

HelpU Terms and Conditions

1. Introduction

These Terms and Conditions are an agreement between you (the Customer) and Dŵr Cymru Cyfyngedig (Dŵr Cymru Welsh Water). Please read these terms carefully. By submitting the HelpU application form you'll be agreeing to these Terms and Conditions.

If you disagree with any of these Terms and Conditions you must not submit the HelpU application form.

2. About you

By inputting your full name, you confirm you are the account holder, or are a named person on the account and therefore have the authority:

- To make amendments to your account
- To provide the combined annual household income and other information required to apply for HelpU

3. Your personal information

The following personal information you provide may be used to update your customer details we currently hold for you:

- First name
- Middle name
- Last name
- Contact telephone number
- Email address
- Date of birth

4. Your home

You must provide us with the total number of occupants (including children) that reside at your home. We will need to know:

- The total number of adults 16 years of age and over (including those in full time education)
- The total number of children under 16 years of age

You must confirm how long you have resided at the property, to the nearest month. We will verify this date against the date we started to bill you for water and sewerage charges. We will contact you if there are any discrepancies and may amend your account accordingly.

4.1 Main domestic residence

HelpU is only available in respect of one property which must be your main domestic residence. You agree to inform us if your main domestic residence changes.

5. Your total combined household income

It is important that you provide us with an accurate account of your household's combined annual income. By submitting this information you are confirming that you have provided accurate information.

5.1 Income from employment

You must advise us of the total annual take home pay from employment received by everyone in your household aged 16 years and over. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis. This will include all income received from full time or part time employment. You may be required to provide proof of employment income (for example by supplying copies of your wage slips). Income to be included are:

- Income from Employment (take home pay)
- Self Employed Income

5.2 Income from benefits

You must advise us of the total annual income from benefits received by everyone in your household aged 16 years and over (before any deductions). This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis.

Means-tested benefits:

- Pension Credit
- Income-based JSA
- Income Support
- Income-related ESA
- Child Tax Credit
- Working Tax Credit
- Universal Credit
- Housing Benefit
- Council Tax Reduction/Support

Other benefits:

- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment
- Carer's Allowance
- Incapacity Benefit
- Child Benefit
- Maternity Pay/Allowance
- Statutory Sick Pay

Special Note: We exclude the following from the annual combined household income calculation:

- Council Tax Reduction/Support
- Housing Benefit and Housing element of Universal Credit
- Disability/carers premiums on Pension Credit, JSA, Income Support and ESA
- Disability premiums on Child/Working Tax Credits
- Disabled Child and Limited Capability for Work elements of Universal Credit
- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment
- Carer's Allowance and Carer element of Universal Credit

We may, at our discretion exclude other benefits. It is important that the information you provide is accurate as you may be required to provide proof of benefit (for example by supplying copies of your benefit Award Notices or bank statements).

5.3 Income from pensions

You must advise us of the total annual income from pensions received by everyone in your household aged 16 years and over. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis. Pensions to be included are:

- Private/Occupational Pensions
- State Pension

It is important that the information you provide is accurate as you may be required to provide proof of pensions (for example by supplying copies of your Award Notices or bank statements).

5.4 Income from other sources

You must advise us of the total annual income from other sources received by everyone in your household aged 16 years and over. This can be on a weekly, fortnightly, 4 weekly, monthly, 6 monthly or yearly basis. Other income to be included (but not limited to) are:

- Child maintenance
- Interest from savings and investments
- Student Loan

It is important that the information you provide is accurate as you may be required to provide proof of other income by supplying evidence (for example by supplying copies of your bank statements).

6. How we will process your application

6.1 Verifying your data

On receipt of your application, we will verify your data and provide you with either a telephone call or a written response within 14 days. We will advise you if your application has been accepted, rejected or if we need additional information.

6.2 How we will verify your data

Please note that by submitting the HelpU application form, you give Dŵr Cymru Welsh Water consent to share with, and validate, the information you have supplied, with government departments, Local Authorities, Registered Social Landlords, Credit Reference Agencies and Fraud Prevention Agencies as appropriate. This may involve checking associated people's data. Please refer to the 'How we use your data' section of Dŵr Cymru Welsh Water's 'Welsh Water for you' booklet for further details.

6.3 Accepted applications

We will accept all HelpU applications where it has been verified that the combined annual household income meets the tariff's eligibility criteria and the total number of occupants (including children) has been confirmed. We will contact you if your application has been successful. Your charges will be reduced in line with Dŵr Cymru Welsh Water's Scheme of Charges and will apply from the date the application was received. You will be advised of the amount you need to pay Dŵr Cymru Welsh Water by your preferred payment method.

6.4 Additional information needed

It may be necessary for Dŵr Cymru Welsh Water to ask for additional information from you to support your claim before a decision is made (such as supporting evidence like Award Notice). If this is the case, we would contact you.

6.5 Rejected applications

If we have received information that indicates your combined annual household income exceeds the eligibility criteria for HelpU, we will contact you to advise you that your application has been declined. Based on the information you have provided us, we may offer you advice on Dŵr Cymru Welsh Water's other affordability schemes that may be of benefit to you. We will also reject your application if we discover you have provided inaccurate information.

7. Appeals process

If your application has been rejected and you want to appeal against Dŵr Cymru Welsh Water's decision, you must provide us with the additional information requested in the rejection notice. If this happens, we may direct you to an independent money advisor and you would be required to undergo a full income and expenditure assessment, produce all your supporting documents and receive professional advice on how to maximise your income and manage your household bills.

8. How we use your data

Dŵr Cymru Welsh Water will use your combined annual household income data to assess your application for the HelpU tariff but may also use the data collected for administering other financial and non-financial support schemes. For further information please see the 'How we use your data' section of Dŵr Cymru Welsh Water's 'Welsh Water for you' booklet.

9. If your circumstances change

You agree to immediately inform Dŵr Cymru Welsh Water of any changes in your circumstances that may affect the level of your combined annual household income. This could include if the level of income decreases or increases, and/or if there is a change to the number of occupants in your household.

10. Reviews/audit

Dŵr Cymru Welsh Water may review your personal circumstances to determine if you are still eligible for a reduction in your water and sewerage charges, as determined by the HelpU tariff.

10.2 Audit timings

The audit will take place randomly during your time on the tariff.

10.3 Dŵr Cymru Welsh Water reserves the right to:

- Verify your current financial circumstances with government bodies, Local Authorities, Registered Social Landlords, Credit Reference Agencies or Fraud Prevention Agencies, as appropriate
- Request supporting documents (such as bank statements/Award Notices to confirm current income)
- Request that you complete a full income and expenditure assessment

10.4 Audit outcomes

Dŵr Cymru Welsh Water may advise you in writing of the outcome of each audit undertaken and if there are any changes to your water and sewerage charges. If proof of your income isn't provided upon request, you'll be removed from the tariff.

11. Fraudulent claims

If Dŵr Cymru Welsh Water suspects any fraudulent activity on the basis of any information provided as part of the HelpU application, it may report any such fraudulent activity.

12. Feedback

We may contact you to seek feedback on services provided by us or for market or other research purposes.