



# Code of Practice on 'Pay as You Go' Metering



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## 1. Introduction

This Code of Practice applies to the use of Pay As You Go Meters and Budget Controllers. Pay As You Go Meters are an easy way to pay for your energy. It allows you to budget as you pay for your energy as you use it. Once you keep your account in credit, your energy supply will be maintained. Failure to keep your PAYG meter in credit will result in your supply being cut off.

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. What is a Prepayment Meter

When a 'pay as you go' meter is installed in your home, you will be issued with a pay-as-you-go-energy card. This will be used for topping up so please keep it safe. You can buy credit or top up this card at various shops with PayPoint and Payzone symbols.

The payments are different to a standard credit customer and may be higher. At the time of purchase, we will provide details of the pricing differences that will apply between 'pay as you go' and credit meter customers.

When you buy credit with your pay-as-you-go-energy card and credit your meter, you pay for:

- Energy consumed
- A daily standing charge
- PSO/Government Levies
- Payments off money that is owed from previous bills, if applicable.

'Pay as you go' metering is a good way to budget and keep control of your account. The Meter may assist you in paying off arrears accumulated by you previously. Your meter will display how much credit you have left to use. It will also show you how many days of energy that you have left, based on your current usage.

## 3. Eligibility

Panda Power will only discuss and install a 'pay as you go' meter with the named account holder or with a person with the written consent of the customer. If you are a tenant in a rental property, permission from the owner/landlord of the property should be sought before installation.

When you call up and we start discussing 'pay as you go' meters, we will assess your suitability of 'pay as you go' meters. Vulnerable customers, as stated in our Vulnerable Customers Code of Practice, may not be eligible for pay as you go meters.

It is important that users of 'pay as you go' meters are capable of using any technology that is provided safely, that they can access it physically and also have access to a location to purchase top up credit.

#### **4. Socialisation Eligibility**

Where the cost of installation is socialized (free of charge to the customer), we will ensure that 'pay as you go' meters will only be installed in cases where a customer is in genuine financial hardship. The in genuine financial hardship is not the customer's meter and that they will be billed using the consumption recorded on their credit meter. We define 'genuine financial hardship' as a customer who is unable to make payments against their bills without assistance and are finding themselves in constant arrears. In order to identify customers who need these meters, we work with, where possible, MABS and St. Vincent De Paul, who will assist us in identifying individuals in need of this level of assistance. However, it is still a matter for Panda to ultimately make the decision.

#### **5. Bills**

With a 'pay as you go' meter, you will not receive bills every two months. However, we will issue you a statement annually with details of your consumption and payments made.

All Panda bills will have our contact details on it. Therefore, you can contact in many different ways should you wish to arrange alternative payments, discuss meter charges or if you seek advice on how to use your meter.

#### **6. How to Buy Credit**

Buying credit is easy. Simply take your pay-as-you-go-energy card to a shop that has the 'Pay Point' or 'Payzone' symbols. Check out [www.paypoint.ie](http://www.paypoint.ie) or call 1800 923 259 for a full list of their stores with opening hours. Visit [www.payzone.ie](http://www.payzone.ie) for an online full list of approved vending facilities in your area, complete with telephone numbers and opening hours.

Do not buy credit from unapproved shops as we have no ability to allocate the credit to your account and any credit bought will be ineffective.

Keep your receipt for proof of purchase.

Your receipt will have a 20 digit code printed on it. You will use this code and enter it into your meter to top up with your purchased credit.

There is a minimum amount of €10 credit and a maximum of €100 credit that you can put on your card at any one time, up to a total value of €300.

If you lose your card, please call us immediately. There may be a cost of €2.50 to replace lost cards.

#### **7. Customers with Special Services**

Customers who are registered as vulnerable customers cannot be disconnected in winter (1st November – 31st March). For more information, see our code of practice on Vulnerable Customers. The CRU has put in place measures to protect vulnerable customers against disconnections, however these measures will no longer apply where customers avail of a 'pay as you go' meter or a budget controller.

For this reason and for accessibility issues, 'pay as you go' meters may not be ideal for such customers. Please get in touch with us on 01 829 8992 to discuss possible alternative arrangements, such as payment plans.

For Gas, vulnerable customers cannot be disconnected in winter months, where a gas prepayment meter has been installed there is an option that would not allow the meter to shut down during winter months.

## **8. Customers who have Outstanding Debt**

If a customer has a pre-existing debt, they may be advised to get a 'pay as you go' meter. This will help the customer to budget and the meter will assist you in dealing with your debt while maintaining supply of energy.

For the purposes of this section, debt is considered to be debt accumulated due to failure to make payment against costs for the supply of energy.

This prepayment meter can only be used for the recovery of costs for the supply of natural gas or energy and cannot be used for the recovery of debt for any other additional services or products.

For customers who opt for a 'pay as you go' meter as part of a debt settlement arrangement the following will apply:

**(a)** We will write to you to make you aware of the total amount of the debt (including debt built up due to a difference between your credit meter and budget controller using the meter read on the date of installation), the likely length of time to repay the debt and how your instalment for debt recovery has been calculated.

**(b)** A portion of your credit payments or top up will go toward paying off the accrued debt. You may pay up to 25% of your debt at every top up; this will go towards your outstanding debt. We will work with individual customers, considering a customer's financial situation when deciding the portion of every top up credit which will be put toward paying back the arrears amount. We want to ensure that payments are manageable.

**(c)** You will receive a statement, three times a year, detailing consumption, payments arrangements and payments made. You can call us up at any time to get up to date information on your outstanding debt, how long it will take to pay off and total amount repaid.

**(d)** When you have paid off your debt, we will write and tell you that the debt has been fully paid. Your payments of up to 25% toward accrued debt will stop. This written communication will take place no more than one billing period after the debt has been repaid.

If you leave Panda Power to go to another supplier but have accrued debt, we will discuss options of repayment with you.

### **8.1 When a customer is experiencing difficulties**

If we see that your pattern of buying credit for your meter has changed, we may write or phone you to discuss why this is happening. We want to ensure that if there is a problem that we can help you to resolve it. If you have built up arrears on an account the 'pay as you go' metering could be a good way for you to repay the arrears while maintaining an energy supply.

### **9. Refund Policy**

If you have paid credit above your usage or have built up a credit balance for any reason, you will be due a refund. If you are due a refund and are changing providers, you will receive your refund no later than two months from the effective date of the change. The refund will be made by cheque or electronic transfer of funds and you should contact us at our accounts department at the following contact details:

- Phone Lo-call: 01 829 8992
- Email: [CustomerCare.Energy@Panda.ie](mailto:CustomerCare.Energy@Panda.ie)
- Address: Head Office, Ballymount Road Upper, Ballymount, Dublin 24
- Website: [www.panda.ie](http://www.panda.ie)

### **10. Emergency Credit**

Panda Power will supply you with €10 of Emergency Credit. This can be activated when you are close to or have run out of energy credit. However, you are advised to maintain credit on your meter as the energy supply will be shut off when your meter runs out of normal and emergency credit.

Should your emergency credit run out during the week after 4pm (5pm summer time), your supply will not go off until 9am (10am summer time) the following day. This will allow you time to buy more credit. Similarly, if you run out of emergency credit after 4pm (5pm summer) on a Friday, your supply will not go off until 9am (10am summer time) on the following Monday.

Your supply will not go off on the following days either:

- Christmas Eve
- Christmas Day
- St. Stephen's Day
- New Year's Eve
- New Year's Day
- St. Patrick's Day

However, when you buy your next top up, you must ensure that you buy enough to cover the cost of the emergency credit as well as the normal credit amount.

## Further Information

### **Tariffs**

Our schedule of charges and tariffs is published on our website. You can also view the prepayment service charge directly from your keypad. If you are unsure of what the unit rate is, you can always call us on 01 829 8992 and we will let you know.

Changes to our schedule of charges, your tariff and our terms and conditions will be published on our website.

### **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](http://www.panda.ie).

### **Contact Details**

Please see our details below:

- Phone Lo-call: 01 829 8992
- Email: [CustomerCare.Energy@Panda.ie](mailto:CustomerCare.Energy@Panda.ie)
- Address: Head Office, Ballymount Road Upper, Ballymount, Dublin 24
- Website: [www.panda.ie](http://www.panda.ie)

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