

# WATRS

## Water Redress Scheme

### ADJUDICATOR'S FINAL DECISION SUMMARY

Adjudication Reference: WAT-X895

Date of Final Decision: 27 April 2022

#### Party Details

**Customer:** The Customer

**Company:** The Company

#### Complaint

The customer says the company repeatedly failed to fit a water meter and left her struggling to pay her bills. She is unhappy it then reported her to credit reference agencies. She seeks for the company to make her bills more affordable; backdate her application for a water meter and; pay her compensation in the sum of £500.00 for inconvenience.

#### Response

The company says it attempted to contact the customer to arrange to fit a water meter upon each application to no avail. It did successfully fit a meter in 2021. It has reported late and missed payments to credit reference agencies in line with its reporting obligations. Once the customer made it aware she was struggling to pay her bills it offered to put her on its price matching scheme. It denies the claim.

#### Findings

The evidence shows the company provided its services to the standard to be reasonably expected.

#### Outcome

The company does not need to take any action.

The customer must reply by 26 May 2022 to accept or reject this decision.

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# ADJUDICATOR'S FINAL DECISION

Adjudication Reference: WAT-X895

Date of Final Decision: 26 April 2022

## Case Outline

### **The customer's complaint is that:**

- She applied for a water meter in July 2017, February 2018 and July 2018. However, the company did not fit a water meter until her fourth application in August 2021.
- She has struggled to pay her water bills due to losing her job. She is unhappy the company has reported her late and missed payments to credit reference agencies.
- She seeks for the company to make her bills more affordable; backdate her application for a water meter and pay her compensation in the sum of £500.00 for inconvenience.
- The customer did not comment on the company's response within the deadline.
- In late comments the customer said she did not request £500 compensation. The company continued to address letters to the previous occupier of the property instead of her. And she did not understand why she had defaults on her credit file despite making the company aware of her unemployment.

### **The company's response is that:**

- It has provided case records to show upon each water meter application it tried to contact the customer to book an appointment to fit the meter. However, its attempts were unsuccessful and the customer did not contact the company. It therefore closed each case. It fitted a water meter in September 2021 following contact with the customer in August. As the delay was not through its own fault it cannot offer to backdate her charges.
- It has reported late and missed payments to credit reference agencies in accordance with its terms and reporting duties. It cannot change this.
- Once the customer made it aware she was struggling with bill payments it placed her on its payment matching scheme. For every payment she makes it will match this payment, thereby reducing the amount she pays towards her bills.

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- It has followed all its policies, processes and legal and regulatory requirements while dealing with the complaints the customer raised. It does not believe it has failed to provide its services to the standard reasonably expected. It denies the claim.

### How is a WATRS decision reached?

In reaching my decision, I have considered two key issues. These are:

1. Whether the company failed to provide its services to the customer to the standard to be reasonably expected by the average person.
2. Whether or not the customer has suffered any financial loss or other disadvantage as a result of a failing by the company.

In order for the customer's claim against the company to succeed, the evidence available to the adjudicator must show on a balance of probabilities that the company has failed to provide its services to the standard one would reasonably expect and that as a result of this failure the customer has suffered some loss or detriment. If no such failure or loss is shown, the company will not be liable.

I have carefully considered all of the evidence provided. If I have not referred to a particular document or matter specifically, this does not mean that I have not considered it in reaching my decision.

### How was this decision reached?

1. The company's records show it attempted to follow up with the customer each time she applied for a water meter. However, the customer was unavailable and she did not make an appointment with the company for it to fit a water meter until 2021. It was therefore through no fault of the company that a water meter was not fitted sooner. The evidence shows the company provided its services to the standard to be reasonably expected in this regard.
2. The company is entitled to charges for its services and to report late or missed payments to credit reference agencies in accordance with its terms. It is not in dispute that the customer did not pay her bills when they fell due and that this has resulted in negative entries on her credit file. I appreciate the customer feels unhappy about this. However, I must consider if the company has acted in line with its charging scheme and reporting processes. The evidence

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shows that it has. Therefore I find the company provided its services to the standard to be reasonably expected in this regard.

3. I acknowledge the customer is struggling to pay her bills since losing her job. The evidence shows the company offered financial support once the customer made it aware of this. I would not expect the company to take such action unless or until a customer seeks support. Therefore I find the company provided its services to the standard to be reasonably expected in this regard.
4. I cannot consider the remedies claimed unless I have first found a service failing by the company. For the reasons outlined above, I find no failing proven. Therefore the customer's claim is unable to succeed.
5. I note neither party gave comments on a preliminary decision, within the deadline.

#### **Outcome**

The company does not need to take any action.

#### **What happens next?**

- This adjudication decision is final and cannot be appealed or amended.
- The customer must reply by 26 May 2022 to accept or reject this decision.
- When you tell WATRS that you accept or reject the decision, the company will be notified of this. The case will then be closed.
- If you do not tell WATRS that you accept or reject the decision, this will be taken to be a rejection of the decision.



J Mensa-Bonsu LLB (Hons) PgDL (BVC)  
**Adjudicator**

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