



**RAM**energy  
*the power of choice*

# Guidance on Pay-As-You-Go prepayment meters

## Contents:

1. What is a Pay-As-You-Go meter?
2. The benefits of having a Pay-As-You-Go meter
3. Reading your meter
4. Paying for your gas and electricity
  - What to do if you lose your key or card
  - Faulty meter, key or card
5. Moving Home
6. Difficulties paying for your gas and electricity?
7. Emergency credit
8. Standards of Service
9. Our complaints process
10. Further help and support
11. Can't find the information you need?

## 1. What is a Pay-As-You-Go meter?

A Pay-As-You-Go meter allows you to pay for your gas or electricity as you use it, and helps you to manage the cost of your energy supply and avoid high bills. With Pay-As-You-Go, a sum of money is credited to a card or key which is then inserted into a prepayment meter and used on a Pay-As-You-Go basis. When your meter credit is running low, you will need to visit a PayPoint, Post Office or Payzone to top up your Pay-As-You-Go key or card. The process is similar to the Pay-As-You-Go arrangement for a mobile phone.



## 2. The benefits of having a Pay-As-You-Go meter

A Pay-As-You-Go meter allows you to pay for your energy as you use it. Payment for your energy is made through a payment key or card which allows you to add credit to your meter and access the energy you need for your property. You can top up your meter using either cash or a credit or debit card at your local Post Office, PayPoint or Payzone. If you don't put credit on your meter you'll run out of energy in your home. A Pay-As-You-Go meter can allow you to budget for your energy if your income goes up and down a lot.

Usage of gas and electricity can vary, usually peaking during the winter months when a typical gas customer can get through about half of their total annual energy use. If you regularly top up your meter throughout the year you might be able to build up credit in the warmer months, when you're likely to use less energy, which will help you during the more expensive winter period.

You will find information on our website that gives advice on how to save energy and be more efficient with the fuel you use. Providing a Pay-As-You-Go meter in your property requires additional help and support from us which means it costs us a bit more to offer a Pay-As-You-Go tariff than our other tariffs. As a result, the price of the Pay-As-You-Go tariff is higher than our other tariffs. However, a Pay-As-You-Go meter allows you to carefully control the amount you spend on energy which helps to avoid any unexpected bills.

Between now and 2020, the energy industry is transitioning to smart metering. As part of the transition, RAM Energy will offer all of its customers a smart meter within this time period. Amongst our priority groups for smart installations are Pay-As-You-Go customers, so you can expect us to get in touch with you about this.

### Our Pay-As-You-Go customers can expect:

- FREE calls to our UK call centre - our dedicated Customer Service Officers aim to resolve any queries on the first call.
- Annual statements - showing your usage and prices.
- Online account management.
- A user friendly website - with energy saving hints and tips .
- A straight forward Pay-As-You-Go service – helping to make managing your energy as stress free as possible, with no unexpected bills.
- Flexibility to top-up your Pay-As-You-Go card/key at your local Post Office, PayPoint or Payzone.

## 3. Reading your meter

You may not need to give us a meter reading as we receive your readings automatically when your key/card is topped up and inserted into the meter. If you're moving home and want to take a final meter reading, these details will help provide the final reading we need to close your account.

### Key meter – Electric

On the front of your meter you'll see a blue button. Pressing this button scrolls through the displays, which are identified by a letter or a number. The displays start from A and run through to the letter T or from the number 1 through to number 9.



You might find that, after a few seconds, the display automatically resets itself to display the letter A or the number 1. If this happens you may need to scroll through a couple of times to get all the

information you need. To get a meter reading, you will need to scroll to H or 5. Economy 7 customers will also need to scroll through to the letter J to get the night meter reading.

Economy 7 meters show the meter reading of the rate currently in use. The Day (Normal) rate is usually active between 07:00am and 12:00am (Midnight). The Night (Low) rate is usually active between 12:00am (Midnight) and 07:00am. If you have an Economy 7 meter, times can vary depending on where you live.

Please contact us or login to your online account to give us your meter reading.

### Quantum meter – Gas

If you have a Quantum meter, a meter reading can be taken by pressing the red display button on the front of the meter.

There is a window above the LCD display that shows the meter reading. If your meter has two LCD displays then the left one will display your meter reading.

Please contact us or login to your online account to give us your meter reading.

### If you are moving house

If you are moving house you can find more information on what to do regarding your Pay-As-You-Go meter readings in section 5 of this leaflet. Please contact us or login to your online account to give us your own meter reading.

For more information on how to read your gas and electricity meters, and to find more help and advice, please visit our website at [www.ramenergy.co.uk](http://www.ramenergy.co.uk)

## 4. Paying for your gas and electricity

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If your meter runs out of credit you will not be able to use gas and electricity at your property so it is recommended that you top up regularly, it's quick and easy to do. You can top up your gas and electricity at any Post Office, PayPoint or Payzone - just look out for the logos below or go online to locate your nearest top up outlet:

[www.postoffice.co.uk](http://www.postoffice.co.uk)

[www.payzone.co.uk](http://www.payzone.co.uk)

[www.paypoint.co.uk](http://www.paypoint.co.uk)



## What to do if you lose your key or card

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If you've lost your payment key or card, call us free on 0800 121 6699 during our opening hours so that we can arrange for a new one to be sent to you. Please have your meter serial number ready when you call us. You could be charged £8.25 to cover the cost of us sending you a new card. If we do post a replacement out to you, it can take up to 7 working days to arrive. We will do what we can to ensure you are not without gas or electricity whilst waiting for your replacement.

## Faulty meter, key or card

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If your Pay-As-You-Go meter, key or card is not working properly and the problem is not related to your credit running out then please get in touch. You can call us free on 0800 121 6699 to get a replacement key or card or to make an appointment for us to visit your home if you think your meter is faulty.





## 5. Moving Home

If you're moving house, we'll still be able to supply your energy and can provide help and advice on continuing your energy supply with RAM Energy.

### Moving into a house with a Pay-As-You-Go meter

If you're moving to a house that already has a gas or electricity Pay-As-You-Go meter you will need to give us some information to make sure we can set up your account correctly. You will need to contact us to get your own Pay-As-You-Go card or key. Do not use a previous occupant's Pay-As-You-Go card or key as this can mean that any money you pay may be credited to the previous occupant's account.



When you move house, the information we will ask you for is listed below:

- a meter reading from the house you're leaving
- how much debt or credit is on your meter
- the Meter Serial Number - it's on the front of your meter next to the barcode, and looks something like: X00L12345
- your new address and the date you're moving
- the meter readings from the property you're moving into

To get the readings we need from the Pay-As-You-Go meter in your new home, use the display button on the meter. Press the button and write down what's displayed on the screen and then contact our Customer Service team on 0800 121 6699 and we'll set up a new account for you. Once this is completed, we can send a new key or card to you by post or we'll give you a unique reference number (URN) that you can use to pick up your new key/ card from a local outlet. This may not be the usual outlet you use to top up your Pay-As-You-Go key or card.

## 6. Difficulties paying for your gas and electricity?

We understand that there may be periods in your life where it's difficult to keep up with your energy payments. If you, or someone you care for, are finding it difficult to pay for energy, we will try to help you. Our Customer Service Officers will listen and advise you on the payment options available.

If you run into problems then please get in touch early so that we can help. You can call our Customer Service team free on **0800 121 6699** and discuss our Pay-As-You-Go tariff with them.

If you've had a Pay-As-You-Go meter installed to help you repay a debt, then it will be regularly collected from the credit you put onto your meter. When you check the displays on your meter you'll see the debt amount reducing as you add credit. Once you've paid the debt in full your meter will automatically stop collecting payments from the credit you add when you top up.

There are independent organisations that can support you if you're having trouble paying your bills:

- **National Debt Line** is a free service offering debt advice. Call **Monday to Friday from 8am to 6pm, or Saturday from 9.30am to 1pm on Freephone 0808 808 4000.**
- **Citizens Advice** aims to provide advice people need for the problems they face. For England call **03444 111 444.**

- **Money Advice Trust**, a charity that helps people to tackle debts and manage their money wisely. Call on **020 7489 7796** or visit **[www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)**
- **StepChange** is a charity offering free advice to help people overcome their debt problems. Call Freephone **0800 138 1111** or visit **[www.stepchange.org](http://www.stepchange.org)**



## 7. Emergency Credit

If your Pay-As-You-Go meter runs out of credit and you have no way to top it up then we can advance you £5 of emergency credit which you pay back to us. Emergency credit is there to help you during times when you can't get to a Post Office, PayPoint or Payzone, if your meter runs out in the night or if you're snowed in and can't get out of your home for a while.

It is important to be aware that you should only use the emergency credit in an emergency. After you've used the emergency credit you'll have to pay it back the next time you top up your meter, including any outstanding debt and standing charges that have built up while you've been using the emergency supply. Whilst in emergency credit the standing charge will not be applied, please be aware that this will be calculated and deducted from your credit when you top-up your meter.

When you want to use your emergency credit, insert your key or card into the meter. You'll then be offered the emergency credit. Follow the instructions on the screen to accept the emergency credit. To return to normal use, you'll need to charge your card and put the credit back on your meter.

If your Pay-As-You-Go meter is not working properly and it's not related to your credit running out, please call us free on **0800 121 6699** and make an appointment for us to visit your home.

In some circumstances we may have to remove your Pay-As-You-Go meter. The conditions for Pay-As-You-go meter removal are outlined in our Terms and Conditions which can be found on our website or in your welcome pack.

Information on how to deal with gas or electricity emergencies can be found in the Services to You section on our website at [www.ramenergy.co.uk](http://www.ramenergy.co.uk)

### How is emergency credit paid back?

**Step 1** - Your Pay-As-You-Go meter checks if you've used any emergency credit or if you owe anything for a standing charge.

When you top-up your meter the emergency credit is taken off your credit balance first followed by any debt you owe on your meter or anything you owe for a standing charge.

**Step 2** – Your Pay-As-You-Go meter automatically checks if you pay a weekly collection to reduce your debt. You would have already agreed this collection amount with us. If you have this agreement in place your weekly collection amount will be taken first from any top-up that you make.

If you are paying us back weekly through your meter, you must make sure you stick to the payment schedule we have agreed with you. If you don't, we can ask you to pay us the full amount straight away, or ask you to pay it back to us faster or in a different way. Either way, we will let you know before we make any changes.

When topping up try to make sure you put enough money on your key or card to pay back any emergency credit and weekly collection you might owe and enough to still give you the energy you will need.

## 8. Our Standards of Service

At RAM Energy we are committed to delivering an excellent service. You will benefit from our low prices and energy saving tips. All of this will help you manage your energy usage easily and with confidence. Our Standards of Service can be found on our website and give you help and safety advice to ensure you get the most out of your energy account. If you would prefer, you can request a leaflet to be sent to you by contacting us on our freephone number **0800 121 6699**.

We put our customers at the heart of what we do. There are no hidden costs, we are open and honest and we will do our best to help you every step of the way.

### Standards of Service

Our Standards of Service cover what we will deliver as a business, alongside the Guaranteed and Overall Standards of Performance that are required by Government and the industry regulator, Ofgem. These standards underpin the way we work and the framework for all business activities, providing you with a positive customer experience, value for money and a clear billing process. We will send the Guaranteed and Overall Standards of Performance to you every 12 months but you can also download a copy from our website.

The Standards of Service ensure you receive the service that defines how all energy suppliers deliver energy to their customers; a level of service that is reasonable to expect companies to provide to their customers. To find out more about them, please visit our website or request a copy free of charge.

If you have a problem or query, we aim to resolve this as quickly as possible. There are a number of ways you can get in touch with us:

- Phone: **0800 121 6699**
- Email: [customerservice@ramenergy.co.uk](mailto:customerservice@ramenergy.co.uk)
- Online: [www.ramenergy.co.uk](http://www.ramenergy.co.uk)
- Write:  
**RAM Energy, PO Box 10461, Nottingham, NG1 9JS.**

 [/ramenergyderby](https://www.facebook.com/ramenergyderby)

 [@ramenergyderby](https://twitter.com/ramenergyderby)

## 9. Our complaints process

At RAM Energy, we're committed to making sure that you receive an excellent service from us and strive hard to get things right first time for our customers. However, we know that occasionally we may get things wrong. If this happens just give us a call and we'll make sure that we put it right for you quickly.

If however, you do decide to make a complaint about any aspect of our service then please rest assured that we'll take your complaint seriously, work hard to resolve the problem and learn from your feedback to improve the way we deliver our services in the future. We'll also keep you informed throughout the process so you know what is happening every step of the way.

If your complaint relates to a problem with the delivery of your gas or electricity, we will pass it on to your distribution network operator to investigate, as they are responsible for this.

### Tell us if you're not happy

If you're not happy with our service, get in touch straight away. There are a number of ways that you can get in touch with us:

### You can do this by:

- Phone: **0800 121 6699**
- Email: **customerservice@ramenergy.co.uk**
- Online: **www.ramenergy.co.uk**
- Write: **RAM Energy, PO Box 10461, Nottingham, NG1 9JS.**

We will send you an update within the next 10 working days to keep you up to date on what's going on, unless we have been able to resolve your complaint sooner. To resolve your complaint, we will:

- give you an explanation as to what went wrong
- put things right quickly
- apologise if we've made a mistake
- offer compensation (if it's appropriate).

As we are a not for profit company, we are different to other energy suppliers and will only pay compensation where financial harm has been caused by us or our business partners.

### If you're still not happy

We'll talk to you about how we can work together to sort it out. You can also ask us to undertake an internal review of how we're handling your complaint.

We'll work hard to try and get a result that you're happy with but if you're not, we'll look into things again and you'll receive what is called a 'Final Response' (also known as a Deadlock Letter). If your complaint reaches this stage it means that we haven't been able to resolve things for you. In the letter we'll recap what's happened, what we've suggested and give you contact details for the Energy Ombudsman should you wish to take it further.

Full details of our Complaint Handling Procedure are available on our website at **www.ramenergy.co.uk**

## 10. Further help and support

We hope, in the first instance, you'll come to us if you need any help. We would recommend that you have a look at our terms and conditions which you will have received in your welcome pack.

If you're having difficulty paying your energy bills, please let us know immediately - we'll do everything we can to help you. Together we can look at the best payment options to suit your circumstances.

You can call us free on **0800 121 6699** or email us at **customerservice@ramenergy.co.uk**

### Independent Advice

If you would like to talk to someone independently, here is a list of independent organisations that can offer help and support:

#### Citizens Advice Bureau (CAB) Consumer Helpline

It's easy to get free, independent advice so that you "Know your rights" as an energy consumer. You might want to get a better deal, find out how to make a complaint, get advice about the quality of your electricity or gas supply, or ask for help if you're struggling to pay your bills. To "know your rights" visit **www.citizensadvice.org.uk/energy**  
To contact the Citizens Advice consumer service in England call **03444 111 444**.

#### StepChange

Free advice and help with overcoming debt problems.

- Call Freephone on - **0800 138 1111**
- Visit: **www.StepChange.org**

#### The Energy Saving Trust

The Energy Saving Trust provides independent, free, expert advice to help you save energy and reduce your bills plus energy saving tips and help finding energy grants.

- Call England, national rate call - **0300 123 1234**
- Visit: **www.energysavingtrust.org.uk**

## 11. Can't find the information you need?

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If you can't find exactly what it is you need, visit our help and advice pages online at

 [www.ramenergy.co.uk](http://www.ramenergy.co.uk)

If you'd rather contact us directly, call us for free on

 **0800 121 6699**

**8am - 8pm Monday to Friday**

**9am - 5pm Saturday**

or email us at

 [customerservice@ramenergy.co.uk](mailto:customerservice@ramenergy.co.uk)

If you have found this Pay-As-You-Go information useful, you can also download a copy from the useful document section under help and advice on our website.

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Derby City Council