Customer Code of Practice:
Paying Your Bills

November 2026

Leaf Water

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Introduction

If you are struggling to pay your bills please contact us as soon as possible so as there may be ways we can support you.

This Code of Practice is for Leaf Water customers and explains how we can help you manage your water bill and how our debt recovery procedure works for customers.

Leaf Water is the trading name of Advanced Water Infrastructure Networks and we are owned by Advanced Utilities Asset Networks Limited. Leaf Water is the water and sewerage service company serving your area. We are a company that owns and operates water and sewerage networks in England.

We are regulated by the Office of Water Services (Ofwat) who makes sure customers are treated fairly and protects customers whose water supply fails to meet the agreed standards of service.

Our website is 'Recite me' enabled and our documents are also available in other formats such as Braille and large print. Please contact us for more information.

Who is responsible for the water bill at a property?

You are usually responsible for the water and sewerage charges (the water bill) if you are:

- The occupier of the property
- The owner of a vacant property

We assume that water bills will be paid by the occupier(s). In the case of property occupied by a number of people all of the responsible adults can be held liable for the water bill.

If you are renting a property and your landlord has taken responsibility for the water bill we will ask you to provide your landlord's written confirmation of this, for example by sending us a copy of your signed rental agreement or a letter from the landlord confirming they are responsible.

Even if the water services are not used in the property there will still be a responsibility to pay the water bill. For more information on how your bill is calculated please see our 'Household Charges Scheme' which is available on our website (www.leafwater.co.uk/water-supply/water-charges) and in other formats.

If you are concerned that a water bill you have received is incorrect, or that you may not be responsible for it please contact us as soon as you can by phone (0333 009 5212), through the customer portal, via our website, social media or by post. (www.leafwater.co.uk/contact-us)

If you have not paid your bill it is likely that we will start our debt recovery processes and these are set out later in this document.

How can we help you?

If you are finding it difficult to pay your water bill there may be ways we can support you.

Please contact us as soon as you can by calling us on 0333 009 5212 or using any of our other 'ways to contact us' (www.leafwater.co.uk/contact-us) if you are struggling financially. We have three ways to help customers:

Payment Plans

We may be able to offer a payment plan which can help spread the cost of your water bill over a period of time with regular payments that will cover the cost of your arrears and your current water usage. This could be weekly, fortnightly or monthly to suit your circumstances.

To arrange regular payment dates please call us on 0333 009 5212 to discuss and agree a suitable payment plan.

To view all our payment options please visit www.leafwater.co.uk/billing-payments

WaterSure Scheme

We have a WaterSure Scheme that is designed for some customers who use a lot of water. The scheme is in line with the regulations put in place by the Secretary of State for the Environment and caps the water charges for particular customers.

We will ask you to complete an application form for this support and if you are successful your bill will be based on either the amount of water you have consumed as normal or the capped WaterSure tariff for your area, whichever is lower.

For more information on the WaterSure scheme and for eligibility criteria please visit www.leafwater.co.uk/watersure

WaterDirect Scheme

You may be able to arrange to make payments directly to us if you receive

support from the Department for Work and Pensions.

The WaterDirect scheme only applies if you are in arrears and if you receive income support, job seekers allowance, Universal Credit, pension credits or Income Related Employment and Support Allowance. Please contact us for further details.

If you have contacted us and we have made further arrangements under one of the three options outlined above to help manage your payments then any escalation for the recovery of the debt can usually be avoided. It is important to keep up to date with payments due otherwise we may take further action to recover the debt.

If you have not paid your bill it is likely that we will start our debt recovery processes and these are set out later in this document.

Other support to our customers

Being able to understand your water bill is really important. You can register to receive your water bill and other documents and communications in any of the following formats :

- Talking bills (over the phone)
- Braille
- Large print
- Relay UK
- Translated to another language

You can also nominate someone to manage your bills on your behalf.

For more information on these services please contact us
www.leafwater.co.uk/contact-us

Our debt recovery process

Debt recovery is a last resort and we would much rather support you to manage any arrears that arise.

If you do not pay your bill by the due date shown on your water bill, or you miss an instalment as part of a payment plan we may take the following actions to recover the monies owed. The level of action we take may depend on your payment history with us.

Initial stage

We will contact you directly, at least twice, requesting payment. We can discuss any problems you may be having and whether any of our support options are available to you.

Stage two

If you do not respond to our communications we may ask a debt collection agency to recover the outstanding monies.

Stage three

If you do not pay your outstanding water bill following engagement with the debt collection agency we may refer the matter to the County Court. We will ask the Court to order you to pay. We will also add £40 to your water bill to cover the costs of this referral.

You will receive a claim and the court will be asked to add the court and legal fees to the amount you owe. If you still do not pay the monies owed we will ask for a judgement against you and any further court and legal fees to be added to this.

If we ask the court to issue a claim against you this could result in:

- A County Court Judgement (CCJ) being made against you and this may affect your ability to obtain credit, such as loans or mortgages in the future
- A court ordering you to attend your local court to present information about your finances
- A deduction being taken from your income at source. The court will contact your employer to arrange this
- A warrant being issued to instruct a bailiff to enter your property and take your goods
- A charge on your property, if you own your own home. If your property is mortgaged we will be advising the mortgage lender of the debt and this may affect your lending arrangement

We will communicate the debt recovery action we are taking throughout the process and you can contact us at any stage to arrange payment
www.leafwater.co.uk/contact-us

Independent advice

Consumer Council for Water (CCW)

CCW is the independent voice for water consumers in England and Wales and provides free independent advice and support.

If you have a complaint you can refer it to CCW at any point, but they may ask that you contact us to look into the matter before they begin their investigation. For more details, please take a look at our Customer Complaints Procedure which is available on our website: www.leafwater.co.uk/publications

You can contact CCW as follows:

By writing to:

CCW
23 Stephenson Street
Birmingham
B2 4BH

Or calling them on: 0300 034 2222
Their website is: www.ccw.org.uk

Further Dispute Resolution Information

Dispute Resolution Ombudsman (DRO)

If you remain dissatisfied following CCW's efforts to resolve your complaint, you have the right to refer your complaint to the Dispute Resolution Ombudsman.

The DRO is an independent, not-for-profit, and government-approved service that has been appointed by CCW. It has provided a range of services to its registered business and their customers for more than 30 years. The DRO is designed to provide an independent, impartial and easy to use alternative to going to court or tribunal.

We continue to align our approach with the requirements:

- To provide DRO assistance free of charge to customers;
- To support the principles set out in the Alternative Dispute Resolution (ADR) Specification
- To respect the independence of the DRO
- To be bound by the decision of the DRO's adjudicator if accepted by the customer and to implement the decision as required by the scheme rules
- To co-operate with and have due regard to the recommendations of the ADR panel
- To provide accurate and reliable information to, and co-operate with, the DRO adjudicators

You can make an application, free of charge, via the DRO website: https://www.disputeresolutionombudsman.org/ or you can ask for more information from your CCW advisor. Guidance is available on the DRO website.

You can contact the DRO as follows:

By writing to:

Dispute Resolution Ombudsman
Premier House
First Floor
1-5 Argyle Way
Stevenage
SG1 2AD

Or calling them on: 0333 241 3209
E-mailing them on: info@disputeresolutionombudsman.org
Looking on their website: https://www.disputeresolutionombudsman.org/

Contacting us

You can contact Leaf Water as follows:

By writing to:

Leaf Water
Nexus Park
Avenue East, Skyline 120
Great Notley
Braintree, Essex
CM77 7AL

Or calling us on: 0333 009 5212
e-mailing us on: billing@leafwater.co.uk

looking at our website: www.leafwater.co.uk

Our Office hours are:

General Queries & Billing:
Monday to Friday: 8.30am to 5.30pm

Water or Drainage Emergencies:
Available 24 hours a day, 7 days a week on 0345 646 0680.

You can also access your account by registering on our customer portal (myaccount.leafwater.co.uk) and where you can manage a number of aspects of your account including:

- Viewing your water bill
- Paying your water bill
- Submitting a water meter reading
- Registering for priority services.

