

Pay As You Go

A ScottishPower charter





We care about your safety

Your wellbeing and the safety of our community is a top priority for us. Interfering with metering equipment is a criminal offence that has potentially fatal consequences. It puts you and others at risk. By respecting the integrity of the metering equipment, you not only help us protect lives, but ensure that the conditions outlined in this charter can be fulfilled. Please prioritise safety and avoid any actions that could endanger lives.

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



At ScottishPower we want your experience of switching to Pay As You Go, and getting a new meter if required, to be smooth and easy. Here's what you can expect from us:

We'll check it's right for you and provide the information you need

When you move to Pay As You Go we'll:

- Check it's a suitable payment method for your household
- Arrange a meter installation, if required, in line with industry regulations
- Provide you with relevant information on how to use Pay As You Go
- Provide you with relevant information before, during, and after any installation of a new meter

If your meter needs to be removed or reset, we'll provide you with information on what will happen, what needs to take place and the relevant timescales.

Help and support with payments

Helping you manage your energy usage and spend is a priority. We can support you by:

- Setting any outstanding payments on your meter so that you can include them in your Pay As You Go top-ups
- Offering affordability help via the ScottishPower hardship fund and third-party providers
- Providing you with emergency credit to keep you on supply when your credit drops below £1, and you are unable to top up
- Keeping you on supply with our friendly credit hours, when it is difficult to top up
- Discussing support options with you – you can get in touch via webchat at scottishpower.co.uk/livechat, or call us at **0345 270 0700**.

Help with your meter

We provide clear information on most issues customers have with their meters.

- Visit our website at scottishpower.co.uk/payg and find a possible solution.
- We also have helpful videos available on YouTube – simply search for ScottishPower – it's an easy way to self-serve.
- Chat to us via our webchat, at scottishpower.co.uk/livechat. It's the fastest way to get in touch and have your queries directed to the right place.
- Call us if you need more help at **0345 270 0700**.



Energy efficiency and affordability

We want to help you take control of your energy consumption so you can reduce your costs and help save the planet. So we've got helpful energy efficiency and affordability advice that can make a difference. Visit

scottishpower.co.uk/affordability and scottishpower.co.uk/energy-efficiency

Transparent, comprehensive communication

We believe that every interaction should be communicated:

- In clear, simple language
- On time, so you're up to date on your account
- In a format that is based on your individual needs, such as braille, large print, or with the help of a translator
- With clear signposts for more help, if you need it.

By adhering to these commitments, we aim to provide an outstanding Pay As You Go customer experience and support your energy needs. At ScottishPower, we value your partnership and are here to assist you every step of the way.



2. What you can do to help

As a Pay As You Go customer, you can help us keep your account in order by:

Topping up

- Buy credit in advance for your Pay As You Go meter
- Buy enough credit to repay any emergency credit you use
- Remember to include any amount for debt repayments or daily standing charges over and above your usage when you buy credit

Helping our meter readers and agents

- Let our meter readers or agents into your home at reasonable times - they check, read, recalibrate, maintain, and ensure your meter is safe to use

Looking after your meter

- Get in touch quickly if you think your meter has a fault
- Ensure it's not damaged or tampered with in any way
- Contact us immediately if you suspect any kind of damage or tampering

Letting us know of any changes

- Tell us if you are moving home
- Contact us if you're worried about being able to afford your top-ups as we have several ways we can help



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 energy as you use it. You top up your prepayment meter yourself and manage how much and when.

With Pay As You Go you pay for your energy in small, regular amounts – it's what we call 'topping up.' It's designed to help you budget more effectively, understand your usage and spend, and adapt your energy habits where you can. Used effectively, it's an easy way to manage your spending and energy usage.

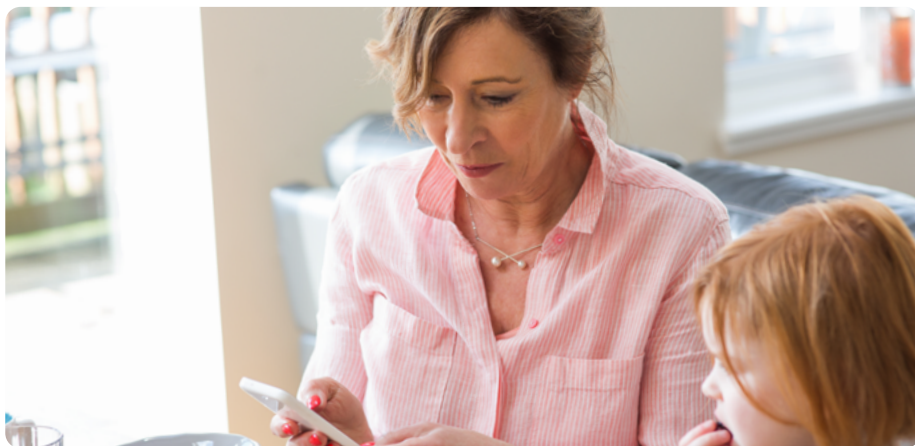
When you top up your meter, you are essentially buying credits. You use these credits to power your appliances and heating. If you run out of credit, you go 'off supply,' which means that your gas/electricity supply will be cut off and your appliances and heating will no longer work. To stay on supply, you need to top up with credit before you run out.

Topping up is easy and can be done at any Post Office, Payzone, or PayPoint outlet. And if you have a Pay As You Go smart meter, you can also top up via the ScottishPower App - it's a convenient way to top up, wherever you are.

When you top up, you use your credit to pay for:

- Your electricity or gas
- A daily standing charge
- Any payments you may be making towards an outstanding balance– this payment is weekly and is known as your debt repayment rate.

See **Section 4. Using your Pay As You Go meter** for more information on topping up.



3.2 Is Pay As You Go the right payment method for you?

Some of the benefits of the Pay As You Go payment method include:

- Helping you budget for your energy usage - regular top ups mean you can keep track of your energy costs
- If you have an outstanding balance, you can use a Pay As You Go meter to repay it. We will work with you to set a repayment rate that is affordable for you. A portion of each top-up will then go towards paying off that balance. It's a helpful way for you to control your energy usage and account. It also makes it easier for you to manage, as you will no longer have to worry about making separate payments.
- Pay As You Go has friendly credit hours. This means your energy won't turn off if you run out of credit when it may be difficult to top up, such as overnight, Sundays and public holidays. Our friendly credit hours are 6pm – 11am, Monday to Saturday and all-day Sunday and bank holidays. If you have a smart meter, your friendly credit hours will run from 7pm–12pm (April to October) and 6pm–11am (November to March). Just remember, you will need to pay back the amount you used the next time you top up.
- Please note, the friendly credit hours function is not available for traditional gas meters.
- A Pay As You Go meter also has £10 of emergency credit that you can use. This is to help keep you on supply when your meter is showing a balance of less than £1. Remember:
 - o You must have some credit left in your account to be able to access

emergency credit – you can't access emergency credit if your account balance is less than £0

- o You will need to pay the emergency credit back with your next top up
- o If you use all the emergency credit before you top up, your supply may be temporarily disconnected.
- A Pay As You Go meter enables you to build up credit over the summer so you have extra credit for winter, when it is colder and you use more energy and have a higher spend.

Important things to consider include:

- You need to top up and buy credit in advance to stay on supply – it's easy to top up. Read more in **Section 4.1 How to top up your meter**, on how to top up.
- You can request the removal of a Pay As You Go meter at any time – however, we will first need to carry out a credit check, ensure any outstanding balances are repaid in full, and we may require a security deposit. Read more in **Section 5.7 More information**.
- If you have any debt on your account, you may prefer to repay it evenly throughout the year. You can do this on an instalment plan or on Fuel Direct. If this is the case, Pay As You Go would not be suitable for you.
- We will always assess if Pay As You Go is a suitable payment method for your household prior to installation or switching you to that payment method.
- If at any point you feel that it is no longer safe for your household to use a Pay As You Go meter, or you can no longer operate it please contact us.



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 via webchat at scottishpower.co.uk/livechat. We'll check that a prepayment meter is suitable for your household and that you'll be able to operate it.

If your current meter is in a place that is not easy to access and is not safe or practical for you to use, it may not be possible to fit a Pay As You Go meter. However, we will always see if we can move your meter to a more suitable place. Please note that there may be a charge if you would like it moved.

When we fit a Pay As You Go meter, we will make sure there is some 'start up' credit – which you can pay back later – to give you time to buy credit.

If you already have a smart meter and would like to change to the Pay As You Go payment method, we can change your mode remotely, without needing to visit your home.

3.4 What happens during installation if you need a new meter?

If you have made an appointment, we'll send you a reminder 24 hours before your appointment and recommend that you look at the pre-installation checklist beforehand. Please remember, the installer may arrive at any time on the day within the appointment slot. Also, an adult, over 18 years old, must be present for the duration of the appointment.

The approved installer will identify themselves and the installation should only take 1 to 2 hours. Once completed, they'll explain how your meter works and check that you're happy with their work and service. We'll let you know the payments that will be collected every time you make a top up from your Pay As You Go meter. These payments will include your electricity/gas charge and a daily standing charge. If you have a debt, we'll also include your outstanding balance and what your repayment rate is.

Vulnerable customers can use our password services feature for when an installer visits their property. The installer will only be able to access the property if they have been given access to the password. For help on how to set up this feature, visit scottishpower.co.uk/psr

At ScottishPower we aim to give you the best service, before and after installation of a Pay As You Go meter. We want to make sure you're able to safely use your Pay As You Go meter, understand its benefits and are happy with our service. You may receive a Smart Installation Survey call, from a third party company, to see if you're happy with the standard of service you received during your smart meter installation.



4. Using your Pay As You Go meter

There are different kinds of Pay As You Go meters and the information in this Charter is intended as a general guide only. For specific information on your meter, please refer to your operating guide.

4.1 How to top up your meter

Top up a smart meter with the ScottishPower App

The ScottishPower App will show you a near real-time* meter balance which allows you to see if you need to top up. To top up, simply:

- Download the app from the App Store or Google Play
- Register when prompted
- Select **Top Up** on the home screen and register a debit or credit card to your account
- Choose how much you want to top-up (min £1) - your payments will be taken directly from your registered card.

A receipt will pop up in the app, and a copy will be sent to your registered email. You should see your top-up applied within 60 minutes.

* To within 30 minutes of real-time usage

Top up a smart meter at the Post Office, PayPoint or Payzone

You will have received a barcode by email or post when your meter was installed. You will need to scan this barcode at your local outlet when you top up. You can also find your barcode in the ScottishPower App: select prepayment cards, then choose your fuel type, gas or electricity – your barcode will pop up.

You can top up from as a little as £1. You should see your credit applied to your meter within 60 minutes.

Please keep your receipt as proof of purchase. It has a Unique Transaction Reference Number (UTRN) on it which you will need if you have to top up your meter manually or if you contact us with a query.

To find your nearest outlet visit the links below:

- [**Payzone**](#)
- [**Post Office**](#)
- [**PayPoint**](#)

Topping up a traditional meter at the Post Office, Payzone or PayPoint

Take your key or card with you to your local PostOffice, Payzone or PayPoint. Hand it to the assistant and let them know how much you want to top up. You can top up between £1 to £99 (£49 at PayPoint) in a single transaction. Always ask for a receipt and check that it says, 'Credit Accepted' before leaving. Also, keep your receipt as proof of purchase in case you have an account query. Once home, insert your key or card to apply your top up to your meter.

To find your nearest outlet visit the links below:

- [**Payzone**](#)
- [**Post Office**](#)
- [**PayPoint**](#)

Important information

Remember, you always need to use the most recent key or card supplied by ScottishPower. If you don't, your payments won't be credited to the right account which may result in outstanding payments because you have used the wrong key or card.

Top up with a Unique Transactional Reference Number (UTRN)

If you have tried to top up on the app or at a Post Office, Payzone or PayPoint and it has not registered after one hour, you can do a manual top up at your meter using your UTRN. Your UTRN is displayed on the receipt of your top up, which can be found in the app or on your receipt from the Post Office, Payzone or PayPoint. Simply input the 20-digit number directly into your smart meter.

4.2 Reading and resetting your Pay As You Go meter

With a smart meter, any readings or updates can take place remotely. With a traditional meter, we receive your meter readings every time you top up. However, if there is a problem with your meters communication or an update can't be applied remotely, we may need to visit your property to inspect the meter. We also carry out meter inspections every two years to ensure your meter is working optimally.





5. Special circumstances

5.1 Paying off outstanding balances through Pay As You Go meters

A Pay As You Go meter can be set to collect a weekly amount towards any outstanding payments you have on your energy account. This is called a repayment rate. Any top up you apply to your meter will then be used for your daily energy use, your daily standing charge and your agreed upon repayment amount.

Before we set the Pay As You Go meter to collect any outstanding payments, we will chat about your circumstances and agree on how much you can afford to pay towards your outstanding balance.

If you are paying off any outstanding amount via your meter, you'll need to make sure you buy enough credit every week to cover the repayment amount as well as your ongoing energy 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 that may better suit your needs.

5.2 How does my repayment rate work?

Traditional Gas Meter

Your meter will take the full weekly debt repayment rate on Wednesdays at 2am. If there isn't enough credit on the meter to take the full amount, then the meter will take a proportion of the debt from the remaining credit. If the full weekly debt repayment rate is not paid after a week, the meter switches to a time-based recovery. It will then take 1/7th of the weekly amount every night at 2am. If the full weekly amount is not paid back after the 2nd week, the meter will then take 2/7ths of the weekly amount, every night at 2am.

Traditional Electricity Meter

Your meter will split your weekly repayment rate into 100 smaller payments. These will be taken from the meter at regular intervals throughout each day.

Smart electricity/gas meter

Your repayment collection will depend on which type of meter you have. It may split your weekly repayment rate into:

- Even amounts that will be collected every hour, each day or,
- Seven payments that will be collected daily at midnight.

5.3 Payment difficulties

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

We understand that it can be worrying when you are facing payment difficulty, either due to a change of circumstances or as a customer in a vulnerable position. We have many ways we can support and help you to manage and take control of your energy usage and finances. Contact us as soon as possible so we can find a solution that works for you.

One of the ways we offer support is through the ScottishPower Hardship Fund, which if you are eligible, helps you clear or reduce your debt. We can also help put you in touch with independent organisations like StepChange Debt Charity. For more information on independent sources of assistance, visit

scottishpower.co.uk/affordability

To learn more about how we can help you, visit

scottishpower.co.uk/support-centre/help-paying-your-bill

5.4 Emergency credit

We understand that it's not always possible to top up when you need to. If your meter is showing a balance of less than £1, you can activate £10 of emergency credit to help keep you on supply until you top up. However, you will need to top up before you've used all your emergency credit. If you don't, your supply may be temporarily disconnected. You will also need to pay back the emergency credit when you top up. Find out how to activate your emergency credit by visiting

scottishpower.co.uk/energy-efficiency/smart-meters/prepayment-guide

How to check if you have used all your emergency credit

If you have used all your credit you may be off supply and will first need to top up and then reconnect your supply. Your meter will have a message saying "Supply Disconnected" if this is the case.

Likewise, if you have used all your emergency credit before topping up, you may also be off supply. You will need to top up and reconnect your supply. Remember, your meter will not automatically use your emergency credit – it is only used if you activate it. Also, you'll be unable to activate your emergency credit if you have already gone off supply.

To reconnect your supply, you will first need to top up and then reconnect. Visit scottishpower.co.uk/payg for more information.

Important information

Remember, your meter will continue to collect your daily standing charge and any debt repayments, even when off supply. You will need to top up enough credit on your smart meter, key, or card to cover your usage, the daily standing charge, any emergency credit used and any debt repayments you may have. If you are off supply, your meter will not go back on supply until you've cleared your outstanding balance.

5.5 What to do if you are off supply

There may be several reasons you have gone off supply:

- You may have had a power trip - please check your trip switch and reset it to the 'on' position if it has tripped
- You have simply run out of credit and need to top up
- You have used all your emergency credit and are now off supply
- There may be a wider network issue (power cut) in your area – check with your neighbours first then call 105 from your mobile or landline to find out more.



How to check your credit on your smart Pay As You Go

You can easily check how much credit you have via:

- Your smart meter
- Your In-Home Display (IHD) if you have one
- The ScottishPower App

To learn more, visit

scottishpower.co.uk/energy-efficiency/smart-meters/prepayment-guide

How to check your credit on your traditional meter

Each type of traditional meter is read differently. Please refer to your meter guide or visit scottishpower.co.uk/payg for help. Also note the following:

- In certain meters, the key or card needs to be in the meter to activate the display
- The amount of credit required is not always the first screen displayed.

5.6 Self disconnection

If you don't buy enough credit to cover the gas and electricity you use, the service charge and any repayments towards outstanding balances, your supply will go off. This is called 'self-disconnection.'

Please tell us if you have self-disconnected, or are about to do so, or are limiting the amount of energy you are using to avoid this situation, as we may be able to help you:

- We can tell you about alternative payment methods and tariffs that may benefit you
- If you are repaying a debt through your meter we can review and update the amount you are repaying every week to make this more affordable for your circumstances
- We can give you advice on how you could reduce the amount of energy you use
- We can assess your eligibility for our ScottishPower Hardship Fund and refer you to specialist organisations who could help you manage your debt and maximise your benefits income
- Check if you are eligible for the ScottishPower Hardship Fund here and read how to apply at scottishpower.co.uk/hardship-fund
- We want all our customers to stay on supply. So we've made it easy to access our credit advances when topping up is no longer an option for you. Simply open the ScottishPower App, click on the Top Up tile and if you're eligible, you can access credit at an affordable rate.

If you feel that Pay As You Go is no longer a suitable for your household, please contact us. We want to avoid your electricity or gas supply going off where possible, so please tell us if:

- You or anyone in your household requires a constant supply of energy for health reasons
- Anyone in the house is of pensionable age, is chronically sick or has special needs
- You are struggling to afford your top ups
- There is no longer someone in your household able to operate and top up the meter, for example due to physical or mental incapacity

You may be a customer who has additional needs and qualifies for our Priority Services Register.

Do you qualify for Priority Services Register?

We want to help customers who need it. If you have a chronic illness, disability, or any other vulnerability that makes it difficult to manage your account, you may be eligible for our Priority Services Register (PSR). This service provides you with a free gas safety check, a password security feature for when an engineer visits your property and allows you to nominate someone else to manage your account if you are unable to. For more information visit scottishpower.co.uk/psr or call us.





5.7 More information

Moving out

If you plan to move house, please tell us at least two working days before you move. We may be able to read your meter on the day you move, or you can contact us with your final meter readings. If you don't tell us, you may have to pay for the energy used after you move. Also, remember to please leave your prepayment key as it is specific to the meter, but do not leave your gas card.

Moving in

If you are moving into a new home that is supplied by ScottishPower:

- Contact us at least seven working days before you move in, to make sure you're connected to your electricity or gas supply.
- If your new home has a Pay As You Go meter, contact us we can send you a new barcode, key, or card if it is off supply.
- Tell us right away if you receive a bill with the wrong name or address on it.

Opting out of Pay As You Go

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

You may choose to opt out of Pay As You Go and replace your Pay As You Go meter with a credit meter, if:

- You want to change to a Direct Debit payment method
- You pay by the Fuel Direct payment method and this is accepted by the Department for Work and Pension
- It is no longer safe and practical for you due to a change in circumstances.

Removing a traditional Pay As You Go meter

You can request the removal of a Pay As You Go meter at any time. However, you will need to ensure that you've cleared all outstanding balances on your meter. You may also need to have a credit check done and pay a reasonable security deposit, if required. The amount, should we ask for it, will not be unreasonable and we'll refund it in full (plus interest and minus tax). If you have made all your payments throughout the year on time.

The removal of your meter may take up to 15 working days and can only proceed if the conditions mentioned are met.

Changing your smart Pay As You Go meter to a different payment method

If you have a smart meter and want to change to a different payment method, we do not need to visit your home. Once we've completed a credit check, we can change your mode remotely in most circumstances.

Important information

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.

Debt assignment process

Prepayment customers who have debts up to £500 may still transfer to another supplier, providing:

- Both suppliers agree that the debt can be transferred
- The debt and debt recovery rate are set on the current meter prior to transfer.

Refunds

You may be entitled to a refund if:

- You've closed your account and you've received a final bill
- You're changing to another payment method and you've 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. 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.



6. Faults and emergencies

If your Pay As You Go meter develops a fault you can get in touch with us via webchat at scottishpower.co.uk/livechat - it's one of the quickest ways to get in touch with us.

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

Electricity

- Monday to Friday, 8.30am and 7pm: normally visit within three hours
- Saturday and Sunday, 8.30am and 1.30pm: normally within four hours.

Gas

- Monday to Friday, 8.30am and 7pm: normally within four hours
- Saturday, 8.30 to 1.30pm: normally within four hours.

However, if you smell gas or think you have a gas leak:

- Turn off the gas immediately at the emergency control valve by the meter
- Call the 24-hour Gas Emergency Service free on **0800 111 999**
- 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 – traditional meters

If you have a traditional meter and lose or damage your Pay As You Go key or card, you can order a replacement quickly and easily online. Alternatively, you can also get in touch and we will arrange a new key or card for you by post or to be collected 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, get in touch and we will try to arrange a visit to get you back on supply quickly. If you have not accessed your emergency credit, please do. If you have already, when we visit, we will give you a small amount of emergency credit. You will need to pay this back through your meter.

We know that circumstances can change, which can make it harder to afford your energy bills. If you're struggling, contact us.

7. Need more help?

See if you are eligible for further help

We want to help keep you on supply and our support ranges from installing a smart Pay As You Go meter if you don't have one, to affordable repayment plans and independent debt advice and debt clearance. We'll work with you to find a solution that works for you. Get in touch via our website at scottishpower.co.uk/getintouch or read more at our Support Centre scottishpower.co.uk/support-centre



8. Contact us

Choosing Pay As You Go as a payment method helps you manage your energy usage and control your spend. But we also understand that circumstances can change, which is we make sure we're always here to help.

For more information on Pay As You Go, visit scottishpower.co.uk/payg. You can also visit our Support Centre for handy articles, videos, meter guides or energy efficiency advice at your convenience. For more help, get in touch via webchat at scottishpower.co.uk/livechat or call us at **0345 270 0700**.

9. Quick links

[Affordability](#)

[Energy efficiency](#)

[Get in touch](#)

[Log in to your online account](#)

[Moving home](#)

[Pay As You Go](#)

[Smart meters](#)



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