

Customer Protection Code of Practice

– summary for business customers

Most businesses, charities and public sector organisations in England and some larger non-household customers in Wales can choose their water and wastewater retailer. You can check your eligibility using the [guidance](#) published on Ofwat's website. Having the freedom to choose your retailer may help save you money, use less water, and receive better customer service. Retailers in the water industry provide services that include reading meters, billing and handling complaints and enquiries.

You can find out more about the water retail market and its benefits at open-water.org.uk.

All retailers in the water retail market must follow rules about how they treat you. These are set out in the Customer Protection Code of Practice. You can go to Ofwat's [website](#) for the full and authoritative version. If your retailer works with a third party – like a consultant or comparison website – they also need to comply with the rules.

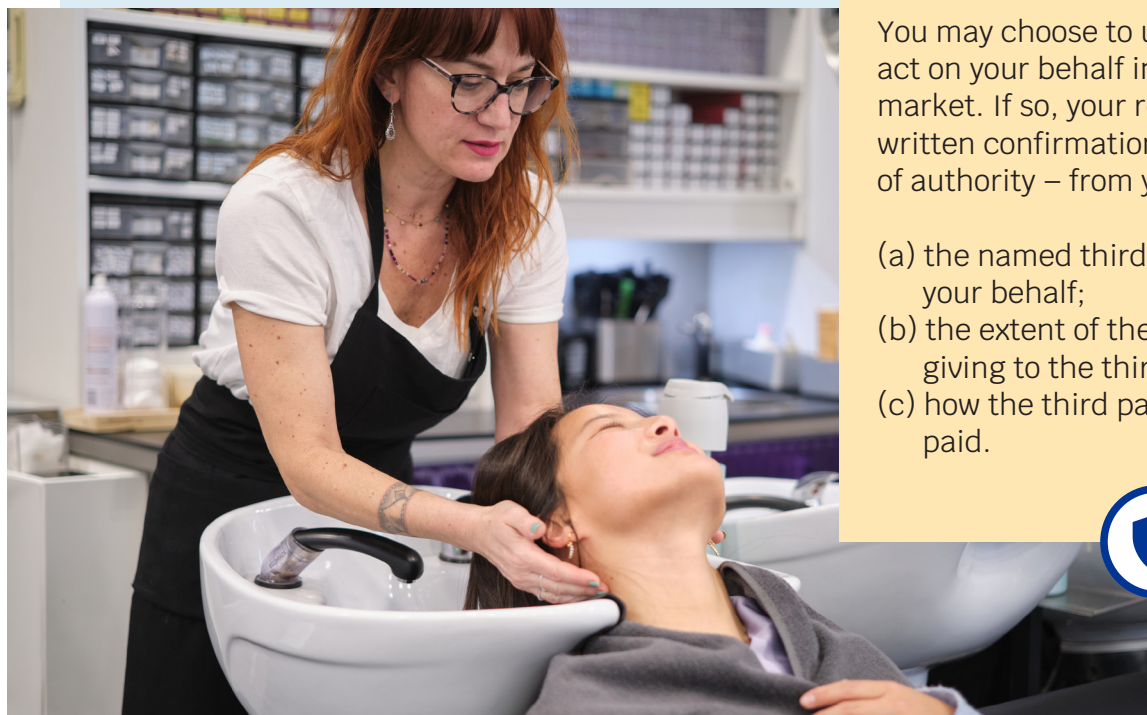
This summary has been developed to help you as a business customer. It sets out what you should expect from both your retailer (and any third party) and the water retail market more generally. Please be aware that this summary does not form part of your contract with your retailer and is for information only.

Protections for all customers

Retailers (and their third-party representatives) are expected to be fair, transparent and honest in their engagement with you. They must communicate with you in plain and clear language, and provide accurate, timely and appropriate information.

You may choose to use a third-party to act on your behalf in the water retail market. If so, your retailer will need written confirmation – known as a letter of authority – from you to confirm:

- (a) the named third party is acting on your behalf;
- (b) the extent of the authority you are giving to the third party; and
- (c) how the third party's fees are being paid.



Billing, credit balances and refunds

Retailers must issue you with at least one accurate bill or invoice each year. If your supply is metered, your retailer must use a meter read for this bill or invoice.

Your bill should include basic information including:

- your Supply Point Identifier(s) (known as a SPID);
- your tariff and details of how your bill has been calculated;
- the expiry date of your contract; and
- details of how to contact your retailer, the Consumer Council for Water (CCW – the consumer body for the water industry) and us (Ofwat).

Sometimes your retailer may need to adjust your bill after it has been issued. This could happen, for example, if your initial bill was based on an estimate of how much water you used, but a meter read taken later showed you had used a different amount. Generally, retailers cannot bill or invoice you for water supplied or sewerage services delivered more than two years ago, except where a refund is due.

There are a range of payment arrangements available in the water retail market, so you can explore which one best meets your needs – for example, direct debit or payment in arrears. Alternatively, you may decide that advance payment arrangements will help you manage your bills, for example by smoothing seasonal fluctuations in your water usage, and you may also benefit from improved terms if you pay in advance. However, if you pay in advance, you should be aware that in the unlikely event that your retailer becomes insolvent, any credit accrued for services that have not yet been delivered might not be recoverable. Your retailer must write to you regularly if you have built up credit against your account to let you know how much you have accrued, how you can obtain a refund, and options for alternative payment terms. Retailers are expected to write to you with this information at least once every three months.

If you are in debt and owe money to your retailer, you may be able to set up a Repayment plan with them. Contact your retailer to discuss your options.

If you switch to a new retailer, cease trading, or your contract expires or is terminated, your old retailer must provide you with an estimate of the final credit or debit against your account. Any final bill must be issued within six weeks of either the date of your transfer to a new retailer, or the termination or expiry of your contract, whichever is earliest.

Your old retailer will tell you if there is credit on your account and how you can obtain a refund on your final bill. Credit on a closed account must be refunded within 60 calendar days of issuing the final bill. It is important to keep your retailer updated on any change of address, to ensure that any refunds can be made within this time period.

End of contract arrangements

If you have an existing contract with your retailer, they must write to you 30 days before it expires to explain your options. You can agree with your retailer to automatically renew your contract, or you may decide to agree a new contract or switch retailer.



Complaints and disputes

If things go wrong, you can raise a complaint with your retailer, either orally or in writing. Your retailer's website will contain information about how you can make a complaint. This information must include:

- steps that will be taken to investigate and resolve a complaint;
- the complaint stages and timescales; and
- the remedies available on resolution of a complaint. This might include an apology, an explanation, remedial action and compensation where appropriate.

If you are unable to resolve the complaint with your retailer and need further help and support, you can go to the [Consumer Council for Water](https://www.consumer-council.org.uk/) (CCW), who provide free, impartial advice and guidance to business customers. You can get in touch with them between 08:30am and 5pm, Monday to Friday, on 0300 034 2222 (England), 0300 034 3333 (Wales).

If you are still unhappy after raising the issue with CCW, you have the right to pursue alternative dispute resolution, under which a complaint can be referred to and considered by an independent person. You can get details of the relevant adjudication scheme from your retailer.

Switching

You may benefit from switching to a new retailer, for example, from receiving more tailored services or lower bills. More information about switching can be found on the Open Water website (open-water.org.uk).

If you decide to switch retailer, you should be aware that your request to do so can be prevented if there is an outstanding unpaid debt on your account or if there is a contract in place which is still within its term. If this happens, your retailer is required to write to you explaining the reason(s) for blocking the transfer and how you can resolve this and switch successfully.



Micro-business customers

Micro-businesses, which are businesses or organisations with less than 10 full time employees, are eligible for additional protections. These include:

- Provision of additional information about your contract, including prices and charges, duration, service levels, billing and payment arrangements and rights to cancel.
- A cooling off period in which you can cancel your contract at no cost within seven calendar days of agreeing to it.
- No automatic renewal of your contract without your consent within 30 days of the renewal, and fee-free early termination in the case of an automatic renewal.
- Options for planned repayment of amounts owed if your bill or invoice for water supplied and/or services provided has to be recalculated and additional charges are due.

Your obligations as a business customer

To enable your retailer to carry out their role and provide you with good levels of customer service, you need to promptly inform them about any changes at your business. For example, it is important to tell your retailer about a change of occupier or tenant at the business premises. You also need to make sure that your retailer is given access to your premises to take meter readings, which allows more accurate bills and detection of leaks, among other benefits. Your retailer may ask you to take your own meter read if it is safe to do so. They will support you with this and in sending the reading to them.



Ofwat
Centre City Tower
7 Hill Street
Birmingham B5 4UA
Phone: 0121 644 7500

© Crown copyright 2024

This document is also available from our website at www.ofwat.gov.uk.

Any enquiries regarding this publication should be sent to mailbox@ofwat.gov.uk.