Code of Practice on Customer Billing and Disconnection



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Energia will bill you every two months for the energy you use. Your bill is based on either a meter reading from ESB Networks or Gas Networks Ireland, or a meter reading supplied by you, or an estimate when no reading is available.

Understanding Your Bill

Your bill will show your latest meter readings for electricity and/or gas and the previous readings. The difference between the two readings is the number of units you have used. The cost of your energy is calculated by multiplying the number of units by the tariff you have chosen.

Additional charges, such as any relevant standing charges, service charges, levies and VAT are also outlined on the bill. It will also include details of any outstanding debit or credit amounts on your account, or any allowances you may be entitled to.

Electronic Billing

You may opt into electronic billing. Where you wish to switch back to paper billing this will be facilitated in a simple process at no cost to you unless you have availed of a discount by taking electronic billing.



Meter Readings

ESB Networks and Gas Networks Ireland will endeavour to read your electricity and/or gas meters up to four times each year.

In the months they are not read, we rely on estimates to calculate your bill. You can help to ensure your bill is accurate by providing us with the meter readings yourself.

Payments

Your bill is paid by direct debit from the bank account you specified when you signed up. The direct debit is processed 14 days after the date your bill is issued and the payment will be taken from your bank account on your chosen date.

If you need to update your bank details with us, just give us a call on 1850 405 405 with the new details.

Our online payment service, fastpay.energia.ie, allows you to make payments to your accounts, which are then credited off your next bill. Payments can be made with a debit or credit card. This is a handy way to build up credit, so you're not hit with the full bill all at once.

With our fix pay you can spread your energy costs out equally over 12 months helping you to budget for your electricity and gas costs over the year.

In the case of Dual Fuel Customers, Energia will issue two separate Invoices, one in respect of gas and one in respect of electricity. In the event that you make a part-payment of an Invoice, the part that has been paid will be applied against that Invoice relating to the relevant fuel consumed.

In the event that it is not possible for Energia to determine which fuel payment has been made in respect of, Energia will apply the payment received towards discharging the Invoice with the older debt. In the event of non-payment, Energia will only disconnect the fuel against which the debt is unpaid.

If you do not pay by direct debit then we expect payment before the due date on any bills issued. Your bill is due for payment 14 days after your bill has been issued.

Payment Difficulties

We aim to provide the best service to all our customers. If you are having difficulty paying your bill, please let us know as soon as possible by any of the means outlined in the Contact us section at the end of this document.

We understand that there are times when customers experience genuine financial hardship and we will work with you to find the best arrangement for payment. We will be as flexible as possible in trying to agree a payment plan with you. This will involve looking at the amount outstanding, your previous payment history and any other relevant information. We will also outline the steps involved in clearing any arrears and exiting a payment plan.

On your request, we will engage with third parties to find a solution and we will treat your information in strict confidence.

We will clearly communicate to customers in financial difficulty to contact Energia as soon as possible to enter into a suitable payment plan and will direct customers to our codes of practise for disconnection at early stage of non-payment on account.

We will apply a fair and clear approach to each customer's circumstances and ensure that staff adopt a sympathetic and cooperative approach in finding an agreed outcome within the customer's means to repay their debt and offers of repayment will be carefully considered. We will offer payment plans to engaging customers but reserve the right to revoke or change customers' plans where the customer does not make reasonable repayment amounts or has a continuous record of failing to make agreed payments.

Deposits

Security Deposit Policy

In certain circumstances we may seek security deposits from customers. This decision is taken on an account by account basis and can be influenced by security requirements and credit history of the customer. The value and duration of the security requirement is based on all information available to Energia at the time of the decision and is typically based on, but not limited to, one month's consumption. Security deposits may be applied to new and existing customers.

Energia shall return the balance of any security deposit to you:

(a) Within 1 month upon the closure of your account; We will use the deposit to offset any outstanding balance if any and return the difference *or*

(b) after one year if you have met Energia's credit terms for this period

In either case by cheque if you have provided Energia with a forwarding address or by bank transfer if Energia holds your bank details.

In the event that Energia's credit terms are not met after one year Energia will continue to hold the security deposit in respect of your account. In this instance, Energia will inform you of the steps which must be taken to satisfy Energia's credit terms so that the security deposit will no longer be required. The security deposit will thereafter be kept until such time as Energia's credit terms have been met for a continuous 12 month period, and the security deposit will be returned to you in the month following a determination by Energia that the credit terms have been met.

Closing Your Account

If you wish to close your account with us, please call us on 1850 405 405, Monday to Friday 9am to 5pm or write to us with your full account details at Energia, PO Box 12380, Dublin 2. We will acknowledge receipt of your letter within ten working days.

We will ask you for an up to date meter reading so we can issue your final bill accurately. If you can't provide an up to date reading we will estimate your usage for your final bill. If you switch to another supplier, your account with us will be closed only when the new supplier starts to supply you. You must pay, in full, the outstanding balance on your account at this time. The total outstanding balance will include all charges associated with the supply of energy and any other charges deemed by Energia to reasonably apply to your account; such charges may from time to time include an early termination fee for termination in advance of the agreed contract end date.

In normal circumstances we will issue your final bill within six weeks from change of supplier. We may give your new supplier any relevant details to help with your transfer. Details of any credit balance and how this can be refunded will be included on the final bill, alternatively you can check your Energia online account or contact our call centre directly. Any refund due will be processed no later than 2 months from the date of a final bill based on an actual meter read.

Disconnections

We are committed to finding a fair and manageable payment arrangement with any customer experiencing genuine financial difficulties and will only consider disconnection of supply as a last resort. Before we disconnect supply we will make every effort to contact our customer by letters, phone, email and / or SMS. We will work with customers who respond in finding a satisfactory arrangement which will avoid disconnections.

We will also work with state agencies or other representative customer organisations to find a solution to repayment of arrears. In cases of debt we will investigate all options available and attempt to find a payment solution as well as a long term option which will assist in the prevention of further debt by the customer. We will also take into account the customer's ability to pay when agreeing a payment plan. Details of the payment plan will be sent to the customer a week after the plan has been agreed.

Reasons for Disconnection

- The customer does not respond to any communication and fails to engage.
- The customer has outstanding debt and refuses to enter into a payment arrangement or breaks an agreed payment arrangement.
- The registered account holder requests the supply to be disconnected.
- There is no registered account holder at the address.
- We do not have a contract to supply you and you have failed to respond to prompts to register
- In the event of an emergency, the supplier (ESB Networks or Gas Networks Ireland) may disconnect supply for safety reasons.

Disconnection Process

If you are in arrears we will make at least two attempts to contact you in writing and at least two additional attempts to contact you by an alternative method [e.g. phone/email/SMS]. We will provide information on any alternative payment methods available and your options for entering into a payment plan or PAYG solution to recover outstanding arrears.

Where appropriate, feasible and subject to the landlord's consent, the supplier will offer customers experiencing difficulties in paying their energy bills a prepayment meter.

Disconnection Notice

- We will give you ten working days' notice in writing of our intent to disconnect your supply. We will outline the costs that apply for disconnection and reconnection of the supply and we will advise that you may not make any payment to the person carrying out the disconnection.
- We will provide our contact details and ask you to get in touch regarding settlement.
- We will signpost customers to our Code of Practice and to third partiesnominated by the customer who may be able to assist customers in reaching an agreed satisfactory outcome to avoid disconnection.

Disconnection of Vulnerable Customers

Where a registered vulnerable customer may be at high risk due to disconnection outside the requirements set out in the Code of Practice on Vulnerable Customers, alternative methods of debt recovery will be used.

We will not disconnect the supply in the following circumstances:

- If the customer contacts us and agrees a payment arrangement at any time during the ten working days' notice.
- In accordance with our Code of Practice for Vulnerable Customers, we will not disconnect customers on our Special Needs Register who are critically dependent on electrically powered equipment or during the winter months (1 November to 31 March) if they are registered as an elderly customer particularly vulnerable to disconnection during the winter months. If it is discovered that a customer qualifies under the Code we will advise them to make an application to register.
- We will also not disconnect customers who have an outstanding complaint regarding their bill, which does not relate to their consumption of electricity or gas, or for any other reason specified by the Commission for Regulation of Utilities (CRU).
- Where a customer relies on a recognised life support system and is appropriately registered with their supplier.
- For failure to pay a bill which; is being formally disputed, is based on a regular estimate and where this estimate is not fair and reasonable in the circumstances, or is not related to the supply of electricity or gas. In respect of billing disputes, this clause only applies to the disputed bill and not any previous or subsequent bills which must be paid as normal.

Reconnection

Following disconnection, if we reach an agreement with the customer regarding a settlement of the arrears, we will reconnect the supply. In certain cases we may require a security bond or deposit to ensure that disconnection for non-payment will not occur again in the future. Details in relation to security requirements will be communicated to the customer.

We will expedite the reconnection when a suitable arrangement has been reached but the final time period will be determined by ESB and GNI Networks. Where an agreement has been reached the customer is entitled to be reconnected on standard terms and conditions.

Disconnection of a premises with no registered account holder

When a customer has provided a final meter read to close their account, we will write to the new occupier of the premises twice, advising them of our contact details so that they may register an account with us.

If no new account is registered at the premises, we will issue a notice in writing to the occupier of our intention to disconnect supply. This will be issued at least 10 working days in advance of the request to disconnect the premises, setting out any costs that may be incurred by the occupier as well as our contact details.

Contact Us

If you have any queries regarding your bill, payment methods or our Code of Practice, please get in touch:

www.energia.ie

Write to us at Energia, PO Box 12380, Dublin 2.

Give us a call on 1850 405 405