



## Services for prepayment customers

### Introduction

A prepayment meter allows you to pay for your gas and electricity as you use it and, if you need to, pay off outstanding debt at an agreed weekly rate taken from your top ups.

This document explains the advantages and disadvantages of prepayment meters, how they work and when you or we may want to install one.

### When a prepayment meter may be installed in your home

Following a suitability assessment to make sure it's safe and reasonably practical for you to use a prepayment meter, we may install one in the following circumstances:

- You've asked for a prepayment meter to better manage your energy payments as a pay-as-you-go (PAYG) service.
- You've asked for a prepayment meter to pay an outstanding debt.
- You've defaulted on a previous debt repayment plan.
- No other suitable debt repayment arrangement can be agreed upon.

First Utility prepayment meters are fitted free of charge by qualified engineers.

Occasionally there may be additional costs incurred in fitting a prepayment meter, which we reserve the right to charge you for. A summary of charges relevant to you is available on the 'our policies' page of our website, which you can access here

[www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website. Alternatively, you can call our Customer Services team on 01926 320 700 to ask for a summary of charges.

### Some advantages of a prepayment meter

- A prepayment meter lets you manage and control how you pay for the energy you use by letting you choose how much to spend and when.
- Prepayment meters act like a pay-as-you-go (PAYG) system so you don't have to worry about monthly bills.
- If you find yourself with debt that you're struggling to pay back, a prepayment meter can be used to repay this in set amounts over a time period that suits you.

- Our smart prepayment meters with 'in home display' show you how much credit you've got left on your meter so you'll always know when you need to top up. There's also an emergency credit feature you can use to keep your supply on if you can't top up before it runs out. See the emergency credit section below for more details.
- If you do run out of credit, your energy won't go off supply at times when it isn't possible to top up at a shop. For example, our smart PAYG meters won't cut out between 8pm and 9am, Monday - Friday, at weekends or on bank holidays.
- You'll have the potential to build up credit on the meter over the summer months to help pay for the winter months.
- You'll receive a statement of account each year showing how much energy you've used and the payments you've made, plus your current account balance.

### Some disadvantages of a prepayment meter

- Your supply may disconnect if you don't top up and keep your meter in a credit balance.
- If you're going to be away from home for a few days or more you'll need to make sure you have enough credit to cover usage (like a fridge or freezer) during this period and any debt payments that'll be taken during that time.
- Tariff costs may be higher for a prepayment meter.
- You may find yourself having to top up more during the winter period due to the colder weather and darker nights, as usage usually goes up during this time.
- If you lose your top up cards, you'll need to call us to arrange for new cards to be sent to you and to make payments with a credit or debit card.
- Standing charges will also be deducted from the credit on the meter; your meter must have enough credit to pay for these even during the summer when your usage may be lower.
- Prepayment tariffs may be slightly higher than other payment methods due to the additional metering and administration costs. We'll write to you from time to time to advise you of other tariffs and payment options. However, you can contact us at any time to discuss the options available to you.

### How to use a First Utility prepayment meter

When we install a prepayment meter you'll be provided with a [prepayment meter user guide](#). Please call Customer Services on 01926 320 775 if you have any difficulties or questions about using the prepayment meter or if you need a new user guide.

### Where to make payments

You can buy credit for a prepayment meter at any Paypoint outlet. You can search for Paypoint outlets in your area at [www.paypoint.co.uk/locator](http://www.paypoint.co.uk/locator), or by calling us on 01926 320 775.

When you buy credit at a Paypoint outlet, they'll give you a receipt as proof of purchase. Please keep your receipts. They include a 'vend code' which you'll need to enter manually on your meter if your top up doesn't automatically update. We may also need to see copies of the receipts in the event of a query.

You must use the payment card that we give you to buy credit for your prepayment meter as they're linked together. Your card contains a 19 digit Purchase ID which you should make a note of because if you lose your payment card, you'll be able to buy credit using your Purchase ID at the Paypoint outlet until a new card arrives.

### What to do if your payment card is lost or faulty

If you lose your payment card and Purchase ID or your card is faulty or damaged, please call us on 01926 320 775 immediately and we'll send you a new card in the post as soon as possible. Please note that we may charge you for a replacement payment card if your existing one is lost or damaged.

If your meter was fitted by First Utility, it's possible to buy credit for your prepayment meter over the phone using a debit or credit card. Please call 01926 320 775 to do this.

### What to do if you think your prepayment meter is faulty

If you think there's a problem with your prepayment meter but you're still on supply you should call us on 01926 320 775. If you think there's a problem with your prepayment meter and you're off supply, please call us on 01926 320 770 and select option 9. You should never, under any circumstances, try to fix the issue yourself.

Once you've told us there's a problem, we'll do the following:

#### **If you've lost your energy supply**

Within 3 hours (4 hours on a weekend or a bank holiday), of you telling us that there's a problem, we'll look at the issue and start to put things right. This may mean sending an engineer to your home but this isn't always necessary. If we don't need to send an engineer, we'll start whatever work is necessary to put things right within the 3 (or 4) hours.

#### **If you haven't lost your supply**

Within 3 hours (4 hours on a weekend or a bank holiday), of you telling us that there's a problem, we'll take action to help us better understand whether your prepayment meter is faulty. If it is faulty, we'll repair it or (where this is not possible) replace it.

**Please note** that if we receive your notification after normal working hours (8pm on week days and 5pm on weekends and bank holidays), the 3 or 4 hour timescale will start from 8am the next day if it's a weekday and 9am if it's a weekend or bank holiday.

If we fail to meet either of these standards, we'll pay you compensation of £30.00 within 10 working days. If we fail to do that, we'll make an additional payment of £30.00 within a further 10 working days. We'll make those payments to you unless there is a genuine dispute between us as to whether you should receive them, and in accordance with the provisions of the Electricity and Gas (Standards of Performance) (Suppliers) Regulations 2015. Payments will typically be made as a credit to your energy account.

Full details of these and our other obligations can be found on the 'our policies' page of our website, which you can access here [www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website.

### How your debt repayment level will be agreed

If you're having a prepayment meter fitted to pay off a debt, we'll take into account the what you tell us about what you can afford, including whether or not you're getting certain benefits. We'll also take into account information provided by any advisory group acting on your behalf (such as a Citizens Advice consumer service or CACs, which provides independent advice about your rights as an energy consumer).

When making a debt repayment arrangement we can agree a repayment plan to suit your needs. It's important that you give us full details of your circumstances, including any benefits that you may be claiming, so that we can agree a repayment rate with you. It is essential that you tell us if you can afford the weekly amount that we propose.

We'll send you a statement giving details of:

- the date that the prepayment meter was fitted
- the total outstanding debt
- the repayment rate based on your ability to pay, including whether or not you're getting certain benefits and other information provided to us
- the amount of emergency credit available and the date the debt will be fully repaid if it's paid at the current repayment rate.

You can also find this information on your meter. For further information please see your prepayment meter user guide which should be given to you when your prepayment meter is installed. Please contact us if you need help with this.

If your circumstances change or you can't afford the agreed debt repayment levels, please contact our prepayment team on 01926 320 775. We'll reassess your circumstances and can arrange for the meter to be updated to collect the new agreed repayment amount. If you're struggling with repayments and would like free impartial advice, you can contact National Debtline, StepChange Debt Charity or PayPlan who will be able to help you work out how much you can afford to pay. We'll work together to agree an acceptable debt repayment level.

It's easy to get free, independent advice so that you 'know your rights' as an energy consumer. You might want to get a better deal, find out how to make a complaint, get advice about the quality of your electricity or gas supply, or ask for help if you're struggling to pay your bills. To 'know your rights' visit [www.citizensadvice.org.uk/energy](http://www.citizensadvice.org.uk/energy) for up to date information or contact the Citizens Advice consumer service on 03454 04 05 06.

For more information, please refer to our 'Paying your bill help for domestic customers' policy which is available on the 'our policies' page of our website, which you can access here [www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website, or by calling Customer Services on 01926 320 700.

### What happens when the debt's paid off?

The prepayment meter will continue to work as a pay-as-you-go service and you'll only pay for the energy you use and any standing charges. If your meter doesn't automatically reset, please contact us on 01926 320 775.

Once your meter's been reset we'll send you an updated statement.

### What happens if we change our prices?

If we change our prices, we'll remotely update the tariff on your meter. If the price is going up, we'll let you know in writing beforehand. Changes will take effect at midnight on the day the change is made.

### Switching to a credit meter

There may be ways for you to pay for your energy other than through a prepayment meter, for example, you may ask us to install a credit meter. Changing to a credit meter is dependent on your circumstances, so please call us to discuss the options available to you:

- If you've moved into a property recently at which a prepayment meter was already installed, we'll exchange your prepayment meter for a credit meter as long as you meet our credit requirements. We may ask you to pay a security deposit.
- If you've lived at a property for more than six months after we've installed a prepayment meter and the prepayment meter wasn't fitted to recover a debt owed by you, we will, at your request, exchange your prepayment meter for a credit meter if you agree to pay by Direct Debit or another suitable payment method. If it's been less than six months since we made the exchange, we may charge you for this.
- If it's no longer safe or reasonably practical for you to use your prepayment meter.

- We won't exchange a prepayment meter for a credit meter if it was fitted to recover a debt and that debt is still outstanding, unless we can agree an acceptable alternative payment method. Please note that if we do agree to an alternative payment method and have to reinstall the prepayment meter at a later date because you fail to make the necessary payments we may charge you for this.

## Emergency credit

Prepayment meters have an emergency credit facility. We recommend that you only use this as a last resort to make sure that your supply stays on until you can top up.

Emergency credit is a loan, usually of £10 which needs to be repaid when you next top up. If you use all of the emergency credit without topping up, your supply for that meter will be disconnected. To get your supply reconnected, you'll need to buy enough credit to cover the value of the emergency credit you've used, plus at least £1.

To stop your debt getting bigger, your meter will still collect standing charges and any agreed debt repayment amount while using emergency credit.

## Friendly credit

If your emergency credit runs out during the week after 8pm\*, the supply will NOT disconnect until 9am\* the following day. During this time, the credit is known as friendly credit. This will give you enough time to buy more electricity or gas. If your emergency credit runs out after 8pm\* on a Friday, the supply will NOT go off until 9am\* the following Monday (or the day after, if it's a Bank Holiday).

## Self disconnection

If you have to stop using energy because you can't afford to buy credit, please contact us immediately and we'll do our best to help you. If you sometimes choose not to use your supply (such as when you're on holiday) remember that you still have to pay standing charges and make any debt repayments that you've committed to, so you'll need to make sure that you buy enough credit to cover these costs.

As part of our commitment to make life easier for you, your prepayment meter won't self disconnect during times when it may be difficult to buy credit. These are: 8pm to 9am Monday – Friday, all weekend, and all Bank Holidays in the UK and Scotland.

However, please note that standing charges and any debt to be repaid will accumulate during any period in which you remain in emergency credit during out of office hours and you'll need to repay these when you next buy credit.

\* This may be subject to change

## Energy efficiency advice

Using energy efficiently may help you reduce the amount you spend on energy. We can offer you impartial advice on how to save energy. Information is available on our website in our 'Energy Saving Advice' document which is available on the 'our policies' page of our website, which you can access here

[www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website. Alternatively, you can call us free on 08000 115 965 and we'll be happy to provide you with more information.

## Moving a prepayment meter

Before we install your prepayment meter, we need to check that it is safe and reasonably practical for you to use it. If your circumstances change and you find it difficult to get to your meter, we can arrange for an engineer to visit your home to move the meter within a set distance to a more convenient location for you. When you call us to discuss moving your meter we'll ask you a series of questions to determine who's responsible for moving your meter. If the meter needs moving further than we as your energy supplier can move it, we'll put you in contact with your local network distribution company to do this.

If you're of pensionable age, disabled or chronically ill, we may not charge to move a meter. For further information, please see our Helping Vulnerable Customers policy which is available on the 'our policies' page of our website, which you can access here [www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website, or by calling Customer Services on 01926 320 700.

If you're not eligible for this work to be carried out free of charge, we'll let you know and arrange a quotation. You can then decide whether or not you wish to go ahead with the work.

If you are no longer able to use a Prepayment meter due to sickness or disability we may decide that moving it is not the best thing to do and that a replacement credit meter is the safest option.

## Access to your meter

It's important that you allow us access to your prepayment meter. We may need to obtain an exact meter reading, complete a safety inspection, reset or exchange your meter. Please note that if we can't access your meter and have to apply for a warrant to gain access to your property, we'll charge you for our costs. A summary of charges relevant to you is available on the 'our policies' page of our website, which you can access here [www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website. Customer Services on 01926 320 700.

## Statement of account

A statement of account will be sent to you each year detailing your energy usage, payments you've made and any debt which may be outstanding on your meter. Alternatively, you can ask us for a statement at any time, but we may charge you for it. A summary of charges relevant to you is available on the 'our policies' page of our website,



which you can access here [www.first-utility.com/about-us/service/our-policies](http://www.first-utility.com/about-us/service/our-policies) or from the footer of any page of our website. or by calling Customer Services on 01926 320 700.

## Changing supplier or moving home

If you decide to switch to a different energy provider you must use the payment card that your new supplier sends you to make sure that your top ups go to your new supplier and not to First Utility.

If you're moving house, please call us on 01926 320 700 at least 2 working days before you leave so that we can take your final meter readings and forwarding address so that we can close your account and send you a final statement. **Please don't take your payment card with you**, it needs to stay with the meter so that the new occupant can use it.

If you choose to switch to a new energy provider, or don't rejoin First Utility after you move house, any remaining debt or credit will be taken forward to your final statement.

If you don't let us know that you're moving, you will remain responsible for paying for the energy being used in the property in accordance with clause 5.1 of our Domestic Terms and Conditions until a new tenant or homeowner advises us that they've moved in.

If you move into a property or join First Utility with an existing prepayment meter, please contact us immediately. Please also provide us with the meter reading on the prepayment meter on the day that you move in. This will enable us to provide you with accurate statements. If there's no payment card at the property, please contact us and we'll arrange for a new one to be sent to you.

Please note that you're able to change supplier even if you're paying off debt through a prepayment meter, as long as that debt is less than £500 per meter and your new supplier agrees to take on this debt.

## Final account

If you leave First Utility, we'll send you a final bill based on your final meter reading. You must pay any outstanding debt in full, unless it is under £500 and your new supplier has agreed to take it on. Any credit left on the account will be paid to you as soon as possible.



## Contact us

Customer Services general enquiries:

Telephone: 01926 320 700

Email: [customer.services@first-utility.com](mailto:customer.services@first-utility.com)

Postal address: Customer Services First Utility PO Box 4360 Warwick CV34 9DB

The Customer Services centre is open 8am to 8pm Monday – Friday and 9am to 4pm on Saturdays.

Prepayment specific enquiries:

Telephone: 01926 320 775

Email: [prepayment@first-utility.com](mailto:prepayment@first-utility.com)

Postal address: Customer Services First Utility PO Box 4360 Warwick CV34 9DB

The prepayment team are available from 8am to 8pm Monday – Friday and 9am to 4pm on Saturdays.

## Useful contacts

**The following organisations may be able to provide you with specialist advice and information:**

### Age UK

England: Tavis House, 1-6 Tavistock Square, London WC1H 9NA

Telephone: 0800 169 2081

Website: [www.ageuk.org.uk](http://www.ageuk.org.uk)

Email: [contact@ageuk.org.uk](mailto:contact@ageuk.org.uk)

Scotland: Causewayside House 160 Causewayside Edinburgh EH9 1PR

Telephone: 0800 4 70 80 90

Email: [info@agescotland.org.uk](mailto:info@agescotland.org.uk)

Wales: Ty John Pathy 13/14 Neptune Court Vanguard Way Cardiff CF24 5PJ

Telephone: 0800 0223 444

Email: [enquiries@agecymru.org.uk](mailto:enquiries@agecymru.org.uk)

### Energy Ombudsman

PO Box 966 Warrington Cheshire WA4 9DF

Telephone: 0330 440 1624

TextPhone: 0330 440 1600

Fax: 0330 440 1625

Email: [enquiries@osenergy.org](mailto:enquiries@osenergy.org)

Website: [www.ombudsmanservices.org/energy](http://www.ombudsmanservices.org/energy)

National Debtline Telephone: 0808 808 4000

Website: [www.nationaldebtline.org](http://www.nationaldebtline.org)

#### Energy Saving Trust - England and Wales

Telephone (advice line): 0300 123 1234 (calls charged at National Rate)

Website: [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

email: [energyadvice@est.org.uk](mailto:energyadvice@est.org.uk)

Scotland - call Home Energy Scotland free on 0808 808 2282

#### Citizens Advice Consumer Service

Website: [www.citizensadvice.org.uk/energy](http://www.citizensadvice.org.uk/energy)

Telephone: 03454 04 05 06

#### The Disabled Living Foundation

Ground Floor, Landmark House, Hammersmith Bridge Road, London, W6 9EJ

Telephone: 0300 999 0004

Email: [info@dlf.org.uk](mailto:info@dlf.org.uk)

Website: [www.dlf.org.uk](http://www.dlf.org.uk)

#### StepChange Debt Charity

Wade House, Merrion Centre, Leeds, LS2 8NG,

Telephone: 0800 138 1111,

Website: [www.stepchange.org](http://www.stepchange.org)

#### PayPlan

Kempton House, Dysart Road, PO Box 9562, Grantham, Lincolnshire NG31 7LE,

Freephone: 0800 280 2816,

Website: [www.payplan.com](http://www.payplan.com)