



Paying your bill - help for domestic consumers

If you are having difficulty paying your energy bill we will work with you to try to agree a way that will help you to do so. However, we may take action to disconnect your supply if you have not paid your bill and we have exhausted all options to make an agreement with you. This will always be a final option and we will take all reasonable steps to reach agreement with you for repayment based on your ability to pay.

Step 1

In the event that you are having difficulty or will have difficulty paying all or part of your electricity or gas bill, we will:

- Contact you to find out what we can do to help. This may be by phone, letter or email;
- Take all reasonable steps to assess your ability to pay;
- Discuss your circumstances, in particular, whether you or anyone in your household is vulnerable (please see our policy “Helping Vulnerable Customers” which is available within the “Our Policies” subsection of the “Help and Advice” page on our website www.first-utility.com or on request from our Customer Services Team on 01926 320 700);
- Offer solutions to assist you in paying any overdue or future bills;
- Offer you energy efficiency advice in order to assist you in finding ways in which you can reduce your energy costs (please see our leaflet Energy Saving Advice which is available within the “Our Policies” subsection of the “Help and Advice” page on our website www.first-utility.com) or you can call us free of charge on 0800 0115 965.

Suggested solutions will include

- Short term deferment of payment;
- Agreeing a debt repayment plan as instalments;
- Agreeing a regular instalment plan for future bills;
- Installation of a prepayment meter, where it is safe and reasonably practicable to do so;
- If you are on certain means tested benefits, arranging for payment directly from benefits through the Fuel Direct Scheme.

We will always try to come to an agreement that allows you time to pay and which takes into account any information you, or any third party (such as Citizens Advice, see contact details for various organisations at the end of this document), may give us regarding your ability to pay. This information will be used when calculating, offering and agreeing a repayment plan with you.

You should always tell us if you are having, or believe that you will have, difficulty paying. You can contact our Customer Service Team on 01926 320 700.

Step 2

Where you do not have a prepayment meter and you have declined our proposals to assist you in finding an acceptable payment solution, we will offer to install a prepayment meter.

If we have been unable to contact you by the means listed in step 1 we may arrange for a Debt Counselling Agent to visit your home to discuss the options available. If our offer is declined or we are still unable to make contact with you, we may proceed to apply for a warrant to access the property to install a prepayment meter. We will decide whether to proceed to apply for a warrant by taking into account all of the information we have as to your particular circumstances at the time.

If it is not considered safe and reasonably practicable to install a prepayment meter we will make a further attempt to agree a repayment plan, taking into account any information that we have about your ability to pay.

If we install a prepayment meter to collect your debt, we will explain:

- How much money you owe, and why;
- The amount of debt to be recovered each week;
- Details of meter charges and other costs which you will have to pay;
- How to operate your prepayment meter;
- The amount of Emergency Credit available on your meter and how it works;
- A telephone number for advice and emergencies;
- Details of charges for replacing lost or damaged cards;

We may also prevent you from changing supplier until the debt is cleared. However, if you have a prepayment meter and your debt does not exceed £500, you may switch supplier provided your new supplier agrees to take on your debt. Remember you may tell us at any time of any circumstances affecting your ability to pay.

Step 3

If you:

- Fail to keep to an agreed repayment plan; or
- Interfere with a prepayment meter in any way; or
- If we have not installed a prepayment meter because it is not considered safe and practical to do so and you have refused to enter into a repayment plan; or
- You are eligible, but have refused to use the Fuel Direct Scheme.

Then we may take steps to disconnect you, but before any decision is made we will give full consideration to all your circumstances known to us at the time.

We will not disconnect any home in winter (between 1st October and 31st March) if we know or have any reason to believe that anyone in the household is vulnerable see our policy “Helping Vulnerable Customers” (within the “Our Policies” subsection of the “Help and Advice” page on our website www.first-utility.com) or on request from our Customer Services Team on 01926 320 700). We will take all reasonable steps to find this out before we make a decision to disconnect and you may notify us at any time if you believe anyone in the household is vulnerable.

Reconnection of supply

In order for you to be reconnected you will need to:

- Agree a repayment plan to cover the overdue amount;
- If requested by us, agree payment of any security deposit (which can be paid by instalments based on your ability to pay);
- If requested by us, agree payment of any expenses resulting from disconnection and reconnection (which can be paid by instalments based on your ability to pay); and
- Pay your first instalment.

We will make reasonable endeavours to reconnect your supply by midnight of the working day following satisfaction of these requirements.

Useful information

If you are in receipt of Pension Credit, Income Support or Jobseekers Allowance and you owe us more than £65.45, you may be able to take advantage of the Department of Work and Pensions (DWP) Fuel Direct scheme. Under this scheme the DWP will take money each week to the value of the current Fuel Direct rate directly from your benefits, and pay us the money you owe for any electricity and/or gas debt you have with us as well as for your current usage. It normally takes 14 days for us to set up this arrangement for you with the DWP.

Useful contacts

Age UK

England: Tavis House, 1-6 Tavistock Square, London WC1H 9NA Telephone: 0800 169 6565 Email: contact@ageuk.org.uk Website: www.ageuk.org.uk

Scotland: Causewayside House 160 Causewayside Edinburgh EH9 1PR Telephone: 0845 470 80 90 Email: enquiries@ageconcernandhelptheagedscotland.org.uk

Wales: Ty John Pathy 13/14 Neptune Court Vanguard Way Cardiff CF24 5PJ Telephone: 029 2043 1555 Email: enquiries@agecymru.org.uk

Energy Ombudsman

PO Box 966 Warrington WA4 9DF Telephone: 0330 440 1624 TextPhone: 0330 440 1600 Fax: 0330 440 1625 Email: enquiries@os-energy.org Website: ombudsman-services.org/energy

National Debtline

Telephone: 0808 808 4000 Website: www.nationaldebtline.org

Energy Saving Trust

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

Website: www.energysavingtrust.org.uk

email: energy-advice@est.org.uk

Address, England: 21 Dartmouth Street London SW1H 9BP Telephone: 020 7222 0101

Address, Scotland: 2nd Floor Ocean Point 1 94 Ocean Drive Edinburgh EH6 6JH Telephone: 0131 555 7900

Address, Wales: Regus House, Falcon Drive, Cardiff, CF10 4RU Telephone 029 2046 8340

Citizens Advice Consumer Service

Website: www.citizensadvice.org.uk/energy

The Disabled Living Foundation

Ground Floor, Landmark House, Hammersmith Bridge Road, London, W6 9EJ Telephone: 0300 999 0004 Email: info@dlf.org.uk Website: www.dlf.org.uk

