



Take a closer look at your Prepayment Meter

Your questions answered

nPower

Let's talk about prepayment meters

This quick guide gives you lots of information about prepayment meters, such as:

- what's good about them and why you should have one installed
- what to look out for
- checking whether it's right for you
- how to pay and how the charges work
- what to do if it doesn't work
- what to do if your circumstances change
- how to get help

If you'd still like some help or there's something you're not sure about, give us a call. We'll help you out. Our Customer Service team knows all about prepayment meters.

Getting in touch with us

 Call:
0800 073 3000
(Free from most landlines and mobiles)

 Textphone:
0800 413 016
(minicom)

We're here to help you. Our lines are open from 8am to 8pm, Monday to Friday and 8am to 6pm on Saturdays.

How do they work?

Prepayment meters are just like pay-as-you-go phones. You simply buy credit for a payment card for your gas or 'key' for your electric at a local outlet and then use that to top-up your meter's credit levels. It puts you in complete control.

Prepayment meter charges are made up of:

1. a charge for each unit of gas or electricity you use
2. a fixed charge
3. any outstanding debt you may need to clear

A fixed charge always includes a 'standing charge.' That's a fixed amount you pay every day you're connected, even if you're not using energy. The fixed charge may also include money you're paying to clear a debt.

What's great about prepayment meters?

You can:

- 'pay as you go,' so you shouldn't fall behind with your bills
- pay back money you owe us more easily over a period of time
- see how much energy you've used on your six month statement

- always be in control of your energy costs, as long as you stay in credit

What to look out for?

There are some things about prepayment meters you need to know, so you make the right choice and stay on top of your payments.

- **Topping up your meter**
If you don't, the energy supply will stop once your credit, including any emergency credit, is used up. Like all types of meters, prepayment meters apply a standing charge every day, so even if you're not using the gas or electricity, it still costs money to have one.
- **The cost of your energy**
Paying for energy this way usually puts you onto our Standard Variable tariff. This can be more expensive than being on one of our other tariffs which may have better rates or paying by Direct Debit which is discounted.
- **Additional services**
If you lose your payment card or key and we have to replace it, then we may charge you.

How payment works



Buying credit

To top up a prepayment meter, you have to visit an authorised **PayPoint**, **Payzone** or **post office** outlet with your payment card or key. All outlets sell credit in whole pounds. Some are open 24 hours and you can top up monthly, weekly or more often.

Check your credit levels regularly

You may use more energy than you think if everyone's at home, so do top-up with extra credit to cover the daily fixed charges and any appliances you keep on. For instance, if you go on holiday, you wouldn't want your freezer to defrost while you're away. In the summer, you may not have your heating on but if you don't keep your summer payments up-to-date, you'll have to pay more in winter to cover any debt you have built-up and for the increased energy you are more likely to use in the colder months.

Your prepayment statement and meter readings

With prepayment meters, every time you top-up your credit a meter reading is automatically registered via your key and/or your card. It registers the reading from the time when you last topped-up.

To help you keep an eye on things, you'll get a statement twice a year that shows how much energy you've used and the payments you've made in that statement period.

Don't forget

- Make a note to check your meter, on a regular day and time
- Don't let the meter run out of credit. The meter uses credit to cover the fixed charge, every day. It also continues to use credit to cover debt repayments. If it runs out, then you'll owe us money even if you're not using gas or electricity
- Make a note of your closest outlets and their opening times and put it next to your meter

Changes to prepayment charges

We'll let you know in writing if we're going to change any of the terms in your contract with us, including changes to prepayment charges. This will be no later than 30 days before the change.

When our prepayment prices change, we update the outlets where you buy your credit with the new rates. Then, when you next buy credit, your meter automatically gets updated too.

The displays on the meter will always show you the rates you're being charged.

If you're not happy with the changes

Of course, we'd be sorry to see you go but you can switch to another supplier if you aren't happy with a change in our prices.

Your new supplier must get in touch with us no later than 20 working days after the increase takes effect, to notify us that they are taking over your supply. It may even be possible to transfer an outstanding balance you owe us to your new supplier.

However, if you do owe us money we may object to your transfer. If you still want to leave us, you must pay us any money you owe within 30 working days of us telling you we object. If you don't make this payment the price increases will apply.

You will also need to get in touch with your new supplier to make sure they register you as their customer within the 30 working-day period.

Is it right for me?

Why have a prepayment meter?

It may be that you're a new customer joining us for the first time or you're already with us and you just want to pay for your energy this way.

Sometimes, we'll ask you to pay by prepayment meter before you join us. If that happens, we'll explain why at the time.

We may put a prepayment meter in so you can pay back money you owe us. If this happens, we'll agree upfront with you how much the meter collects each week, based on what you can afford to pay.

Is a prepayment meter right for me?

There may be safe and reasonably practical reasons why a prepayment meter may not be the best option for you - if you have difficulty:

- Using a prepayment meter
- Accessing the meter to add credit
- Getting to a shop with a top-up point, e.g. you have a disability or you live quite a distance away

A prepayment meter may also not be right for you if you need a continuous supply of energy for health reasons, e.g. if any medical equipment you have needs electricity.

Is my property suitable?

It may be that you're a new customer joining us for the first time or you're already with us and you just want to pay for your energy this way.

Sometimes, we'll ask you to pay by prepayment meter before you join us. If that happens, we'll explain why at the time.

We may put a prepayment meter in so you can pay back money you owe us. If this happens, we'll agree upfront with you how much the meter collects each week, based on what you can afford to pay.

Getting started

Installing a prepayment meter

Before we fit a prepayment meter, we'll let you know:

- the date and time we're coming to do the work
- how much the daily standing charge and unit prices are
- where you can buy credit
- which phone number to call if you need advice
- how the meter works

So that you can see how easy it is to use your payment card or key, the engineer will put some credit on your prepayment meter when it's first installed.

There will also be emergency credit on your meter from the start, which is there to help you, if you can't top-up your meter. It usually lasts for about three days but that all depends on how much energy you use.

For gas, you have to pay first for the credit that's loaded and for any emergency credit, you use (if you use it). Next time you buy credit you'll have to buy enough to cover these, as well as an amount to keep your energy supply on.

For electric, we'll collect payment for the up-front credit from the start until it's paid for in full.

If you run low on credit before your payment card or key arrives (if it shows £5 or less), please contact us and we'll help you.

We will send you your prepayment card or key through the post.

For further advice about using your meter you can:



Visit:
npower.com/prepayment



Call Customer Service:
0800 073 3000
(Free from most landlines and mobiles)

Helping you stay on top of things

If you're paying back a debt through your meter, we'll let you know in writing how much you owe up to the date your prepayment meter is installed and how much we'll collect each week.

Switching to us from another supplier?

If you're joining us from another supplier and there's already a prepayment meter at the property, you cannot use your existing card or key until you get a new one from us. This should arrive before the date we've agreed to start supplying your energy. If it doesn't, you should call us. We will then give you a special code which you can give to a superagent (who stocks a variety of devices) to get a new card or key. We will also be able to tell you which is your nearest superagent.

When you do have our new card or key, please don't use one from your old supplier.

Moving house

What to do about moving out of your current home

It's very important you tell us you're moving, so you only pay for the energy you've used.

Tell us:

- your move date and the meter readings on that date – this means if you top-up your credit before that date, we can then ensure you only pay for the energy you use up to your move date
- your forwarding address (if you're in credit we'll send your refund to your new address)

Please send us these details in good time at least ten days before you move. If you don't, then we will close your account and send you a final statement.

Moving into your new home

Make sure you don't pay for energy used by the previous occupier. Call us and tell us:

- your name, so that we can set up a new account for you
- your moving in date and the meter readings on that date

What if things go wrong?

If there's no electricity

Check the screen on your meter. If you can see an amount followed by 'DEBT' then you've run out of credit.

- If you haven't used your emergency credit, put your key back in and push the emergency credit button to get the supply back on.
- If you've already used your emergency credit, then you need to top up with at least £1 more than the debt shown on the meter.

If your supply is off but there's credit on your meter, it could be a wiring fault. Check your trip switches. If you're not sure how to do this or the fault re-occurs or the trip switch fails to re-set, contact a qualified electrician.

If there's no display when you press the blue button, it may be a power cut.

Call 105
to contact your
local electricity
distribution
company.



If you smell gas

Don't use a phone near a gas leak but call the 24-hour national gas emergency service immediately.

- Open all the doors and windows to clear the gas
- Check to see if the gas has been left on or a pilot light has gone out
- Turn the main gas tap on the pipe leading into the meter to the 'OFF' position
- Turn off the gas meter at the valve. If you're unsure how to do this, call the gas emergency service.

DON'T use any electrical appliances or turn on any switches

DON'T use a mobile phone

DON'T smoke

DON'T use matches or naked flames

DON'T leave it to someone else to call – you could be putting yourself or others at risk

Call Customer
Service



0800 073 3000

National Gas
Emergency Service:
0800 111 999



National Gas
Emergency Service:
0800 111 999

Meter not working?

If your prepayment meter isn't working, we'll come and sort it out. We won't charge you for the call out if the card or meter isn't working but we may charge you if we visit you and everything is OK.

We aim to get to you within:

- 3 hours for both fuels if you contact us 8am - 8pm Monday to Friday
- 4 hours for both fuels if you contact us 9am - 5pm at weekends and on bank holidays.

If we don't make it to you within this time, we'll pay you £30 to recognise we've kept you waiting. If we're late but the meter is working when we arrive, then we won't make a payment.

We'll tell you about any charges when you call us.

Other things you should know

Replacing your prepayment meter with a credit meter

Usually, it takes no more than ten days for us to replace a prepayment meter with a credit meter.

There may be restrictions to changing to a different meter, for example if you have outstanding charges. Please get in touch if you want to find out more.

Tampering with a meter

It can be dangerous to tamper with any kind of gas or electricity meter. It's also a serious criminal offence. Only a qualified, authorised engineer should ever work on your meter.

If we believe the meter's been tampered with, we can disconnect the supply. We'll try to recover the cost of any energy that we believe hasn't been paid for and also the cost of repairing or replacing the meter.

Switching to another supplier

If you decide to leave and go to another supplier we'll be sorry to see you go but we'll carry on supplying you until your new supplier has registered your details. If you wish to leave us but still owe us money, it may be possible for your outstanding balance to be transferred to your new supplier. This will all be arranged once we are notified that you are switching.

We're here to help

Sometimes it's hard to stay on top of the bills. If you're finding it tough, please contact us as soon as you can. We really do want to help.

Finding it hard to pay?

If you're struggling to pay your bills, then we'll come to an agreement that'll help you get back on top of things, if we can.

If an accredited money advice agency is helping you, we'll listen to what they say when we're working out how you can pay-off an outstanding balance to us.


For example, we may put in a prepayment meter so you can still use energy. That way, you can also start getting on top of your bills.

Don't forget, your meter could be disconnected if you don't get in touch when you have difficulties. It's important for us to talk so that we can help you, so get in touch as soon as you can if you need to.

Independent advice

If you'd like some independent advice, these two national organisations will help you on any of the topics covered in this guide:

National Debtline

 Call: **0808 808 4000**

 Website: **nationaldebtline.co.uk**

Citizens Advice

 Website: **adviceguide.org.uk**

Go online or look in your phone directory for details of your local Citizens Advice Bureau.

Other ways we can help

Warm Response Service

Do you find it hard to see or hear? Are you disabled, chronically sick or over 60? If so you can apply to join our Warm Response Service.

You'll get:

- large print, Braille or audio bills and paperwork
- a personal password so you know who you're talking to or who's visiting you on our behalf
- extra meter reading services, every three months, if no one in your home can read the meter for you
- an interpreter to help you when you contact us, if English isn't your first language
- a promise we'll send paperwork to a chosen third party (a relative or carer), if it's hard for you to deal with

You may qualify for a free gas safety check

Do you:

- own your home,
- have a child under five,
- and get means-tested benefits?

Or are you:

- over 60,
- disabled or chronically sick,
- living alone or with people who are under 18, elderly, disabled or chronically sick?

If the answer is yes, then call us now. You may qualify for a free gas safety check.

Want to find out more?

Call our Warm Response Service team:

 Call: **0808 172 6999**

If you have a textphone (Minicom) our number is **0800 413 016**

Energy efficiency advice

We're trying to help you stay more comfy, use less energy and bring down your bills. We can do this by installing free energy saving improvements to qualifying households. It's part of a government initiative called ECO (the Energy Companies Obligation).

You may qualify for:

Gas boiler – a new energy efficient condensing boiler with a full set of heating controls could save you up to £490* a year. If you're getting benefits, then you could qualify for a new free boiler.

Loft insulation – up to 25%* of your home's heat can escape through the roof if it's poorly insulated. Loft insulation is quick and easy to install and could save you up to £250* a year.

Cavity wall insulation – cavity walls can be insulated quickly, with very little fuss. In a detached house you could save as much as £250* a year.

* All energy saving facts and figures are from the Energy Saving Trust, 2014, and are based on a detached gas-heated home. Savings vary depending on the size and thermal performance of your home.

To find out if you can get these improvements free, get in touch:



Visit:
npower.com/energyefficient



Call Customer Service:
0800 980 8774
(Free from most landlines and mobiles)

We're here from Monday to Friday, from 8am to 8pm.

Interpreting service

If English isn't your first language, we can offer a translator. Ask someone to call us and explain which language you'd like to use.

A few other top tips

Q. What can I use the emergency credit for?

- A. Emergency credit is there to help you if you can't top up your meter. It usually lasts for about three days but that all depends on how much energy you use. You have to pay back any emergency credit you use. Next time you buy credit you'll have to buy enough to cover the emergency credit you've used, as well as an amount to keep your energy supply on.

Q. What happens if I run out of credit?

- A. A gas prepayment meter will switch off the supply valve when it runs out of credit, for safety reasons. If that happens, make sure your gas appliances are turned off before you top it up. Insert the card or key, then press and hold red button A until the valve opens.

Q. What happens if I'm away for a long time?

- A. If you don't use your prepayment meter for 30 days or more, then we may ask you to contact us.

We can then check everything's OK, that you've still got your payment card or key and that you still want to use the meter.

Q. What happens if I lose my payment card or key?

- A. If you lose your payment card or key, please call us. We will then give you a special code which you can give to a **superagent** (who stocks a variety of devices) to get a new card or key. We will also be able to tell you which is your nearest superagent.

Q. If my card or key doesn't work, what happens then?

- A. If your payment card or key is faulty, we may ask you to collect a new one from a local outlet. If that's not possible, then we'll send you a new one through the post but that can take up to three working days to arrive.

Q. Don't pay twice for your energy

- A. Always buy credit using your own payment card, don't lend your card to anyone else and it's a good idea to keep the receipts to check against your statement.

Our service to you

We want to make sure all of our customers are treated fairly and get the service that meets their needs. These guides explain how we do that:

- paying for gas and electricity
- prepayment meters
- using electricity and gas efficiently in your home
- Warm Response Service
- free gas safety checks
- visiting your home

We can send any of these booklets to you in large print, in Braille, on CD or in another language.

Getting in touch with us

If there's anything you'd like to ask us, call:



0800 073 3000

(Free from most landlines and mobiles)

If you have a textphone (Minicom) our number is:



0800 413 016

There's lots of useful information on our website - just go to:



**[npower.com/
customerservice](http://npower.com/customer-service)**

You can also contact us using the online form there.

If you want to write to us, our address is

**PO Box 177,
Houghton le Spring,
DH4 9AQ**

Lines are open Monday to Friday from 8am to 8pm and Saturday 8am to 6pm.

Phone calls: We may monitor and/or record calls for security, quality or training purposes. Calls to 0800 numbers should be free from all mobiles and generally free from all landlines. Calls to 0330 numbers will cost you no more than 01 or 02 numbers from landlines or mobiles. If you get 'inclusive minutes' with your package, calls to 0330 numbers will be part of these.

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