

Terms & Conditions of the Business Stream Covid-19 Repayment Scheme (England)

From the outset we have been working with the water regulator, Ofwat, and wholesalers to identify the best ways to support our customers that have been impacted by COVID-19. We have put in place a wide range of measures to help those businesses who need it the most, in particular those who have had to temporarily close their business property due to the COVID-19 containment measures. As part of this support package, we are offering a range of repayment options including payment deferrals, under our COVID-19 Repayment Scheme. This Scheme has been designed to provide our customers with additional flexibility and support during this time.

These Terms and Conditions for the Business Stream COVID-19 Repayment Scheme (the “Scheme”) supplement our Standard Terms and Conditions of Supply, and the Water and Waste Water Supply Contract (the “Contract”).

Eligibility and availability

All customers in England and Wales who have been materially impacted by COVID-19 are eligible to apply to enter the Scheme.

Applications can be made up to and including 30th June 2021.

After 30th June 2021 it may be possible for Business Stream to offer further repayment options but the Scheme will be closed to new entrants.

We have a dedicated team in place to support any customers that are having difficulty making payments and they can be contacted on 0330 123 2002. Customers can also find information on our website, which includes a detailed FAQ section, outlining the range of support measures we can offer.

The Scheme

Initial Payment Deferral

Customers entering into the Scheme can opt for an Initial Payment Deferral period, which can be 1, 2 or 3 months from the date the Customer enters into the Scheme.

During the Initial Payment Deferral period, Business Stream will continue to issue bills as normal. Customers can choose to make payment(s) at any point to reduce the amount of the outstanding balance at the end of the Initial Payment Deferral.

At the end of the Initial Payment Deferral period, all outstanding balances, including bills issued during the period, must be paid in full, unless a Repayment Plan has been agreed (see below for further details).

To note, any bills issued after the end of the Initial Payment Deferral will not be eligible for a deferral

under the COVID-19 Repayment Scheme.

Payment terms will be as per our standard payment terms as stated in our Terms and Conditions of Supply, unless a Repayment Plan has been agreed.

Repayment Plan

A Customer may be eligible for a Repayment Plan that will start once the Initial Payment Deferral period is over. The terms of the Repayment Plan are as summarised below:

Metered accounts:

- Our Repayment Plans can be scheduled over a maximum of 12 months from the end of the optional Initial Payment Deferral period
- The amount paid on a monthly basis will be calculated by adding together the outstanding balance(s) and an estimation of future bills during the period of the repayment plan
- To note, the monthly payment amount may increase or decrease during the repayment period, depending on the amount of water consumed

Non-metered accounts:

- The balance of any payment deferrals agreed prior to April 2021, will need to be cleared by March 2022
- The balance of any payment deferrals agreed in April, May or June 2021, will need to be cleared by 30 September 2022.

It may be possible for a tailored Repayment Plan to be created, depending on individual circumstances. If this is required then the Customer will need to contact our dedicated team on 0330 123 2002 to discuss.

Payment method

The preferred payment method for all payment plans is Direct Debit. However, we recognise that some flexibility may be required, therefore payment may also be made by BACS, Debit Card or Cheque depending on individual circumstances.

Should an alternate payment method be agreed, it is the Customer's responsibility to ensure payments are made each month by the due date agreed.

If a Customer would like to discuss alternative payment methods then our dedicated team are available on 0330 123 2002.

Termination of the Scheme

The Scheme will terminate on the following events:

- At the end of the Initial Payment Deferral Period if no Repayment Plan is selected
- At the end of the Repayment Plan period

- If two or more scheduled payments are not made during the Repayment Plan. This will result

in the Payment Plan going into default, following which enforcement action may be taken to recover any outstanding sums. In this event Business Stream will not offer a new Scheme.

Under the terms of the Scheme, the Customer has a responsibility to contact Business Stream on 0330 123 2002 should they experience any issues with payment, or if they cannot continue to meet the agreed requirements of the Scheme.