

Code of Practice on Debt Recovery for Residential Customers

1. Introduction

This is our Code of Practice on Debt Recovery for Residential Consumers, which explains the services we offer and tells you what to do if you have any problems paying your bill on time.

B&D Energy is an Energy Services Company that is wholly owned by Barking and Dagenham Council.

2. Advice if you have difficulty paying

We understand that it can sometimes be difficult to find the money to pay for your energy services. If this is the case for you, please tell us and we will do all we can to help you manage your payments. We want to help and, although we cannot reduce your bill, we may be able to make special payment arrangements to suit your circumstances. If you feel that due to reasons of age, health, disability or severe financial insecurity you need some extra help, then please see our Vulnerable Customer Policy which sets out how we may be able to give you some extra help.

The occupants of the property are usually liable to pay energy charges unless agreed otherwise. If you think your bill may be wrong or that you may not be responsible for it, please call us on **0208 227 5960** (office hours 8.30am to 5pm, Monday to Friday). In that event, any debt recovery action that may have been undertaken will be put on hold during this process. If we cannot resolve the issue with you or you do not get in contact with us, we may be forced to take action to recover the debt. We may have to ask a debt collection agency to collect the debt on our behalf or the relevant court to make a determination. This could result in your details being passed to a debt collection agency or legal action being taken, which could affect your credit rating. Any costs that arise from our debt recovery process may also be passed on to you.

Our contact details are provided in Section 5 of this Code of Practice. If you prefer you can get independent advice – see Section 3.

Your bill

We will send you a bill every month and you must make payment within 14 days. If you have signed up for paperless billing, we will send you a notification of the bill by email. The payment date will be shown on each bill.

The easiest way to pay your bill is by Direct Debit from your bank or building society. You can set up a Direct Debit to pay the outstanding balance on your

bill every month. If you are paying by Direct Debit your payment will be taken from your account 14 days after your bill date. This payment date will be shown on your bill.

Simply complete our Direct Debit Form and we will do the rest. If you wish to arrange a fixed monthly amount for your Direct Debit to help spread the payments then please contact us to arrange a suitable monthly payment.

We generally prefer to wait for a few months after you have moved in before we do this so that your payments match your usage.

Alternatively, you may also pay using the following methods:

- By phoning us with your debit or credit card details
- By standing order
- By your own internet banking facilities
- Our payment details are shown on your bill

If you pay by any of these alternative methods, you must quote your account number or else we cannot guarantee that your payment will be applied to your account.

If you have difficulty making payment by any of the options listed above or would prefer to pay more frequently, then please call our Customer Service Team on **0208 227 5960** (office hours 8.30am to 5pm, Monday to Friday) so that we can discuss your requirements and agree a suitable payment option.

All our customers have a meter installed. This means that our charges are comprised of a standing charge plus a charge for the amount of energy you use which is measured using the meter and read automatically.

For more information about your bill and our charges, please see our Pricing Policy, or call our Customer Service Team on **0208 227 5960** (office hours 8.30am to 5pm, Monday to Friday) or email enquiries@bdenergy.org.uk.

Change of circumstances

Please tell us straight away if at any time there is a change in your circumstances that affects your ability to keep to the payment agreement. This may be, for example, a sudden reduction in earnings or a diagnosed medical condition which may affect your income. Please call us on **0208 227 5960** (office hours 8.30am to 5pm, Monday to Friday) as soon as you can so we can help.

3. Getting independent advice on paying your bill

You can get independent advice from a local advice agency. For example:

- Citizens Advice - www.citizensadvice.org.uk/debt-and-money
- Consumer Advice Centre - www.gov.uk/citizens-advice-consumer-service
- Money Advice Centre - www.moneyadviceservice.org.uk/en

Your local offices should be listed in the Yellow Pages/ Thomson Local Directory under 'Advice Centres'. If you have difficulties finding their numbers, please let us know.

Advice agencies have experience of dealing with a range of debt problems and will be able to advise you on your rights and benefit entitlements if you are on a low income.

4. The steps we will take if you do not pay your bill

If you do not pay, or you do not keep to an agreement with us about payment, there are certain steps we will take to recover the money we are owed.

If you do not think you are liable for the bill or you dispute the amount, you must tell us as soon as possible and we will investigate the matter.

Where bills remain unpaid, we set out below the steps we take in these cases. We want to avoid having to take these steps. At any stage, you can contact us (or our agents if the account has been passed to them) and make, and keep, an agreement to pay that will avoid further debt recovery action.

Step 1

We will send you two reminder letters in the three weeks once your account becomes overdue. We will also try to contact you by phone at least twice.

Step 2

We will send you a notice of suspension of supply. This will tell you that we may stop your supplies by a certain date if you do not arrange payments. Suspension of supply is subject to our Vulnerable Customer Policy.

Step 3

We will suspend your supplies of heat and/or electricity. You will have no heating, hot water and, if we supply it, no electricity. Suspension of supply is subject to our Vulnerable Customer Policy.

Step 4

We will over the next few weeks continue to remind you of the debt and what you need to do about it to get reconnected. You can contact us at any time to agree payment. Once disconnected, we may charge a reconnection fee and debt processing charges as set out in our Pricing Policy. We will send two further reminder notices and then we will give you notice of termination of your contract.

Step 5

We will terminate your contract and a court claim may then be issued to recover the outstanding debt.

In all cases, once disconnected, we may charge a reconnection fee and debt processing charges. We will send two further reminder notices and then we will give you notice of termination of your contract. A court claim may then be issued to recover the outstanding debt if you do not contact us to agree a payment plan to get the supply reconnected. Before the supply is reconnected, a charge will be made and payment of a significant proportion of the outstanding debt will be required.

5. Getting in touch

If you have a question about your bill or our services, please call us on **0208 227 5960**. We are open from 8.30am to 5pm, Monday to Friday. You can also email us at enquiries@bdenergy.org.uk.
