

sse.co.uk

As you get your bills by email, it's easy to get help online at sse.co.uk

Your electricity account number: **72889 82413** 

Ms D D'Monte 76 Millfield Hawkinge Folkestone Kent CT18 7DQ

20 July 2020

#### This is your electricity Direct Debit mid-term review

We review your payment plan at least twice a year to make sure your payments cover the cost of the energy you use. Your account balance is based on an **actual meter reading**.

### Your monthly electricity Direct Debit payments are going up

Your payments are too low to keep covering your electricity costs. Maybe you're using more energy, your prices have or will change soon, or there's a balance to pay. We've worked this out by looking at your account balance and your predicted energy use until your next review. This change will keep your energy account on track. If we don't make this change now, your payments could go up even more at your next review to cover the shortfall.

Your new payment is £97.00 Your old payment was £83.00

**This changes on** 10 August 2020

#### What you need to do next

You don't need to do anything - we'll contact your bank and take care of everything.

If you have any questions, please turn over for our frequently asked questions.

If you're thinking about how your energy usage will change because of the coronavirus, we can help. We know these are challenging times, so we've given you greater flexibility to manage your Direct Debit online. Just go to **my.sse.co.uk** or if you haven't got an account you can set one up in just a few minutes.

It's important to keep your Direct Debit going. If you need some extra help to stay on track with your payments, please call us. There may be other things we can do for you at this difficult time. We're here on 0345 076 0114 - it may take us longer than usual to answer your call, thanks for your understanding.

#### Check your enclosed statement to see how we've worked this out

Ty Meridian, Malt House Avenue, Cardiff Gate Business Park, Cardiff CF23 8AU

## **Frequently Asked Questions**

## How we calculate payment plans

We make sure your payment plan is right for you and the energy you're using. We do our best to predict how much energy you'll use throughout the year. We do this by looking at what you've used in the past and your latest meter readings.

Giving us regular meter readings will give you a better calculation of what to pay.

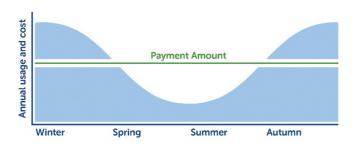
- If your statement is based on an estimated meter reading please give us an up-to-date meter reading.
- Smart meters can send your meter readings to us automatically and they let you see exactly how much energy you're using in pounds and pence. Find out more at sse.co.uk/smart

We review your payment plan at least twice a year. We always give 14 calendar days' notice of any changes. This keeps your account in order, and lets you have a good understanding of what you're spending on your energy use.

# How does seasonal usage affect my payment amount?

You'll usually use more energy in the winter than in the summer. If you have a credit balance build up during the summer, this will likely reduce again in winter.

The same also applies to a debit balance in the winter. We may not increase your payment because it should balance out after the summer period. The aim is to give you a consistent payment throughout the year that covers your forecasted annual usage.



# Most likely reasons why payments can change

We regularly review your payment plan throughout the year to make sure you don't build up a large debit or credit on your account.

There are many things that can influence changes to your payment amount such as:

- Updated meter readings can show your energy use is higher or lower than previously forecasted.
- A change in energy prices which can increase or decrease your payment amount.
- Your fixed tariff has ended.
- A change in your circumstances, or the appliances you use, can all affect how much energy you use.
- If you have recently joined us, we may not have a full history of your energy patterns. Regular meter readings will help us understand your energy usage.

### I can't afford my payments

If you think you might struggle to pay, please call us, and we'll do all we can to help. We're here on 0345 076 0114 Mon-Fri 8am-8pm Sat 8am-6pm.

If it would suit you to change how often you pay, there are lots of options (monthly, weekly, fortnightly, 4-weekly). Find out about other ways to pay at **sse.co.uk/ways-to-pay**.

#### Can I lower my payments?

If you pay less than we recommend this could leave you with a balance to pay by your next review. We carefully work out how much your payment amount should be to keep your account on track.

If you think you're going to be using more or less energy in future, then you can contact us, or if you have a Direct Debit you can make some changes online to your payment amount. Just go to **my.sse.co.uk** and log-in, or set-up your account if you haven't got one.

### What happens if I owe you money?

We review your payment plan at least twice a year. We set your payment amount to cover any balance you owe us, as well as the cost of the energy you use. This way we aim to get your balance back to zero by the time of your annual review.

If you decide you want to pay your balance in full at any time you can call us or pay online at **my.sse.co.uk**.

### Getting a refund?

If you pay by direct debit, and you've been billed to an actual meter reading, we **automatically refund** any surplus credit over £60 at your payment plan review.

Any credit less than £60 will go towards your future energy costs to smooth out your energy usage changes over time.

If you pay by standing order or budget card, you can contact us to see if you are eligible for a refund.

### How can I change my Direct Debit details?

We'll take care of changing your payment amount or sending you any refunds. If you want to change the date you pay, or your bank details you can do this easily at **my.sse.co.uk** or by phone. If you haven't already got an online account just follow the instructions to set one up.

# I'm on a fixed tariff – why are my payments changing?

A fixed tariff means your unit rates and standing charge prices stay the same for the duration of your agreed term.

Your regular payment amount depends on how much energy you use. So if you use more energy, your regular payment amount will go up. Or, if you use less, your regular payments will go down. This can change over time, so we review your payment plan at least twice a year, to make sure your payments cover the cost of your energy.

Any changes to your payment plan are explained on your energy statement.



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#### Ms D D'Monte 76 Millfield Hawkinge Folkestone Kent CT18 7DQ

## Manage your account online

You can change tariff, see previous bills, make payments and more at sse.co.uk/my-account

Your electricity account number:

72889 82413

## L

## Here's your electricity statement

 For the period:
 14 April 2020 to 07 July 2020

 Dated:
 20 July 2020

#### Your previous statement

You owed us	£47.73
Your payments, thank you	£249.00 credit

#### Balance after your payments

## This statement

Electricity charges

£243.13

f243.13

£201.27 credit

£41.86

#### Total charges this statement

We've explained your statement in detail over the page...

### The balance you owe us is

#### Take control, it's easier online

Coronavirus has changed all our lives and we're working hard to look after all our customers.

To help us do this, please use our website where possible at **sse.co.uk/my-account** 

#### Here's what you can do online:

- Submit your meter readings
- Review and change Direct Debits
- Review and pay your bill
- Get answers with our FAQs or webchat
- Change to a tariff that might suit you better

#### Your actual reading

	2	1	5	2	6
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We've based your statement on the above actual meter reading.

Why not upgrade to a smart meter? You can see how much energy you're using and what it's costing. Plus, they send your meter readings to us automatically. Find out more at **sse.co.uk/smart**.

## Could you pay less?

Your Personal Projection We estimate your Personal Projection of costs for the next 12 months will be **£967.78**, including VAT and any discounts. For more information see overleaf. Our cheapest similar tariff By switching to OVO Better Energy, you could save £93.83 a year. You'll need to visit ovoenergy.com or call 0330 102 7420 to switch to the OVO brand.

#### Our cheapest overall tariff

By switching to OVO Better Energy and paying by Direct Debit, you could save £93.83 a year. T&Cs and eligibility criteria apply, find out more at ovoenergy.com or call 0330 102 7420.

As we're now part of the OVO family, we're able to offer you a wider choice of tariff options.

Remember, it might be worth thinking about switching your tariff or supplier. Please note that switching tariffs may involve changing to different terms and conditions, so always check first.

Turn over for more information about your tariff and the next page for more information about how much energy you're using.

Estimated cost for you on this tariff

01 801 300

19 0004 3210 309

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#### About your electricity tariff

Use this information to compare your tariff with others available.

Tariff name Tariff type	1 Year Fix Fixed (A tariff with an end date and may also	Tariff ends on Price guaranteed until Exit fee (if you end	8 October 2020 Not Applicable No exit fee applies	This is based on how much electric and is an estimate of your electric the year ahead. It includes any disc VAT at 5%.	ity costs for
	have an exit fee)	your contract early) Discounts and	Not applicable	Your estimated annual usage	4,833.00kWh
Payment Method	Direct Debit	additional charges	Not applicable	Your personal projection	£967.78
Unit rate Standing charge	17.95p per kWh 23.64p per day	Additional products or services included	Not Applicable		

#### Here's your statement explained for the period 14 April 2020 to 07 July 2020

Your payments				
Payment Received 10 May 2020£83.00 creditPayment Received 10 Jun 2020£83.00 creditPayment Received 10 Jul 2020£83.00 creditYour total payments, thank you			New monthly payment The estimated cost of your energy up to the next review	
		£249.00 credit	will be: Balance you owe us: Total cost: (£581.24 ÷ 6 months) New payment amount:	£539.38 £41.86 <b>£581.24</b> <b>£97.00</b>

## Your charges

The electricity you'v	ve used - act	Key contractual terms		
	Reading	Reading	Total	Ending this contract
	last time	this time	used	If you end your contract at any time after
Meter: D16C36874				your start date and more than 49 days before the end date, an exit fee may
Standard energy	20283	21526	<b>1243</b> kWh	apply.
				Additional Charges
Your electricity chai	rges this per	We may charge you for visits, tests or work carried out at your request. Details		
Your tariff is 1 Year Fix				of these charges are available on
Standard energy	1243 kWh	at 17.09p	£212.43	request.
Standing charge	85 days	at 22.51p	£19.13	kWh
VAT 5.00%			£11.57	kWh stands for kilowatt-hour. It's the
(on charges of £231.56)				unit used to measure electricity and is
Total electricity charges this period			£243.13	recorded by your meter.
for a creatine charges this period				Your supply number

As you have a fixed price tariff and pay by Direct Debit or Standing Order, you'll get a discount of £40 a year, when compared to another way of paying. The discount is applied to your standing charge on a pence per day basis, until your tariff ends.

## Your electricity usage

We've worked out you've used more electricity this period than in the same period last year. This is based on an actual reading for this bill.

Find out how you can reduce the amount of electricity you use with our energy saving advice at sse.co.uk/beinggreen or call us on 0800 072 7201.



#### How we've worked out your personal projection

Your estimated cost is based on how much energy we expect you to use in the next twelve months. To do this we divide the year into four billing quarters and apply the relevant prices for each quarter. If your current fixed price tariff ends within the next twelve months, we use our standard variable prices to calculate the annual cost for the remaining quarters. If you've chosen another fixed price tariff, these prices will be used instead of standard variable prices. We've included all applicable discounts and VAT at 5%.

This information allows you to understand your future energy costs and compare your tariff with others.

## How we can help you pay less

Enter your postcode at sse.co.uk and follow the instructions. You'll get an estimate and details for each of our tariffs. So it's easier to pick the right one for you.

Call 0345 076 0114 and we'll help you find the best tariff for you. We're open Mon-Fri 8am-8pm Sat 8am-6pm

You might want to consider one of our lifestyle meters, depending on when you use electricity.

Scan this image to download your key energy data to your smartphone or tablet. This could help you see if there are better deals available in the market.



## Independent advice about switching tariff or supplier

For impartial advice on switching supplier contact Citizens Advice. www.citizensadvice.org.uk 03454 04 05 06

If you'd like to reduce your costs by using less energy, the Energy Saving Trust can help you, visit www.energysavingtrust.org.uk

If you use online switching sites, Ofgem has a Confidence Code to ensure consumers receive accurate, detailed and unbiased price comparisons. www.ofgem.gov.uk

## Do you need more help?

#### **Contacting us**

You can view and manage your account online at sse.co.uk, alternatively you can call us on 0345 076 0114 (we're open Mon-Fri 8am-8pm Sat 8am-6pm). You can also email customerservice@sse.co.uk, or if you prefer you can write to us at Customer Service, SSE, PO Box 29977, Glasgow G67 9DW.

#### Paying for your energy

Everyone can have trouble paying for their energy bills now and then. If you're struggling with your bills, please get in touch as we offer a range of payment plans to help you. Find out more information at sse.co.uk/annual-paying-your-bills.

#### **Priority Service Register**

We know that everyone's needs are different. That's why we have our Priority Service Register - to give you more help when you need it most. The scheme provides access to a wide range of services including bills, statements and letters in an adaptive format (such as Braille and large print). We also offer additional support, such as password service, help reading your meter and priority in the event of power loss. Find out more information at sse.co.uk/annual-psr. Power cut or electricity emergency?

Call 0800 316 3105 or immediately (open 24 hours).



If you need to contact your **local network operator**, call 0800 029 4285 or write to UK Power Networks, South Eastern Power Networks Plc, Newington House, 237 Southwark Bridge Road, London SE1 6NP.

If you can't access information on our website or would like a printed copy of any of our statements or procedures, please write to SSE, PO Box 7506, Perth PH1 3QR. We'll arrange for a printed copy to be sent to you.

### If things go wrong

If we've disappointed you, just follow these steps:

- 1. Call us on 0345 076 0114 and we'll do our best to help you. We record some calls to help us improve our service.
- 2. If you're still unhappy after you've spoken with us, contact our Head of Customer Service Team by calling 0345 071 9853 or email headofcustomerserviceteam@sse.com. You can also use our online complaint form at sse.co.uk or write to The Head of Customer Service, SSE, PO Box 7506, Perth PH1 3QR. You can find details of our Complaint Handling procedure at sse.co.uk.
- If six weeks have passed or we have reached 'deadlock', you can choose to contact Ombudsman Services: Energy. They can carry out a free independent review on your behalf and any decision they make will be binding on us, but not on you. You can call them on 0330 440 1624 or visit www.ombudsman-services.org.

#### Get help with an energy problem

Contact Citizens Advice if you need help with an energy problem - for example with your bills or meters, or if you're struggling to pay for the energy you use. They're the official source of free and independent energy advice and support. Go to www.citizensadvice.org.uk/energy or call them on 03454 04 05 06. Calls are charged at your normal rate. You can also get further guidance (called Know Your Rights) at sse.co.uk/regulatoryinformation.