



Our Code of Practice
Payment of Bills

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PBV20821

Budget Energy customers with a credit meter installed in their home will be issued a bill every quarter. Included in this bill will be the amount of electricity used in this period and the cost including VAT. Budget Energy will provide you with a copy of your bill via your chosen method of communication. If you have signed up to an e-billing tariff, your bills will be made available to view on our online customer portal. You will be notified by email when your bill is ready to view. For help understanding your bill please visit our FAQ section on our website via your chosen method of communication.

If you have signed up to an e-billing tariff, your bills will be made available to view on our online customer portal. You will be notified by email when your bill is ready to view.

All customers, except those with a Keypad Meter will receive a bill. Keypad customers will receive an annual statement, this will provide details of the amounts and dates you topped up on over the last 12 months and detail your monthly usage. For those customers signed up to pay by Direct Debit your quarterly bill will provide details of your usage over the period, the amount of payments you have made and whether your account is in credit or if you owe any money for the electricity you have used.

Budget Energy endeavours to provide bills that are clear, easy to read and easy to understand.

Budget Energy offers our customers a range of payment options:

- **Direct Debit**
- **Banking Online**
- **Payzone/Paypoint**
- **By Credit/Debit card over the phone**
- **By Credit/Debit card online/via the Budget Energy App**
- **Cash/Cheque**

Direct Debit

Pay your bill automatically from your bank/building society account monthly. You can switch to direct debit by calling our Customer Service team on 0800 012 11 77. We are open Monday to Friday from 8am - 6pm. Please have your MPRN Number (this can be found on the top right hand side of your bill), bank account number and sort code for your current account to hand when you ring. A meter reading would also be useful.

Your first direct debit amount includes the following:

- **Your actual electricity usage during your switch over period, which may take up to one month**
- **The monthly direct debit amount calculated on your historic usage**

Subsequent direct debits will be your calculated monthly amount.

Future direct debits will reflect your calculated monthly amount. We will review your direct debit payment at least once every 12 months to ensure it covers your energy usage and to prevent any credit or debit accumulation on your account. NIE Networks will read your meter at least quarterly. Based on this reading your direct debit may increase or decrease in line with your usage. If any changes are required to your monthly direct debit, we will notify you in writing at least 10 days before the direct debit date.

Banking Online

You can pay your bills online. You will need to set us up as a payee and in order to do so you will need the following details:

Bank account name:
BUDGET INWARD GBP

Bank address:
Leicester, Leicestershire UNITED KIN, LE87 2BB

Account no:
53576043

Bank Sort code:
200000

Please instruct your bank to quote your name and MPRN (you will find this on your bill) as a reference. This helps to ensure there will be no delay in processing your payment. You'll find your account number in the top right section of your bill. If you are an e-billing customer you will also be able to find your account details on the Budget Energy portal available on our website <https://myaccount.budgetenergy.co.uk/>

Payzone/Paypoint

If you prefer to "Pay as you Go" and buy electricity as you use it, using/installing a Keypad (if it is safe and practical to do so) might be the best option for you. You can top up at a shop/outlet displaying the Payzone/Paypoint sign. All you need is your Budget Energy top-up card. Please note most retailers will only accept cash payments - it is at the discretion of the retailers as to whether or not they accept debit/credit card payments. It is also advisable to keep your receipts.

You can request a keypad meter installation by calling our Customer Service Team on 0800 012 11 77 who will arrange an appointment for you. For more details, please refer to our Code of Practice on Services for Prepayment Meter Customers.

By Credit/Debit Card

You can pay either by credit card/debit card through our website (www.budgetenergy.co.uk) or over the telephone (Tel. No. 0800 012 11 77 - We are open Monday to Friday from 8am - 6pm. Please have your MPRN, Account number and credit/debit card in front of you in order to complete this.

Note: There will be NO charge if you decide to pay using either credit/debit card.

Cash/Cheque

You can pay your bills by cash or cheque.

For cheques it can take a few days for your payment to reach us, plus a further 3 working days for your payment to clear. Please make sure to send us your cheque no less than 7 working days before your bill payment is due to ensure your payment is processed on time.

Please make all cheques payable to Budget Energy Ltd. Your Budget Energy account number should always be written on the back of any cheques that you send to us. This will help prevent delay in processing your payment. You'll find your account number in the top centre of your bill.

 **All cheques should be posted to:**
Budget Energy Ltd
Floor 1, Springtown Business Park
141 Northland Road, BT48 0GY

You can also pay your bill in cash by taking your bill and payment to your local post office, bank or credit union

You should never send cash in the post.

Allocation of Payments

Payments will be allocated to the oldest bills first.

Meter Reads

You'll find a simple guide to reading your meter on our website, www.budgetenergy.co.uk

NIE Networks will continue to read your meter as normal, including Pay As You Go meters. NIE Networks aim to read your meter at least quarterly.

It is important to facilitate NIE Networks access to read your meter. Failure to obtain a meter read on a regular basis may lead to bills being based on estimated usage (which may be higher or lower than actual consumption) or further investigation into energy usage on your account.

We recommend you also read your meter regularly and submit these readings to us. This will ensure that you only pay for the electricity you use and that you don't build up debt or a large credit on your account. Knowing how much energy you use will also help you to understand your consumption patterns and control your costs.

Submitting Your Meter Read

To help ensure your bill reflects most recent consumption & takes into account any changes that may have occurred in your consumption (e.g. holidays), we advise you read your meter monthly and submit it to us.

The reading you take from your meter can be submitted to us in a number of easy ways:

 **Telephone** our Customer Services Department on Freephone 0800 012 11 77 We are open Monday to Friday from 8am - 6pm.

 **Email:** info@budgetenergy.co.uk

 **Download our Budget Energy App**

Disputed Bills

If you have a query on a bill which is being investigated, payment and all credit action will be suspended while we investigate the issue. You should however continue to pay for ongoing energy usage while the query is being investigated.

We will aim to resolve all complaints within 10 working days, and full details of our query and complaint handling procedures can be found in our Code of Practice on Complaints Handling Procedure.

Disconnection in Error

In the unlikely event of disconnection in error we will make reasonable endeavours to reconnect you within 24 hours (on working days). Where such disconnection is made in error no disconnection or reconnection charges will be applied to your account.

Problems Paying

If you are having difficulties paying your bill or are worried that you might have difficulties due to an event or change of circumstances such as redundancy or illness, please do not hesitate to contact us to discuss the matter and we will aim to find a suitable solution. It is best to address any issues you are having paying your bills as soon as possible so that the problem does not get worse over time.

We regularly monitor customer accounts to offer intervention and payment options for those experiencing difficulty paying their bills. Our trained staff will handle all cases with sensitivity and confidentiality. Once we agree on a plan that suits your circumstances, it will be reviewed regularly.

We will contact you to discuss the ways in which we may be able to help. All cases will be treated sensitively and confidentially by our trained staff and once we have agreed a way forward will be reviewed regularly.

If you would like to discuss a problem you are having with paying your Budget Energy bill please contact our Customer Services team immediately on Tel. 0800 012 11 77. We are open Monday to Friday from 9am to 7pm and 10am - 2pm on Saturdays (live chat only via website)

Debt

For the purposes of this Code of Practice we define debt to be defined as any amount which remains unpaid outside the payment terms in the supplier's terms and conditions. For example, if a customer's payment for a bill is due within 14 days from the date of the bill, then this amount would be defined as debt if it remained unpaid from day 15.

Below are some of the ways that we and others may be able to help if you're struggling with your bills.

Payment Plans

If you are having difficulties paying your bill we can establish a suitable payment plan with you to pay back the outstanding amount within a reasonable time, based on your individual circumstances and payment preference. We will work with you to agree a repayment plan which will include the amount to pay back and timescale, taking account of

- The charges you will have to pay for future energy use;
- How much you can afford to pay; and
- Any problems you've had with payment plans in the past.

Details of the agreed plan will be sent to you in writing within 10 working days. Please contact us if you feel that you can no longer afford your payment plan or if your circumstances change - we are always happy to review your account.

If you fail to keep up with your agreed payment plan we can install a prepayment meter, taking into account your ability to pay, in order to help you pay back your outstanding balance.

Where appropriate, and only with your consent, we will use information provided by other persons or organisations, for example benefits agencies, to help work out if you are able to keep up with your agreed payment plan.

Prepayment Meters to Repay Debt

If appropriate and safe to do so we can arrange installation of a prepayment meter and set it to cover the energy you use and to also pay back the money you owe at the same time. A percentage from each top up you buy will be allocated against the amount you owe us until your account is clear.

We will agree with you the percentage of each top up that is used to pay off the amount owed. This will take into consideration your individual circumstances and ability to pay. The maximum we can deduct from your top up is 40%, unless you request a higher percentage recoup in writing.

For example, if you buy a £10 top up you will get £6 credit on your meter and £4 will be paid of your outstanding balance.

If you would like to pay your outstanding balance off quicker through a prepayment meter and you can afford to do so, please send this request in writing and we can arrange to deduct a percentage higher than 40% off your top ups. This can be re-set to a lower percentage again if you start to struggle to afford the payments.

You will be sent an annual account statement and we will inform you when all the arrears have been cleared. You can also find out how much of your outstanding balance is remaining by phoning our Customer Service Team on 0800 012 11 77.

For further information on the above please see our Code of Practice on Services for Prepayment Customers.

Consumer Council for Northern Ireland

If you're unhappy with any action we have taken in relation to a billing or payment issue or complaint, you can contact the Consumer Council NI for help and advice, free of charge.

Their contact details are:

-  **Telephone:**
0800 121 6022
-  **Email:**
complaints@consumercouncil.org.uk
-  **Website:**
www.consumercouncil.org.uk
-  **Address:**
The Consumer Council
Floor 3
Seatem House,
28-32 Alfred Street
Belfast
BT2 8EN

Advice Agencies

Budget Energy is committed to ensuring that customers experiencing payment problems or at risk of payment problems benefit from effective links we have established with local organisations that provide support and advocacy.

If you need independent help and advice, Advice NI may be able to help you.

-  **Telephone:**
0800 915 4604
-  **Email:**
advice@adviceni.net

We are happy to work with any advice agency you have chosen to represent you in order to support the consideration, agreement and review of a repayment plan.

Reducing your Use of Electricity

Please refer to our Code of Practice on Energy Efficiency for practical ideas on how to reduce your future bills by using electricity more efficiently.

Security Deposit

If you are opting not to pay by Direct Debit or Pay as You Go you will be required to pay a security deposit of £150.

This amount will be repaid by Budget Energy to you, within one month, if you decide to pay your bills direct debit or if you request to have a prepayment meter installed and have no outstanding balance on your account. This security deposit will also be repaid, within one month upon finalization of your electricity account with us, taking into account any unpaid electricity charges.

In addition, any security deposit given by a customer shall be repaid within 28 days where, in the previous 12 months, the customer has paid all charges for the supply of electricity demanded from them within 28 days of each written request.

