

Codes of Practice

utilita 
life with power

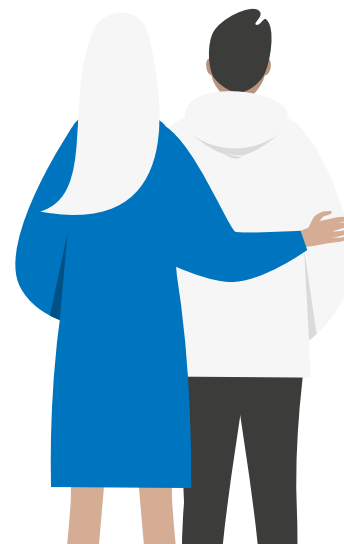
Paying for your energy.



We believe that 'paying for your energy', is about more than just paying bills.



So, while you will find information about the ways you can pay for your energy below, we thought we would include an explanation about what goes into these services too.



We understand that paying for energy bills can be difficult.

If you are having difficulty, you can visit www.utilita.co.uk/codes-of-practice for advice about paying for your energy, and for information about independent help.

Alternatively, please call **03452 412 175** to speak to our Customer Budgeting Team. We can help find a payment plan that will suit you. We offer several ways for you to pay for your energy and will find a solution that will take your circumstances into consideration.

Our friendly advisors are ready to take your call if you need help.

> Contents

How can I pay?	3
When will I receive my bills and statements?	4
Disputed bills and meter readings	5
What is back-billing and how does it work?	5
Final bills	6
Related schemes	6

> How can I pay?

There are three ways to pay for the energy you use:

1. Pay as you go meter to top-up

We offer a simple, user-friendly and competitively priced service to energy conscious households. We believe PAYG is a fantastic way to keep the amount you're spending in line with your usage, especially as your smart meter and In-Home Display will allow you to see the exact amount you're using!

With our smart meters you will receive:

- ✓ £15 Emergency Credit
- ✓ Friendly Credit – Meaning you won't lose power during the evenings, weekends and bank holidays
- ✓ Competitive Prices
- ✓ Easy and convenient ways to top-up:
 - Online
 - Mobile App
 - SMS
 - Over the phone
 - PayPoint Outlets
 - Direct Debit

2. Monthly Direct Debit

Setting up a Direct Debit can be an easy way to pay whether you have a PAYG or credit meter.

If you have a credit meter, you can choose to pay using a regular Direct Debit amount each month. The monthly option lets you pay for your energy usage over a period of time, usually a year.

A regular monthly Direct Debit would be calculated to cover your expected energy usage for the next 12 months. If available, we will use your previous year's usage. Where we don't have this

information, we will use any details we have about your home such as the number of rooms and property type to estimate your usage. We then calculate what your total energy costs are (with any outstanding balance) for the coming year. This is then divided by 12 to give you a monthly payment amount.

You may find that you are paying more than you are using during the summer to allow you to have enough credit during the winter where your usage may be higher. We spread your payments evenly over the year so you do not need to worry about frequent changes to your monthly outgoings. You will receive an annual Direct Debit review and, in the meantime, we will continue to keep an eye on your usage to make sure you are paying the right amount. We will notify you if we ever believe that your Direct Debit is no longer covering your usage and is allowing your account to fall into debt.

If you build up a large credit balance on your account, you can request all or part of this back at any time. When considering refunding your credit back to you, we will assess your circumstances and may take into account the time of year to determine whether it is reasonable to do so bearing in mind that your Direct Debit payments may increase.

If you have a PAYG meter, we will discuss with you how much you are likely to spend each month before setting up your payment plan. If you exceed this amount, you may need to top-up an additional amount to remain on supply.

The amount that you choose can be updated – just call our friendly Customer Care Team to discuss your needs. Our contact details and opening hours can be found at the end of this code.

The Direct Debit Guarantee



- ✓ The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- ✓ If there are any changes to the amount, date or frequency of your Direct Debit, Utilita Energy Ltd will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request Utilita Energy Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- ✓ If an error is made in the payment of your Direct Debit by Utilita Energy Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when we ask you to.
- ✓ You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Utilita Energy Ltd.

3. Payment on receipt of bill

If you choose to pay on a quarterly basis you will usually pay four bills a year after you have used the energy. If you are set to monthly billing, you will receive 12 bills each year (normally online).

Our billing is normally based on the calendar quarters. As it's unlikely that your account will go live with Utilita at the start of a quarter, your first bill may be lower and arrive earlier than you would normally expect. If you are billed monthly, you may receive a bill for a small part of the previous month.

You will have up to 10 working days after receiving this bill to make a payment.

You can then choose to pay this bill by:

- ✓ Bank Transfer (BACS)
- ✓ Cheque
- ✓ Postal order

If you would like to use one of the three methods to make a payment, our bank details are included below:

Utilita Energy Ltd

Sort Code: 55-81-26

Bank Account Number: 97169374

Please make sure to include your Customer Reference Number as a payment reference to help allocate your payment to your account.

BillPay

Alternatively, with a BillPay card number, you will be able to make payments to your Utilita account directly through our App or online portal, at a PayPoint, via our website at www.utilita.co.uk/top-up or through our automated payment line **03300 537 657**

If you don't have a BillPay card, you can request one free of charge by visiting www.utilita.co.uk/newcard

You can also make a debit or credit card payment by contacting our Billing Team directly on **0330 0535 669**

> When will I receive my bills and statements?

If you're using Pay As You Go, you won't receive bills. However we can send you a top-up statement on request.

If you're paying by Direct Debit, you will receive a monthly or quarterly bill. This will show what you have paid against the cost of the energy you have used. It may also show an updated Direct Debit amount depending on whether we have reassessed your account as detailed above.

You'll receive a letter confirming the Direct Debit amount, before we debit your account.

If you pay quarterly, you will receive a bill for each calendar quarter that you are with us. If you join us in the middle of the quarter, you will receive a bill for part of that quarter. This will tell you the amount of energy you have used over the last 3 months and tell you what energy costs are due.

If you have a Green Deal premises, you will also receive a Green Deal Annual Statement (for every 12 month period you are with us).



> Disputed bills and meter readings

If you have a smart meter installed, you shouldn't need to provide us with meter readings as these are taken automatically from your meter.

If you don't have a smart meter installed, or if we cannot access data from your smart meter, we may need to estimate your usage based on your previous energy usage habits. Where we can't get frequent meter readings, we may ask you to provide them – it is best if we can get a meter reading for the meters that we supply at least once a month, so that we can base your bill on an actual reading.

The more often we receive a meter reading from you, the more accurate your bill will be. However, we will also aim to read your non-smart meter at least once a year (please see our **Arrangements for Site Access Code of Practice** for more information on visiting your home). You can also give your own reads if you would like to. Where you provide your own meter reads, we will rely on these readings and use them in your bill. We may seek to establish whether the read you've provided looks reasonable, based on the consumption we think you would have used. If we don't accept

your meter read, we will tell you and we may use an estimate.

Your bills will show you how we have calculated your usage using the reads we have taken or that you have provided.

If you disagree with an estimated bill, we can check this for you if you provide us with your own meter reading(s). We may accept your first reading if it is reasonable and update your bill. We do reserve the right to send our own representative to check the information you have given us. If for any reason, a final bill is not accurate, we will ensure that a corrected bill is sent to you as soon as possible after the mistake is identified.

If you believe your bills are being affected by a faulty meter, you should keep a record of your usage for a few days as an initial investigation, and then call our contact centre for advice. If you ask us to send an engineer out and there is nothing wrong with your meter(s), call out charges may apply. Please see our Guaranteed Standards Code of Practice **www.utilita.co.uk/codes-of-practice**

If you have a disability which prevents you from reading your meters or topping up, please let us know by either contacting us or signing up to our **Priority Service Register**. This may indicate a remotely read smart meter is the best choice for you.

> What is back-billing, and how does it work?

As a supplier, we want to make sure you receive accurate energy bills in a timely manner. If we make a mistake and fail to send you a bill for over 12 months, we will make sure you are only charged for the last 12 months of energy. Any energy used outside of those 12 months, you will not need to repay.

To keep your bills accurate, we will use your smart meter to provide us with regular remote readings. If you do not have a smart meter installed or your smart meter is unable to provide a remote reading, you will need to provide us with up-to-date meter readings.

We will try to use at least one actual meter reading every 12 months. If we are unable to do this we will only charge you for the last 12 months of energy. Please note, this does not apply if we have made reasonable attempts to read your meter and we have been denied access to it.

If you do receive a bill for more than 12 months of usage, or the last 12 months of bills are based on estimated readings and we have not applied this back-billing principle, we will explain why.



> Final bills

If you pay for your energy via direct debit, on receipt of a quarterly bill or PAYG on a non-smart meter, then it is important that you take final meter readings and send these to us promptly when you move home or change energy supplier. This will ensure that you only ever pay for your own energy use and that the final bill that we send you is accurate.

If you're a credit customer, we will aim to send your final bill within 6 weeks of you leaving our supply. Where this is not possible, we will try our best to inform you of the delay and a reason why. Your final bill will include your final Green Deal Charges (where applicable) that would be payable to us

(your new Green Deal supplier will then take up the responsibility of taking your Green Deal Charges). Where you have a credit balance, we will aim to refund your balance back to you. If you have a debit balance, we will ask for you to pay the final amount.

If you're a PAYG customer using a smart meter, it's still important that you let us know if you move home. We can then ensure any remaining credit is refunded to you as quickly as possible.

If you have a Green Deal premises and you finish paying off your Green Deal Charges whilst you're still with us, we will issue you a closing Statement of Account showing the final payments made.

> Related schemes

Green Deal

If your property has a green deal agreement in place, you will be able to make your repayments with any of our payment methods – so long as it matches how you choose to pay for your electricity! If you pay by Direct Debit or on receipt of a bill then your Green Deal charges will be listed in your bill alongside your energy charges. If you have a PAYG meter, your Green Deal charges will be taken as a small daily amount from your meter's balance*.

For more information on the Green Deal Scheme, including where to find independent advice, please see www.utilita.co.uk/terms

Warm Home Discount

If you receive the warm home discount, we will give you **£140** in instalments over the winter months.

The method of how you receive the warm home discount credit will depend on the kind of meter you currently have. If you have a SMETS1 smart meter in PAYG mode, the credit will be made directly to your meter. If you top up your meter using a card and key (or own a smart meter and top up using a red card), we will send you an energy voucher of £140 which you can use to credit your chosen top-up device.

If you pay by Direct Debit or on receipt of a bill, then a credit amount of £140 will be made as a credit directly towards your energy charges. This will show in your next bill.

Energy Companies Obligation

If you fit the criteria, we (and other suppliers) will pay for energy efficiency measures to be installed in your home. Installations are dependent on what is recommended to us by our surveyors, but most common installations are wall insulations, loft insulations and boiler installations.

Solar Panels

If your home is suitably placed, solar panels can be a great way to reduce your electricity bills. It can even make a bit of money from the energy you generate by putting power that you don't use back onto the national grid. You can do this by signing up to the government's Feed in Tariff (FIT) scheme. We think that it's absolutely brilliant to use renewable energy and will support any customer who chooses to do this by making sure you have the latest smart metering equipment free of charge. We can even register your renewable generation system onto the scheme and administer the Feed in Tariff for you.



*You must remember to keep your meter in credit, even when you are not using any energy as your Green Deal charges will be taken every day.

Help centre
www.utilita.co.uk/help

Customer care
03303 337 442

8:00am – 8:00pm Mon – Fri
8:00am – 5:00pm Sat

Lost supply
03452 068 999

8:00am – 10:00pm everyday



Electrical emergency
or power cut?

Call 105

(24 hours a day)



Smell gas or suspect
a gas leak?

Call 0800 111 999

(Immediately)

If you would like a copy of this code of practice in Braille or audio form, please get in touch.
Copies of this document can be posted to any of our customers free of charge.

