



Help and advice for paying your bills

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Our Codes of Practice are available in a variety of different formats. Please contact the Customer Service Centre on 0845 059 9905 or Minicom freephone 0800 056 6560 for a copy in:

- braille
- large print
- alternative language

Contact numbers: Electricity 0845 303 3040 Gas 0845 300 8144



Introduction

This Code tells you about the different ways to pay your bills and what happens if bills are not paid. If you are having problems paying, please call us immediately. We will do our best to help and will talk through the options available to you.

How your bills are worked out

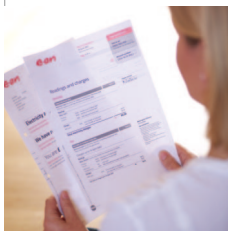
We base your bills on actual readings from your meter, where available. We normally read your meter approximately every three months and we also have a 24/7 number for you to give your own readings if necessary. If we don't get an actual reading (either from you or a meter reader), we'll estimate a reading based on your previous usage.

Each bill shows whether the readings used are estimated or actual and has a full explanation of how the charges are worked out. To provide your own reading, replace an estimated bill or if you have any query regarding your bill, please contact us (see 'Contact us' on page 10).

How to pay your bills

Providing you meet our credit vetting requirements (see the 'Security with future bills' section on page 7), there are a number of ways to pay your bills, although some products, such as StayWarm, by their very nature, limit the ways you can pay, the following outline ways you can pay for most of our core products:

- **By cash or cheque**
- **Free of charge at any branch of NatWest bank (if you pay at your own bank, this service may be free of charge too).**
- **Free of charge at the Post Office**
- **By post (the address can be found under 'Contact us' on page 10). We recommend that you don't send cash through the post, but if you do, please send it by registered post.**
- **By internet banking**
- **By telephone via credit or debit card**
- **Via Direct Debit directly from your bank account if it allows Direct Debit payments.**
- **Via the website. Using the eonenergy.com website you can get a username and password to make secure payments online via credit or debit cards.**



Choose your payment scheme

We also offer a range of payment schemes designed to suit a variety of needs and help spread the cost of your bills:

Fixed monthly Direct Debit

You spread the cost of your charges over the whole year with monthly payments that we agree with you and we review annually between April and June to ensure you are making the right payments. You receive statements every 6 months showing you your charges and the payments you've made. Paying by Fixed Monthly Direct Debit also gives you a discount off your bills.

Quarterly Direct Debit

You receive a bill as normal approximately every three months and the amount shown on the bill will be claimed directly from your bank. Quarterly Direct Debit does not qualify for the Fixed Monthly Direct Debit discount.

Monthly standing order

This works in a similar way to the monthly Direct Debit scheme, except you won't qualify for the Fixed Monthly Direct Debit discount and you'll need to instruct your bank to make the agreed monthly payments to us.

Regular cash payments

We'll agree the amount and payment frequency (weekly, fortnightly or monthly) with you and payments can be made through our wide network of payment outlets. If the arrangement is to clear a debt, this will normally cover an unpaid bill plus an estimate of your bills for the next 12 months. The estimate will either be based on our records of your average usage or in discussion with you if we have no previous consumption history.

Part payments

There is no fixed amount or payment frequency agreed and we simply issue you with a payment card that you use at any of our wide network of payment outlets.

You pay us as little or as much as you want in advance towards your next bill. Any payments made will show on the bill and the balance remaining must be paid promptly in full.

Prepayment meters

A prepayment meter allows you to pay for energy as you use it. This may be helpful for budgeting or to clear outstanding debt. You'll need to keep credit in your meter at all times, to ensure that you have a supply. Please note that we'll only fit a prepayment meter if it's safe and appropriate to do so (including any circumstances that might affect your ability to purchase credit.) Payment is made by either charging an electronic key or smart card in units of £1. There are many outlets where you can buy credit and we'll provide you with details of your local outlets. Individual outlets display their specific opening times over holidays, Christmas and New Year periods.

If you move into a property where a prepayment meter is already fitted, it's important that you contact us immediately. Please provide us with up to date meter readings and we'll ensure that you have the necessary details to enable you to purchase credit.

If you meet our credit vetting requirements (see 'Security with future bills') it may be appropriate to exchange the existing meter for a normal credit meter.

To find out more about prepayment meters, see our 'Services for prepayment customers' Code of Practice or call us (see 'Contact us' on page 10).

Making arrangements to pay

If you don't pay a bill, we'll send you a reminder. If you still don't pay, we'll offer you a choice of payment options which may be influenced by your previous payment record.

Options include:

- **paying the balance in full**
- **setting up a monthly payment arrangement by Direct Debit**
- **having a prepayment meter installed (where it's safe and appropriate to do so).**
- **making a weekly, fortnightly or monthly card payment arrangement**
- **Fuel Direct**

It's important that you keep to a payment arrangement once agreed. If you don't, we'll normally require a prepayment meter to be fitted. If you refuse this, your supply may be at risk of disconnection. Please contact us if you're having difficulty paying so we can help you deal with the situation.

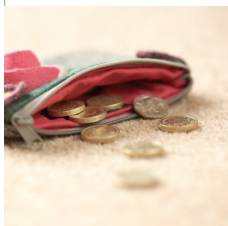
If you continue to pay your bills late, or break payment arrangements that you've agreed, it may change the way we follow up future bills, including starting debt recovery action sooner or limiting your payment options.

When you contact us, we'll take into account your personal circumstances so it's important that you inform us in full of your situation, including any benefits you receive.

Please tell us if you:

- **receive Income Support or Job Seekers' Allowance**
- **receive Working Families Tax Credit, Housing Benefit or Council Tax Benefit**
- **have any children under 11 years old living at home**
- **have anyone living in your home of pensionable age**
- **have anyone living in your home who is blind, chronically sick or has a disability.**
- **have anything else preventing you from paying**

If you still don't pay your bills or arrange a suitable payment agreement, we'll we'll consider fitting a prepayment meter as an alternative to disconnecting your supply.



How to get help if you're finding it difficult to pay

If you're having difficulty paying your bill, it's important that you contact us immediately. Our trained advisors will deal with any call on an individual basis and will advise you on the payment options available. In making an agreement, we'll take into account any information you or someone acting on your behalf provides, including the Citizens Advice Bureau or Money Advice Centres. See 'Useful contacts' on page 10 for further information.

Where appropriate, we may advise you to contact the Department for Work and Pensions and we'll allow a minimum of 10 working days for them to look into your case. It may be possible for you to join the Fuel Direct payment scheme. This scheme is operated with the Department of Work and Pensions (DWP) and is available for customers who receive Income Support, Jobseekers' Allowance or Pension Credit. Please note that this is not suitable for all customers, but may be considered as a last resort to avoid disconnection.

To be eligible for this scheme, your Benefits Office will discuss and make arrangements with you and E.ON. A weekly deduction will be taken from your benefit of £3.30 (£3.40 from 1 April 2011) towards any debt plus an additional amount to cover ongoing gas and electricity charges. Payments are made direct to us by the DWP and the amount you're paying will be checked regularly.

If any changes are needed to your payment level we'll tell the DWP and they will discuss it with you before changing the payment amount.

You should also consider improving your energy efficiency, as this could help reduce your bills. It may also help improve the comfort of your home, as well as benefiting the environment (see 'Energy efficiency' on page 9). You may be able to qualify for additional help through schemes such as 'Warm Front'. Contact us and our team of experts will be able to advise you.



What happens when bills are not paid or you don't keep to your payment arrangement?

If you don't pay your bill or keep to your payment arrangement we'll insist that you have a prepayment meter fitted, where it's safe and appropriate to do so. If you don't agree to this, we'll apply for a magistrate's Warrant of Entry to install a prepayment meter or disconnect your energy supply. You'll receive written notice seven calendar days before any action is taken, so you can still contact us and arrange payment.

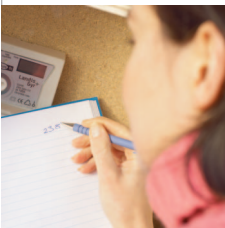
If, as a result of a Warrant of Entry being executed, your supply is disconnected or a prepayment meter is fitted, we'll charge your account with an administration fee.

Fitting a prepayment meter

Your supply won't be disconnected if you agree to have a prepayment meter fitted, where it's safe and appropriate to do so.

We'll take into account your circumstances and whether or not there are any factors that would make a prepayment meter unsuitable.

We'll discuss the debt collection rate with you and set it at a level you can afford. It's important that you tell us everything about your personal circumstances so that we can consider all the options when making an arrangement.



Disconnecting your supply as a last resort

If you don't pay and no alternative payment arrangement is made and you refuse to have a prepayment meter installed, we may have to disconnect your supply as a last resort.

It's rare for supplies to be disconnected, but please remember that it could happen if you don't pay.

Your supply won't be disconnected without warning and we'll continue to try to contact you to discuss the options available. We will assess all circumstances individually and you should make us aware of your circumstances and any vulnerability within your home.

Where the person who was responsible for paying the bills has left their partner with an unpaid bill, we'll continue to supply the partner and seek payment of the unpaid bill from the person the bill was addressed to. Additionally, between the period of 1 October to 31 March the following year, you won't be disconnected if we're aware that you're elderly and live alone or live with others who are all elderly, chronically sick or disabled. Please ensure that you advise us of your circumstances so that we can take the appropriate action.

If any debt remains unpaid after disconnection, we may take action through the courts to obtain payment. You'll be asked to pay for the additional costs. Details of this and how to get reconnected will be left at the premise. We will also try to contact you by phone at this point to discuss reconnecting the supply. If we haven't heard from you within four weeks of disconnecting your supply, we'll try to contact you to discuss reconnection.

Putting the supply back on again

If we've disconnected your supply for non-payment, it won't be reconnected until you've paid the bill, or agreed a payment arrangement (this may mean a prepayment meter being installed).

We'll leave you confirmation of what actions have been taken and details of how you can arrange for your supply to be reconnected.

You'll be charged for the cost of obtaining an entry warrant if it was necessary, the cost of disconnecting and reconnecting your supply and any security we may require.

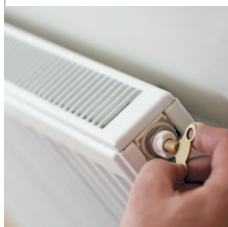
Once you have paid or agreed a payment arrangement, we'll restore your supply within 24 hours. This work will normally be done during our working hours of 8am - 6pm.

Security with future bills

We need to be confident that you'll be able to pay your bills, and if we're not, we may ask for a form of security. This security won't be needed if you pay by Direct Debit and keep to your payments or if you have a prepayment meter installed.

If you're an existing customer, we may not let you continue to pay quarterly if your bills are paid late (over 28 days after the bill date) more than twice in a year, or you pay by cheques that do not clear. Instead, you may have to pay by Direct Debit, have a prepayment meter installed or provide another form of security.

As a new customer, you won't have a payment record with us, so we may ask you to pay by Direct Debit, prepayment meter or provide us with a security deposit.



Security deposits

If you don't take up one of our payment options, you're a new customer and fail our credit vetting procedures or if you've broken a payment arrangement previously, we may ask you for a security deposit or a guarantor.

The deposit will be refunded after an initial 12 month period if you do not have any overdue bills on your account and have not undergone any collections activity for non payment within the previous 6 months. If we still hold your deposit when you move house or change to another supplier, your deposit will be applied to your final bill. After 12 months if the above conditions are not met, the account will be reviewed every subsequent 12 months and the deposit held until such time that the above conditions are met. If we request a deposit and you fail to provide this and no alternative arrangement is made, your gas or electricity supply may be disconnected.

Guarantor

In certain cases, we may agree to you naming a guarantor to pay your bills if you're unable to. Your guarantor will need to provide written confirmation and we may carry out a check on their credit status.

If you dispute your account

If you dispute the accuracy of your bill we'll investigate your concerns. There are a variety of reasons why a bill could be unexpectedly high and we'll ensure that these are explained to you as appropriate.

It's unusual for meters not to measure accurately but we can carry out tests on your meter if necessary, including examination by an independent examiner. However, we may ask for the meter test fee in advance. Please note that this won't be refunded if the meter is found to be accurate. If there's any part of the bill that is undisputed, you must pay this whilst we arrange for any testing to be carried out.

Once the dispute has been resolved you must pay any outstanding charges agreed or we'll refund any credit owed to you. If we can't resolve the dispute between us, we have a complaints procedure that you can follow. For more information please call us (see 'Contact us' on page 10).



Tenants and landlords

There is a maximum price that landlords can charge their tenants for the price of gas and electricity. This amount is set by Ofgem, the gas and electricity market regulator, and new rules came into effect on 1 January 2003. The maximum amount is calculated by the amount that the landlord has paid for the energy, plus VAT at the appropriate rate. Landlords can also recover the standing charge by dividing it between tenants on a pro-rata basis according to their levels of consumption. This rule applies to domestic customers only.

Moving home

If you move home, please contact us with details of your final meter reading so that we can calculate your energy usage accurately. If you don't provide us with a final meter reading, we'll continue to charge you until we obtain a reading.

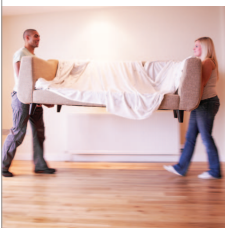
If you move into a property supplied by E.ON, it's equally important that you inform us immediately with details of the meter readings. If there's a prepayment meter already fitted at the property, we'll ensure that you're able to buy credit as quickly as possible.

Energy efficiency

Our specially trained Energy Efficiency Advice team can give free impartial advice on ways you can use energy more efficiently, and on the energy efficiency of appliances. This could not only help reduce your bills, but also help improve your standard of living, as well as benefiting the environment. To take advantage of this service, call our energy efficiency number (see 'Contact us' on page 10).

There are a number of energy efficiency grants available from a variety of sources, ranging from local authorities to government agencies.

For further details give us a call. In order to give you the best possible advice, we may arrange for an Energy Efficiency advisor to visit you at home.



Help and advice

For advice and information, call us on any of the numbers shown below. If you feel your enquiry hasn't been resolved satisfactorily, please ask to speak to a manager or call our Complaints team on 0845 300 6301, if you are a business please call 0845 055 0065.

To help us improve service quality, we may record phone calls from time to time.

Contact us

Customer Service: 0845 059 9905

Energy efficiency advice: 0845 301 4875

Minicom service: 0800 056 6560

E-mail: domestic@eonenergy.com

Address: E.ON, PO Box 9286 Nottingham NG1 9DX

Translation service

We offer a translation service via the telephone. For more information please contact our Customer Service Centre on 0845 059 9905.

Useful contacts

Advice groups

The following organisations may be able to give specialist advice and information:

Age UK

Address: **Astral House,
1268 London Road
London SW16 4ER**

Telephone: **0800 009 966**

Website: **ageuk.org.uk**

Energy Supply Ombudsman

Address: **PO Box 966,
Warrington WA4 9DF**

Telephone: **0300 440 1624
01925 530 263**

Fax: **0330 440 1625
01925 530 264**

Textphone: **0330 440 1600
0845 051 1513**

Website: **energy-ombudsman.org.uk**

Email: **enquiries@energyombudsman.org.uk**

National Debtline

Telephone: **0808 808 4000**

Website: **nationaldebtline.co.uk**

Energy Saving Trust

Address: **21 Dartmouth Street,
London SW1H 9BP**

Telephone: **0800 512 012**

Website: **est.org.uk**

Citizens Advice Bureau

Telephone: **020 7833 2181**

Website: **adviceguide.org.uk**

The Disabled Living Foundation

Address: **380-384 Harrow Road,
London W9 2HU**

Telephone: **0845 130 9177**

Website: **dlf.org.uk**

Consumer Direct

Telephone: **08454 04 05 06**

Website: **consumerdirect.gov.uk**

Warmfront

Telephone: **0800 316 2805**

Website: **warmfront.co.uk**