Leep Networks (Water) Limited

Debt Code of Practice

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leep utilities

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1. Introduction

This Code of Practice explains how we handle the recovery of debt and customer payment difficulties. It sets out what you can expect from Leep Networks (Water) Limited (Leep) if you fall behind with your bill, and the steps we may take to recover unpaid charges.

We have provided a brief overview of the billing process so that you can see how and when we bill you for water, and how a balance is generated on your account with us. We understand that anyone can struggle financially, and our aim is to work with you fairly and constructively. The earlier you tell us that you are having difficulty paying, the more options we have to help.

Our latest contact details, opening hours and online forms can be found on the cover page of this document

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2. Legal and regulatory framework

As a regulated water service provider, Leep follows the Water Industry Act 1991, Ofwat guidance, and the standards set by the Consumer Council for Water (CCW).

We do not charge domestic customers late payment fees or interest.

If you are a domestic customer, the only additional charges that may be added relate to reasonable legal and court fees once a debt progresses to County Court proceedings.

If you are a non-household customer, please refer to Section 7 on page 6 of this document.

Where a section of this Code references a Guaranteed Standard of Service (GSS), customers may be entitled to a payment if Leep fails to meet that standard. Details of all GSS requirements are available at: www.leeputilities.co.uk

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3. Who this code applies to

This code applies to all customers billed directly by Leep for water and/or sewerage services, including:

- Household (domestic) customers
- Non-household (commercial and other non-domestic) customers

Where different rules apply (for example, disconnection of non-domestic premises), these are explained clearly.

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4. Bills, payment dates and ways to pay

Household customers

While some customers receive monthly or 6-monthly bills, the majority of our customers will receive 1 bill every quarter (or 4 per year). Your billing periods are set based on your postcode area and cannot be changed. When you receive your bill, it will always show:

- The billing period
- The amount due
- The payment due date (usually 14 days from issue)

Ways to pay include:

- **Direct Debit** – a recurring, automated monthly payment that we can set up for you.
- **Customer Portal** – where you can make an immediate card payment.
- **Standing Order** – similar to a Direct Debit but set up by you and your bank.
- **Bank Transfer** – done in branch, through online banking or telephone banking.
- **Call us** – our telephony payment line is open 24/7.

Our bank details can be found on your bill, and your payment reference should always be your account number (which will always start with an A-). If you do not quote the correct reference number, your payment will not be allocated, and recovery activity will begin to recover the balance on your account.

We do not charge extra for using any of these payment methods, though your bank may apply its own charges. If you prefer weekly or fortnightly payments, or want to spread charges more evenly, please contact us so that we can explore options available to you.

You can access your most recent bill, or copies of your previous bills at any time through our online portal at www.leeputilities.co.uk

Non-household customers

Non-domestic premises are usually billed quarterly, although some higher-usage premises may be billed monthly. If you require a different arrangement, please contact us.

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5. If you are worried about paying

If you think you may struggle to pay, please contact us immediately. We will:

- Discuss your situation and see what support services are available
- Make sure you're on the most suitable tariff
- Check whether your bill is correct
- Explain the payment options available
- Agree a realistic payment plan with you if appropriate

If we fail to action an account query within the required timescale, this may fall under our Guaranteed Standards of Service (GSS) and you may be due a payment. It's really important that you speak to us as soon as you become aware of any issues that could prevent you from paying your bill.

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6. How we can help if you fall behind

Payment plans and instalments

We can usually agree flexible instalments such as:

- Weekly, fortnightly or monthly payments
- Spreading arrears over up to 12 months
- In financial hardship, spreading arrears over a longer period, provided you pay for ongoing consumption

As a minimum, customers in financial difficulty should maintain payments for the water they are currently using.

If we fail to act on a request to change a payment arrangement within the required GSS timescale, a GSS payment may be due.

Changes in circumstances

If your circumstances change (for example, income reduction, illness or a change in household size), please tell us right away. We may adjust your instalments or payment method.

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7. How we recover unpaid bills

We follow a clear staged process designed to encourage early engagement and avoid formal recovery wherever possible.

We do not disconnect domestic customers for non-payment.
We do not report missed payments to credit reference agencies.
Court action may result in a public County Court Judgment (CCJ), which may affect your ability to obtain credit.

We encourage you to talk to us at any stage so we can agree an affordable arrangement.

Stage 1 – Reminder Period

If payment has not been received by the due date, we will send a reminder giving at least seven days to pay. We will usually send a minimum of 3 communications, outlining the amount owed and how to pay. We will attempt to contact you via telephone, email and post where we hold the relevant contact details.

If you believe a bill is incorrect or that you're not responsible for it, please tell us immediately. We will pause recovery while we investigate.

If you contact us at this point and agree a payment plan, no further action will be taken.

Stage 2 – Outstanding Charges Notice (OCN)

Before Leep takes certain debt recovery actions, including legal proceedings, domestic customers will receive an Outstanding Charges Notice (OCN).

The OCN will set out:

- The amount owed
- How to make payment
- How to propose a payment plan
- How to dispute liability or raise a query
- The consequences of non-payment
- The period allowed for you to respond before further action

Issuing an OCN incorrectly or before progressing certain actions falls under the Domestic Customer in Arrears GSS. More information: leeputilities.co.uk/guaranteed-standards-of-service/

Stage 3 – Referral to a debt collection agency (DCA)

If you do not respond to the OCN or previous notices, or if payment arrangements are repeatedly missed, we may refer your account to a licensed debt collection agency acting on our behalf.

These agencies must follow strict standards of fair treatment.

If you are unhappy with how an agency acting for us has treated you, please tell us. Failure to handle such concerns appropriately may fall under our complaints-related GSS obligations.

Stage 4 – Legal action

If we, or our licenced DCA, cannot agree a payment plan and reasonable attempts to contact you have not been successful, we may begin County Court proceedings. Court and legal costs may be added to our claim in line with court rules.

We encourage you to contact us immediately if you receive a court claim.

Issuing legal action without a correctly issued OCN constitutes a breach of the Domestic Customer in Arrears GSS. More information: leeputilities.co.uk/guaranteed-standards-of-service/

Stage 5 – Enforcement of a court order

If the County Court grants a judgment and payment still is not made, the court may enforce the debt through:

- Attachment of Earnings
- Warrants of Control (enforcement agents)
- Third Party Debt Orders
- Charging Orders on property

We use enforcement only when no reasonable alternative exists.

Non-household disconnection

We will send you bills or statements which will show you a breakdown of our charges. All amounts shown on a bill shall become due and payable on demand upon issue of the bill and must be paid in full by the payment due date specified on the bill.

You agree to pay each bill in full (even if the amount is estimated) by the agreed payment method. Payment shall be due on demand upon issue of the bill and must be received by us in cleared funds by the payment due date specified on the bill. If you do not make payment when due, your right to continue receiving a water supply may be affected.

For non-domestic premises, where water is supplied solely for business purposes, disconnection may be carried out as a last resort.

Before disconnection, we will:

- Issue a formal written notice
- Make reasonable attempts to agree a payment plan

Please note that we reserve the right to recover reasonable charges for any site attendance including, but not limited to, making a disconnection, reconnecting the supply or obtaining payment.

Failure to follow correct procedures may fall under GSS. More information: www.leeputilities.co.uk/guaranteed-standards-of-service/

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8. Tenants, landlords and shared responsibility

The person living in the property and using the water is normally responsible for the bill. This is usually the tenant unless the landlord has formally agreed with Leep in writing to take responsibility.

If you receive a bill for a period that you believe you were not responsible for, please contact us immediately. We will pause recovery while we investigate.

Any failure by Leep to action an account query within required timescales may qualify for a GSS payment.

In shared or multi-occupancy properties, we may treat all residents as jointly responsible, even where they are not named on the bill, unless evidence shows otherwise.

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9. Support for vulnerable customers

If you tell us that you are financially vulnerable and provide suitable proof, we will add you to our Priority Services Register (PSR).

We must inform you when you have been added.
Failure to do so falls under the PSR GSS – Failure to Inform Customer of Registration.

PSR customers may receive:

- Tailored communication
- The option to nominate a trusted contact
- Additional consideration before escalation
- Payment plans adapted to their circumstances

More information: www.leeputilities.co.uk

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10. Independent debt and money advice

You may find independent advice helpful, particularly if you have multiple debts.
Free and confidential help is available from:

- Citizens Advice – www.citizensadvice.org.uk
- StepChange Debt Charity – www.stepchange.org
- National Debtline – www.nationaldebtline.org
- MoneyHelper – www.moneyhelper.org.uk

- Business Debt Line – www.businessdebtline.org/

With your consent, we can speak directly to your debt adviser.

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11. Complaints about bills and debt recovery

If you are unhappy with:

- Your bill
- A payment plan
- Debt recovery action
- Our service or that of our agents

Please tell us so that we can put things right.

Our complaints process is set out in our Customer Code of Practice.

If we do not respond to your complaint within the required timescales, this may fall under the Complaints Not Actioned on Time GSS. More information can be found at https://www.leeputilities.co.uk/guaranteed-standards-of-service/

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12. Meter readings and your bill

Accurate meter readings support fair billing and suitable payment arrangements. We'll get an 'actual' read on your account at least once a year, and use 'estimates' where we can't. If you want to be billed only on your actual consumption, you'll need to provide us with readings taken from your meter throughout the year. You can provide readings at any time and as often as you'd like through our online portal at www.leeputilities.co.uk or by email.

If we fail to read your water meter (excluding smart meters) at least once every 13 months, you may be entitled to a payment under the Meter Reading GSS. More information: https://www.leeputilities.co.uk/guaranteed-standards-of-service/

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13. More information

If you need this document in another format, we will provide it free of charge.

This Code of Practice explains our recovery strategy and actions we will take where payments are not received on accounts.

The information contained within this code of practice is relevant to customers under Leep Water Networks (Limited), operating and known as Leep. We've tried to provide as much information as possible in this document, but if you believe there's something missing, or you'd like extra information, please contact us.

This code of practice forms part of a wider suite of documents designed to support our customers, all of which can be found online at www.leeputilities.co.uk

Alternatively, you can request paper copies of this document at any time by getting in touch with one of our team over the phone or by email. Our contact details, online forms and opening hours can always be found on our website.