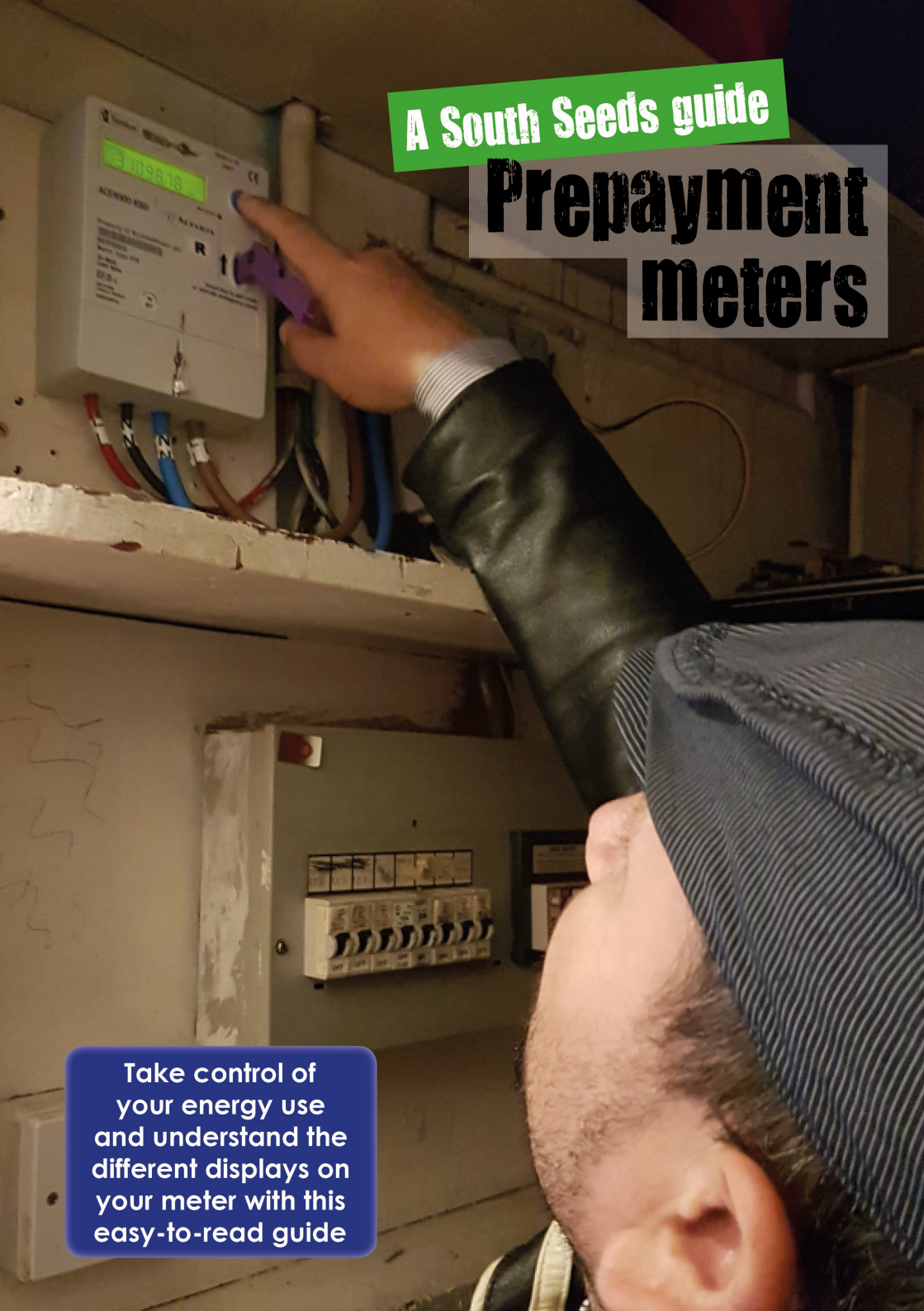


A South Seeds guide

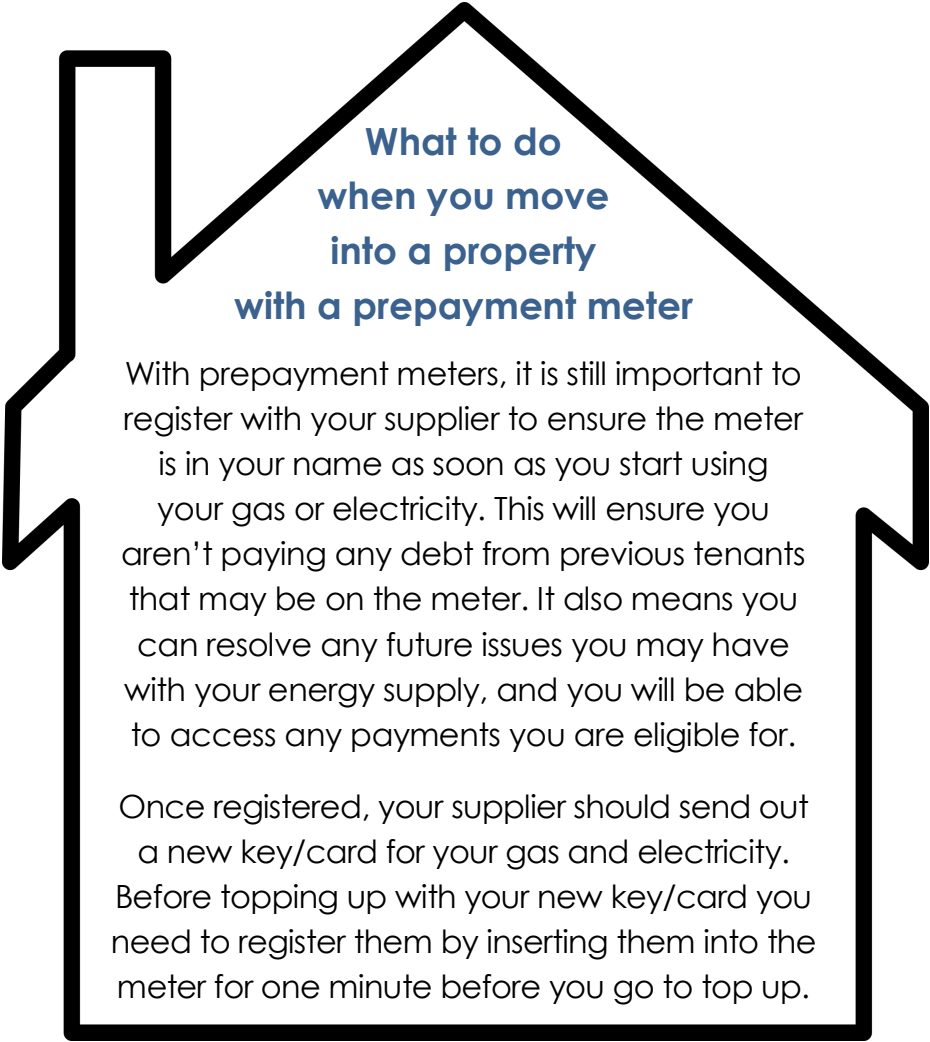
Prepayment meters

**Take control of
your energy use
and understand the
different displays on
your meter with this
easy-to-read guide**



Prepayment meters

With a prepayment, or pay-as-you-go, meter customers pay for their energy before they use it – usually by topping up money on a key (electricity) or card (gas). Some householders may choose prepayment as it's easier for them to budget or, often, energy companies will install prepayment meters as a means of recovering debt.



What to do when you move into a property with a prepayment meter

With prepayment meters, it is still important to register with your supplier to ensure the meter is in your name as soon as you start using your gas or electricity. This will ensure you aren't paying any debt from previous tenants that may be on the meter. It also means you can resolve any future issues you may have with your energy supply, and you will be able to access any payments you are eligible for.

Once registered, your supplier should send out a new key/card for your gas and electricity. Before topping up with your new key/card you need to register them by inserting them into the meter for one minute before you go to top up.

Benefits

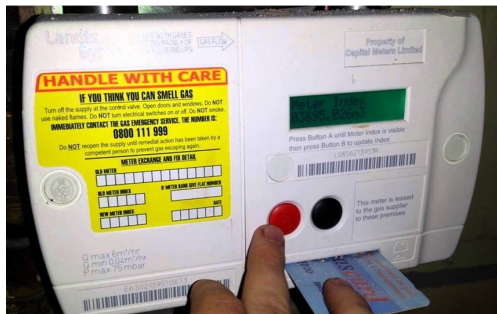


- Easy to budget – pay for energy as you use it
- Harder to build up debt
- Debt repayment can be set to minimum amount
- See how much gas/electricity you have left
- You don't receive confusing bills and you don't need to provide meter readings

Drawbacks



- You may be without gas/electricity if you don't top up or you have used your emergency credit
- Less access to different tariffs/suppliers
- You can't access the cheapest tariffs
- You can still build up standing-charge debt (a daily charge applied to electric/gas meters) if you don't leave credit in your meter, even when you're not using the supply



An electricity prepayment meter, left, and a gas prepayment meter, above

Emergency credit

Prepayment meters have a small amount of emergency credit you can access during times when you are unable to top up. The amount varies from supplier to supplier, but is usually between £5-10. Please note that if you use your emergency credit, you will then need to repay this through your next top-up.

To use the emergency credit on your meter follow these instructions:

- Electricity – insert (or take out and reinsert) your key into your electricity meter. This will activate the emergency credit
- Gas – insert your card into the meter and then press button A to activate the emergency credit

REMEMBER

If you have used your emergency credit suppliers recommend topping up with at least £15 as £5 to £10 will be taken to pay off the emergency credit used plus any standing charges (see the next page for an explanation of the standing charge)



Debt and prepayment meters

Sometimes suppliers will fit prepayment meters to recover debt from an account holder. This usually happens when residents can't afford the amount requested by the supplier for ongoing repayment via other methods of debt recovery.

Using a prepayment meter to repay debt, the recovery rate can be set to the minimum of £3.70 per week. If you have debt on your meter you must top up enough each week to cover your debt repayment and the standing charge.

- The standing charge is a daily charge applied to most electricity/gas meters. The money owed for the standing charge is recovered once a week through the credit on your meter. When you are going to be away from home for an extended period of time it is important to ensure you leave enough credit in your meter to cover the standing charges for the time you are away. If you don't then when you use your meter again, money will be taken off each top-up at a rate of 70% per top-up until the standing-charge debt is cleared.



IMPORTANT

A vacant property with a prepayment meter will accrue a standing-charge debt. If you move into a home with a prepayment meter always register with your supplier to avoid paying off this debt

How to check your prepayment meter display and what the readings say about your usage and credit

Gas

Display	What it means
00	Amount of your last top-up (this updates when you put your card into the meter after buying credit)
01	How much of your last top-up is being used to pay off debt on your meter
02	How much of your last top-up is being used to pay back any emergency credit you may have used
03	How much of your last top-up is being used to pay for your gas supply
The amounts shown on 01, 02 and 03 will add up to the amount of 00	
09 or 10	Price you pay per unit of gas
17	Your standing charge (per day)
21	How low your credit needs to fall before you can access your emergency credit
22	How much emergency credit you can access
24	What percentage of credit will be used to pay back the money you owe
You'll need to put your payment card in the meter to see the next displays...	
25	Minimum debt repayment the meter will take each week
26	Maximum debt repayment the meter will take each week
27	Total amount of debt that still needs to be paid back through your meter
32	Your registered gas card number

Electricity

Display	What it means for a standard prepayment meter	What it means for an Economy 7 or 10 prepayment meter
A or 1 - £005.00	Amount of credit left in meter	Amount of credit left in meter
Debt £005.00 E	You're using emergency credit	You're using emergency credit
Debt £... E	You've run out of emergency credit	You've run out of emergency credit
B	The minimum you need to top up to clear your emergency credit	The minimum you need to top up to clear your emergency credit
C	---	The current time and the unit rate you're using
D	---	The current time and the unit rate you're using
E or 3	Total credit added to the meter	Total credit added to the meter
F or 4	How much standing charge and debt your meter collects each week	How much standing charge and debt your meter collects each week
G	Total kWh recorded by the meter since it was manufactured	Total kWh recorded by the meter since it was manufactured
H or 5	Meter reading	Meter reading for day rate
I or 6	Price per kWh	Price per kWh for day rate
J	---	Meter reading for night rate
K	---	Price per kWh for night rate
You'll need to put your key into the meter to see the next displays...		
R or 7	Amount of emergency credit available on your meter	Amount of emergency credit available on your meter
S	Your total debt	---
T	The amount of debt you've agreed to pay off each week	---

South Seeds' top tip for top-ups

Keep all top-up receipts in a safe place as these can be useful if you need to question something with your supplier

Where to top up

Shops displaying the 'Pay Point' or 'Pay Zone' sign, plus some post offices. Some suppliers may have an online top-up service that you can use at home. You would need to ask your supplier if they offer this.



And you can still switch suppliers ... and save

With prepayment meters it is still possible to switch supplier and save money. Even if you have debt on your account you can still switch supplier, provided you owe less than £500 for gas and £500 for electricity. For low users of gas or electricity some energy companies offer tariffs with zero standing charge. This means you only pay for the energy used. For more information on switching, or support to switch, drop into South Seeds' office where our energy officers can do a tariff check for you.



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