Prepayment Meters ("Pay As You Go")
A ScottishPower Charter
This charter tells you what you need to know about using a prepayment meter to pay for your electricity or gas.

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1  What You Can Expect From Us

As a prepayment customer, you can expect us to:

• Provide impartial information on the advantages and disadvantages of prepayment
• Give you help or advice if your prepayment meter or payment device is faulty
• Provide you with information on procedures, conditions and timescales for removing or resetting your prepayment meter
• Take steps to reset your prepayment meter within a reasonable period of time after a price change, or a change to the instalments you pay. Some meters can be re-set remotely, but to adjust others we need to visit your home. You should let us have access to your meter when we visit. If you do not, you may be paying more than you need to or incurring a debt, which you will later have to repay
• Fit a prepayment meter, if you ask us, provided we can put the meter in a safe and suitable place
• Provide you with a list of outlets where you can buy credit for your prepayment meter if you ask us

Prepayment can also be useful if you have been finding it difficult to pay your energy bills. If this applies to you, here are some other things we can do:

• If you owe us money, we may offer to collect payments towards the debt through a prepayment meter at a rate agreed between us and you
• If you owe us money and agree to have a prepayment meter installed, we will not disconnect your energy supply
• If you have a poor payment history with us, we will provide you with an energy supply, provided you use a prepayment meter
• We will give you emergency credit on your prepayment meter that you can use in genuine emergencies and pay back later
• We will give you free advice on how to use energy more efficiently to try and reduce your energy bills

PAYG smart meters are now being introduced across the UK. These meters offer additional ways to pay by using your smart phone. If you would like to find out more, please visit scottishpower.co.uk/smartpaygfaqs

2  What You Can Do to Help

As a Prepayment customer, you can help us keep your account in order by:

• Buying credit for your prepayment meter at Post Offices and PayPoint outlets, which include a range of shops and some petrol stations
• Looking after the key or card for your prepayment meter and only using your personal key or card to buy credit
• Contacting us right away if your key or card is lost, stolen or damaged
• Making sure your prepayment meter stays in credit and repaying any emergency credit you use
• Putting enough credit into your prepayment meter to cover the cost of your energy, the service charge, plus any debt repayments you agree with us
• Letting our meter readers or agents into your home at all reasonable times to check, read, recalibrate or maintain your prepayment meter
• Ensuring your prepayment meter is not damaged or tampered with in any way
• Calling us right away if you suspect your meter or other equipment has been damaged or tampered with
• Calling us as soon as possible if you think your meter has developed a fault
• Telling us if you are planning to move home
3 Things You Need to Know About Prepayment ("Pay As You Go"/PAYG)

3.1 What is Prepayment?

Prepayment lets you pay for your electricity or gas as you go instead of paying monthly or quarterly bills.

You get a key or card that is unique to you and your meter, which you top up with credit at any Post Office and PayPoint outlets, including a range of shops and service stations.

Many customers find prepayment makes it easier to budget for their energy needs alongside other household bills.

When you credit your meter, you pay for:

• Your electricity or gas; and
• A small daily service charge for the provision of your meter – this is equivalent to the standing charge paid by quarterly cash and Direct Debit customers and is also known as the "daily charge" and the "fixed charge"
• A prepayment meter can also be set to collect money you owe from previous bills, at a rate agreed between you and ScottishPower

3.2 What are the Pros and Cons of Prepayment?

Some of the advantages of prepayment include:

• Using a prepayment meter allows you to "Pay As You Go". It could help you budget for your electricity or gas and keep track of how much you’re spending on energy
• If you are having difficulty paying for your energy, a prepayment meter can be set to pay the money you owe at a fixed amount each week
• If you can’t get an energy supply due to a poor payment record, a prepayment meter can be installed to provide you with a supply of electricity or gas
• You will have an emergency credit facility to use in genuine emergencies when you can’t get to the shops to buy credit, but remember – if this runs out, you have to pay it back AND top up with normal credit to get the supply back on
• You can build up credit on your prepayment meter over the summer to try and reduce the amount you have to spend in winter
The potential disadvantages of prepayment include:

- You have to be able to visit a retail outlet to buy credit and you must keep your prepayment meter in credit, or your supply will stop.
- You can request the removal of a prepayment meter at any time. We may carry out a credit search when you request a meter exchange. You will need to pay any outstanding arrears. In some circumstances a security deposit may also be required.
- You are likely to need to buy more credit in winter – when it is colder and darker your energy use is expected to be higher. If you’re on a low income, spreading payments evenly through the year on an instalment scheme may be more suitable for you.
- If your meter is not re-set following a price increase or change in your instalments, debt can build up, which you will have to repay. You must allow us access to the meter to reset it at all reasonable times.
- If you have sight difficulties or other special needs, you might find a prepayment meter difficult to use.
- Paying by prepayment can be more expensive than other payment methods, such as Direct Debit. Check with us and we’ll tell you whether you’re on our best deal possible for your circumstances.

3.3 How Do I Get a Prepayment Meter?

If you want to have a prepayment meter fitted, simply contact us free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm) and we’ll arrange to visit you. We need to check if there’s enough space in your home to fit a prepayment meter safely and in a place that allows easy access.

It may not be possible to fit a prepayment meter if your existing meter is too high, in a very confined space, or inside a unit.

If your meter is in an awkward place that makes it difficult for you to read, please tell us. We will look at your meter and see if it is possible to move it to a more suitable place. However, unless this is fairly close to the original location, there may be a charge.

When we fit a prepayment meter, we will make sure there is some ‘start up’ credit – which you pay back later – to give you time to go and buy credit.

From September 2018, you will be given the option of a smart PAYG meter which will allow you to top up using your smart phone or tablet.

3.4 What Happens During Installation?

We will contact you to arrange a suitable time to install your prepayment meter. A meter engineer will then visit you at home to carry out the work. He or she will show their identity card, check your details and examine your existing meter to decide if it is safe and practical to fit a prepayment meter in the same place.

Installation usually takes about 20 minutes, but this can vary depending on the position of your existing meter and the type of meter being installed. Before installing the prepayment meter, the meter engineer will turn off your energy supply. He or she will ask you to switch off any sensitive electrical equipment that could be affected by sudden loss of power, such as a personal computer or satellite decoder.

The meter engineer will fit the prepayment meter following strict safety and quality regulations and your energy supply will be switched back on. The engineer will then carry out some tests to make sure the meter is working properly and show you how to use it.

You will also get a booklet telling you all about your prepayment meter – this will be posted out to you. Please keep it in a safe place to look at in future, as it contains the information you will need to operate your meter and advice on what to do if you encounter a problem.

After the job has been completed, we will send you a letter that gives you details about the various payments we will be collecting from your prepayment meter and what they are for.
4 Operating Your Prepayment Meter

There are several different kinds of prepayment meter and the information in this Charter is intended as a general guide only. For specific information on your meter, please refer to your operating booklet Prepayment Meters (“Pay As You Go”).

4.1 Where to Buy Credit

After your prepayment meter has been installed, you need to go to an authorised outlet to buy credit to charge your key or payment card and feed that into your meter.

We always provide a small amount of emergency credit to start you off, but remember you have to pay this back.

You can buy credit for your prepayment meter at a range of local retail outlets, including:

- Anywhere you see the yellow and purple PayPoint sign (shops and service stations)
- Any Post Office

If you are not sure where to go, please contact us free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm) and we will tell you which outlets are nearest your home.

To buy credit:

- Hand your key or card over to the assistant and ask for the amount of credit you want to buy. Please note there is a minimum charge of £1 for gas. The minimum amount of electricity credit you can buy is £5
- Always ask for a receipt and if you have a key meter, check that it says: “Credit Accepted” before leaving the outlet
- Keep your receipt as proof of purchase. We recommend that you keep your receipts until after you have received and checked your next statement from us, in case of any dispute
- If you have a smart PAYG meter fitted, you will also be able to top up from your smart phone or tablet
4.2 How to Credit Your Meter

After you have topped up the credit on your key or card, you should transfer this to your meter as soon as possible.

Simply insert the key or card into the meter and leave it in place until the display on the meter changes. It should show the amount of credit you are adding to your account and then the total amount of credit that is in the meter. You can then remove the key or card and put it in a safe place. You should only use the key/card provided to you by ScottishPower. If you use anything else, for example, a card belonging to someone else, the money will not reach your account and you will build up debt that you will have to repay.

If your gas meter needs a card and you have not received it by the date your meter is due to be installed, or your supply transferred, please contact us and we will send you one or direct you to an outlet to collect one. Your electricity key will be issued after the meter has been fitted.

Reading and Resetting Your Prepayment Meter

For a key meter, we can reset it remotely and we will normally only visit you once every two years to read the meter. We also have to reset some types of key meter. You must allow access to the meter to reset it at all reasonable times. We may also change the settings on your meter if the readings show there is an outstanding debt to clear.

After we have read your meter, we will normally send you a statement that shows:

- All the prepayment meter charges
- The amount you owe (if anything) and how we have worked it out
- The fixed daily service charge for your meter
- A contact telephone number for advice and emergencies

After you have topped up the credit on your key or card*, you should transfer this to your meter as soon as possible.

*If you have a smart PAYG meter fitted, it will top up automatically – typically within 30 minutes of you buying credit.

5 Special Circumstances

5.1 Paying Off Debt Through Prepayment Meters

A prepayment meter can be set to collect a weekly amount towards any debt you owe as well as the ongoing costs of the electricity or gas you use and the daily service charge.

When we set the prepayment meter to collect debt repayments, we will consider how much you can afford to pay and whether you are paying off other debts.

Sometimes, if customers owe us money and have been unable to clear the debt through other payment plans, we may insist on installing a prepayment meter to avoid cutting off your energy supply. In this case we will contact you beforehand to explain that we want to change your meter.

If you are paying off debt through the prepayment system, you will need to make sure you buy enough credit every week to cover the repayment amount as well as ongoing usage.

If you owe us money but do not want a prepayment meter, you must call us to discuss alternative options.
5.2 Emergency Credit Prepayment Meters ("Pay As You Go"/PAYG)

While you are responsible for remembering to top up your key or card to ensure you remain in credit and on supply, we know that emergencies can and do happen, so we build in a certain amount of emergency credit to your meter to tide you over until you can top up your key or card.

Your instruction booklet explains how to activate emergency credit and how to return your prepayment meter to normal use.

Remember, when your meter is in emergency credit mode, you are using electricity or gas that you have not paid for and you will have to pay it back.

5.3 What to Do if Your Supply Has Stopped

If you run out of emergency credit, your electricity supply will go off. Press the blue button once and the meter will display the minimum amount of credit top up you need on your key to return the meter to normal. Please note that the colour of the main button can vary depending on the type of meter you have. If you run out of emergency credit on your gas meter, the supply will go off and the meter will display what you owe.

Sometimes, the key or card needs to be in the meter to activate the displays and with some meters the amount of credit required is not always the first screen displayed.

Remember that even when your supply is off, your meter will continue to collect the service charge and any debt repayments, so you will need to top up the credit on your key or card by more than the minimum amount shown to get your account back into credit. For gas meters, you must repay any emergency credit that you use.

*If you have a smart PAYG meter fitted, please refer to your user guide.

5.4 Moving House

Moving Out

If you plan to move house, please tell us at least two working days before you move. If you are writing to us, allow 10 working days.

You can call our Homemover team free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm) with your final meter readings. In some cases we may be able to visit you to read your meter on the day you move.

If you don't tell us you are moving, before you move, you could have to pay for energy that is used after you move. This could be up to two days after you tell us, or if you still haven't told us, up to the date of the next meter reading, or the date someone else enters into an energy supply agreement at your old address.

Do not leave your gas card for the next occupant, as these are personal to your account. However, do leave your prepayment key, if you have one, as it cannot be used in any other meter.

Moving In

Contact us seven working days before you move in to your new home, so we can make sure your electricity or gas supply is connected. If you are writing to us, allow 10 working days. If you haven't made an arrangement with us before you move, you must tell us when you start using energy at your new home.

You can contact us free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm).

If your new home has a prepayment meter and we are the supplier, please contact us. If the prepayment meter in your new property is off supply we will send you a new key or card by post or direct you to a nearby outlet to pick one up from there.

Tell us right away if you receive a bill with the wrong name or address on it – you are not responsible for paying a bill for energy consumed by a previous tenant at your address.
5.5 Self Disconnection

If you don’t buy enough credit to cover the gas and electricity you use, the service charge and repayments towards any debt you owe, your supply will be cut off. This is called ‘self-disconnection’.

Please tell us if you are self-disconnecting as we may be able to help you. For example:

• We can tell you about alternative payment schemes
• We may be able to change the amount you are paying every week towards debt repayment
• We can give you advice on how you could reduce the amount of energy you use
• We can refer you to another organisation who could help with managing debt and maximising benefits income

We want to avoid cutting off your electricity or gas supply where possible.

Please tell us if:

• You or anyone in your household has a long-term illness or severe disability which means you or they need a constant supply of electricity
• Anyone in the house is of pensionable age, is chronically sick or has a disability
• You have special needs or are facing particular financial difficulties
• If you will be away from home for a long time – on holiday, in hospital or because of work, for example
• In these cases we will try to make arrangements that avoid cutting off your electricity or gas supply. Your supply may be cut off, however, if you can afford to pay but won’t

5.6 Payment Difficulties

If you are having trouble paying for your electricity or gas, please tell us and we will do our best to help. You may find our Warmth Without the Worry booklet useful.

This booklet is available in the Customer Services section of our website at scottishpower.co.uk and we could help you reduce the amount of energy you use. We can also refer you to organisations that offer independent money advice. Please see our Charter on Your Gas and Electricity Billing available on our website at scottishpower.co.uk/customer-charters

Further reference to independent sources of help and advice are available on our website: scottishpower.co.uk/usefulcontacts

Further reference to the vulnerability HUB are available on our website: scottishpower.co.uk/extrahelp
6  Leaving the Prepayment System

The conditions for removing a prepayment meter will depend on individual circumstances.

You can request the removal of a prepayment meter at any time if you have cleared any debt on your meter, undergone a credit check and you may be required to pay a security deposit. When we arrange to remove your meter, we will agree an appointment with you that may be up to 15 working days in the future. We may carry out a credit search when you request a meter exchange. However, we may ask you for a cash deposit before we let you change the way you pay. The amount we ask for will not be unreasonable and will be refunded in full (plus interest and minus tax) after you have made all payments on time over a year.

For more information, please call us free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm).

You can also opt out of prepayment if:

• You want to change to paying through the Direct Debit or Fuel Direct scheme and are accepted for this by the Department for Work and Pensions. You will also have to have cleared any debt on your meter, undergone a credit check and you may be required to pay a security deposit.
• You have special needs and prepayment is unsuitable for you.
• You are changing to a different supplier. If you have no outstanding debt, you should contact them for a new card or key and use your old one until it arrives. However, if you have an outstanding debt, ScottishPower will be entitled to object to you transferring to another supplier unless you have agreed with that supplier that they will accept the transfer of the debt.

Before you leave the prepayment system, we will need a final meter reading to balance your account. We will tell you whether you have anything to pay, or if we owe you a refund. If you are owed a refund, we normally use this to reduce your next bill. However, if you would like the money refunded to you, please contact us.

Removing the Prepayment Meter
We will try to change your meter from prepayment to a credit meter within 15 working days of agreeing the change.
7 Faults and Emergencies

If your prepayment meter develops a fault, please contact us free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm). You can also visit scottishpower.co.uk/payg for extra support and advice on Faults and Emergencies.

If your meter is not operating effectively, and affecting your supply, we will arrange to visit you within the following timescales:

Electricity
If you call us between 8am and 10pm from Monday to Friday, or between 8.30am and 6pm on a Saturday or Sunday, we can normally visit you within three hours on week days and four hours at weekends.

Gas
If you call us between 8am and 10pm from Monday to Friday, or between 8.30am and 6pm on a Saturday or Sunday, we can normally visit you within four hours.

However, if you smell gas or think you have a gas leak:
- Call the 24-hour Gas Emergency Service free on 0800 111 999
- Turn off the gas immediately at the emergency control valve by the meter
- Open all windows and doors
- Do not use electrical appliances or naked flames

If you have special needs, we will arrange to visit you as soon as we can.

You will not have to pay for our visit if your meter is faulty, but we will charge you if you have simply not bought credit for your meter. We can arrange to collect this charge through your prepayment meter.

Note: Interfering with metering equipment is a criminal offence and can kill. If you tamper with your electricity or gas meter you will not be covered by the conditions explained in this charter.

7.1 Lost Keys or Cards

If you lose or damage your prepayment key or card, you will need to contact us to arrange a replacement. To do this, please telephone us free on 0800 027 0072 (lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm). We will discuss delivery arrangements or for you to pick up a card/key at an outlet.

If you are off supply due to a lost card and you have special needs or are elderly and are unable to visit an outlet or wait for a delivery, tell us right away and we will try to arrange a visit to get you back on supply. When we visit we will give you a small amount of emergency credit, which you pay back through your meter.
8 Some Sources of Independent Advice

National Debtline
Telephone: 0808 808 4000
Lines open Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm
Website: www.nationaldebtline.co.uk

Citizens Advice Bureau – Scotland
Telephone: 0808 800 9060
Lines open Monday to Friday 9am to 8pm and Saturday 9am to 3pm
Website: www.cas.org.uk

Citizens Advice Bureau – England
Telephone: 0844 411 1444
Lines open Monday to Friday 9am to 8pm and Saturday 9am to 3pm
Website: www.citizensadvice.org.uk

Citizens Advice Bureau – Wales
Telephone: 0844 477 2020
Lines open Monday to Friday 9am to 8pm and Saturday 9am to 3pm
Website: www.citizensadvice.org.uk

Further reference to independent sources of help and advice are available on our website: scottishpower.co.uk/extrahelp

9 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 try to put things right. You can telephone or write to us.

Here are our contact details for you to use at any point in the complaints process:
Phone: 0800 027 0072
Lines open Monday to Friday 8am to 10pm and Saturday 8.30am to 6pm.
Chat to us: scottishpower.co.uk/complaints or download the YourEnergy App and register or log into your account. Select ‘contact us’ from the menu then ‘chat with us’.
Write to us at:
ScottishPower Customer Services
320 St. Vincent Street
Glasgow
G2 5AD

Need additional support? Our Priority Services
We want to give as much support as we can to those customers who need it. You may be eligible for our Priority Services Register for a number of reasons ranging from a chronic illness or disability to a change in your personal circumstances. If we become aware that you (or someone in your household) would benefit from any of our Priority Services, we will offer to add you to our Register – alternatively, please let us know if you think you’re eligible.
For further information, please visit scottishpower.co.uk/psr or call us on 0800 027 0072.
If you would like more information about this charter contact our Customer Service team free on: 0800 027 0072

We understand the importance of keeping your personal details safe. To find out more, visit www.getsafeonline.org

**Hearing or speech difficulties?**
Depending on your needs, the Next Generation Text Service (NGTS) offer a range of tools and services that can help you contact us. Simply visit www.ngts.org.uk for more information.

ScottishPower Customer Services,
320 St. Vincent Street, Glasgow G2 5AD
scottishpower.co.uk