

Members with payment difficulties

Here we explain what we can do to help if you're having difficulty paying us. We will consider all of your individual circumstances including your ability to pay. In very rare circumstances we may consider disconnecting the energy supply to your property, although we will only ever do this as a last resort once we have exhausted all other options.

Independent sources of advice are listed at the bottom of this document.

Paying Your Bill

We will always try to reach an agreement that gives you a reasonable period of time to pay and takes into consideration any information you or any third party organisation gives us about your ability to pay. If we need to agree a repayment plan with you, we will also take this into consideration.

Stage One

If you are having difficulty or think you will have difficulty in the future paying all or part of your energy bill, we will:

- Discuss the issue with you and do all we can to help. We can do this by phone, email or letter, whichever you prefer
- Take all reasonable steps to assess your ability to pay
- Discuss your individual circumstances with you and, in particular, whether or not you or anyone in your household could be considered to be vulnerable if we do not already know
- Offer ways to help you pay any outstanding or future bills
- Offer you energy saving advice to help you find ways to reduce your energy costs.

Possible solutions we may offer you include:

- Agree that you can defer payment for a short period of time
- Agree that you can repay a debt in instalments
- Agree that you can pay future bills in instalments
- Offer to install a prepayment meter at the property where it is safe and reasonably practicable to do this

- Agree that you can repay a debt to us in regular instalments through a prepayment meter
- If you are receiving certain means tested benefits, arrange for payment directly from those benefits through the Fuel Direct Scheme.

Stage Two

If you decline offers we have made to help you in repaying a debt or making future payments, we will offer to install a prepayment meter at the property.

If we have tried and been unable to make contact with you by phone, email and letter, we may arrange for a Debt Counselling Agent (DCA) to visit the property to discuss the options available and to assess whether any members of your household could be considered to be vulnerable if we don't already know.

If you decline our offer of installation of a prepayment meter at the property or if we continue to be unable to make contact with you, we may, at our discretion, apply to a magistrate for a warrant to access the property to install a prepayment meter without your consent.

If we install a prepayment meter to help you repay any outstanding debt, we will advise you of:

- How much money you owe
- The regular repayment amount that we will collect through the prepayment meter and how often this will be collected
- Details of any standing charge that you will need to pay
- How long it will take to clear the debt if you keep to our repayment agreement;
- How to operate your prepayment meter
- The amount of emergency credit available through your prepayment meter
- A telephone number for you to contact in emergencies, or if you need any advice or details of any charges for replacement of lost or damaged prepayment keys.

If it turns out not to be safe or reasonably practicable to install a prepayment meter at the property we will make a further attempt to agree a repayment plan with you, taking into account all of the information about your individual

circumstances and ability to pay. If we are still unable to reach an agreement with you then we may, at our discretion, apply to a magistrate for a warrant to enter the property and disconnect your energy supply. We will give you at least 7 days' advance notice if we do this.

We may also prevent you from switching to another supplier until the debt is repaid. However, if you have a prepayment meter installed at the property and your debt is £500 or less for either electricity or gas, we will not stop you switching to another supplier as long as your new supplier agrees that you can repay the debt to them rather than us.

Stage Three

We will only disconnect as a last resort and when we have exhausted all other options available to us. However, we may take steps to disconnect your supply if:

- You fail to keep to any repayment agreement made between you and us; or
- You tamper with the prepayment meter in any way; or
- You refuse to enter into a repayment plan where we have been unable to install a prepayment meter at the property due to it not being safe or reasonably practicable to do so; or
- You refuse to make use of the Fuel Direct Scheme when you are eligible to do so.

Before we make any decision to disconnect we will take into account all information that we have about your individual circumstances.

We will not disconnect the energy supply in winter (1 October to 31 March inclusive) at any property where we know, or have reason to believe, that anyone living there could be considered to be vulnerable. Where we have no information we will take all reasonable steps to determine whether or not anyone at the property could be considered to be vulnerable before we take a decision as to whether to disconnect. Please contact us at any time if you believe that this is the case.

Please note that disconnection of the electricity supply to the property does not necessarily mean that the gas supply to the property will be disconnected and vice versa.

Reconnection

Before we will agree to reconnect the energy supply to the property, you will need to pay any outstanding debt or make a repayment agreement with us to do so. This could include:

- Agreeing payment of any security deposit that we request (this can be paid in instalments based on your ability to pay)
- Agreeing payment of any expenses which we may, at our discretion, request from you resulting from the disconnection and reconnection of the property (this can be paid in instalments based on your ability to pay)
- Paying your first instalment.
- Once this has been done we will aim to reconnect your supply by midnight of the next working day.

Fuel Direct

If you are currently in receipt of Pension Credit, Income Support or Jobseeker's Allowance you may be eligible to make use of the Fuel Direct Scheme. If this is the case, and you agree to this, the Department for Work and Pensions (DWP) will take money each week to the value of the current Fuel Direct rate directly from your benefits and pay us the money you owe for any outstanding debt you have as well as for your ongoing usage. It will usually take two weeks for us to set this up with the DWP.

Contact Us

Telephone number: 0333 344 2686

Email: hello@tonikenergy.com

Postal Address: Lombard House, 145 Great Charles Street, Birmingham B3 3LP

We are available to talk to you from Monday to Friday 8am to 5pm.

Useful Contacts

National Debtline

www.nationaldebtline.org
0808 808 4000

Citizens Advice Consumer Service – Energy

[www.citizensadvice.org.uk/
consumer/energy/energy-supply/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/)
03454 04 05 06

The Disabled Living Foundation

www.dlf.org.uk
0300 999 0004

Energy Saving Trust

[England and Wales](#)
0300 123 1234

[Scotland](#)
0808 808 2282

Energy Ombudsman

Ombudsman Services: Energy
PO Box 966, Warrington,
WA4 9DF

[www.ombudsman-services.org/
energy-complaint.html](http://www.ombudsman-services.org/energy-complaint.html)
0330 440 1624

Age UK

England

Tavis House
1-6 Tavistock Square
London, WC1H 9NA

www.ageuk.org.uk
0800 169 2081

Scotland

Causewayside House
160 Causewayside
Edinburgh, EH9 1PR

www.ageuk.org.uk/scotland/
0800 470 8090

Wales

Ty John Pathy
13/14 Neptune Court
Vanguard Way
Cardiff, CF24 5PJ

www.ageuk.org.uk/cymru/
08000 223 444