

Paying for your Energy

Your Payment Options



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 any of the organisations listed at the bottom of this document for independent help.

Alternatively, please call **01962 891 195** 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.

➤ 1. Ways to Pay

Monthly Fixed Direct Debit

There are many ways to pay for your energy usage, but we think the best way is to set up a monthly fixed Direct Debit which allows you to split the cost of your yearly energy charges equally over a period of 12 months.

A monthly fixed Direct Debit is calculated to cover your expected energy usage for the year. If available, we use your previous year's usage. When it isn't, we use details we have about your premises, to estimate your usage. We calculate your total energy costs (including any account balance, if applicable) for the coming year - then simply divide it by 12 to give you a monthly figure.

We spread your payments evenly over the year, so no need to worry about frequent changes to your monthly outgoings. You will receive an annual Direct Debit review - and rest assured we continue to monitor your usage to make sure it's in line with your payments.

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.

We will always comply with the Direct Debit guarantee.

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

Variable Direct Debit

A variable Direct Debit is suitable for customers who want to pay for exactly what they use during that month. This payment option would be preferable for businesses who may be impacted on a seasonal trend.

As the Direct Debit is taken within 14 days of the date of the bill, this would mean you would need to ensure there are sufficient funds available. Your bill amounts will vary month to month depending on your energy usage.

We will always comply with the Direct Debit guarantee.

Payment on receipt of bill (not available to new customers).

Like the variable Direct Debit option, this is preferred by customers who want to pay for exactly what they use. Your bill amounts will vary month to month depending on your energy usage. We will issue a bill each month, and request that you pay this within 14 days of the date of the bill.

You will need to ensure that your payment reaches us before the due date. You can make a payment by:

- ✓ Bank Transfer (BACS)
- ✓ Through My Utilita Business
- ✓ Debit card
- ✓ Credit card
- ✓ BillPay
- ✓ Cheque
- ✓ Postal order

If required, our bank details are included below.

Utilita Energy Ltd
Sort Code – 09-02-22
Bank Account Number – 10470356

Please make sure to include your 12-digit payment reference shown on your bills to help allocate the payment to your records.

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 **0330 0537 657**. If you don't have a BillPay card, you can request one free of charge by visiting utilita.co.uk/newcard

Pay As You Go Meter (not available to new customers).

Pay As You Go meters, or prepayment meters, offer a Pay As You Go service, useful for budgeting finances and energy conscious businesses. The meter requires payments, known as top-ups, in advance of the energy being used. If the credit runs down to below £0, then the meter may shut off supply to the premise. This is not a desirable payment option for businesses that rely on a continuous supply of energy to remain profitable.

The prepayment meter will offer £15 emergency credit as an emergency buffer in case it is not immediately convenient to top up straight away, and we offer friendly credit hours – meaning you won't ever lose power during the evenings, weekends and bank holidays. You make payments via a top-up card (one for each of your meters). You can top-up online, via SMS, over the automated phone line, through PayPoint outlets or via a Direct Debit.

➤ 2. Bills and Statements

The frequency and format of your bill will depend on the method by which you chose to pay for your usage. We have outlined when you can expect a bill below:

- If you have chosen to pay on receipt of a bill, you will receive a bill every month which will break down your energy usage and specify whether this is based on actual or estimated reads. You can choose to pay for this via a variable Direct Debit or manually using the ways to pay described above.
- Direct Debit customers will receive a monthly statement to show what they have paid and whether they have covered the cost of the energy they have used.
- Pay As You Go customers pay for all their energy up front, eliminating the need for a monthly bill.
- 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). This may be provided alongside your gas and/or your electricity Annual Statement.

VAT charges

You may qualify for a reduced VAT rate of 5% if your business has a daily gas usage not more than an average rate of 145kWh per day (4,397kWh per month) of piped gas to any one of your premises (if you have more than one site). For electricity customers, you must not consume more than an average rate of 33kWh per day (1,000kWh per month). If you consume less than 53,764 kWh of gas per annum and less than 12,000 kWh of electricity per annum, we will apply a VAT rate of 5% automatically.

Billing Disputes

If you disagree with an estimated bill (where your consumption has been based on estimated meter readings), you can choose to submit your own meter readings. Any meter readings provided will be considered and adjustments to your bill will be made accordingly. We always try to accept your first meter reading provided that it is reasonable, but we reserve the right to send our own representative to validate the information provided.

In the event of a billing dispute, we request that you pay the amount that is not in dispute and we will investigate the issues. Where we have carried out our investigation, we will present you with the outcome. If you continue to dispute the outcome, you may have the right to refer your case to the Ombudsman. More information on making a complaint can be found at business.utilita.co.uk/contact/complaints

If you think that your bills are being affected by a faulty meter, then we may ask you to keep a record of your energy usage for a few days as a preliminary investigation. If you ask us to send an engineer out and there is nothing wrong with your meter(s), we may charge you for the visit and this debt will be added to your bill or Pay As You Go meter.

Back billing

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 consumption. Any energy used outside of those 12 months will not need to be repaid.

To keep your bills accurate, we will use your smart meter to provide us with regular remote readings. If you do not have 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 consumption. Please note, this does not apply if we have made reasonable attempts to read your meter and we have been denied access to it.

Where you have deliberately prevented us from being able to issue you with a bill for more than 12 months of usage, or you've prevented us from being able to bill you based on actual meter readings, we will not apply this back-billing principle. We will explain the reasons why.

3. Overdue Payments

If you fall behind with payments, then we will write to you and let you know how much is outstanding. We will discuss the options available to you in order that you can clear any outstanding debt. We may agree a reasonable payment plan and if you do not miss any payments under this plan, you will not be liable for any further action.

We reserve the right to charge the Payment Administration Fee which would be a fee based on passing through to you all the reasonable administration and other costs that we would incur.

Under certain circumstances, we may ask you to switch to a Pay As You Go method in order to recover any outstanding debt. We may switch one or all of your meters, and we may add the outstanding amount to your Pay As You Go meter to repay as a percentage of future top ups. More information about prepayment meters can be found in section one. Where you have more than one Pay As You Go meter, we reserve the right to move your debt between the meters, to ensure the debt is reduced as quickly as possible.

In extreme circumstances, where a Pay As You Go meter is not suitable, we may stop your supply remotely, or apply for a warrant to disconnect or de-energise your meter. This will mean that your energy supply will be cut off until you are able to pay us the full amount owed, plus any disconnection and reconnection charges that we may have incurred as a result of recovering the overdue amount.

Where we undertake revenue protection activities this may result in charges being made to your account including (but not limited to) the cost of any investigation, warrants and associated costs, and the costs of any subsequent court case.

We do not wish to take any of the above actions, and we do so only in severe cases of non-payment. Where you engage with us early, we can stop any further debt recovery action and work with you to help you through any difficulties you may have. We can offer assistance or point you to sources of independent advice if you wish.

If we take any of the actions described above, we will write to you to tell you what to expect. Wherever possible, please let us know your circumstances, so that we can make any reasonable adjustments.

➤ 4. Moving Premise

You need to ensure that you take final meter readings on the day you move out of your business premises, and take start reads on the day you move into a new business premise. This will ensure that you only ever pay for your own electricity and gas and that any final bill or statement that we send you is accurate. You can do this by completing and sending us a Change of Tenancy form available at business.utilita.co.uk/downloads

If you are leaving the premise before a fixed term contract has ended, you can avoid the termination fee by taking your energy contract with you to your new premise. Please give us a call to discuss this option.

➤ 5. Energy Efficiency Advice

Small changes can have a big impact on your energy use – and help reduce your spend.

Visit business.utilita.co.uk/energy-efficiency for energy efficiency advice or call our Extra Care Team on **03303 337 456** for expert advice.

business.utilita.co.uk/energy-efficiency

➤ 6. Useful Contact Details

Our contact form is available at business.utilita.co.uk/contact-us – If you'd prefer to speak to a member of our Business Customer Services Team – call us on **03330 156 662**.

We'll do everything we can to help you but if you would like impartial advice on a consumer related issue the following independent organisations can offer free and confidential advice.

Citizens Advice Consumer Service

Call – **03454 040 506**

Website – citizensadvice.org.uk

Energy Saving Trust

Call – **08005 120 12**

Website – energysavingtrust.org.uk

National Debtline

Call – **08008 084 000**

Website – nationaldebtline.co.uk