Introduction

A prepayment meter allows you to pay for your gas and electricity as you use it.

The purpose of this document is to explain the advantages and disadvantages of prepayment meters, how they operate and the circumstances in which one will be installed.

When a prepayment meter may be installed in your home

Assuming we agree this is the best option and following a suitability assessment to ensure it’s safe and reasonably practical to do so, a prepayment meter may be installed in the following circumstances:

● you’ve requested a prepayment meter to better manage your energy usage as a payasyougo service
● you’ve requested 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.

Please note that a prepayment meter will only be fitted by a qualified engineer. Although First Utility will not charge to fit a prepayment meter, we reserve the right to charge you for additional costs incurred in completing the installation for example, costs associated with applying for a warrant in order to enter your home to install the prepayment meter. A summary of charges relevant to you is available online under the ‘Help and Advice’ section of our website at www.firstutility.com/aboutus/service/ourpolicies or you can call our Customer Services team on 01926 320 700 to request a summary of charges.
Some advantages of a prepayment meter

- A prepayment meter gives you the ability to better manage your energy usage by letting you choose how much to spend
- Prepayment meters act like a payasyougo system so you don’t have to worry about monthly bills
- In the event that you find yourself with an outstanding bill, a prepayment meter can be used to repay this in set amounts over a time period that suits you
- There’s an emergency credit and a friendly credit option to safeguard against going off supply. This can be used before fully running out of credit if you find yourself unable to top up. The value of the emergency or friendly credit used will need to be paid back to the meter later
- You’ll have the potential to build up credit on the meter over the summer months in readiness for the winter period
- You’ll receive a statement of account each year showing your usage and the payments you have made, plus your current account balance.

Some disadvantages of a prepayment meter

- You may find yourself without supply if you don’t top up and keep your meter in a credit balance
- If you’re going to be away from your property for a few days or more you’ll need to ensure you have adequate 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 is expected to increase during this time
- If you misplace your top up cards, you may need to call our contact centre to arrange payments over the phone until replacements can be arranged
- Standing charges will also be deducted from the credit on the meter; your meter must be credited to pay for these even during the summer when your usage may be lower
- Prepayment charges 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 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 in relation to using the prepayment meter or if you lose or require a new user guide.

Where to make payments

You can purchase credit for a prepayment meter at any Paypoint outlet. You can search for Paypoint outlets in your area at www.paypoint.co.uk/locator, or by calling us on 01926 320 700.

When you purchase credit at a Paypoint outlet, you’ll be provided with a receipt as proof of purchase. We recommend you keep these receipts as you may need to manually enter the purchase vend code should the credit not automatically update the meter. We may also request copies of these receipts in the event that a query arises.

You must use the payment card that we provide you with to purchase credit for your prepayment meter. Your prepayment card is linked to your prepayment meter and your First Utility account. You should also make a note of your 19 digit Purchase ID, so should you lose your payment card, you will be able to purchase credit by providing your Purchase ID at the Paypoint outlet.

Should you lose both your payment card and ID, or your normal Paypoint outlet is not open, it is also 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 your payment card is lost or faulty

If you lose your payment card, or are unable to use it due to it being 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.

Whilst you’re waiting for your new card to arrive, you can purchase credit by providing your Purchase ID at the Paypoint outlet. Alternatively you can call us on 01926 320 775 to make a payment over the phone.

Please note that we may charge you for a replacement payment card if your existing one is lost or damaged.
What to do if you think your prepayment meter is faulty

If you think your prepayment meter is faulty but you’re still on supply, please call us on 01926 320 775. If you think there’s a fault with your prepayment meter and you have no supply please call us on 01926 320 700 and select option 9. We’ll respond by sending an engineer to your home within the following timescales:

For your electricity prepayment meter:

- within three hours if your call is received between 7am and 7pm Monday to Friday (other than Bank Holidays)
- within four hours if your call is received between 9am and 5pm on weekends and Bank Holidays
- by midday of the next working day if your call is received outside of the above hours.

For your gas prepayment meter:

- within four hours if your call is received between 7am and 7pm Monday to Friday (other than Bank Holidays)
- within four hours if your call is received between 9am and 5pm on weekends and Bank Holidays
- by midday of the next working day if your call is received outside of the above hours.

If your meter is faulty and we fail to attend within the agreed appointment time, we’ll pay you £22* compensation in the case of your electricity prepayment meter and £20* in the case of your gas prepayment meter.

If you’re without supply because the meter has run out of credit, we’ll normally only respond to a request for a visit under exceptional circumstances. We may charge you for a visit under these circumstances. A summary of charges relevant to you is available online under the ‘Help and Advice’ page of our website at [www.firstutility.com/aboutus/service/ourpolicies](http://www.firstutility.com/aboutus/service/ourpolicies) or on request from Customer Services. However, if this becomes necessary, this will be agreed with you before the visit is arranged.

* These figures may be subject to change
How your debt repayment level will be agreed

When you’re having a prepayment meter fitted in order to pay off a debt, we’ll take into account the information you provide us with in relation to what you can afford, including whether or not you’re in receipt of 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 CAscs, 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 imperative that you tell us if you can afford the weekly amount that we propose.

We’ll provide you with a statement giving details of:

● the date that the prepayment meter was fitted
● the total outstanding debt
● the repayment rate determined in accordance with your ability to pay, including whether or not you are in receipt of certain benefits and other information provided to us
● the amount of emergency credit available and the date on which the debt will be fully repaid if it is paid at the repayment rate.

You can also obtain this information through the 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 require assistance with this.

If your circumstances change or you cannot afford the agreed debt repayment levels, please contact Customer Services on 01926 320 700. We’ll reassess your circumstances and can arrange for the meter to be readjusted to collect the new agreed repayment amount. If you’re struggling with repayments and would like free impartial advice, you can contact StepChange Debt Charity or PayPlan which will be able to assist you in understanding 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 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 through the ‘Our Policies’ subsection of the ‘Help and Advice’ page on our website at www.firstutility.com/aboutus/service/ourpolicies or on request from Customer Services by calling 01926 320 700.
What happens when the debt is paid off?
The prepayment meter will continue to work as a payasyougo service and you will only pay for your energy usage together with any standing charges. If your meter doesn't automatically reset, please contact us on 01926 320 775.

Once your meter has been reset we will send you an updated statement.

What happens if we change our prices?
If we change our prices, we will remotely update the tariff on your meter. We will inform you before we do this. 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 request that we 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 have 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 have 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 has been less than six months since we made the exchange, we may charge you for this

● we will not 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 ensure that you’re kept on supply when you are unable to purchase more credit for whatever reason. Normally the emergency credit amount is £10. If you do have to use emergency credit you must arrange to buy more credit as soon as possible.
If you use all of the emergency credit without crediting the prepayment meter, 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 any emergency credit used, plus at least £1. Please note that the meter will also continue to take payment for standing charges and any outstanding debt which you're re-paying to us while running in emergency credit mode. This is to prevent your debt increasing while you are using the emergency credit facility.

**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 cannot afford to buy credit, please contact us immediately and we'll do our best to help you. If you choose not to use your supply during certain periods (such as when you are away on holiday) you must continue to pay standing charges and any repayments agreed in accordance with any debt repayment agreements in force. It is imperative that you purchase sufficient credit to cover these costs.

As part of our commitment to make life easier for you, your prepayment meter will not self disconnect during times when it may be difficult to purchase 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. Please refer to the user guide that was supplied with your meter for additional information.

* This may be subject to change
Energy efficiency advice
Using energy efficiently may help you reduce your bills. 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 in the ‘Our Policies’ section at www.firstutility.com/aboutus/service/ourpolicies. Alternatively, you can call us free on 08000 115 965 and we will be happy to provide you with more information.

Moving a prepayment meter
When we install your payment meter we will only do so in safe and reasonably practical situations. However if you’re having trouble easily accessing 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 you require the meter moving further than what we as your energy supplier can provide, we will 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 online under the ‘Help and Advice’ page of our website or on request from Customer Services by calling 01926 320 700.

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

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 should we be unable to 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 online under the ‘Help and Advice’ page of our website or on request from Customer Services.

Statement of account
A statement of account will be sent to you annually detailing your energy usage, payments you’ve made and any debt which may be outstanding on your meter. Alternatively, you can request a statement from us at any time, for which we may charge you. A summary of charges relevant to you is available online under the ‘Help and Advice’ page of our website or on request from Customer Services.
Changing supplier or moving home

If you move home or leave First Utility, you must not take the payment card with you. Please leave this behind when you go so that the new occupant can use it. Please also contact us at least two working days before you move out to advise us that you’re moving house. You can do this online visit www.firstutility.com and select ‘Moving Home’, then complete the simple online form. Alternatively you can call us on 01926 320 700. Please provide us with your forwarding address so that we can send you a final statement. If you choose to leave First Utility, any remaining debt or credit will be taken forward to your final statement.

If you don’t advise us that you’re moving, we may continue to charge you 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 you to be provided with a new one.

Please note that you’re entitled to change supplier even if you are making debt repayments through a prepayment meter, as long as that debt is less than £500 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 the final reading provided. 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@firstutility.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.

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 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:
www.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
e-mail: 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

StepChange Debt Charity
Wade House, Merrion Centre, Leeds, LS2 8NG, Telephone: 0800 138 1111, Website: www.stepchange.org

PayPlan
Kempton House, Dysart Road, PO Box 9562, Grantham, Lincolnshire NG31 7LE, Freephone: 0800 280 2816, Telephone: 0207 760 8980, Website: www.payplan.com