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Mr Fernando Mendoza-Contreraz
4 Fields Road
Newport
NP20 4PL

Dear Customer,

Major step up in investment over the next 5 years

I wanted to take this opportunity to provide you with an explanation on why our bills are increasing this year and over the next four years. Over the last 15 years, bills have not risen in line with inflation. To ensure we continue to provide sustainable services and deal with risks such as those created by climate change, we need to increase investment in our water and wastewater infrastructure.

Our Business Plan for 2025-2030 is a major step up in investment for the next five years, reflecting not only important business objectives, but also the improvements our customers want to see.

In order to help us deliver all this, we are increasing customer bills by an average of 27% in 2025, and then at much lower rates over the following 4 years. This year's increase is similar to other water companies. I know that dealing with increased bills will not be easy for many of our customers, but we will continue to make every effort to help those who struggle. Please reach out to us for financial support if you need it **dwrcymru.com/helpwithbills.**

I am also aware that our bills are amongst the highest in the sector. Again, I want to briefly explain why – this is primarily due to the wastewater infrastructure we had to build in coastal areas following privatisation. Up until the late 1990s, nearly 50% of sewage in Wales was discharged virtually untreated into the sea. Since then, our investment has contributed to more Blue Flag beaches in Wales than ever before. But as there is more to do, for us to improve service delivery, adapt our networks to the impacts of climate change, and to protect our rivers and seas, we now need to increase the level of investment.

Some of the headlines in our plans include:

- £4 billion investment in services – that's the equivalent of more than £3,000 per household.
- £1.1 billion to improve the quality of rivers and reduce storm overflow spills by 30%.
- Big reductions in leakage, interruptions to water supplies, pollution incidents and sewer flooding.
- £73 million to support customers on the lowest incomes who struggle to pay their bills.
- Creating an additional 2,000 construction jobs in our supply chain to ensure we are well equipped to deliver these ambitious plans.

As a not-for-profit company, the only one in the sector, we remain committed to delivering a first-class service and investing for the future. We will also be open and honest about how we spend your money and what we deliver, keeping you updated on how we are doing and the changes we are making - please visit **dwrcymruplans.com** to find out more.

Yours sincerely

Peter Perry

Chief Executive

Annwyl Gwsmer,

Cynnydd mawr mewn buddsoddiad dros y 5 mlynedd nesaf

Roeddwn i am fanteisio ar y cyfle hwn i esbonio i chi pam fod ein biliau'n cynyddu eleni a dros y pedair mlynedd nesaf. Nid yw'r biliau wedi cynyddu'n gyson â chwyddiant dros y 15 mlynedd diwethaf. Er mwyn sicrhau y gallwn barhau i ddarparu gwasanaethau cynaliadwy a delio â risgiau fel y rhai sydd wedi yn codi yn sgil newid hinsawdd, mae angen i ni gynyddu'r buddsoddiad yn ein seilwaith dwr a dwr gwastraff.

Bydd ein Cynllun Busnes ar gyfer 2025-2030 yn cynyddu'r buddsoddiad yn sylweddol dros y pum mlynedd nesaf, gan adlewyrchu'r gwelliannau y mae ein cwsmeriaid am eu gweldyn ogystal â'r amcanion sy'n bwysig i'r busnes.

I'n helpu ni i gyflawni hyn oll, byddwn ni'n cynyddu biliau cwsmeriaid 27% ar gyfartaledd yn 2025, ac wedyn ar gyfradd is o lawer dros y 4 blynedd sy'n dilyn. Mae'r cynnydd eleni yn debyg i gwmnïau dŵr eraill. Rwy'n gwybod na fydd hi'n hawdd i rai o'n cwsmeriaid ddelio â'r cynnydd mewn biliau, a byddwn ni'n parhau i wneud pob ymdrech i helpu'r rhai sy'n cael pethau'n anodd. Cofiwch gysylltu â ni os oes angen cymorth arnoch trwy fynd i **dwrcymru.com/cymorthgydabiliau.**

Rwy'n ymwybodol hefyd bod ein biliau gyda'r uchaf yn y sector. Eto, hoffwn esbonio'r rhesymau am hynny – mae hyn yn bennaf oherwydd y seilwaith dwr gwastraff y bu angen i ni ei adeiladu mewn ardaloedd arfordirol yn sgil preifateiddio. Hyd ddiwedd y 1990au, roedd bron i 50% o garthion Cymru'n cael eu rhyddhau i'r môr, heb fawr ddim triniaeth. Ers hynny, mae ein buddsoddiad ni wedi helpui sicrhau bod mwy o draethau Baner Las nac erioed o'r blaen yng Nghymru. Ond mae yna ragor o waith i'w wneud, ac fel y gallwnwella ein gwasanaethau, addasu at newid hinsawdd, a gwneud rhagor i amddiffyn ein hafonydd a'n moroedd, mae angen i ni gynyddu lefel y buddsoddiad nawr.

Dyma rhai o benawdau'r cynlluniau:

- Buddsoddi £4 biliwn mewn gwasanaethau – sydd gyfwerth â dros £3,000 yr aelwyd.
- £1.1 biliwn i wella ansawdd afonydd a chwtogi 30% ar weithrediad gorlifoedd storm.
- Gostyngiadau mawr mewn gollyngiadau, toriadau mewn cyflenwadau dwr, digwyddiadau llygru a llifogydd carthion.
- £73 miliwn i gynorthwyo'r cwsmeriaid â'r incwm isaf sy'n ei chael hi'n anodd talu eu biliau.
- Creu 2,000 o swyddi adeiladu ychwanegol yn ein cadwyni cyflenwi er mwyn sicrhau ein bod mewn sefyllfa gadarn i gyflawni'r cynlluniau uchelgeisiol yma.

Fel yr unig gwmni nid-er-elw yn y sector, rydyn ni wedi ymrwymo o hyd i ddarparu gwasanaeth o'r safon uchaf a buddsoddi at y dyfodol. Byddwn ni'n agored ac yn onest ynghylch sut y byddwn ni'n gwario'ch arian a beth rydyn ni'n ei gyflawni, gan rannu gwybodaeth â chi ynghylch sut mae pethau'n mynd a'r newidiadau rydyn ni'n eu gwneudar bob cam o'r ffordd – ewch i **cynlluniaudwrcymru.com** am fanylion.

Yn gywir

Peter Perry

Prif Weithredwr

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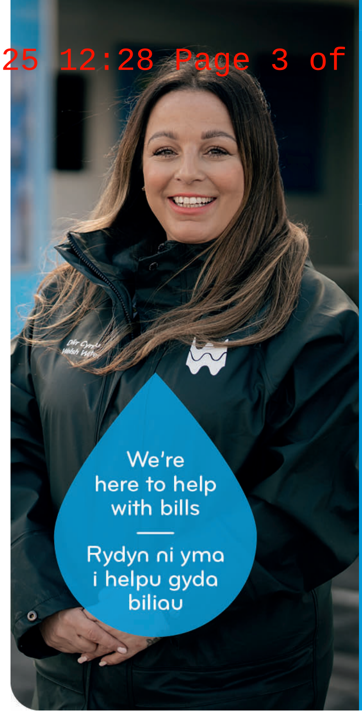
Dŵr Cymru
Welsh Water



Talk to us online
dwrcymru.com

Cyfeirnod Cwsmer / Customer Reference
4690690701

Cyfnod y Gyfriflen/ Statement Period:
1 Apr 25 - 31 Mar 26

Ar gyfer gwasanaethau yn/ For services at
4 Fields Road, Newport

Mr Fernando Mendoza-Contreraz
4 Fields Road
Newport
NEWPORT
NP20 4PL

Hello

This bill details your water services charges from
1 Apr 25 to 31 Mar 26

It's all in hand
You're signed up to Direct Debit

Total Balance £1,149.50

Take a look at page 2 for details

As you've signed up to pay by Direct Debit, you don't need to do anything. Your new monthly payments are shown below.

What you'll be paying and when

28 Apr 25	£95.81	28 Oct 25	£95.79
28 May 25	£95.79	28 Nov 25	£95.79
30 Jun 25	£95.79	29 Dec 25	£95.79
28 Jul 25	£95.79	28 Jan 26	£95.79
28 Aug 25	£95.79	02 Mar 26	£95.79
29 Sep 25	£95.79	30 Mar 26	£95.79

Manage your account easily online

Sign up to My account and access and manage your account online, it's easy to use and available when you are.

What are you waiting for?

Visit **dwrcymru.com/myaccount** to get started. And next time we'll send you a digital bill instead of a paper one.

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Bill No 6087331040

How we've worked out your bill

Your charges are based on the Rateable Value of the property

Your water charges

This is the cost for the water you drink and use.

1 Apr 25 - 31 Mar 26	£468.56

Your sewerage charges

This is the cost for taking away and cleaning the water you've used.

1 Apr 25 - 31 Mar 26	£680.94

Total this bill **£1,149.50**

Are you struggling to pay?

If you're having trouble affording to pay your bill, please don't ignore it. We have several ways we may be able to help you and make your bills more affordable.

Please visit **dwrcymru.com/costofliving** for more information

Find out how your bill is calculated at **dwrcymru.com/charges**

Don't damage your credit rating

Just so you know, we share your payment history with credit reference agencies (CRAs). Your payment history is an important factor in how CRAs calculate your credit score, so making your payments on time can have a positive impact.
If you're unable to make payments on time, please get in touch so we can discuss how we may be able to support you in protecting your credit score and help prevent negative impacts.

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Ways to pay your bill

Direct Debit
Pay the whole amount, or by instalments. Set up your Direct Debit online at **dwrcymru.com/directdebit**.

Internet banking
Sort Code: 52-21-07 | Account Number: 01500007
From Abroad: IBAN number: GB51 NWBK 5221 0701 5000 07
BIC number: NWBK GB 2L
Please include your customer reference when making your payment.

Online
Pay online at **dwrcymru.com/pay** using a credit/debit card, Apple Pay, Google Pay or Payit.

Automated payment line
0800 028 5209 (24 hour)
Please have your credit/debit card and customer reference number to hand.

Bank or Post Office
Pay at your bank, Post Office or any branch of NatWest. Please take your bill when making payment and complete the Giro payment slip.

PayPoint
Pay in shops, petrol stations etc, wherever the PayPoint sign is displayed.

Welsh Water payment card
Visit **dwrcymru.com/paymentcard** to set up your payment plan or call us on **0800 052 0145**.

For security and for staff training we may record telephone calls.

Support with bills

Ways we may be able to help you and make your bills more affordable:

- Support if you're in receipt of certain benefits
- Support for working households in financial difficulty
- Pay directly from your benefits
- Help to clear your debt and get on top of your payments

To find out more visit **dwrcymru.com/supportwithbills** or call us on **0800 052 0145**

Your data
Just to let you know, we will share your information with Credit Reference Agencies (CRAs) on all accounts regardless of their payment status (ie. accounts in arrears and accounts which are up to date). This helps to prevent fraud and if your bills are paid in full and on time, positive payment records with the CRAs will benefit your credit rating. We know how important it is to you that we look after your personal information. For more information on how we protect your information you can go online at **dwrcymru.com/privacy** to view our 'Privacy Notice – How we use your Personal Information'. This link also includes the Credit Reference Agency Information Notice (CRAIN), which you may also find useful.

Ffyrdd o dalu eich bil

Debyd Uniongyrchol
Talwch y swm cyfan, neu drwy randaliadau. Trefnwch eich Debyd Uniongyrchol ar-lein yn **dwrcymru.com/debyduniongyrchol**

Bancio ar-lein
Cod Didoli: 52-21-07 | Rhif y Cyfrif: 01500007
BACS o dramor: Rhif IBAN GB51 NWBK 5221 0701 5000 07
Rhif BIC: NWBK GB 2L
Cofiwch gynnwys eich rhif cyfeirnod cwsmer wrth wneud eich taliad.

Ar-lein
Talu ar-lein ar **dwrcymru.com/talu** gan ddefnyddio cerdyn credyd/debyd, Apple Pay, Google Pay neu Payit.

Llinell dalu awtomataidd
0800 028 5209 (24 awr)
Gwnewch yn siŵr fod eich cerdyn credyd/debyd a'ch rhif cyfeirnod cwsmer wrth law.

Banc neu Swyddfa Bost
Talwch yn eich banc, Swyddfa Bost neu unrhyw gangen o NatWest. Ewch â'ch bil pan fyddwch yn gwneud taliad a chwblhewch y slip talu Giro.

PayPoint
Talwch eich bil mewn siopau, gorsafoedd petrol ac ati,lle bynnag y gwelwch arwydd 'PayPoint'.

Cerdyn talu Dŵr Cymru
Ewch i **dwrcymru.com/cerdyntalu** i drefnu eich cynllun talu neu ffoniwch ni ar **0800 052 6058**.

Er diogelwch a hyfforddiant staff, gallwn recordio galwadau ffôn.

Cymorth gyda biliau

Ffyrdd y gallwn eich helpu a gwneud eich biliau'n fwy fforddiadwy:

- Cymorth os ydych yn cael budd-daliadau penodol
- Cymorth ar gyfer aelwydydd sy'n gweithio sy'n cael trafferthion ariannol
- Talu'n uniongyrchol o'ch budd-daliadau
- Help i glirio eich dyled a chael trefn ar eich taliadau

I ddysgu mwy, ewch i **dwrcymru.com/cymorthgydabiliau** neu ffoniwch ni ar **0800 052 6058**

Eich data
Er gwybodaeth, byddwn yn rhannu eich gwybodaeth ag Asiantaethau Gwirio Credyd am bob cyfrif, ni waeth beth fo'u statws taliad (h.y. cyfrifon mewn ôl-ddyledion a chyfrifon sy'n gyfredol). Mae hyn yn helpu i atal twyll ac, os byddwch yn talu eich biliau'n llawn ac mewn pryd, bydd cofnodion talu cadarnhaol gyda'r Asiantaethau Gwirio Credyd o fudd i'ch statws credyd. Rydym yn ymwybodol bod gofalu am eich gwybodaeth bersonol yn bwysig iawn i chi. I gael rhagor o wybodaeth am sut rydym yn diogelu eich gwybodaeth, gallwch fynd ar-lein yn **dwrcymru.com/cyfreithiol** i weld ein 'Hysbysiad Preifatrwydd – Sut rydym yn defnyddio eich Gwybodaeth Bersonol'. Yn ogystal, mae'r ddolen hon yn cynnwys Hysbysiad Gwybodaeth Asiantaethau Gwirio Credyd, a allai hefyd fod yn ddefnyddiol i chi.

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Good to know

Handy contact details

Visit us or chat online: dwrcymru.com/contactus
Our 24 hour emergency number: 0800 052 0130
Our customer helpline: 0800 052 0145
Monday-Friday: 8:00am-6:00pm, Saturday: 9:00am-1:00pm
Our post address: Customer Services, PO Box 690, Cardiff CF3 5WL

Priority Services Register

Register yourself, friends and/or family for alternative ways of getting information (braille, audio, large print), reassurance against bogus callers, or an alternative water supply if your supply is interrupted by calling **0800 052 0145** or registering on **dwrcymru.com/priorityservices**

If you use a text phone you can access our Text Relay Service (via the Next Generation Text Service) on **18001 0800 052 0145**. This is a free service that allows you to speak or type and it's converted into text.

Could you save money on your bill?

If you're only using a small amount of water, you might find you're better off with a water meter as you'll only pay for the water you use. Try our online calculator today at **dwrcymru.com/calculator** to see how much you could save or call **0800 052 0145** to find out more.

Codes of practice

Our Codes of practice explain how we work and what you can expect from us. View them all at **dwrcymru.com/cop**

- The collection of unpaid charges from household customers
- Leakage code of practice
- How we handle your complaints and compliments

Moving house

If you have recently moved, or are about to move house, let us know at **dwrcymru.com/housemove**

What if something goes wrong?

If we have made a mistake or have done something wrong, please contact us so we can put things right for you as quickly as possible.

Step 1 – Just call a member of our team on **0800 052 0145**, or use one of our other contact methods listed under 'Handy Contact Details' and we'll aim to get you a resolution within 5 working days, although sometimes it can take longer.

Step 2 – If you are not happy with the resolution or need further help then contact us using the details in step 1.

Step 3 – If you are not happy with the final resolution, your issue is over 8 weeks old or you just want some free, trusted, independent advice you can call the Consumer Council for Water (CCW) the independent voice for water consumers in England and Wales by calling 0300 034 3333 or use its online form at ccwater.org.uk/contact-us

The Water Services Regulation Authority (Ofwat)
Ofwat is the economic regulator for the water sector in England and Wales. It has powers to consider certain types of complaint when a customer has not been able to resolve the matter with their water company or CCW. You can contact them by calling 0121 644 7500 or at ofwat.gov.uk/contact-us

Ofwat will need copies of any correspondence you have had with Welsh Water and CCW, so please contact us first if you have a query or complaint about any of our services.

Not for profit

This means that every single penny goes back into looking after your water and our beautiful environment. Discover where your money is invested at **dwrcymru.com/different**

Da i wybod

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Manylion cyswllt defnyddiol

Ewch i'n gwefan neu sgyrsiwch â ni ar-lein: dwrcymru.com/cysylltu
Ein rhif ffôn argyfwng 24 awr: 0800 052 0130
Ein llinell gymorth i gwsmeriaid: 0800 052 6058
Dydd Llun-Dydd Gwener: 8:00am-6:00pm, Dydd Sadwrn 9:00am-1:00pm
Ein cyfeiriad post: Gwasanaethau Cwsmeriaid, Blwch SP 690, Caerdydd, CF3 5WL

Cofrestr Gwasanaethau â Blaenoriaeth

Cofrestrwch eich hun, eich ffrindiau a/neu eich teulu ar gyfer ffyrdd amgen o gael gwybodaeth (braille, sain, print bras), sicrwydd rhag galwyr ffug, neu gyflenwad dŵr amgen os bydd unrhyw doriad yn eich cyflenwad dŵr drwy ffonio **0800 052 6058**, neu gallwch gofrestru yn **dwrcymru.com/gwasanaethaublaenoriaeth**.

Os ydych chi'n defnyddio ffôn testun gallwch fanteisio ar ein Gwasanaeth Cyfnewid Testun (trwy wasanaeth Next Generation Text) ar **18001 0800 052 0145**. Mae hwn yn wasanaeth am ddim sy'n caniatáu i chi siarad neu deipio ac yna caiff ei droi'n destun.

A allech chi arbed arian ar eich bil?

Os ydych yn defnyddio ychydig iawn o ddŵr, efallai y byddai mesurydd dŵr yn well ar eich cyfer gan y byddwch yn talu am y dŵr rydych yn ei ddefnyddio yn unig. Rhowch gynnig ar ein cyfrifiannell ar-lein heddiw yn **dwrcymru.com/cyfrifiannelldwr** er mwyn gweld faint y gallech ei arbed neu ffoniwch **0800 052 6058** am ragor o wybodaeth.

Codau ymarfer

Mae ein codau ymarfer yn egluro sut rydym yn gweithio a'r hyn y gallwch ei ddisgwyl gennym. Gallwch weld pob un ohonynt yn **dwrcymru.com/codauymarfer**

- Casglu taliadau heb eu gwneud gan gwsmeriaid preswyl
- Cod ymarfer gollyngiadau
- Sut rydym yn delio â'ch cwynion a'ch canmoliaeth

Symud tŷ

Os ydych wedi symud yn ddiweddar, neu ar fin symud tŷ, rhowch wybod i ni yn **dwrcymru.com/symudty**

Beth os aiff rhywbeth o'i le?

Os ydym wedi gwneud camgymeriad neu wedi gwneud rhywbeth o'i le, cysylltwch â ni er mwyn i ni unioni pethau i chi cyn gynted â phosibl.

Cam 1 – Ffoniwch aelod o'n tîm ar **0800 052 6058**, neu defnyddiwch un o'n dulliau cysylltu eraill a restrir o dan 'Manylion Cyswllt Defnyddiol' ac fe geisiwn gael datrysiad i chi o fewn 5 diwrnod gwaith, er y gall gymryd mwy o amser weithiau.

Cam 2 – Os nad ydych yn hapus gyda'r datrysiad neu os bydd angen cymorth pellach arnoch yna cysylltwch â ni gan ddefnyddio'r manylion yng ngham 1.

Cam 3 – Os nad ydych yn hapus gyda'r datrysiad terfynol, neu fod eich problem wedi para mwy nag 8 wythnos neu rydych eisiau cyngor annibynnol, am ddim, y gallwch ymddiried ynddo, yna gallwch ffonio'r Cyngor Defnyddwyr Dŵr (CCW) y llais annibynnol ar gyfer defnyddwyr dŵr yng Nghymru a Lloegr drwy ffonio 0300 034 3333 neu ddefnyddio'r ffurflen ar-lein ar ccwater.org.uk/cymraeg

The Water Services Regulation Authority (Ofwat)
Ofwat yw rheoleiddiwr economaidd y sector dŵr yng Nghymru a Lloegr. Mae ganddo bwerau i ystyried mathau penodol o gŵynion pan nad yw cwsmer wedi gallu datrys y mater gyda'u cwmni dŵr na'r Cyngor Defnyddwyr Dŵr. Gallwch gysylltu â nhw drwy ffonio 0121 644 7500 neu wrth fynd i ofwat.gov.uk/contact-us

Bydd Ofwat angen copïau o unrhyw ohebiaeth yr ydych wedi'i chael gyda Dŵr Cymru a Cyngor Defnyddwyr Dŵr, felly cysylltwch â ni yn gyntaf os oes gennych ymholiad neu gŵyn am unrhyw un o'n gwasanaethau.

Nid er elw

Mae hyn yn golygu ein bod yn gwario pob ceiniog ar ofalu am eich dŵr a'n hamgylchedd hardd. Ble y caiff eich arian ei fuddsoddi — cewch wybod yn **dwrcymru.com/gwahanol**

Dŵr Cymru Cyf. (No./Rhif 2366777) A limited Company registered in Wales: Cwmni cyfyngedig wedi'i gofrestu yng Nghymru: Linea, Fortran Road, St Mellons, Cardiff, CF3 0LT
(VAT No./Rhif TAW GB771 1231 59)