

## Is A Prepayment Meter For You?

If you are considering a prepayment meter you should be aware of the following before making your decision:

- Prepayment meters ensure that you pay for your electricity up front before you use it.
- A prepay key is issued to you after the meter is fitted; you must top it up to ensure a continuous supply of electricity.
- When you top-up your prepay key you pay for the electricity you will consume, a standing charge, a repayment towards your debt together with any emergency credit that you have used.

What are the benefits as well as some of the disadvantages associated with prepayment meters?

### **Benefits:**

- Using a prepayment makes it easier to budget for your electricity expenditure and keep track of what you are using.
- A prepayment meter will stop your debt from increasing.
- A prepayment meter allows you to build up credit in the summer months to reduce your expenditure over winter.

### **Drawbacks:**

- You will have to visit a local shop in order to ensure a continuous supply of electricity.
- You will need to purchase more electricity over the winter when your consumption is generally greater.
- If you use your emergency credit this will have to be paid back as well as the other on-going charges.
- Paying by prepayment meter is generally more expensive than a traditional credit meter.
- You will have to remain on a prepayment meter until your debt is paid off.

### **How will it be fitted, and how will I operate a prepayment meter?**

Having a prepayment meter fitted is very straight forward.

- We will arrange a convenient time with you for a meter engineer to carry out the meter fitting. We will confirm the date and time with you in writing prior to the appointment.
- On the agreed date of the appointment the engineer will show you his or her identification and examine your existing meter.
- Providing it's safe and practicable to fit a prepayment meter in the same location the engineer will remove your current meter and fit the prepayment meter. While doing this the engineer will have to turn off your electricity.

### **What Happens Next?**

- After the job has been completed we will send you a letter with your final bill from the credit meter together with the exact amount of debt we will recover from your repayments.
- A key will then be sent to you which you must use to “top-up” to ensure a continuous supply of electricity.
- We will provide a list of local shops where you can top-up your key.
- Make sure you always ask for a receipt when you top up your key and check that it says ‘Credit Accepted’.
- Once your key has been topped up insert your key into the meter and leave it in place until the display changes. You will be shown how much credit is being put on to your meter and how much credit it has in total.

### **How Else Can TruEnergy Help?**

As a TruEnergy UK customer with a prepayment meter there are certain actions which you can expect us to take; these include:

- Provide you with impartial advice as to the benefits and drawbacks of the prepayment system (see above).
- Give you advice if your prepayment meter is faulty
- Send you a list of outlets where you can load prepayment credit onto your prepay key
- Provide you with conditions and timescales if you want your prepayment meter removed or to be reset
- Reset your meter in a timely fashion following a price change.

Prepayment options are useful if you are finding it hard to keep up to date with your electricity bills. If this is the case you can talk to us about the following:

- If you owe money from previous electricity bills and you agree to a repayment scheme through a prepayment meter we will not disconnect your electricity supply
- We will give you emergency credit on your prepayment meter so that in a genuine emergency you are not left without power; you can pay this back later.
- If you would like energy savings advice in order to minimise your total spend we are happy to give you free impartial advice on your options.

### **What You Can Do To Help The Situation**

As a prepayment customer, there are some basic actions you can take to ensure your electricity account stays up to date. These include:

- Provide us with financial information regarding your income and expenditure so a fair repayment rate can be worked out for your debt
- Purchase credit from any of local outlets on the list we send you that provide a prepay top up facility
  - Take care of the prepay key that we provide you.
  - Contact us if you lose or damage your prepayment key.
  - Put sufficient funds on to the prepayment key to cover your energy costs, the standing charge and the debt recovery rate that has been agreed with you.
- Ensure that the prepayment meter stays in credit and any emergency credit usage is paid back.
- Provide access to the meter at regular intervals so that our readers can check the meter.
- Make sure that the meter and key are not tampered with.
- Contact us if you believe there is a fault with the meter or key.
- Only ever use your own key to top up, if you use a different key the credit will not reach your meter.
- Inform us if you are moving out of the property. 5) Other issues Customer debt

### **Other Problems**

Sometimes if customers owe us money and cannot pay the debt we may insist on installing a prepayment meter. We will contact you beforehand to inform you of this. For the benefits and drawbacks of a prepayment meter, see above. If you owe us money and do not want a prepayment meter you must call us to discuss your options.

## **Emergency credit**

- You are responsible for ensuring that enough credit is on your meter to ensure a continuous supply of electricity. If you do not have any credit on your meter there is a certain amount of emergency credit you can utilise. This should only be used in a genuine emergency. If you are using your emergency credit and you are using electricity you have not yet paid for, and you will have to pay this back when you do top up.
- If your meter runs out of emergency credit your electricity supply will stop, and you will have to top it up with a sufficient amount to cover the emergency credit used as well as the on-going costs.
- Remember that if your supply is off you will still accrue standing charge which will need to be paid back when you top up.

## **Self-disconnection**

- If you do not top up enough to cover the cost of the electricity, standing charge and debt, your electricity supply will cut off, this is called self-disconnection.
- Please inform us if you are self-disconnecting and we will attempt to find a solution to help you.
- Please inform us if anyone in your house suffers from a long-term illness, has a severe disability, is chronically sick, has special needs or is aged over 60.

## **Leaving a prepayment system**

If you have a prepayment meter and wish to change to a credit meter the conditions for this will always depend on your individual circumstances.

- The prepayment meter will not be removed if your electricity account is in debt.
- You must demonstrate you are willing to pay by an alternative method; usually this would be a direct debit.

## **Emergencies**

If you lose power call free on **105**. You will be directed to your local network operator, who will be able to help you.

If you smell gas call free on **0800 111 999**.

## **Lost or damaged keys**

- If your prepayment key is lost or damaged please contact us immediately and we will issue you a tag number which will enable you to purchase a new key.
- If you are off supply due to a lost or damaged key we will do everything possible to resolve the situation for you. Faults • If your prepayment meter develops a fault please contact us.
- If the fault is affecting the continuity of your supply we will arrange an emergency appointment for this to be rectified.
- You will not be charged for this metering appointment. However, you will be charged if you have simply not bought enough credit. This will be added to the debt on your top up key.

### Contact information

Please let us know if you have any queries or concerns. We cannot help if we do not know that there is a problem. TruEnergy:

t: **0800 433 7278**

e: [customercare@truenergy.co.uk](mailto:customercare@truenergy.co.uk).

For independent advice, you can contact one of the consumer helpline agencies: Advice UK:

t: **020 7469 5700**

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

Citizens Advice Bureau:

t: **08444 111 444** in England, **0845 450 0351** in Scotland, **08444 77 20 20** in Wales

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Consumer Credit Counselling Service:

t: **0800 138 1111**

[www.cccs.co.uk](http://www.cccs.co.uk)

National Debtline:

t: **0808 808 4000**

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)