



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 0345 059 9905 or Minicom Freephone 0800 056 6560 for a copy in:

- braille
- large print
- alternative language



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'll 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 you can enter your meter readings online at eonenergy.com/meterreadings 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 a 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.

The following, outline ways you can pay for most of our tariffs:

- 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

This allows you to spread the cost of your energy over the year with monthly payments that we agree together. We regularly check you aren't paying too much or too little and send you an Annual Review every year. You'll receive statements at least once every 6 months, highlighting your charges and the payments you've made.

Paying by Fixed Monthly Direct Debit also gives you a £35.00 standing charge reduction per fuel if you are on one of our new tariffs. If you are on a tariff that started before 13 January 2013 you may receive a different discount.

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 same reduction in standing charge or any other discount that you would get with the fixed monthly Direct Debit.

Monthly standing order

This works in a similar way to the monthly Direct Debit scheme, except you won't qualify for the reduction in standing charge or any other discount that you would get with the fixed monthly Direct Debit. You'll also 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 what you will use each week/ fortnight/ month. 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

You can pay us a 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 within 14 days of the bill date.

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

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 make sure that you have the necessary details so you can buy credit.

If you meet our credit vetting requirements (see 'Security with future bills' page 7) it may be appropriate to exchange the existing meter for a normal credit meter.

To find out more about prepayment meters, see out '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 payments through your benefits.**

With many of our payment arrangements you'll pay for what you'll use plus a manageable amount towards what you owe.

It's important that you keep to a payment arrangement once agreed. If you don't, we may add additional debt collection charges to your account and we may 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 bill 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 18 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 that might affect your ability to pay your bills.**



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 we'll 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 StepChange (a free and confidential service), Citizens Advice Consumer Service or Money Advice Centres. See 'Useful contacts' on page 10 for further information.

You should 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 Home Discount (see 'Warm Home Discount' under 'Useful contacts' on page 10).



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 may not be suitable for all customers, but may be considered to protect your supply.

To be eligible for the scheme, your Benefits Office will discuss and make arrangements with you and E.ON. A weekly deduction will be taken from your benefit of £3.65 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.

What happens when bills are not paid or you don't keep to your 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 you a fee to cover our costs.

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.

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 we are unable to install a prepayment meter, 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'll assess all circumstances individually and you should make us aware of your circumstances and any vulnerability within your home.



From the 1 October to 31 March the following year, you won't be disconnected if we're aware 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'll 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 your supply back on

If we've disconnected your supply for non-payment, it won't be reconnected until you've paid the amount you owe 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.

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.

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 for 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 give us your final meter reading, we'll estimate it. Or, if you don't let us know you're moving, we'll continue to bill you until you tell us you've moved home.

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 make sure that you're able to buy credit as quickly as possible.

Energy efficiency

We've trained everyone in Energy Efficiency Advice. This means that whenever you speak to us you'll be talking to someone who 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. Please also see our Saving Energy Toolkit available on our website at eonenergy.com/savingenergy which lets you see how much energy you use compared to other similar E.ON customers' homes in your area. It could help you start using no more than you need, saving energy and money.

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 (see 'Contact us' on page 10).

Finding the best deal for you

We've reduced our choice of products to just 4 tariffs making it easier for you to compare whether we've got the best deal for you. To make sure you're on the best tariff to suit your needs, you can visit our website at eonenergy.com/bdfy or call us to get a quote (see 'Contact us' on page 10).



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 your manager or call 0333 2024 606. If you are a business, please call 0345 055 0065.

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

Help and advice

Customer Service: **0345 059 9905**
Energy Efficiency advice: **0345 052 0000**
Minicom service: **0800 056 6560**
E-mail us by visiting our website: **eonenergy.com/contactus**
Address: **E.ON Energy Solutions,
PO Box 7750 Nottingham
NG1 6WR**

Translation service

We offer a translation service via the telephone. For more information please contact our Customer Service Centre on 0345 059 9905.

Useful contacts

Advice groups

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

Age UK

Address: **Tavis House, 1-6 Tavistock Square
London WC1H 9NA**
Telephone: **0800 169 6565**
Website: **ageuk.org.uk**

Ombudsman

Address: **PO Box 966,
Warrington WA4 9DF**
Telephone: **0330 440 1624**
Fax: **0330 440 1625**
Textphone: **0330 440 1600**
Website: **energy-ombudsman.org.uk**
Email: **enquiries@energyombudsman.org.uk**

StepChange Debt Charity

Telephone: **(Freephone including mobiles) 0800 138 1111**
Website: **www.stepchange.org**

National Debtline

Telephone: **(Freephone) 0808 808 4000**
Website: **nationaldebtline.co.uk**

Energy Saving Trust

Address: **21 Dartmouth Street,
London SW1H 9BP**
Telephone: **0300 123 1234**
Website: **est.org.uk**

Citizens Advice Consumer Services

Telephone: **03454 04 05 06**
Website: **adviceguide.org.uk**

The Disabled Living Foundation

Address: **Ground Floor, Landmark House,
Hammersmith Bridge Road,
London W6 9EJ**
Telephone: **0300 999 0004**
Website: **dlf.org.uk**

Warm Home Discount Scheme

Address: **Warm Home Discount Team,
Pink Zone, 1st Floor
Peel Park, Brunel Way
Blackpool FY4 5ES**
Telephone: **0345 603 9439**

Or, visit our Website: **eonenergy.com/warmhomediscount**