

Mr S Keane
Flat 7
18 The Parade
Roath
Cardiff
CF24 3AA



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:

23382 04419

9 December 2020

This is your electricity Direct Debit annual 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 **estimated meter reading**. Send us your meter reading at sse.co.uk/reading or on 0345 026 7033. Giving us regular meter readings will give you a better calculation of what to pay.

Your monthly electricity Direct Debit payments are going down

We've worked out what you need to pay to cover the cost of your energy by looking at your forecasted usage and account balance (excluding reserved credit). The reserved credit amount of £21.38 helps to keep your account in credit and smooth out any changes in usage and costs over time. The remaining credit of £20.13 has been included in your future payments towards your energy costs. We'll check your payments at your next review and let you know if anything should change.

Your new payment is

£22.00

Your old payment was £34.00

This changes on

1 January 2021

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 0116 - 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.

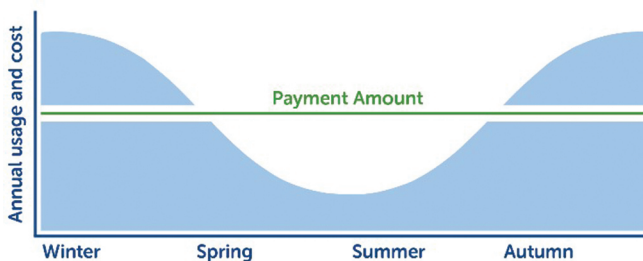
- If your statement is based on an estimated meter reading please give us an up-to-date meter reading.
- Smart meters can send your meter readings to us automatically and they let you see exactly how much energy you're using in pounds and pence. Find out more at sse.co.uk/smart

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 0116 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?

We put aside some credit on your account (approximately the cost of one month's energy) The reserved amount helps smooth out any changes in usage and costs over time. Any remaining credit (more than £5) will be automatically refunded through your Direct Debit at your review, providing it's based on an actual meter reading.

If you request a refund your payments may need to increase as you will no longer have the credit reserve towards your future costs.

For standing order and budget card customers you can contact us to see if you're 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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Here's your electricity statement

For the period: 29 August 2020 to 07 December 2020

Dated: 9 December 2020

Your previous statement

We owed you £15.28 credit
Your payments, thank you £102.00 credit

Balance after your payments £117.28 credit

This statement - estimated

Electricity charges £75.77

Total charges this statement £75.77

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

Your credit balance is £41.51

Your payment plan spreads the cost over a year. The reserved amount ensures you remain in credit with your energy costs. We'll check if you're due a refund at your next review.

Could you pay less?

Your Personal Projection

We estimate your Personal Projection of costs for the next 12 months will be **£267.25**, including VAT and any discounts. For more information see overleaf.

Our cheapest similar tariff

Good news - you're already on our cheapest Evergreen tariff. We'll let you know at least once a year if this changes.



sse.co.uk



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

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:

23382 04419

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 estimated reading

	2	4	5	8	4
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You can give us a reading any time at sse.co.uk or by calling our Meterline on **0345 026 7033**.

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.

Os hoffech chi gael eich bil yn y Gymraeg, ffoniwch ni ar 0345 070 7384 os gwelwch yn dda.

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. Prices may increase in future.

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

About your electricity tariff

Use this information to compare your tariff with others available.

Tariff name	Standard	Tariff ends on	No end date
Tariff type	Evergreen (A tariff with no end date or exit fee)	Price guaranteed until	Not Applicable
Payment Method	Direct Debit	Exit fee (if you end your contract early)	No exit fee applies
Unit rate	17.45p per kWh	Discounts and additional charges	Not applicable
Standing charge	24.02p per day	Additional products or services included	Not Applicable

Estimated cost for you on this tariff

This is based on how much electricity you use and is an estimate of your electricity costs for the year ahead. It includes any discounts and VAT at 5%.

Your estimated annual usage 1,030.00kWh

Your personal projection £267.25

Your prices may go up or down in the future.

Here's your statement explained for the period 29 August 2020 to 07 December 2020

Your payments

Payment Received 1 Oct 2020	£34.00 credit
Payment Received 1 Nov 2020	£34.00 credit
Payment Received 1 Dec 2020	£34.00 credit

Your total payments, thank you

£102.00 credit

New monthly payment

The forecasted cost of your energy up to the next review will be: £267.25

Credit balance incorporated into your plan (excluding reserved credit of £21.38)
£41.51cr - £21.38cr = £20.13

Total cost: £247.12

New payment amount: £22.00

(£247.12 ÷ 11 months)

Your charges

The electricity you've used - estimated

	Reading last time	Reading this time	Total used
Meter: 2825955			
Unrestricted units	24292[E]	24584[E]	292 kWh

Your electricity charges this period

Your tariff is Standard

29 Aug 2020 - 30 Sep 2020

Standard energy	96 kWh	at 17.21p	£16.52
Standing charge	33 days	at 22.87p	£7.55

01 Oct 2020 - 07 Dec 2020

Standard energy	196 kWh	at 16.61p	£32.55
Standing charge	68 days	at 22.87p	£15.55
VAT 5.00%			£3.60

(on charges of £72.17)

Total electricity charges this period

£75.77

Key contractual terms

Ending this contract

You may end your contract at any time without being charged an exit fee, but you must give us 28 days notice (unless we agree to a shorter notice period) and pay us any money you owe us.

Additional Charges

We may charge you for visits, tests or work carried out at your request. Details of these charges are available on request.

kWh

kWh stands for kilowatt-hour. It's the unit used to measure electricity and is recorded by your meter.

Your supply number

S 01 801 100
21 0004 0055 160

Continued over...

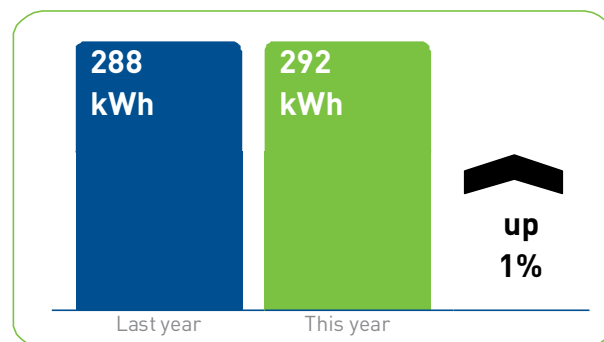
If you have capped prices on a standard variable tariff, your standing charge and unit rates will be reduced for paying by Direct Debit or Standing Order. Your discount will vary depending on how much energy you use, where you live and your meter type.

SSE is now part of the OVO Group and because of this we've updated our privacy policy. For details about the way we use your personal data, please visit sse.co.uk/privacy. If you would like a printed copy please get in touch.

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 estimated 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. We've included all applicable discounts and VAT at 5%. We use our standard variable prices in your projection. These prices could increase in future.

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 0116 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 0808 223 1133. Calls are free.

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 0116 (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 678 3105
immediately
(open 24 hours).

or



If you need to contact your **local network operator**, call 0800 096 3080 or write to Western Power Distribution, Avonbank, Feeder Road, Bristol BS2 0TB.

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 0116 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.
3. 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, email Enquiry@Ombudsman-Services.org, visit www.ombudsman-services.org or write to PO Box 966, Warrington WA4 9DF.

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 0808 223 1133. Calls are free. You can also get further guidance (called Know Your Rights) at sse.co.uk/regulatoryinformation.