

Payment Difficulty Statement

Customers With Payment Difficulties

At ENSTROGA, we want to help you keep your account in good shape, if it is difficult for you to keep up with the bills, let us know straight away and we will try our best to assist you. In case you do fall behind here is what happens next. You may also be interested in checking out our tips for reducing your energy usage and bill [here](#).

Paying your bill

If you're struggling to pay your bills, or you're worried that you might be just about to, please contact us rather sooner than later. We will always try to come to an agreement that gives you a reasonable period of time to pay and takes into consideration any information we have about your ability to pay.

If you think you have difficulty or 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.

Debt

If you're in debt, we'll get in touch with you and ask for the reason that made you stop making your Direct Debit Payments.

If you don't respond, we'll take the following steps in this order:

1. We will try to collect your debt at least one more time through our internal collecting process.
2. If contacting you was not successful and the second attempt of trying to collect your debt failed, we'll ask a debt collection agency to take over. This might incur extra costs for you.
3. We have the possibility to fit a prepayment at your home. We need access to your home to fit it so if you are not at home at the time we send out the fitter, or you refuse to give access, we will get a court warrant to enter your home to fit it, or we disconnect your supply. We do not have to let you know the new date, just the date of the court warrant hearing.

If we have to pay any costs to a debt collection agency, or for disconnect or reconnecting your supply, we'll add them to your account. This includes things like getting a court warrant or for a locksmith to enter your home. This will make your debt bigger and affect your credit rating.

Disconnection

After contacting you without success or you have refused any of the assistance we tried to provide you with, we'll be legally allowed to disconnect your supply.

At this point it is crucial to check if you are on the Priority Service Register (PRS). Our Priority Service

Register is for pensioners, people with disabilities, or people who are chronically ill. You can apply for our Priority Service Register [here](#).

If we have to disconnect your energy, we will get in touch with you informing you that we have begun the process of disconnecting your electricity supply and keep you up to date with what's happening in every stage of the disconnection. We will also give you information about reconnecting and the ways you can pay.

We won't disconnect your energy between October and March, if you're a pensioner living alone, or if you live with people of pensionable age or aged under 18.

Once you paid off all your debt (including any charges occurred by the debt collection process), we'll do our best to reconnect you within two working days, It might take longer if we need to install a new meter to reconnect your supply.

Debt advice

Various places provide help and advice if you need support managing your energy bills. Advice of the institutions below is free and confidential and details of your call will not be passed on to us unless you want us to be informed.

The fuel direct scheme

You can have some of your bills (including rent, services charges, fuel or water bills) paid directly out of your benefits payment if you're having difficulties. This is called 'third party deductions' and in this case: Fuel Direct and is run by the government's Department of Work and Pensions (DWP). For more information go to <https://www.gov.uk/bills-benefits>.

- Universal Credit.
- Income Support.
- Income-based Jobseeker's Allowance Pension Credit.
- Income-related Employment and support Allowance.

Step Change Debt Charity

Step Change Debt Charity is the UK's largest provider for free and independent debt advice. You can come in contact with them for free on **0800 138 1111** from Monday to Friday 8am to 8pm and Saturday 8am-4pm.

Independent Contact

You can also contact these independent bodies that may be of use and help you with advice about your debt.

Citizens Advice Consumer Service-Energy UK

www.citizensadvice.org.uk/consumer/energy/energy-supply/

03454040506

Citizens Advice Consumer Service-Energy Scotland

<https://www.citizensadvice.org.uk/scotland/consumer/energy/energy-supply/>

03454040506

Ombudsman Services

<https://ombudsman-services.org>

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