

Warmth without the worry



A ScottishPower Customer Charter
on Managing Energy Bills and
Preventing Debt and Disconnection



SCOTTISHPOWER
The Energy People

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If you are having trouble in meeting your financial commitments, you are not alone.

Many people struggle to manage all their household expenses – and if you are living on a fixed income, it can take just one unexpected bill to put you into debt.

At ScottishPower we recognise that electricity and gas bills can account for a sizeable chunk of the household budget, especially in winter when more energy is needed for warmth and light. So we've put together this practical guide on managing your energy bills, and the steps you can take to get back on your feet if you do owe us money and are finding it difficult to pay.

Our promises to you

We are committed to providing you with the best possible service and offer various ways to help our customers to manage their energy accounts.

- We will take regular meter readings every three months*
- We will send accurate and timely bills, where meter readings have been taken by us or provided by our customers
- We will respond promptly to enquiries
- We will conduct regular assessments of Direct Debit accounts to prevent debt building up
- We will provide help and guidance to prevent debt and disconnection
- We will provide confidential advice on debt management to any customer who asks us
- We will promote the efficient use of energy and provide impartial energy efficiency advice
- We will provide extra help for customers with special needs or those who are unable to manage their own dealings with us
- We will continue to offer up to date facilities, such as online account management

**Assuming we can gain entry. This excludes Online Energy customers.*

Our staff will treat you with fairness and courtesy at all times. If you are having genuine difficulty in making payments, our approach will be sympathetic and we will always try to talk to you, to work out a practical solution.

Whenever you tell us about your financial situation you can be assured that any details you give us will be treated in confidence.

Your responsibilities as a customer

As a ScottishPower customer, you are responsible for:

- Paying your energy bill on time or ensuring that your prepayment meter remains in credit
- Granting our meter readers and agents access to your home, 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

Your energy bill is normally for electricity or gas you have already used. We are always sympathetic to customers facing genuine difficulties in making payment. If, on the other hand, you have the means to pay your energy bill but choose not to, we will take a firm and uncompromising approach that could lead to court action, credit blacklisting and disconnection.



Things that can affect your energy bill

Meter Readings

Accurate meter readings help to ensure that we send you accurate bills, so you only pay for energy you have actually used.

If we don't have an up-to-date meter reading for your home, then you may be sent a bill based on our estimate of your energy consumption. Please note that:

- An estimated bill may mean you end up paying for more gas or electricity than you've used, or;
- If we have under-estimated the amount of gas or electricity you've used, you will face a bigger bill when your account is brought up to date the next time your meter is read.

If you have a prepayment meter it is important that you let our representatives check your meter and reset it, if necessary, to take in any price changes. If your meter is not set correctly, you could build up a debt which you will have to repay.

If you receive an estimated bill, please check your meter reading. Make a note of it and call our automated telephone service. The freephone number is 0800 027 8000. Make sure you have a bill or statement with your account number on it when you call.

Alternatively, you can give us your meter reading online, even if you are not an Online Energy Customer. Log on to: www.scottishpower.co.uk and click on the 'Manage Your Paper Bill' service. Online services are available 24 hours a day.

When we have your new reading, we will send you an amended bill. It is especially important to call us if you have used more electricity or gas than shown on the estimated bill, otherwise you will receive a much bigger bill next time.

We will always do our best to resolve any issue you have as quickly as possible.

Remember, please call us right away if:

- You have received a bill and can't pay it all
- You have received an estimated bill and can give us an actual reading
- You don't agree with your electricity or gas bill

How you can save money on your energy bills

You can save money on your electricity and gas bills by changing the way you pay and by using energy more efficiently. Here's how:

1. If you take just one fuel from us, you can save money by taking Dual Fuel* (gas and electricity). Please call freephone **0800 400 200** for more information.
**Excludes prepayment*
2. If you pay quarterly, by cash or cheque, you can save by switching to monthly Direct Debit. To pay by Direct Debit you need a suitable bank or building society account.
Instead of paying small bills over the summer and large bills in winter, this payment method spreads your annual energy costs over 12 monthly payments, making it easier to budget. The payments are deducted automatically from your bank account. We regularly check the amount you are paying against your actual consumption, helping to ensure your monthly payments are keeping pace with the amount of electricity or gas you are using. Please call **0845 2700 700** for more information.
3. If you already pay by Direct Debit, you can make further savings by changing to our Online Energy Service. This is the cheapest way of managing your gas and electricity account. All you need to sign up for the Online Energy Service is internet access and an email address. Log on to: **www.scottishpower.co.uk** to find out more.
4. We're committed to offering customer choice and from time to time we launch new energy packages that could save you money. See our website for the latest product information:
www.scottishpower.co.uk



Make your home more energy efficient

If you are not using your gas and electricity efficiently, then you could be throwing money away – anything from a few pounds up to several hundred pounds a year.

Energy efficiency is about reducing your energy use by avoiding waste and making the most of the energy you use around your home. Just a few simple changes can make a big difference to your fuel bills, with no loss of comfort for you or your family, so you get the same amount of warmth or light for less.

Here are a few simple ways to save energy:

No Cost Tips

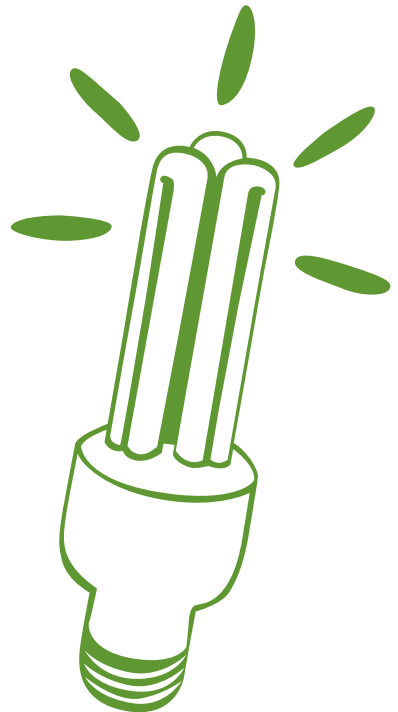
- Draw your curtains after dusk to keep heat in and draughts out. This could save you about £10-£15 a year
- Turn off the lights when you leave a room
- Where possible, switch off your TV, hi-fi, computer or mobile phone charger when not in use. These items continue to use power if left on standby
- Set the thermostat on your hot water cylinder to 60° – this is as hot as you will need
- Turn the central heating thermostat down by 1°. This will save up to 10% of the energy you use for heating
- When you use your kettle, only boil as much water as you need
- If you have a microwave oven, use it as much as you can for cooking and reheating food – it uses 70-90% less energy than your conventional oven
- If you have a washing machine, use the 40° cycle instead of the 60° cycle, to save a third of the power you use on washing. Use your machine for full loads only
- A shower uses less hot water than a bath

Low Cost Tips

- Replace some of your standard light bulbs with energy efficient ones. Energy efficient light bulbs last about 12 times longer than standard bulbs and use 80% less power. Using just one energy efficient light bulb could save you up to £100 over the lifetime of the bulb (Source: Energy Savings Trust)
- Stop heat escaping and keep draughts out by using draught excluders at the bottom of doors and, if necessary, draught excluding tape around windows. Don't block any air vents though – it is important to have enough ventilation
- Fit a draught guard to your letter box to keep out winter breezes

- Make sure your hot water cylinder has a thick insulating jacket (about £10 from DIY stores). This should pay for itself inside a year
- Have your hot water pipes lagged to prevent heat loss

Other steps that cost more, but which can result in big savings on your energy bills are insulating your home properly to prevent heat loss and choosing energy efficient models when you are replacing household appliances. Household electrical goods, such as fridges, freezers and washing machines, are rated from A to G, according to the amount of power they use. A-rated products are the most energy efficient, making them much cheaper to run. This means you can make big savings over the lifetime of the product.



Where to get energy efficiency information & advice

General Advice

Our qualified Energy Efficiency Advisers can give you general advice and tell you about special energy efficiency initiatives or grants available (for home insulation, for example) in your area. We can also offer customers a free, individual home energy efficiency audit. You provide us with details about your home and your energy use and we'll give you advice on how you can reduce your energy bills. Visit ScottishPower's website: www.scottishpower.co.uk/warminside or call our free Energy Efficiency Advice Line on: **0800 33 22 33** for more information.

- The Energy Saving Trust offers free impartial energy efficiency advice. Log onto: www.est.org.uk or call your local EnergyEfficiency Advice Centre for free on: **0800 512 012**

Funding & Grants

ScottishPower supports the national Energy Efficiency Commitment (EEC), under which we are given targets to make energy savings. We achieve this by helping our customers to use gas and electricity more efficiently and save energy.

Under EEC, we provide grants to homeowners and people living in private rented properties towards the cost of installing cavity wall insulation, loft insulation, low energy lighting and energy efficient household appliances. Some of these measures may be available to you completely FREE if you receive certain means tested benefits.

For further information, call us for free on **0800 027 44 77**, visit our website at: www.scottishpower.co.uk/warminside or write to us at:

**Energy Efficiency Commitment Team
ScottishPower
Section 25
PO Box 7111
Cathcart Business Park
Spean Street
Glasgow G44 4BE**

Warm Front and Warm Deal

The Government's Warm Deal (Scotland) and Warm Front (England and Wales) programmes provide a combination of energy efficiency advice and grants that can be used to fund energy efficiency improvements in your home.

Funding may be given to help install:

- Cavity wall insulation
- Loft insulation
- Hot and cold tank and pipe insulation
- Draught-proofing

To qualify for financial help under the Warm Deal or Warm Front programmes you need to be receiving certain income-related benefits, or be aged 60 or over. Smaller grants of up to £125 are available for people aged 60 or over that are not on benefits.

If you live in Scotland, further information on the Warm Deal is available from: Scottish Gas, Freepost, SCO 4421, Edinburgh, EH6 0BR, or you can telephone the freephone number: **0800 316 6009**.

If you live in England and Wales and want information on heating and insulation grants, please contact:

EAGA Ltd

Freepost

PO Box 130

Newcastle-upon-Tyne NE99 2RP

Freephone: 0800 316 6009

Minicom: 0191 233 1054

Central Heating Programme (Scotland)

The Scottish Executive's Central Heating Programme provides central heating, insulation and advice. It is available to householders in the private sector, age 60 or over, who do not have central heating, or for householders aged 80 or over who have partial or inefficient central heating systems.

The programme provides a package of measures including:

- A central heating system and advice on how to use it
- Loft, tank and pipe insulation, cavity wall insulation and draught proofing
- A carbon monoxide detector (unless you have electric central heating), a mainslinked smoke detector and a cold alarm
- Advice on the best use of energy in the home
- An optional check of entitlement to state benefit

For further information and to check if you qualify for this scheme, contact Scottish Gas for free on: **0800 316 1653**, or write to: **Scottish Gas, Freepost, SCO 4421, Edinburgh, EH6 0BR**

Getting into debt? What you should do

If you are finding it difficult to pay your bill you must tell us straight away. Our staff are trained to help you and will be sympathetic if you are having genuine difficulties.

Steps You Can Take to Help Yourself:

- Always telephone us if you receive a bill that you can't manage to pay – our staff will be sympathetic and will try to help you find a solution that suits both you and us
- 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'll find some useful tips in this booklet and details of where to get further information
- Do not ignore the problem – tackling it now will help avoid debt building up

What We Can Do to Help

- Change your payment method to monthly Direct Debit to help spread your payments more evenly over the year
- Install a prepayment meter in your home and set it to recover any money you owe in instalments that you can manage, while allowing you to pay for ongoing energy costs (See Prepayment Section, below)

- Agree a flexible payment plan with you, to pay off any money you owe
- Give you free, impartial energy efficiency advice
- Tell you, if you wish, where to go to get free advice on benefits you could be claiming (See Other Sources of Help and Advice, p16)

Prepayment Meters

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. It involves buying credit from a retail outlet that is stored on a key or card, which is then inserted into a prepayment meter.

Many customers find prepayment the easiest way to budget for gas and electricity. However, it does not qualify for the same discounts as some other packages, such as monthly Direct Debit or Online Energy. For further information on this option, call us on: 0845 2700 700.

Protected Service Scheme

If you don't pay your energy bill because you are unable to manage your own affairs, you can join our Protected Service Scheme. This involves giving us the name of a relative, friend or social worker who will help you deal with your energy bills. Your bill will be posted out to the person you nominate and they will help you ensure that it is paid on time. We will update our records to include their details and contact the person you nominate if there are any difficulties with your account.

Fuel Direct

If you receive certain state benefits, such as Income Support or the Job Seekers Allowance, you can apply to join the Direct Payments for Fuel scheme, known as Fuel Direct. To join this scheme you need to contact the Department For Work and Pensions (DWP) or your local benefits office. You'll find their number in the phone book under 'Benefits Office', or see www.dwp.gov.uk. If you meet the DWP's requirements for Fuel Direct, they will contact us for details of your energy use to calculate the correct amount to pay each week. This sum is then deducted directly from your benefits.





Getting into debt? What we will do

Please help us to help you, by letting us know as early as possible if you have payment difficulties. If you don't respond to our requests for payment, we will take steps to recover the money you owe.

The steps we may take if you don't contact us include:

- Sending regular bills and reminders
- Contacting you by phone or visiting your home to establish reasons for non-payment, and to agree future payment plans

We will take all possible steps to avoid disconnecting your gas or electricity supply, including the installation of a prepayment meter. 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:

- Referral to a debt collection agency
- Court action
- Possible blacklisting
- And ultimately, disconnection

Disconnection

We will only ever disconnect a customer's electricity or gas supply as a last resort, after all other options have been explored. We are committed to and follow the Energy Retail Association's Safety Net for

vulnerable customers, which is designed to protect customers who are facing genuine financial hardship.

Our field agents are fully trained to identify cases of extreme hardship and customers who may be classed as vulnerable. We will not disconnect customers' energy supplies in these circumstances – we will work hard to find a solution that benefits you and us.

However, for customers who have the means to pay for their energy but refuse to do so repeatedly, the disconnection process will be enforced.

Meter Tampering

You must never tamper with your meter or allow anyone else to do so. Meter interference is a criminal offence and can result in fire or electrocution, which can kill. Do not put yourself or your family at risk. If you think your meter has been interfered with, or you know someone who is interfering with their meter, please contact the ScottishPower Revenue Protection team – see the back page for contact details.

Other sources of help and advice

Even if you don't have a home computer, you can get access to all the websites listed here, and in the Energy Efficiency section of this booklet, at most public libraries.

Debt Counselling and Money Management

The organisations below offer free, confidential advice on money issues such as debt management, budgeting and maximising benefit income. ScottishPower works closely with Citizens Advice Bureau, which helps people resolve their legal, money and other problems by providing free information and advice.

Citizens Advice Bureau

Tel: 0845 450 0351

Website: www.cas.org.uk

Advice UK

Tel: 0207 407 4070

Website: www.adviceuk.org.uk

National Debtline

Tel: 0808 808 4000

Website: www.nationaldebtline.co.uk

Scottish Debtline

Tel: 0800 138 3328

Website: www.scottishdebtline.co.uk

Consumer Credit Counselling Service

Tel: 0800 138 1111

Website: www.cccs.co.uk

For some budgeting and money saving tips, go to: www.creditaction.org.uk (in the resources and downloads section).

Home Heat Helpline

ScottishPower supports the Home Heat Helpline, an independent telephone service, funded by the UK's six largest energy suppliers, which can help people who are struggling to pay their energy bills or keep warm in winter.

This free service is staffed by independent, trained advisors who can provide information and advice on keeping warm and using energy efficiently, as well as social tariffs, payment plan options and how those with special needs can become a Priority Service Customer.

Call the Home Heat Helpline free on **0800 33 66 99 (minicom 08000 272 122)**.

Lines are open between 9.00 am and 8.00pm, Monday to Friday and 10.00am to 3.00 pm on Saturdays. You can also access the service online at:

www.homeheathelpline.org

Don't Let Energy Debt Get Out of Hand – We're Here to Help

John's story, below, shows how contacting ScottishPower about a debt sooner rather than later, is much less stressful than ignoring the problem.

When John, 41, lost his job at a small engineering company, his family were soon plunged into financial crisis. The family already had credit card debts from holidays, Christmas and home improvements and when the winter gas and electricity bill came in, they simply did not have the money to pay it.

"We owed money here, there and everywhere," John admits. "I tried to pay what I could to start with, but eventually it all got too much and I started ignoring the bills that came in.

When ScottishPower's representatives visited the family home, they got a locked door. Telephone calls and letters remained unanswered. Eventually, ScottishPower visited the house to cut off the electricity and gas supply – but the family was nowhere to be seen.

When ScottishPower's representatives got talking to a neighbour, they confirmed that there were two young children living in the house. ScottishPower staff stepped up their efforts to contact John and eventually visited him at home and agreed a plan to pay off his £330 debt.

John says: "The folk from ScottishPower were very understanding and we got everything worked out. I don't know why I didn't speak to them beforehand – probably because I was ashamed I couldn't pay. But by not talking to them I put us all at risk of having our gas and electricity cut off. It's a relief to have everything out in the open and we're paying off what we owe at a rate we can afford."

A year later, John is back in work – so it's a happy ending all round.

Did You Know: We're helping to tackle fuel poverty through our charity, the ScottishPower Energy People Trust. The Trust gives grants to organisations and charities that work directly with people living in fuel poverty. For further information log on to: www.energypeopletrust.co.uk



What to do if we get it wrong

We want to provide you with the best possible service at all times. But 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 telephone, send an email, or write to us. You'll find our contact details on p20. Have your account details to hand when you call us and be sure to include these, along with your name, address and telephone number on your email or letter. Tell us what the matter is and what you would like us to do about it.

We aim to resolve complaints quickly and effectively. If your query is not being resolved to your satisfaction, please contact us again and ask for the Customer Care Team. If you're still not happy, you can contact the Energy Supply Ombudsman

or Consumer Direct. The Energy Supply Ombudsman deals with complaints relating to billing or changing supplier. Consumer Direct is the customer 'watchdog' for the energy supply industry. However, do call us first.

Energy Supply Ombudsman

Tel: **0845 055 0760** or **01925 530263**

Website: www.energy-ombudsman.org.uk

Consumer Direct

Tel: **0845 404 0506**

Website: www.consumerdirect.gov.uk

How to contact us

Payment Difficulties

Tel: **0800 027 7037**

General Enquiries

Tel: **0845 2 700 700**

Meter Readings

Tel: **0800 027 8000 (free)**

Changing Product

Tel: **0845 2 700 700**

Changing Payment Method

Tel: **0845 2 700 700**

Meter Tampering

Tel: **0845 2711221 (ScottishPower customers)**
or **01925 422044 (ScottishPower Manweb customers)**

Visit our website at

www.scottishpower.co.uk

Energy Efficiency Advice

Tel: **0800 33 22 33 (free)** or visit
www.scottishpower.co.uk/warminside

Energy Efficiency Grants

Tel: **0800 027 44 77 (free)**

Write to us at

ScottishPower Customer Services,
Cathcart Business Park,
Spean Street, Glasgow,
G44 4BE