

No Worse Off Report

July 2026



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Background

Ofwat's 'no worse off' principle is a cornerstone customer-protecting requirement that applies whenever a small water company, such as us, is granted a licence to serve a new development or area in place of the incumbent water company.

In essence, the principle mandates that every customer supplied by the small water company must end up at least as well placed, in terms of both price and service quality, as they would have been had the incumbent continued to serve them.

This protection is written into our instrument of appointment (licence). It is assessed by Ofwat both at the application stage for new appointments and variations, and on an ongoing basis.

Purpose

The purpose of this assessment is to provide Ofwat with our current performance together with our draft action plan outlining the steps we are taking to ensure our customers are no worse off.

To meet our regulatory obligations and improve outcomes for our customers, this plan will be communicated to all our employees and embedded in our operational systems.

Scope

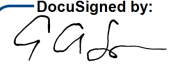
Our assessment is for the period 1 April 2025 to 31 March 2026.

Our final plan is presented following discussions about our draft plan with Ofwat during May 2026.

Director Assurance Statement

I confirm that in conjunction with the submitted Annual Performance Report, I have reviewed and approve the accompanying Final Action Plan.

I am satisfied that this plan demonstrates a clear and deliverable commitment to ensuring that customers are no worse off, and that appropriate actions, controls, and monitoring arrangements are in place to achieve this outcome.

DocuSigned by:

202D7121C527464...

Gregory Addison-Smyth
Managing Director
mua Water Limited

30-Jun-26



Customer service performance

Licence Condition G

Customers are at the core of what we do. Our commitment to delivering outstanding customer service is reflected in our mission and values. In complying with licence condition G, we deliver six principles for customer care that can be found in the Customer Statement within our Annual Performance Report 2025-26.

Social tariffs

Ofwat data identified that NAV customers on social tariffs in 2024-25 was significantly lower than the regulator expected, indicating that NAV customers may be worse off than they would be if they were served by incumbents. On average, six percent of incumbent water company customers are on social tariffs, which is a separate tariff to the WaterSure tariff.

In comparison, 1.26% of our residential customers are on our Social Tariff and 3.36% on our WaterSure Tariff.

Performance area	Current status	Requested actions to ensure no worse off	Company response and commentary
Social tariffs	Currently, 1.26 % of our residential customers are on our social tariff.	Your plans to identify additional customers eligible for your social tariff and your proposed actions to move them onto this tariff. This should demonstrate that you will (or have) establish(ed) and implement(ed) clear, effective policies, procedures and systems, along with embedding a culture to identify customers who need extra help with paying their bills and are taking proactive action to offer them support. In your response, you should specify your actions and timing for completing these actions.	Commentary: We are committed to improving our social tariff uptake. We proactively identify customers eligible for our social tariffs and support them to move into these tariffs. Completed actions that are ongoing to March 2027: • Our Billing team proactively identifies customers eligible for our social tariff. • When customers contact our Billing team, the team talks through their water usage, household type and appropriate payment levels. • If a customer raises concerns about the payment amount – or we are aware that they are on a low income or a vulnerable household – the customer is asked to apply for our Social tariff



		• We promote our social tariffs and WaterSure on our website. • We have an electronic application form on our website for customers to apply for a social tariff • On our water webpage, we have the contact number and email address for our Billing team clearly displayed next to the headline 'Need help with your bills'? • We have a section under FAQs for 'I'm struggling to pay my water bills, can you help?' • Within our bills, we include information about financial support for households struggling to pay their bills (see appendix A.2). Additional actions that will be complete by March 2027: We will continue with all the above actions.
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Guaranteed Service Standards (GSS)

The Guaranteed Standards Scheme sets out the minimum guaranteed standards of service that customers can expect from their water and sewerage company.

Performance area	Current status	Requested actions to ensure no worse off	Company response and commentary
Guaranteed Service Standards (GSS)	Compliant with the uplifted minimum GSS payments. We republished our revised Customer Code of Practice on our website in January 2026. All standards met during reporting period – no payments made.	An explanation of how you have updated your processes to reflect the new uplifted minimum GSS payments which came into force in England from 1 October 2025. An explanation of how you are making customers aware of the GSS and the compensation they could be entitled to.	Commentary: We have updated our Guaranteed Standards of Service to reflect the new uplifted minimum GSS payments which came into force in England from 1 October 2025. We exceed the GSS requirements in the following ways: • When there is a planned supply interruption, we update our website with this information in the network status updates section. • If there is an unplanned interruption or we issue a water quality notice, we'll keep customers updated on our progress towards restoring supplies/quality via a dedicated page on our website, which we'll promote via our social media channels. Where possible, we provide an indication of the likely length of an incident. • We aim to read each customer's water meter once every six months. • We also encourage customers to submit meter readings in their online account if they want to track their usage more closely. • We've also developed new functionality to make it easier for customers to find out whether we're their supplier, as well as our network status updates postcode search tool



			which provides details on planned and unplanned outages impacting supplies. Completed actions that are ongoing to March 2027: We are making customers aware of GSS and the compensation they could be entitled to through: • Our Customer Code of Practice, published on our website • Writing directly to customers to explain that they’re eligible for compensation and how they will receive the compensation payment Additional actions that will be complete by March 2027: In addition to the above actions: • We will let customers know about supply interruptions via SMS.
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Priority Services Register (PSR)

We accept that the average PR19 PSR reach for incumbent water companies is 12.8%. Our current reach of 12.18% compares well and is good evidence for complying with Licence Condition G, with 29 households registered on our PSR.

Performance area	Current status	Requested actions to ensure no worse off	Company response and commentary
Priority Services Register	Currently, 12.18% of our bill payers are registered for the PSR	Your plans to identify additional customers who are eligible for the PSR. This should demonstrate that you will (or have) establish(ed) and implement(ed) clear, effective policies, procedures and systems, along with embedding a culture to identify vulnerable customers and are taking proactive action to offer them support. You should refer to the Priority services registers – standards for water companies in England and Wales from 1 April 2025 to ensure your plans will meet our expectations. In your response, you should specify actions and your timing for completing these. Copies of external documents (e.g. household bills and/or marketing material) to demonstrate how you currently raise awareness of the PSR with your customers.	Commentary: We are committed to growing our PSR beyond the levels achieved by incumbent companies during the 2020-25 period, in line with Priority services registers – standards for water companies in England and Wales from 1 April 2025. We have embedded a culture to identify vulnerable customers and are taking proactive action to offer them support. We're aware many customers don't recognise themselves as being vulnerable – and could even feel insulted at the thought of us classing them as vulnerable. In our customer-facing communications, we're mindful of the language we're using. For example, on our PSR webpage, we purposely don't use the term 'vulnerable customer' or 'vulnerability'. Instead, we give examples of why people might need extra help from us and the types of services we can offer. Completed actions that are ongoing to March 2027:



			We plan to identify additional customers who are eligible for the PSR through: • Our new occupier welcome postcard (see appendix A.1) • Our online billing portal • Our opening and cyclical bills (see appendix A.2) • Our water customer webpage • Our 'Looking after you' customer webpage • Our dedicated PSR webpage Additional actions that will be complete by March 2027: We will continue with all the above actions.
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Complaints			
Performance area	Current status	Requested actions to ensure no worse off	Company response and commentary
Complaints	No complaints received, either generally or with specific focus on bills or billing, either by phone or in writing.	An explanation of how you are using the insights gained from your customer complaints data to improve your overall business practices and therefore, your customer service. You should refer to our guidance on improving customer service and support during incidents when considering how to plan for and manage incidents to deliver improved experiences and outcomes for customers.	Commentary: We use the insights gained from our customer complaints data to improve how we operate and how we serve our customers. We've pre-drafted plans for crisis communications, drought and severe weather – all of which we'll continue to evolve as our company matures – reflecting best practice captured within Ofwat's Improving customer service and support during incidents report. Completed actions that are ongoing to March 2027: • We report on all inbound customer enquiries, monitoring why people have called us and the nature of their enquiry. • We share a summary of this information with our Senior Leadership team every month, so that we're all aware of our call volumes, why people are calling us and how we're continuing to maintain our 100% resolution rate. • While we have a published complaints procedure within our code of practice, we've not had a customer raise a complaint through our procedure to date. • If there is an unplanned interruption or we issue a water quality notice, we'll keep customers updated on our progress towards restoring supplies/quality via a dedicated page on our website, which we'll promote via



			our social media channels. Where possible, we provide an indication of the likely length of an incident. Additional actions that will be complete by March 2027: In addition to the above actions: • Although we didn't receive any complaints in 2025-26, we would provide a substantive response to written complaints or queries within 10 working days after we receive it. • Should we receive any customer complaints, we will review them and determine the themes by root cause analysis.
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Appendix A: Customer communications

1. New occupier welcome postcard

Welcome to your new home

Hello, we're mua Water.

We supply homes with clean and safe drinking water, and look after the pipes that bring water up to the external stop tap.

We also take the wastewater from homes through our sewerage networks.

We know there's a lot to do when you move home, so we want to make it as easy as possible for you to let us know your details and keep on top of your water bills.

Visit our website to set up your online account: muawater.co.uk

Helping you settle into your new home

How do I pay my water bill?

The easiest way to pay is by direct debit. You can set up a direct debit by registering for an online account at muawater.co.uk or calling our Customer Service team on **0333 009 5219**.

How often will you read my water meter?

We'll visit you at least once a year to read your meter, if we supply your drinking water. You can also submit a meter reading in your online account.

If we only provide your wastewater services, another water company will read your meter and bill you for your drinking water. You can check your clean water and wastewater providers in your online account.

What do I do if I have an issue with my water supply or notice a leak?

If you've got no water or spot a leak near your home, please report it to us on **0800 011 4193**.

Need extra help?

Some people rely on their water supply more than others, such as people with medical conditions, older people and families with young children. Our Priority Services Register helps us look after households who have extra communication, access or safety needs. You can sign up for free in your online account or by calling us on **0333 009 5219**.

muawater.co.uk
billing@muawater.co.uk
0333 009 5219

2. Customer bills



Ms Nikki Testerson
52 Test Street
Test Town
Test City
TE00 1ST

Visit: muagroup.co.uk
Email: billing@muawater.co.uk
Call: 0333 009 5219

Your account number: 74001163-6
Statement date: 15 Feb 24
Period: 15 Feb 24 - 15 Feb 24
Supply address: 52 Test Street, Test Town, Test City, TE00 1ST

Water emergency:
Call 0800 011 4193

Manage your account online:
myaccount.muawater.co.uk

Bill: 1 of 2

This is your latest water bill

Opening Account Bill

This is your new bill for 52 Test Street. Your meter is read every six months in April and October. Why not change to pay by Direct Debit? It's the easiest way to pay! You can set this up using our My Account service or contact us on the above number to speak to one of our agents.

Your new balance	£91.33
Recommended monthly payment	£92.00
Average monthly water usage	£49.21

Your next payment is due - please pay online or call us to make a payment

£91.33

If you choose to pay monthly you will pay **£92.00**. This will automatically review each time we bill you to cover your balance and usage.

Your bill in a nutshell

✓ Your previous balance	£0.00
✓ Account transactions	£0.00
£ New charges for this bill	£91.33
£ Your new balance	£91.33

Support when needed

We can lend a hand for customers who find it hard to read bills, have long-term illnesses, or face other challenges. We offer a range of support through our Priority Services Register, from advance warning about planned work to braille bills, and we can even hand-deliver bottled water during supply disruptions for customers with restricted mobility.

Find out more and register at muagroup.co.uk

About us

mua Water is a statutory water and sewerage undertaker licensed by Ofwat to operate across England and Wales. We provide water and/or wastewater services to homes and commercial premises.

Get in touch on **0333 009 5219**

Save water, save money

The more water we save together, the more we help to protect our local environment, and the more you save on your water bills.

Find water-saving tips at muagroup.co.uk

Spotted a leak?

We take fixing leaks really seriously. Let us know and we'll look into the problem and fix any faults as soon as we can.

Please let us know as soon as possible on **0800 011 4193** or visit muagroup.co.uk

Going for gold

It's set to be a golden summer for our Olympians in Paris and we hope the sun shines on our teams in the Euros too. So let's join the celebrations with golden grass - it'll soon go green again in the autumn.

For more garden advice visit muagroup.co.uk

Finding it hard to pay?

Please talk to us if you're having difficulty keeping up with your bills. We want to help. We might be able to switch your tariff or offer you a payment plan, and even give you a little bit of breathing space if you need it.

Get in touch on **0333 009 5219**

The boring bit

We store all your personal data securely. We use it to provide and manage your water supply and related services.

Find our full privacy statement at muagroup.co.uk

Ways to pay

Direct Debits: 80% of customers pay by Direct Debit. If you don't already have a Direct Debit with us, call 0333 009 5219.

Card payments: You can make a payment using your credit or debit card through our online service or you can call us on 0333 009 5219.

How are we doing?

We always like to hear customers' feedback, and value your honest opinion. By letting us know what you think, you'll help us to tackle challenges and improve our service.

If you think we've got something wrong, please give us the chance to put it right by visiting muagroup.co.uk

CCW

If you've let us know about an issue but you're still unhappy with our response, you can talk to CCW - an independent body for water consumers in England and Wales - for free advice.

Visit ccwater.org.uk
Call 0300 034 2222
Write to CCW, 23 Stephenson Street, Birmingham, B2 4BH

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