



budgetenergy
Northern Ireland's **Electricity** Company

Code of Practice
on
Payment of Bills

CODE OF PRACTICE ON PAYMENT OF BILLS

An electricity bill will be issued to Budget Energy customers quarterly. The bill will show the amount of electricity used in the period and the cost including VAT. Budget Energy, can upon request, provide you with your bill via email.

All customers, except for those with Keypad meters, will receive a bill. For those customers signed up to pay by Direct Debit your quarterly bill will provide details of your usage over the period, the amount of payments you have made and whether your account is in credit or if you owe any money for the electricity you have used. Keypad customers will receive a statement for information only – this will provide details of the amounts and dates you topped up on over the last 12 months and will include monthly usage.

Budget Energy endeavours to provide bills that are clear, easy to read and easy to understand.

Budget Energy offers our customers a range of payment options:

- Direct Debit
- Banking Online
- Payzone/Paypoint
- By Credit/Debit card over the phone
- By Credit/Debit card online
- Cash/Cheque

DIRECT DEBIT

Pay your bill automatically from your bank/building society account monthly. You can switch to direct debit by calling our Customer Service team on **0800 012 11 77**. We are open Monday to Friday from 8am to 8pm and 11am – 4pm on Saturdays. Please have your MPRN Number (this can be found on the top right hand side of your bill), bank account number and sort code for your current account to hand when you ring. A meter reading would also be useful.

Your first direct debit amount includes the following:

- Your actual electricity usage during your switch over period, which may take up to one month.
- The monthly direct debit amount calculated on your historic usage.

Subsequent direct debits will be your calculated monthly amount and reviewed after 6 months. Your meter will still be read by NIE Networks quarterly and Budget Energy will issue you with a reconciled Quarterly Bill

If any amendments are needed to your monthly direct debit we will notify you in writing at least 10 days before your Direct Debit date.

BANKING ONLINE

You can pay your bills online. You will need to set us up as a payee and in order to do so you will need the following details:

Bank account name: **Budget Energy Ltd**

Bank address: **Northern Bank Limited t/a Danske Bank,
6 Shipquay Place, L'Derry, BT48 6DF**

Bank Sort code: **950366**

Account no: **50140015**

IBAN: **GB75 DABA 9503 6650 1400 15**

BIC/SWIFT: **DABAGB2B**

Please instruct your bank to quote your Budget Energy account number as a reference. This helps to ensure there will be no delay in processing your payment. You'll find your account number in the top centre of your bill. In the near future you will also be able to find your account details at www.budgetenergy.co.uk through My Budget Energy, your online self-service account. Your account number will appear on the top right hand corner of the screen.

PAYZONE/PAYPOINT

If you prefer to "Pay as you Go" and buy electricity as you use it, using/installing a Keypad (if it is safe and practical to do so) might be the best option for you. You can top up at a shop/outlet displaying the Payzone/Paypoint sign. All you need is your Budget Energy top-up card. Please note most retailers will only accept cash payments – it is at the discretion of the retailers as to whether or not they accept debit/credit card payments. It is also advisable to keep your receipts.

You can request a keypad meter installation by calling our Customer Service Team on 0800 012 11 77 who will arrange an appointment for you. For more details, please refer to our Code of Practice on Services for Prepayment Meter Customers, i.e. section 7.

BY CREDIT/DEBIT CARD

You can pay either by credit card/debit card through our website (www.budgetenergy.co.uk) or over the telephone (Tel. No. **0800 012 11 77** – Monday to Friday 8am – 8pm and 11am – 4pm on Saturdays). Please have your MPRN, Account number and credit/debit card in front of you in order to complete this.

Note: There will be NO charge if you decide to pay using either credit/debit card.

CASH/CHEQUE

You can pay your bills by cash or cheque.

For cheques it can take a few days for your payment to reach us, plus a further 3 working days for your payment to clear. Please make sure to send us your cheque no less than 7 working days before your bill payment is due to ensure your payment is processed on time.

Please make all cheques payable to Budget Energy Ltd. Your Budget Energy account number should always be written on the back of any cheques that you send to us. This will help prevent delay in processing your payment. You'll find your account number in the top centre of your bill.

All cheques should be posted to:

Budget Energy Ltd, Energy House, 30-32 Ballinska Road, Springtown Industrial Estate, L'Derry, BT48 0LY.

You can also pay your bill in cash by calling at our offices at the above address. Please remember to bring your remittance advice with you.

It is important to note that we can only accept cash payment of balances under £250 due to our Anti Money Laundering Policy which can be found on our website.

You should never send cash in the post.

ALLOCATION OF PAYMENTS

Payments will be allocated to the oldest bills first.

METER READS

NIE Networks will continue to read your meter as normal, including Pay As You Go meters. Nothing changes when you move to Budget Energy. NIE Networks aim to read your meter at least once a year.

It is important that NIE Networks reads your meter at least once a year. Failure to do so may result in Budget Energy investigating the usage on your account.

We recommend you also read your meter regularly and submit these readings to us. This will ensure that you only pay for the electricity you use and that you don't build up debt or a large credit on your account. Knowing how much energy you use will also help you to understand your consumption patterns and control your costs.

READING YOUR METER

You'll find a simple guide to reading your meter on our website, www.budgetenergy.co.uk

SUBMITTING YOUR METER READ

To help ensure your bill reflects most recent consumption & takes into account any changes that may have occurred in your consumption (e.g. holidays), we advise you read your meter monthly and submit it to us.

The reading you take from your meter can be submitted to us in a number of easy ways:

- Telephone our Customer Services Department on Freephone **0800 012 11 77**.
- Use our website at www.budgetenergy.co.uk to submit your meter read.

DISPUTED BILLS

If you have a query on a bill which is being investigated, payment and all credit action will be suspended while we investigate the issue. You should however continue to pay all other bills while the query is being investigated.

We will aim to resolve all complaints within 10 working days, and full details of our query and complaint handling procedures can be found in our Code of Practice on Complaints Handling Procedure.

DISCONNECTION IN ERROR

In the unlikely event of disconnection in error we will make reasonable endeavours to reconnect you within 24 hours (on working days). Where such disconnection is made in error no disconnection or reconnection charges will be applied to your account.

PROBLEMS PAYING

If you are having difficulties paying your bill or are worried that you might have difficulties soon due to an event or change of circumstances such as redundancy or illness, please do not hesitate to contact us to discuss the matter and we will aim to create a suitable solution for you. It is best to address any issues you are having paying your bills as soon as possible so that the problem does not get worse over time.

We will also monitor all our customer's accounts regularly to identify customers at an early stage whom we feel may be having difficulty paying their bill. We will then contact you to discuss the ways in which we may be able to help. All cases will be treated sensitively and confidentially and once we have agreed a way forward will be reviewed regularly.

If you would like to discuss a problem you are having with paying your Budget Energy bill please contact our Customer Services team immediately on Tel. **0800 012 11 77**. We are open Monday to Friday from 8am - 8pm and 11am – 4pm on Saturdays.

Below are some of the ways that we and others may be able to help if you're struggling with your bills.

PAYMENT PLANS

If you are having difficulties paying your bill we can establish a suitable payment plan with you to pay back the outstanding amount within a reasonable time, based on your individual circumstances. We will agree an amount for you to pay back, taking account of:

- The charges you will have to pay for future energy use;
- How much you can afford to pay; and
- Any problems you've had with payment plans in the past.

We use an affordability questionnaire to assess your individual situation as set out in the Common Financial Statement (CFS) which is sponsored by the British Bankers' Association (BBA), Money Advice Trust (MAT) and Finance & Leasing Association (FLA). This ensures that if you are faced with a difficult financial situation, Budget Energy can help bring about a fair resolution without undue delay.

Details of the agreed plan will be sent to you in writing within 10 working days. Please contact us if you feel that you can no longer afford your payment plan.

If you fail to keep up with your agreed payment plan we can install a prepayment meter, taking into account your ability to pay, in order to help you pay back your outstanding balance.

Where appropriate, and only with your consent, we will use information provided by other persons or organisations, for example benefits agencies, to help work out if you are able to keep up with your agreed payment plan.

PREPAYMENT METERS TO REPAY DEBT

If appropriate and safe to do so we can arrange installation of a prepayment meter and set it to cover the energy you use and to also pay back the money you owe at the same time. A percentage from each top up you buy will be allocated against the amount you owe us until your account is clear. The percentage of your top up that is taken to help pay off your outstanding balance is calculated using your individual circumstances to judge what you can reasonably afford to pay. The maximum we can deduct from your top up is 40%.

For example, if you buy a £10 top up you will get £6 credit on your meter and £4 will be paid of your outstanding balance.

If you would like to pay your outstanding balance off quicker through a prepayment meter and you can afford to do so, we can take a percentage higher than 40% off your top ups at your request. This can be re-set to a lower percentage again if you start to struggle to afford the payments.

You will be sent an annual account statement and we will inform you when all the arrears have been cleared. You can also find out how much of your outstanding balance is remaining by phoning our Customer Service Team on **0800 012 11 77**.

CONSUMER COUNCIL FOR NORTHERN IRELAND

If you are unhappy with the level of repayment that we have set based on what we have seen to be your ability to pay and we have not been able to come to a suitable agreement, you can seek help from the Consumer Council NI to settle any dispute.

Their contact details are:

Telephone: 0800 121 6022

Email: complaints@consumercouncil.org.uk

Web: www.consumercouncil.org.uk

Address: The Consumer Council
Floor 3
Seatem House,
28-32 Alfred Street
Belfast
BT2 8EN

MONEY ADVICE AGENCIES

If you are in financial difficulty or have a number of debts, you will be able to get free help and advice from your local Citizens Advice Bureau (CAB) or a money advice agency (such as StepChange Debt Charity). You can find the contact details of your local CAB in your phone book. You can also go to the Money Advice Trust for a list of other agencies who may be able to help you, such as:

- Advice NI – representation and support to independent advice organisations in Northern Ireland – 02890 645 919
- Citizens Advice – Independent charities providing advice and information across the UK – www.citizensadvice.co.uk
- StepChange Debt Charity – Charity helping people who are over-indebted through free, independent, and realistic support – 0800 138 1111
- Shelter – offers free confidential advice in: housing, debt, welfare benefits – 0808 800 4444.

If you seek advice from any of these agencies, we will liaise with them to agree a suitable repayment arrangement for you.

REDUCING YOUR USE OF ELECTRICITY

Please refer to our Code of Practice on Energy Efficiency for practical ideas on how to reduce your future bills by using electricity more efficiently.

SECURITY DEPOSIT

If you are opting not to pay by Direct Debit or Pay as You Go you will be required to pay a security deposit of £150.

This amount will be repaid by Budget Energy to you, within one month, if you decide to pay your bills direct debit or if you request to have a prepayment meter installed and have no outstanding balance on your account. This security deposit will also be repaid, within one month upon

finalization of your electricity account with us, taking into account any unpaid electricity charges.

In addition, any security deposit given by a customer shall be repaid within 28 days where, in the previous 12 months, the customer has paid all charges for the supply of electricity demanded from them within 28 days of each written request.

