	Website: <a href="https://www.nationaldebtline.org">nationaldebtline.org</a> Telephone: <b>0808 808 4000</b>

Visit the Hardship Hub for details on support services offered by organisations across the North West. [hardshiphub.co.uk](https://www.hardshiphub.co.uk)



## Check your benefit entitlements

It's easy to check what benefits you may be eligible for and what grants are available by visiting Turn2us, a national charity helping people when times get tough. Visit [turn2us.org.uk](https://www.turn2us.org.uk)

## Friend or family member struggling with their bills?

If you have a friend or family member who is struggling with their payments, we have a helpline you can call to find out more about the financial support we have available. You can then let them know about all the ways we can help and encourage them to get in touch so we can make their bills more affordable. Please call **0800 107 8862**.