# **Principal Terms & Conditions**

Set out below are the Terms and Conditions specific to your tariff together with a summary of the key parts of the Terms and Conditions applicable to all tariffs. The all tariffs Terms and Conditions are available at www.first-utility.com.

# **Credit Checking**

We may use the information you have given us to make checks with our credit checking agency to confirm your identity as part of our registration process or, where this is not possible, after the Contract is already in force. In the event that a security deposit is requested by First Utility, we may contact you to offer an alternative payment method or service, which may then remove the need for a security deposit.

# Switching over from your current supplier

When we transfer your electricity and gas to First Utility, if you have applied for a dual fuel tariff, we will move your electricity first, and then your gas once we have confirmation of the electricity transfer. If your current supplier subsequently objects to the transfer of your gas and this cannot be resolved we will supply you with electricity only. Should this happen you can choose either to take an electricity only service or leave First Utility.

# Fixed Prices for the Initial Contract Period

This Contract has a fixed price during the initial Contract period which is up until 30 April 2015. We may not change the Terms and Conditions of this Contract prior to that date, unless: the change is not to your disadvantage, the information you have given us is incomplete or incorrect, we have to install a prepayment meter, or there is an increase in VAT payable. At the end of the initial Contract period you will be moved on to one of our standard tariffs, we will contact you in advance to tell you your new prices. We may end this Contract or move you on to a different tariff if you ask to move to another tariff, we fit a prepayment meter, or, as this is a dual fuel tariff you switch your gas and/or electricity to another supplier. If we end this Contract before 12 March 2015 we may charge an early termination fee of £30 for your gas and £30 for your electricity.

### Billing

You will receive a bill every six months or more frequently if we notify you otherwise. Payments will be collected monthly as either a fixed amount "Fixed Direct Debit" or a variable amount "Variable Direct Debit" depending on your choice of options. "Variable" Direct Debit means First Utility will deduct from your account the amount that is shown on your electricity and gas bill. This means that your full balance will be paid each month. "Fixed" Direct Debit means First Utility will deduct a fixed amount, from your account each month. Where you are paying by Fixed Direct Debit each month this amount may be varied after any reassessment of your payments if they are not in line with your actual or projected energy usage. This will be communicated to you prior to any changes taking effect.

### Possible additional charges

Where you do not pay us by direct debit we will make an administration charge of up to £2 per month. All bills will be electronic and accessible via your online account. Paper billing is available upon request, at an additional charge of £2 per month. If you are paying through a prepayment meter we may also charge you for replacement cards, visits to your home, fitting, exchanging or relocation of a prepayment meter. We may charge you £10 if you fail to provide us with a valid meter reading for a period of six months or more. A summary of charges relevant to you is available on our website in the "Help and Advice" section.

# Paying charges for the supply of electricity and gas through a prepayment meter

Where we ask you to pay through a prepayment meter this will normally be because: a) you already have a prepayment meter, or b) we have reached an agreement with you for you to repay any outstanding debt by means of a prepayment meter, or c) we can avoid disconnecting your electricity and gas (or both) by installing a prepayment meter. In addition, in the case that a prepayment meter is being fitted to help you repay a debt, we will write to you and inform you of (i) the amount of debt to be repaid, (ii) how this total debt is split between gas and electricity debt and (iii) an estimate of the dates on which both the gas debt and electricity debt will be repaid if the repayment agreement is adhered to. Any repayments will be agreed between us based on your ability to pay and can be varied at your request (if we agree), or by us in line with your ability to pay. We will give you prior notice if we need to do this. Full details of our services for prepayment customers can be found on our website in the "Help and Advice" section.

#### Leaving First Utility

You can leave with 28 days' notice at any time but you will be required to pay any outstanding debt before doing so. If you are repaying a debt to us by means of a prepayment meter, you have the right to switch supplier as long as the debt that you are repaying is less than £500 and your new supplier agrees to take on this debt. Please bear in mind that if you do leave before 12 March 2015 we may charge an early termination fee of £30 for your gas and £30 for your electricity.

A summary of charges relevant to you is available on our website in the "Help and Advice" section

A full version of our Terms and Conditions can be downloaded from www.first-utility.com

Alternatively you can contact Customer Services Telephone: 01926 320 700 Email: customer.service@first-utility.com

If you need to make a complaint you should contact us directly in the first instance. In the rare event you remain dissatisfied with the outcome, alternative advice can be sought from Citizens Advice who are part of Trading Standards, on 0845 4040 506 or at www.adviceguide.org.uk