

Your Gas
and Electricity Bill:

A ScottishPower Charter



SCOTTISHPOWER
The Energy People

This charter sets out what you need to know about paying for your gas and electricity, and what to do if you're having difficulty paying a bill.

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Section 1:

Payment of Gas and Electricity Bills

1

What You Can Expect From Us

As your supplier, we will provide:

- Regular meter readings.
- Accurate and timely bills, where meter readings have been taken by us or, provided promptly by you, when asked.
- A prompt response to your enquiries.
- Regular assessments of payment plan accounts – we will adjust payments when necessary to help prevent debt building up.
- Assurance that we will treat in confidence any personal or financial details you give us.

If you have difficulty in paying for your energy bill we will offer you:

- The option of paying for your energy through the Fuel Direct scheme, provided you receive a qualifying benefit, and are accepted for the scheme by the Department of Work and Pensions.
- Help to work out an acceptable payment plan by working with other agencies, such as Citizens Advice Bureau, if you ask us to.
- The option to pay in regular cash installments. We will calculate any repayments in line with what you can afford to pay.
- The use of a prepayment meter, where it is safe and practical for us to install one. We can set the meter to collect any money you owe in installments you can manage, along with your on-going energy costs.
- Free information on how using energy more efficiently could help to reduce your energy bills.

We will not:

- Disconnect your energy supply for non-payment of debt where we have not attempted to recover the debt through a prepayment meter, where it is safe and practical to do so.

- Knowingly disconnect your energy supply for non-payment of debt between October and March, if you are over 60 years of age and;
 - i. Live alone, or
 - ii. Live with others, all of whom are over 60, or under 18.
- If any member of your household is over 60 or is disabled or chronically sick we will take all reasonable steps to avoid disconnecting your energy supply for non-payment of debt during the same months.
- In practice, our policy of not disconnecting customers where we know or reasonably suspect they are vulnerable applies all year round.

2 What You Can Do to Help

As a ScottishPower customer, you can help us to help you by:

- Paying your energy bill on time or ensuring that your prepayment meter remains in credit.
- Granting access to our meter readers and agents, when required.
- Supplying meter readings where none have been taken.
- Calling us straight away if you are having difficulty paying an energy bill. We can help you repay any money you owe through a suitable repayment plan or by installing a prepayment meter in your home.





3

Things You Need to Know About Paying for Your Energy

How We Calculate Your Bill

We calculate the amount you have to pay, based on the meter reading. This tells us how much gas or electricity you have used since the last time your meter was read. We then multiply the number of units of energy you have used by the relevant unit price to work out your energy costs. Calculating your gas bill involves converting therms into kilowatt hours. The method we use to do this is shown on the back of your bill.

Finally, where applicable, we add our service charge (also known as a fixed or standing charge) and VAT at 5% to calculate the total amount you have to pay.

To see the bill explained in more detail visit our website at www.scottishpower.co.uk/Home_Energy/Customer_Services

Meter Readings

It is very important that we have an accurate meter reading so that we can calculate how much you have to pay. For further information please see the section on meter reading in our Charter on Visiting Your Premises, under Customer Charters, in the Customer Services section of our website at www.scottishpower.co.uk

How You Can Pay:

We offer you a number of ways to pay for your electricity or gas.

Direct Debit

Spread your energy costs throughout the year.

Prepayment

Pay as you go with a special prepayment meter.

Quarterly

Pay in full every three months when you receive a bill.

Budget Card

Spread your energy costs evenly throughout the year using a payment card.

Fuel Direct

Payment is taken directly from your state benefits.

On-line

Log on to www.scottishpower.co.uk and follow the instructions.

Direct Debit

Many of our customers find direct debit an easy and convenient way to pay for their energy. As a Direct Debit customer you can spread your energy costs over the year, making it easier for you to budget. We look at your annual energy use and calculate an appropriate monthly amount for you to pay. The money is deducted automatically from your bank account.

We carry out a Direct Debit Check on your account every three months to help ensure that the amount you're paying closely matches the amount of energy you use.

After this review we may need to change your monthly payment. This may be due to recent changes in your unit price or to changes in your energy consumption. This will ensure that you are paying the right amount to cover your ongoing energy costs. We will always tell you beforehand if we need to change your monthly payment.

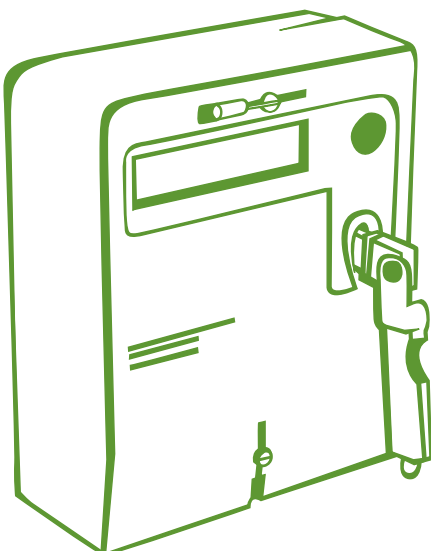
You can help to ensure the amount you pay matches the amount of gas and electricity you use, by providing us with regular meter readings.

Prepayment

Prepayment meters offer a convenient 'pay as you go' way of managing your energy bills, helping you to budget for your energy alongside other household bills. You will be given a personal key, or Smartcard, which you can charge with credit at a PayPoint retail outlet, then insert into the meter. Some older prepayment meters use tokens, which you can buy at various outlets. If you have a token meter you will be given a personal payment card.

Many customers find this an easy way to budget for gas and electricity. However, it does not qualify for the same discounts as some other payment methods, such as monthly Direct Debit, and may be a more expensive way to pay. A prepayment meter can be set to collect any money you owe us in instalments over a period of time.

For further information please contact us on **0845 2700 700**.



Quarterly

We send you a bill every three months, which you should pay straight away. Paying quarterly does not qualify for the discounts you would receive if you pay by monthly Direct Debit or sign up for the Online Energy Service and may be a more expensive way to pay.

This can be paid:

- By telephone or internet banking, following the instructions given on the bill.
- By cash, cheque or bank giro transfer at a bank or Post Office.
- By post: send a cheque to the address shown on your bill.
- By debit card over the phone, or online at www.scottishpower.co.uk/Home_Energy/Managing_Your_Account_Online
- By direct debit, provided you pre arrange this with us: the amount shown on your quarterly statement is deducted from your bank account.

Budget Card

With a budget card you can spread your energy costs over the year. We look at your annual energy use and set an appropriate weekly or fortnightly amount for you to pay. You can use your card at any local PayPoint outlet; for details of your nearest PayPoint outlet please visit www.paypoint.co.uk

You can help to ensure the amount you pay matches the amount of gas and electricity you use, by providing us with regular meter readings.

Fuel Direct

If you receive a state benefit like Income Support or Job Seekers' Allowance, you can apply to join Fuel Direct. If the Department for Work and Pensions (DWP) accept you on to the scheme, they will deduct an agreed sum off your benefits to cover your energy costs and any balance that is outstanding on your account.





Section 2:

Payment of Gas and Electricity Bills

1

What You Can Expect From Us

We know that for many different reasons customers sometimes have difficulty paying bills. If you are finding it hard to pay your electricity or gas bill, please contact us as soon as possible so that we can give you help and advice.

- We will be sympathetic if you are finding it difficult to pay your gas or electricity bill.
- We will provide help and guidance to assist in preventing debt and disconnection if you ask us.
- We will offer you a way to repay your debt in manageable instalments through a payment plan, Fuel Direct or a prepayment meter.
- We will ensure that the amount you pay will be enough to cover your on-going costs and any balance that is outstanding on your account.
- We will install a prepayment meter where it is safe and practical to do so.
- We will promote the efficient use of energy and offer free, impartial advice to help you reduce your energy bills.

2

Steps You Can Take to Help Yourself

Let us know as early as possible if you are having payment difficulties. Our staff will be understanding and do all they can to help if you are experiencing difficulty in paying your energy bill.

If you can't pay the bill in full, making a part payment towards it will help to reduce the debt.

Try to reduce your future energy bills by making your home more energy efficient. You can find some useful tips and sources of information on using energy efficiently, which is available on our website at: www.scottishpower.co.uk

Do not ignore the problem - tackling it now will help to avoid debt building up.

3 Disconnection

We will take all possible steps to avoid disconnecting your gas or electricity supply if you are experiencing payment difficulties.

However if you do not communicate or co-operate with us, we will enforce, by law, our right to be paid for the energy we have provided you with, including:

- Enforced installation of a prepayment meter.
- Referral to a debt collection agency.
- Court action against you.
- Possible credit blacklisting.
- And ultimately, disconnection.

We will always tell you if we decide to take legal action against you, or if we are making arrangements to cut off your energy supply. We will also let you know when we plan to carry out the disconnection.

You may be held liable for any charges associated with following up your debt, and if you refuse us access to your home, we will return with a warrant of entry from the court.



4

Safety Net for Vulnerable Customers

If you can't pay your bill, and you believe you are vulnerable, it is important that you contact us to tell us. We can then help you to manage your energy debt and running costs and protect you from disconnection.

Tell Us If You Can't Pay

If you can't pay your bill, it is important that you contact us to tell us. We can then help you to manage your energy debt and running costs and protect you from disconnection.

To stop you supply from being disconnected it is important that you contact us:

- To agree a payment plan.
- To arrange to join the Fuel Direct scheme, if you are eligible for this.
- If you are a tenant and your landlord should have paid the bill, but has not.
- To tell us if you are going to be away from home for more than a month. In this case we may agree to delay your bill until your return.
- To tell us that the account you've been asked to pay is in someone else's name.

If we tell you that we plan to disconnect your energy supply you can contact Social Services or the Department for Work and Pensions for help.

5

Restoring a Disconnected Supply

What You Can Expect From Us

We can arrange to restore your electricity or gas supply by midnight on the next working day, if you:

- Pay the full amount you owe, including a fee for putting your supply back on and any security deposit that may be required.
- Agree to a suitable payment plan, or;
- Agree that we can fit a prepayment meter, if it is safe and practical for us to do so. We can set the meter to collect charges and any amount you owe.

Please note: we may ask for a fee to restore your supply and, if you do not have (or do not agree to pay through) a prepayment meter or Fuel Direct, we may ask you for a security deposit. We will tell you about any charges before we reconnect you.

If your supply remains cut off, we will try to contact you within two weeks of the disconnection date by telephone, letter or personal visit to agree a repayment plan with you.

If we can't reach an agreement and you don't pay anything towards the amount you owe us, we will take other steps to recover the debt. This may include the use of reputable debt-recovery agents or court action. You may be held responsible for any costs we incur in doing this, including legal costs.

Please note that we have a statutory power to refuse to restore a supply where there has been criminal damage, such as meter interference.

6 Additional Information

If you are suffering from financial hardship, you may find our booklet Warmth Without The Worry useful. This is available in the Customer Services section of our website at www.scottishpower.co.uk

Priority Services Register (Carefree Scheme)

If you or anyone else in your home is aged 60 or over, or has a chronic illness or disability you may be eligible for the Priority Services Register for customers with special needs, and our Carefree scheme. For further information please see our Charter on Customers with Special Needs, under Customer Charters, in the Customer Services section of our website at www.scottishpower.co.uk

Energy Efficiency

Taking a few simple measures to reduce the amount of energy you use at home can reduce your bills by a significant amount. If you would like information on how to reduce the amount of gas and electricity you use, please contact our Energy Efficiency advice line on **0800 33 22 33** or visit our website at www.scottishpower.co.uk/Home_Energy/Energy_Efficiency

What to Do if We Get It Wrong

We want to provide you with the best possible service at all times. However, if we have made a mistake, or you are unhappy with any aspect of our service, please tell us – we will do our best to put things right. You can email, telephone, or write to us.

E-mail: contactus@scottishpower.co.uk

Phone: 0845 2700 700

Minicom: 0800 027 4900

Write to: ScottishPower, Customer Services,
Cathcart Business Park, Spean Street,
Glasgow G44 4BE.

For further details on our complaints process please see our Charter on Handling Your Enquiry or Complaint, under Customer Charters, in the Customer Services section of our website at www.scottishpower.co.uk

