Code of Practice on Payment of Bills (Gas Supply)

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The purpose of the Code of Practice on Payment of Bills is to inform customers what actions Firmus Energy takes to help domestic energy customers cope with energy bills and avoid and/or manage debt.

Firmus Energy's vision is to become Northern Ireland's 1st choice energy provider for industrial, commercial and residential customers. We aim to do so by simply putting our customers first.

Definition of debt

"For the purposes of the Code of Practice on Payment of Bills only, debt will be defined as any amount which remains unpaid outside the payment terms in the supplier's terms and conditions. For example, if a customer's payment for a bill is due within 14 days from the date of the bill, then this amount would be defined as debt if it remained unpaid from day 15."

Identifying customers in difficulty

Firmus Energy will distinguish, so far as is reasonably practicable, those customers who may have difficulty in paying bills through misfortune or inability to cope with credit terms.

We will do this by:

- Forming relationships with advice giving organisations and charitable organisations which seek to help customers who are, or may be at risk of, having difficulty paying bills.

- Proactively seeking to identify and communicate with customers having difficulty or at risk of having difficulty paying their bills and ensuring all relevant services are offered by our trained staff to assist these customers.

- Communicating with customers to improve customer insight data to help identify customers having difficulty, or at risk of having difficulty paying their bills.

- Using customer records to identify those who have experienced difficulty in the past and offer early intervention to prevent debt building up.

- Increasing customer awareness of debt advice services.

- Encouraging customers having or at risk of having difficulty with payments to self-identify to us.

Appropriate training has been given to relevant staff to help them identify customers having or at risk of having difficulty paying bills. If you are experiencing difficulties paying bills, or you have had a change of circumstances such as redundancy or incapacitating illness, please contact our Customer Service Team on 0330 024 9000 (Monday to Thursday, 9am – 5pm; Friday 9am -3.30pm).

In addition our trained staff can provide energy efficiency advice to enable customers to reduce gas consumption and costs. More information is available in our Code of Practice on the Efficient Use of Energy. This is available on our website.

Payment arrangements for recovering debt

Firmus Energy will put in place arrangements which enable Customers in difficulties to pay in instalments the charges accrued for the supply of gas.

Depending on your circumstances, payment of arrears may be organised by way of instalments paid via direct debit, cash, cheque, prepayment meter or, as a last resort, third party deductions from benefits.

Firmus Energy will always endeavour to ensure that repayments and the repayment period are appropriate for the customer's individual circumstances. Firmus Energy has specifically trained staff to help assess a customer's ability to pay. In addition, where appropriate, and with the customer's consent, we shall use information provided by other persons or organisations to ascertain the ability of customers in difficulty to comply with payment arrangements.

We will monitor all debt repayment plans that have been put in place, and reassess the level of repayment if it is apparent that the customer is having difficulty in keeping up with the repayments.

Failure to adhere to your payment plan (as agreed with the Firmus Energy credit control department) may result in an administration fee being charged.

Firmus Energy will ensure that its correspondence is friendly, helpful and supportive of its customers' individual needs.

If you are experiencing any difficulties with your current repayment plan, then please contact our Customer Service Team on 0330 024 9000 (Monday to Thursday, 9am – 5pm; Friday 9am -3.30pm)

Prepayment Meters

If a customer fails to comply with the instalment arrangements set out by Firmus Energy, we may organise the installation of a prepayment meter (where safe and practicable to do so).

A prepayment meter can be adjusted to recover debt owing, taking into account your ability to pay. We will not recover any monies owing to us at a rate above 40 percent of the value of each top up.

For more information regarding the repayment of debt through a prepayment meter, please contact our Customer Service Team as detailed above, or see our Code of Practice on Services for Prepayment Meter Customers. This is available on our website.

Avoiding Disconnection

Firmus Energy, in so far as is reasonable and practicable to do so, will take all reasonable steps to avoid cutting off the supply of gas to domestic premises occupied by customers in difficulties.

Before we disconnect a customer we will ensure that:

- Our trained staff made reasonable endeavours to contact the customer by phone or by personal visit prior to disconnection. Additionally, we will inform the customer of our intent to disconnect with a reasonable estimation of date of disconnection.

- At every stage of the process, the customer has been offered a means to avoid disconnection by repaying the debt at reasonable instalments or by installing a prepayment meter appropriately adjusted to repay existing debt.

- We make reasonable attempts during this process, including working with the Network Operator, to identify customers who are of pensionable age, disabled or chronically sick.

Firmus Energy will not disconnect any customer for non-payment of bill when there is an on-going complaint or dispute in process.

Firmus Energy or the Network Operator perform site visits in advance of any disconnection to ascertain circumstances. This will mitigate the risk of inappropriately disconnecting a domestic customer who may receive supply through a non-domestic property.

Customers who have been disconnected will be provided with all the relevant information to allow them to reconnect at a later date should they so wish. This information will include all relevant reconnection fees.

Where a customer wishes to be reconnected, Firmus Energy is permitted to recoup the costs of disconnection and reconnection that are charged to them by the network company from the customer prior to reconnection. Any other costs incurred by Firmus Energy will be recovered through normal debt recovery arrangements.

In the event of disconnection in error, Firmus Energy will make reasonable endeavours to reconnect the customer within 24 hours (on working days). In these instances Firmus Energy will not apply disconnection or reconnection charges to the customer.

For more information regarding debt repayment and billing, please:

Phone our Customer Service Line on 0330 024 9000 (Monday to Thursday, 9am – 5pm; Friday 9am -3.30pm).
e-mail: furtherinfo@firmusenergy.co.uk

Or write to us at the below address:

Firmus Energy
5 Trench Road,
Newtownabbey,
BT 36 4TY

A copy of this Code of Practice is available on our website or can be provided free of charge by contacting us using any of the above methods.

Other useful information and advice is also available from the Consumer Council. If you remain unhappy with the level of repayment offered the Consumer Council may be able to offer further support.

The Consumer Council
Floor 3
Seatem House,
28-32 Alfred Street
Belfast
BT2 8EN

Telephone ☎ 0800 121 6022
Email: contact@consumercouncil.org.uk
Web: www.consumercouncil.org.uk

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