



Code of Practice on Customer Billing & Disconnection

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Code of Practice on Customer Billing & Disconnection

1. Introduction

Panda is committed to providing you the highest standards in the provision of energy services. We've grown our business at Panda by focusing our services around our customers with particular emphasis on billing and payment options. In return, we expect our customers to pay their bills on time. This code of practice outlines our process in relation to billing, payment and disconnection.

Disconnection is always the last option, but unfortunately it is an option for non-payment of your bill. Should you, as a customer of Panda Power, get into difficulty with paying your bill, please get in touch with us immediately so that we can arrange a suitable payment plan. Disconnection only occurs in extreme circumstances after every possible solution has been exhausted.

If we break any of the guarantees and our standards contained within this or any Code of Practice, you're entitled to a payment of €30 from us. This will be credited to your account within one billing period.

2. Billing

Panda ensures that all customers will receive their bills promptly and regularly as per the terms and conditions of their contract. Bills will be issued no later than one month after the receipt of scheduled meter reading or estimated data from ESB Networks or Gas Networks Ireland for the billing period.

Panda offers both paper and electronic billing to customers. If a customer wishes to switch from electronic to paper or from paper to electronic billing, this is facilitated by a simple process at no cost to the customer. However, a cost may incur if the customer availed of a discount by choosing electronic billing.

When we become aware of an unexpected delay in billing for a customer that will exceed one full billing period, we will contact the customer where reasonably practicable to notify them of the late billing.

If there are changes to a tariff, we will notify our customers at least 30 days in advance of the changes coming into effect, except where a customer is in a flexible contract where tariffs change more frequently.

Your Bill Explained

Your bill will include a number of items that you should be aware of:

- Your customer account number
- Your customer name and address (billing address and supply address where different)
- Bill period
- Date of issue of a bill
- Date upon which the payment is due
- Your tariff category
- Meter readings indicating whether it is an actual reading (a), an estimate (e) or a reading submitted by a customer(c)

- Latest meter reading & previous one
 - The difference is the amount that you will be charged according to your tariff rate
 - The value charged for each unit of measurement as well as unit rate agreed
 - A multiplier may be applied to the reading in order to calculate your usage
- Any unpaid balances from previous bills, where applicable
- Any credits that you're entitled to, where applicable
- Standing charge
- Government Levies, that are collected on behalf of the State, with an explanation of such charges
- Service/transportation/network charges, if applicable
- Total amount due for the supply of energy in that period

If you are not happy with your bill, please see our complaints handling procedure with contact details which can be found on the back of it.

Special Services

If you find it difficult to read your bill or would like someone else to take care of the bill for you instead (carer, relative), please contact us and we will organize a different arrangement for you.

Meter Reading

ESB Networks and Gas Networks Ireland provide the meter reading services to Panda. As a residential customer, ESB Networks and Gas Networks Ireland will attempt to take a meter reading four times a year to ensure your energy usage is recorded correctly, although they may not be able to gain access each time.

If your meter is not read due to access issues, your usage is estimated based on previous consumption. You can submit your own reading to Panda, Gas Networks Ireland or ESB Networks. If you've received an estimated bill that you are not happy with it.

Panda will send you a prompt text and email a week before your meter read is due. We have an option on our website which allows you to submit your own meter read. This function can be found at <https://www.panda.ie>. To do this, you will require your account number and MPRN/GPRN. In addition to this, our customer care team would be more than happy to submit it for you.

3.Payment Options

Invoices are due for payment 14 days from the invoice date. We ask that all customers to pay their bill on time. When paying a bill we can only speak to the nominated or named account holder, unless you've given written consent to discuss your account with a third party. We will also keep and use all personal data in compliance with data protection legislation.

Depending on your contract, we provide the following methods of payment:

Postal

We can receive cheques made payable to Panda. Please send your cheque with your completed giro credit transfer slip attached to the bottom of your bill to our offices.

Over the counter

We can receive payments from establishments that have the 'PayPoint', 'Payzone' or 'PostPoint' symbol as well as post offices.

Directly – via phone or web

You can call customer service and pay us by giving your debit or credit card details. If you are using the phone to pay, we can only talk to the named account holder and take their details.

Direct Debit

- Direct debit is an option preferred by many customers. It is easy and occurs regularly without intervention from you or us.
- Your invoice will be presented for payment by direct debit to your nominated bank account within 14 days of invoice date. However, if the account is in arrears your invoice will be presented for payment by direct debit to your nominated bank account with immediate effect.
- If your direct debit is returned unpaid, you will be charged a €7 fee by Panda. This is due to the financial cost to Panda. Your bank may also charge you a separate fee.
- Once we have received notification of this unsuccessful payment, you will be sent an automatic SMS to inform you of the payment failure. We will also attempt to contact you by phone on the following working day to recover the unpaid amount before attempting to make representation to your bank for the amount of the unpaid direct debit(s).
- Should your direct debit return to us, you, the customer, agree and acknowledge that we will be permitted to make representation to your bank for the amount of the unpaid direct debit(s) within 7 days of the notification of return by your bank if we have not already received payment for this amount at this time.
- We will attempt this three times in total. You will incur charges for each unsuccessful attempt. If your direct debit is returned unpaid three times you will default to a non-direct debit tariff and lose any direct debit discounts.
- If you are experiencing difficulty or are aware that there won't be sufficient funds in your bank account to cover your direct debit, you should call our Customer Service team on 01 829 8989 at least 5 days before your Payment Due Date to arrange alternative payment. Please note that if it is less than 5 days before your payment is due, we unfortunately won't be able to cancel your direct debit as it will already be initiated with your bank.
- Panda may charge interest on overdue invoices on a daily basis from the due date until the date of payment at a default rate that is 3% per annum above EURIBOR as well as reasonable costs of trying to recover overdue payments.
- If you are paying by direct debit, we follow the Irish Payment Service Organisation (IPSO) standard for notifications. Hence, if there is a change in direct debit, you will be notified 14 days in advance, unless otherwise agreed.

If you are a dual fuel customer you will receive separate bills, any payments you make will be allocated to the account against which you make them. In the event of non-payment of one account, we may only lock or disconnect the meter related to that particular account.

Payment arrangements are available such as An Post Household Budget scheme and level/budget payment plans that allow the spreading of costs over a defined time period. Please call our customer service number and we will discuss this further with you. All charges relating to the payment methods will be advised.

Security and Deposits

Panda may require security against future bills to the sum of €300.00. This request will depend on your individual circumstances and credit history. We could ask that when you sign up, you pay by direct debit and/or that you lodge a cash deposit.

Where a customer has not fulfilled their credit terms we will inform you of the steps needed to improve your creditworthiness, and state what to do in order for security to no longer be required.

When a deposit has been requested, this security deposit will be maintained for a period of 12 months. The security deposit will be credited to the next bill following satisfaction of credit terms for a period of 12 months continuously.

Closing Account & Final Bill

When you want to close your account or are moving house, you need to take the following steps:

- You will need to give us notice by phone, email or post. Please note our contact details:
 - Phone Lo-call: 01 829 8992.
 - Email: CustomerCare.Energy@panda.ie
 - Address: Head Office, Ballymount Road Upper, Ballymount, Dublin 24
 - Website: www.panda.ie
- The notice must include the following:
 - Your name and MPRN/GPRN number (see top of latest Bill)
 - A closing meter reading
 - Forwarding address so we can send your final bill.
- We will only accept termination notice from the authorised account holder.
- If you can't provide a final reading, you will be billed based on an estimated reading provided to us by ESB Networks or Gas Networks Ireland.
- In the unlikely situation of us not being informed of you moving on from the named premises, you will be responsible for any energy used up to the date the meter is disconnected or a new customer registers with the premises. We will pursue unpaid debts using our debt collection procedures.
- All unpaid debts will be subject to our normal debt collection procedures. We may withhold supplying energy or opening an account with us in your name until all your outstanding debt is paid. You may not be able to open a new account in a new premise with us until all your outstanding debt is paid. Unpaid debts may be transferred to a new account, depending on individual circumstances. If you have an outstanding balance on your account, you may not be eligible for any cash back offers.

- Once we have a final reading and a forwarding address, we will issue you with your final bill no later than six weeks from the effective date of the change of supplier or account close taking place.
- The final energy bill or energy statement shall include information about any credit due to you and how this can be refunded. Any credit due to you will be refunded no later than 2 months from the date when the final energy bill or energy statement was issued.

4.Payment Difficulties & Arrears

We refer to 'disconnection' in this code of practice. The word disconnection refers to locking/unlocking, de-energisation/re-energisation and disconnection for non-payment.

We have a number of guidelines and practices in place for customers who may have difficulty in paying their bills. That is why it is imperative that you contact us immediately when you get into difficulty. De-energisation or disconnection is a last resort, but it is a resort if a customer does not pay and after we repeatedly try to get in contact with them with no response back.

We aim to be as flexible as we can with customers but ultimately, we must receive payment for the energy consumed or used.

Payment Plans

We have a number of payment plans in place to assist customers who are experiencing financial difficulty in paying their bills. We can engage with a money advisor acting on your behalf as well as any third party authorized on the account. We will also offer our customers a prepayment meter or budget controller, if possible.

Each payment plan is individual to the customer. When considering a payment plan, we take into account a number of things, including but not limited to, the value of the debt, the period of time outstanding, your previous payment history, your ability to provide security and other material factors.

We will treat all information in the strictest of confidence and our staff are trained to be sensitive when dealing with you and that offers of repayment will be carefully considered. Where a payment plan has been entered into to avoid disconnection, details of the payment will be sent to you in writing no later than one week after the plan has been agreed.

There are a number of state sponsored bodies, state agencies and recognized charities that offer household budgeting advice including MABS (Money Advice & Budgeting Service), An Post Household Budget Scheme and the Society of Saint Vincent de Paul.

5.Disconnection Procedure

Disconnection of a customer due to non-payment is a last resort. As mentioned above in the section on 'payment difficulties and arrears', we work with customers who are in arrears.

Instances where disconnection may occur include:

- Failure to pay a bill relating to the supply of energy.
- When the named account holder requests disconnection or when the named account holder has given written permission to another party to request disconnection.
- No registered occupant at the property.
- For safety and/or operational reasons by ESB Networks/Gas Networks Ireland where appropriate.
- Failure to pay where a payment plan is broken.

We will not disconnect a customer in the following circumstances:

- Where a customer has entered into a payment plan and is honoring that arrangement.
- Where a customer is pursuing a complaint using the complaint handling procedures specified and the complaint is related to the reason for disconnection. We will not initiate a disconnection in relation to the disputed amount until the complaint process is exhausted. However, you may be required to pay the undisputed element of the charges billed and any subsequent bills that follow.
- The bill due is not for the supply of energy.
- For failure to pay a bill based on a regular estimate unless it is fair and reasonable in the circumstances.
- Where a customer relies on a recognized life support system and has already informed us.
- During the winter months (1st November to 31st March) where a person is registered on our special services register.
- Where a customer is a member of any category of customer that the CRU may specify from time to time.

Disconnection procedures due to non-payment

We strive to do our best to work with customers who find themselves in financial difficulty. It is imperative that you get in touch with the office if you find yourself in that position immediately. Our agents are trained to proceed with sensitivity.

We have clear internal processes that will be followed before disconnection due to non-payment of an account. We will contact and notify our customer to inform them that they are in arrears. In this notice, we will include information on any options the customer has to make payments and provide contact details for customers who want to enter into a payment plan. It will also include information on how to arrange the installation of a pre-payment meter or budget controller.

We will make further contact after this initial communication. This may include:

- At least two attempts to contact the customer in writing
- At least two additional attempts to contact the customer, via telephone, email, text message or other format
- Each attempt to contact the customer will take place no less than three working days apart. We will write to you and give you ten working days' notice of our intention to request disconnection. The notice will contain the following information:
 - The reason for disconnection
 - List all costs that will apply for disconnection and reconnection
 - Contact details so that you can arrange payments with us and avoid disconnection

- Please note that disconnection calls will not be made on a Friday, Saturday, Sunday, eve of a public or bank holiday or on a bank or public holiday. However, disconnections for safety reasons can be made at any time
- Highlight that the payment of arrears cannot be made to the persons carrying out the disconnection
- Contact details for support agencies
- Highlight that if a customer opt for disconnection, arrears will still be recouped and standing charges may apply

To avoid any doubt, we will not contact ESB Networks or Gas Networks Ireland for disconnection of a household customer until after the 10-working day notice period has expired.

Disconnection with no registered account holder

If it is discovered that the existing account holder has closed their account or did not close it properly, we will issue a notice, in writing, to the new occupant. This will be in advance of a request to disconnect the property due to no new account holder being registered.

6.Reconnection

When disconnection occurs, we will work with our customers to find a solution to reconnect the supply. Before we reconnect, all arrears and costs associated with the disconnection and reconnection must be paid in full. We will, however, work with customers to set up a payment plan.

However, this is dependent on individual circumstances. Where a settlement has been reached with Panda, you are then entitled to be reconnected under our standard terms and conditions. The provision of a security deposit or bond or other measure may be required To ensure that disconnection for non-payment will not occur in the future, clear conditions associated with this, including how it will be repaid will be provided in writing. If a customer has repeatedly been disconnected, failed to make payments of bills or fails to keep a payment plan, then reconnection may only take place after full payment for outstanding bills is made. You may be asked for a higher deposit or may be required to use a prepayment meter or budget controller.

Further Information

Data Protection

Panda take GDPR and customer data very seriously. For more information about our GDPR practices, please visit the Panda privacy statement at www.panda.ie. A record will be kept and maintained of all the steps taken and all considerations made in relation to a disconnection. Panda Power acknowledges the rights of the customer under the Data Protection Legislation.

Contact Details

- Phone Lo-call: 01 829 8992
- Email: CustomerCare.Energy@Panda.ie
- Address: Head Office, Ballymount Road Upper, Ballymount, Dublin 24
- Website: www.pandapower.ie

****Please note that to maintain the highest level of service we may monitor and record calls****