

Pay As You Go

A ScottishPower Charter



SCOTTISHPOWER

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.

This charter tells you what you need to know about using a Pay As You Go meter to pay for your electricity or gas.

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1 What You Can Expect From Us

As a Pay As You Go customer, you can expect us to:

- Provide impartial information on the advantages and disadvantages of Pay As You Go
- Give you help or advice if your Pay As You Go meter or payment device is faulty
- Fit a Pay As You Go meter, if you ask us, provided it is safe and practical for you to have a Pay As You Go meter.
- Provide you with information on where to find your nearest outlet where you can top-up
- Provide you with information on procedures, conditions and timescales for removing or resetting your Pay As You Go meter
- Take steps to reset your Pay As You Go 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

Pay As You Go 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 Pay As You Go meter at a rate agreed between us and you
- If you owe us money and agree to have a Pay As You Go 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 Pay As You Go meter
- We will give you emergency credit on your Pay As You Go meter that you can use in genuine emergencies and pay back when you next top up
- We will give you free advice on how to use energy more efficiently to try and reduce your energy bills

Pay As You Go smart meters are now being introduced across the UK. These meters offer additional ways to pay 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 Pay As You Go customer, you can help us keep your account in order by:

- Buying credit for your Pay As You Go 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 Pay As You Go meter and only using your personal key or card to buy credit
- Let us know right away if your key or card is lost, stolen or damaged
- Making sure your Pay As You Go meter stays in credit and repaying any emergency credit you use
- Putting enough credit into your Pay As You Go 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 Pay As You Go meter
- Ensuring your Pay As You Go 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
- Get help 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 Pay As You Go

3.1 What is Pay As You Go?

Pay As You Go 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 Pay As You Go 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 Pay As You Go 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 Pay As You Go?

Some of the advantages of Pay As You Go include:

- Using a Pay As You Go 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 Pay As You Go meter can be set to pay the money you owe at a fixed amount each week helping you budget
- If you can't get an energy supply due to a poor payment record, a Pay As You Go 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 Pay As You Go meter over the summer to try and reduce the amount you have to spend in winter when your usage will be higher
- We have a Friendly Non Disconnect functionality built into electricity key meters meaning that the meter will not go off supply overnight even if you run out of credit. These hours are 6pm – 9am, all day Sunday and some public holidays*. Remember that any electricity you use during these hours that you have not paid for will need to be re-paid you next top up



*Times may vary depending on your meter type

The potential disadvantages of Pay As You Go include:

- You have to be able to visit a retail outlet to buy credit and you must keep your Pay As You Go meter in credit, or your supply will stop
- You can request the removal of a Pay As You Go 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 are on a low income and are repaying a debt balance spreading payments evenly throughout the year on an instalment plan or paying by Fuel Direct 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
- Depending on your circumstances you may find a prepayment meter difficult to use, this is why we'll always assess if Pay As You Go is safe and practical for you
- Paying by Pay As You Go 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 Pay As You Go Meter?

If you want to have a Pay As You Go meter fitted, get in touch and we'll arrange to visit you. We need to check if you will be able to operate your Pay As You Go meter safely and that this is practical for you based on your circumstances, we'll do this by asking you some questions before we arrange to fit your meter.

It may not be possible to fit a Pay As You Go meter if your existing meter is in a place which means it's not safe or practical for you.

We can 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 Pay As You Go 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.

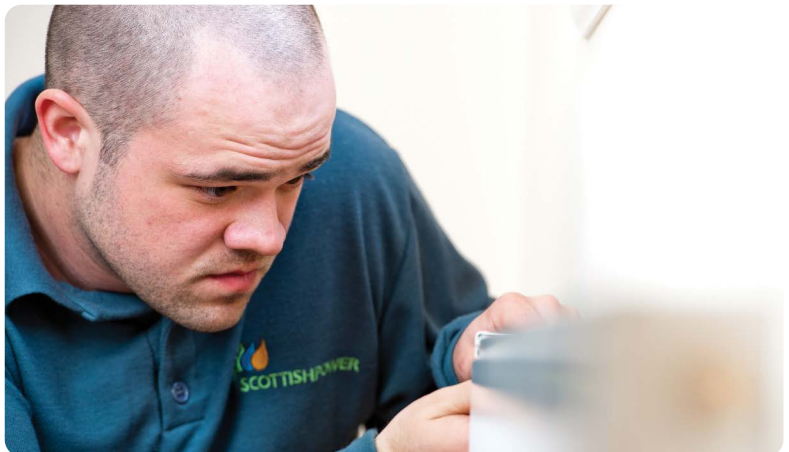
3.4 What Happens During Installation?

We will contact you to arrange a suitable time to install your Pay As You Go 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 Pay As You Go meter. 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 Pay As You Go 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 smart tv's, laptop's etc.

The meter engineer will fit the Pay As You Go 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 Pay As You Go meter – this will be left with you following the installation or posted 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 payments we will be collecting from your Pay As You Go meter and what they are for.



4 Using Your Pay As You Go Meter

There are several different kinds of Pay As You Go 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 Pay As You Go Meters.



4.1 Where to Buy Credit

After your Pay As You Go meter has been installed, you need to go to your nearest outlet to top up your key or card and insert 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 Pay As You Go 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 visit the following web pages to find out which outlets are nearest your home.

consumer.paypoint.com and postoffice.co.uk/branch-finder

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 Pay As You Go 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

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 for when you next need to top-up. 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 get in touch 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 Pay As You Go 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, If for any reason we're unable to do this remotely we will arrange for an engineer to visit you. 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 Pay As You Go meter charges
- The amount you owe (if anything) and how we have worked it out
- The fixed daily service charge for your meter

5 Special Circumstances

5.1 Paying Off Debt Through Pay As You Go Meters

A Pay As You Go 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 Pay As You Go meter to collect debt repayments, we will consider how much you can afford by assessing your ability to pay.

Sometimes, if customers owe us money and have been unable to clear the debt through other payment plans, we may insist on installing a Pay As You Go meter. In this case we will contact you beforehand to explain that we want to change your meter.

If you are paying off debt through your meter, 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 Pay As You Go meter, please get in touch with us so that we can discuss alternative options with you ensuring this is suited to your needs.

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](https://www.scottishpower.co.uk/psr) or get in touch on **0800 027 0072**.

5.2 Payment Difficulties

If you are having trouble paying for your electricity or gas, please tell us and we will do our best to help.

If you're struggling due to a change in your circumstances or simply can't afford to pay for your energy please get in touch with us as soon as possible. We want to help, and we can do this by exploring a range of payment options available to you which may be more suited to your needs. We can also help with energy efficiency advice to reduce your energy costs and explore the possibility of providing discretionary credit (also known as Additional Credit Support). This includes carrying out an assessment on the amount of discretionary credit that is suitable for you, and instalments you can afford to repay. These repayments will then be collected through your prepayment meter on a weekly basis, regardless of your energy usage. You may also find support through the ScottishPower Hardship fund or through external organisations such as National Debtline.

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

5.3 Emergency Credit Pay As You Go Meters

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 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 Pay As You Go 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 when you next top up.

5.4 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 meter back into credit. For gas meters, you must repay any emergency credit that you use.

5.5 More Information

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 8.30am to 7pm and Saturday 8.30am to 1.30pm) 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 8.30am to 7pm and Saturday 8.30am to 1.30pm).

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.

Changing to Another Payment Method

The conditions for removing a Pay As You Go meter will depend on individual circumstances.

You can request the removal of a Pay As You Go 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.

You can also opt out of Pay As You Go if:

- You want to change to a
 - direct debit payment method
 - Fuel Direct payment method and this is accepted by the Department for Work and Pensions.
- This is no longer safe and practical for you due to a change in circumstances
- 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 there is an arrangement in place for this to be repaid.

Refunds

You may be entitled to a refund if your account is final or you are changing to another payment method and you have been billed using actual meter readings.

Issuing your refund

If your account has been finalised due to changing supplier or moving home and we owe you a credit, this will be issued to you automatically. If you're changing to another payment method we can arrange to transfer this credit or in some cases refund this directly to your bank.

5.6 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 go 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 your electricity or gas supply going off 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

6 Faults and Emergencies

If your Pay As You Go meter develops a fault, you can check what the error means and find possible resolutions on our website. Alternatively if this is affecting your supply please get in touch with us as soon as possible.

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

Electricity

If you call us between 8.30am and 7pm from Monday to Friday, or between 8.30am and 1.30pm 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 8.30am and 7pm from Monday to Friday, or between 8.30am and 1.30pm on a Saturday, 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

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 Pay As You Go meter.

6.1 Lost Keys or Cards

If you lose or damage your Pay As You Go key or card, you can order a replacement quickly and easily online or if you're unable to do this online you can also get in touch and we can arrange this for you. This can be posted to you or you can collect it from your nearest 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.



7 Need More Help?

National Debtline

Telephone: **0808 808 4000**

Lines open Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm

Website: **nationaldebtline.co.uk**

Get in Touch

Log in to your online account

Did you know your online account allows you to enter your meter readings, view your bills, energy usage and more?

scottishpower.co.uk

Chat to us

Chat to us online via our website or directly via the ScottishPower app.

We can answer your questions online, and you can chat to us at a time that suits you.



Call us

You can also give us a call free on **0800 027 0072**

(lines open Monday to Friday 8.30am to 7pm and Saturday 8.30am to 1.30pm)



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