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# Pay As You Go

## for smart meters

Pay As You Go, sometimes called prepayment or prepaid, lets you pay for your energy in advance. It's easy to track how much you're using, and what it's costing you, which could help you save money.

With a smart Pay As You Go meter, you can easily top up online anytime, anywhere, or with cash at hundreds of Post Office branches or PayPoint outlets.

### Terms we use

#### Top-up

You buy a top-up which will add money onto the Pay As You Go meter. So we would say, "You topped-up your meter with £10 of electricity".

#### Credit

This is the money you have on your meter. Your credit will go down when you use energy or have charges. So we would say, "You have £15 of credit on your gas meter".

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# 1. Pay As You Go and you

As a responsible energy supplier we want to be sure that a Pay As You Go meter is suitable for you. It's important that you tell us about your situation.

If you have a debt, we'll ask you some questions to make sure that you can afford the repayments. We'll also check that you're able to easily buy top-ups from the shops or online without assistance. If you're concerned about safety and or accessibility, we may be able to move the meter to a new location.

If you're worried, or if your circumstances change so that it's difficult to top-up your meter, please get in touch to have a chat.

## 2. The advantages and disadvantages

Advantages	
If you need it, emergency credit gives you a bit more time to top-up. You will need to pay back what you've used when you top-up.	You pay for your energy as you're using it. You'll also get an annual statement that tells you how much energy you've used and alternative tariffs that may suit you better.
If your meter develops a fault we will fix it for free. If your energy turns off because of a fault and an engineer needs to visit, this will be: <ul style="list-style-type: none"> <li>• <b>Between Monday to Friday</b> Within three hours if you tell us between 8am and 8pm.</li> <li>• <b>Weekends and bank holidays</b> Within four hours if you tell us between 9am and 5pm.</li> <li>• <b>Otherwise the following day</b> If you contact us outside these times.</li> </ul>	You are able to spread the cost of your energy in the winter by saving up credit on your meter in the summer.
	During friendly credit periods, your energy will stay on even if you run out of credit. Find out more on page 5 under 'keeping your supply on'.
	When switching to another supplier, you can transfer a debt of up to £500, subject to conditions.
	Your Smart Energy Tracker alerts you when your credit is low.
	If you have a debt, you can pay it back over a period of time with your meter. At any time you can pay part or all of what you owe. We're always happy to discuss your payment options.

Disadvantages	
You have to keep your meter topped-up with credit or your energy supply will stop.	You'll need to set a budget to make sure your meter always has enough credit.
You have to buy top-ups online, or with cash at PayPoint shops and Post Office branches.	Standing charge and any payments for debt are taken from the credit on your meter every day. Keep credit on your meter to pay for these or your supply will stop.
There are no discounts that some other customers might get (like paying by Direct Debit).	There is only one standard tariff for Pay As You Go at the time of publication. There might be cheaper tariffs for customers that pay for their energy in a different way.

## 3. How to get smart Pay As You Go

### Get a smart meter installed

If you'd like to upgrade to a smart Pay As You Go meter, contact us to see if your home is eligible. We can arrange an installation for no extra cost.

To get started visit [my.sse.co.uk/smart-meters/get-a-smart-meter/book-your-installation](https://my.sse.co.uk/smart-meters/get-a-smart-meter/book-your-installation) or call us on **0345 071 7842**, we're open 8am to 8pm Monday to Friday and 8am to 2pm on Saturdays.

### Already have a smart meter?

Most smart meters can be changed to Pay As You Go without the need for an engineer to visit. To see if you're eligible call us on **0345 026 0677**, we're open 8am to 8pm Monday to Friday and 8am to 2pm on Saturdays.

You should read the advantages and disadvantages, and your prices may also change. We'll talk you through all this when you call. If we need to visit you at home to change your meter, we'll let you know.

Learn more at [sse.co.uk/smart-meters/pay-as-you-go](https://sse.co.uk/smart-meters/pay-as-you-go)

## 4. How to use Pay As You Go

When you get smart Pay As You Go, we'll give you a guide to using your meter. There are different makes of meter, so even if you've used smart Pay As You Go in the past, it's worth having a read. The guide will tell you everything you need to know so keep it handy.

You may have a Smart Energy Tracker. It's a little device connected to your meter that you can use to monitor your energy and credit. We'll be happy to send one to you if you don't have one or it's stopped working.

There are different makes of meter so we can't go into all the detail here. All of our quick start guides are at [sse.co.uk/smart-meters/pay-as-you-go](https://sse.co.uk/smart-meters/pay-as-you-go), just find the one for your meter. Of course, we'll be happy to post you a copy for free.

## 5. Topping up your smart meter

### Your top-up card

You'll have a top-up card for each meter. **Keep them safe and in good condition.**

The long number at the bottom of the card is unique to you and your meter. If you lose your card, you can still top-up while waiting for a replacement. You can find this number on your account, if you registered for online top-ups. Or we can give you this number when you call for a replacement.



### How to buy a top-up

#### Online

- Go to [sse.co.uk/topup](https://sse.co.uk/topup) or download our 'SSE Top-Up' app for your smartphone.
- You will need a debit or credit card, your top-up card, and email address if you want a receipt.
- Make a note of the top-up code, you'll need this if something goes wrong.

#### At the shops

- Buy top-ups at any Post Office branch or PayPoint outlet. You can pay in cash or card, and remember to have your top-up card with you.
- Keep your receipt, you'll need the top-up code if something goes wrong.
- Find your nearest shop at [postoffice.com](https://postoffice.com) and [paypoint.com](https://paypoint.com). Or call us, and we'll find one for you.

#### Then what happens?

- Once you've paid for a top-up we'll automatically put the credit on your meter.
- It will take up to 40 minutes.
- Didn't work? Use the 20 digit top-up code from your receipt or online purchase and enter it into your Smart Energy Tracker or meter. Your quick start guide will tell you how.
- If the top-up code didn't work, you'll need to call us on **0345 026 7038**.



Top-up your credit anytime and anywhere with the 'SSE Top-Up' app. Download free from the App Store for iPhone and on Google Play.

 

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#### Charges on your meter

If you owe money for emergency credit, energy used in a friendly credit period, standing charge or missed debt payments, it must be paid back in full when you top-up. Your Smart Energy Tracker and meter will tell you how much you owe.

## 6. Keeping your supply on

### Friendly credit

Your supply will stay on during certain times even if you run out of credit, though you must have credit on your meter when the friendly credit time starts. Your Smart Energy Tracker will alert you when the friendly credit is due to end, so make sure you top-up to keep your supply on. You must pay in full for the energy you used when you next top-up. Your tracker will tell how much you need to pay back.

#### The times are:

- Monday to Friday between 6pm and 9am
- All day on Saturday and Sunday
- All national bank holidays

### Emergency credit

If you're running out of credit, you can turn on emergency credit on your meter. This will give you a small amount of credit to keep you going until you can buy a top-up.

- Emergency credit can only be turned on when your credit is £2 or less.
- You will have to pay back what you've used when you top-up.

#### The amount of credit you get depends on where you are and the type of meter:

- **Electricity:** England and Wales – £5. Scotland – £10 for a single-rate meter, and £20 for a multi-rate meter
- **Gas:** £5

#### How to start using your emergency credit

##### If you have an In-Home Display

- Choose the Prepay balance tab from the tracker's home screen. If you see a grey 'e' symbol, you can activate emergency credit.
- Select either Electricity or Gas.
- You'll see a box asking if you want to activate your emergency credit. Select OK to confirm.

##### If you have a Smart Energy Tracker

- First, you'll need to make sure you're on your Smart Energy Tracker's main menu. Here you can choose either 'Electricity' or 'Gas'.
- Next select 'Your Account' and then 'Your credit'.

- You'll then see a box at the bottom of the screen that says 'Emergency credit' and an 'Activate' option. When you're ready, press 'OK'.
- Finally, you'll be asked 'Are you sure?' Answer 'Yes' to start your emergency credit.

You can also start your emergency credit by using the controls on the smart meter itself.

### **Additional credit**

If your emergency credit runs out please top up as soon as you can. If you can't, we may be able to offer further support. The easiest way to get in touch is at [sse.co.uk/contactus](https://www.sse.co.uk/contactus). Any credit you borrow will need to be paid back, though we can spread the cost so you pay it back a little bit at a time. We'll make sure your repayment plan is affordable.

## **When you're away from home and in the summer**

Make sure you have enough credit to keep your appliances on, like a fridge and freezer. Even if you have everything turned off, your credit will be used to pay for a daily standing charge, and paying back any money you owe us. Remember, if your credit runs out, your supply will turn off.

**Keep buying top-ups in summer** even if you're not using any energy. Some people don't use gas in the summer, and when it gets to autumn they find months of standing charges on their meter. For example, they may have to pay back £30 of standing charge all in one-go before they can use their gas again.

## 7. What to do if there's a problem

### Money worries

If you find it a struggle to afford your energy, please tell us. We are more than happy to look at different options, give advice, and let you know about schemes that may help you.

### Top-up card lost or stopped working?

Let us know as soon as possible and we'll send you a new card. It can take three working days to reach you, so in the meantime you can still buy top-ups online or at the shops with your unique top-up number. If you registered for an account for top-ups at [sse.co.uk/topup](https://sse.co.uk/topup) you can find this number on your account, or we'll give you it when you contact us.

If you lost your card, we may charge you for a replacement, so keep it safe.

### There's a fault and your supply has stopped

If your supply has stopped because your meter has a fault, we'll fix it at no extra cost.

Call our emergency number, and if you need an engineer, they'll be with you:

- Within 3 hours on a working day (Monday to Friday), if you tell us between 8am and 8pm.
- Within 4 hours on weekends and national bank holidays, if you tell us between 9am and 5pm.
- The following day, if you contact us at any other time.

If we don't stick to the times above, we'll pay you £30 compensation as part of our guaranteed standards.

We reserve the right to charge you for an engineer to visit if the fault was caused by you.

## 8. Moving home

### Moving out

Let us know in plenty of time so we can get everything ready for you and the person moving in. We need to know where to send your final statement or bill.

- Remember to make a note of your meter reading on the day you move. It will help if there are any queries about your final bill. Your smart meter may only send us meter readings once a month.
- Tell the person moving in there is a smart Pay As You Go meter and SSE is the supplier.
- **Do not leave your top-up card at the house**, it is linked to your account.
- Please tell us if you do not move on the day you planned. We will reset the meter and your supply may stop.

### Moving to a house that we supply

If you move into a home that SSE supplies, then tell us in plenty of time. We need to give you a brand new account and send you top-up cards so you can buy energy.

If you don't tell us, the energy supply may stop, and you might pay for someone else's debt.

## 9. Changing the way you pay

Pay As You Go lets you pay for your energy in advance. If you'd rather get a bill and pay by Direct Debit for example, we will consider changing your smart meter to 'credit mode'. Most of the time we won't need to visit your home to do this and there are no up-front costs. We will change your meter mode at the earliest suitable date.

**Note that before agreeing to change your payment method:**

- We must make sure your new payment method is appropriate for you
- We may use a credit record assessment and or other checks
- If you have a debt, you must pay it back in full first, or agree a suitable payment plan

## 10. Useful information

### When we'll send you a bill

Paying for your energy in advance normally means no bills, but we'll send you a bill when you:

- Change supplier
- Move home
- Change your meter
- Change your payment method
- Change your tariff (depends on the circumstances)

### Annual Summary Statement

Every 12 months we'll send you an Annual Summary Statement, along with a Pay As You Go Information Statement. The Annual Statement will tell you about how much gas or electricity you've used over the last 12 months. We'll also give you a projection of how much we think you'll use over the next year. The Information Statement will tell you how to find places to buy top-ups for your meter. It also has a guide on what to do in an emergency and who to call if you need help. You'll never know when this information could come in handy, so keep it safe.

### How a debt could build up on Pay As You Go

You may have a balance to pay on your account even though you pay for your energy in advance. Some reasons this might happen:

- There was a price change and your meter didn't update so you didn't pay enough for your energy
- Your tariff changed but your meter didn't update
- Your meter was faulty in some way
- You were paying back a debt, and moved home or changed supplier before you paid the balance in full

We'll tell you if there's anything to pay, and fix any faults. We always take into account your ability to pay when agreeing a way for you to pay what you owe.

## Complaints

If you feel we've let you down, please contact us because we want to know and get the chance to put things right. You can call our team on **0345 026 7038**, send an email to [headofcustomerservice@sse.com](mailto:headofcustomerservice@sse.com) or write to us at PO Box 7506, Perth, PH1 3QR. To find out how we handle complaints visit [sse.co.uk](http://sse.co.uk) and search for 'complaints' or ask us for a copy of our Complaint Handling Statement and Procedure.

## Green deal

If you have a Green Deal agreement at your property, the charges for it will be collected weekly through your smart Pay As You Go meter. The amount collected is determined by the Green Deal Provider. If you have any queries about your Green Deal or for impartial advice then talk to Energy Savings Advice Service if you're in England or Wales on **0300 123 1234**, or Home Energy Scotland on **0808 808 2282** if you're in Scotland. You can also visit [gov.uk/greendeal](http://gov.uk/greendeal).

## Data consents

When you get your smart meter installed, or switch to us, you can choose how often your meter sends us meter readings, and how we use your smart meter data for marketing. Every year, we'll remind you about these. You can change your mind at any time, just let us know. To learn more about consents, visit [sse.co.uk/smart-meters/pay-as-you-go](http://sse.co.uk/smart-meters/pay-as-you-go), or get in touch.

## Updating your meter

When there's a price change, we will automatically update your meter on the day. If we have problems connecting to your meter, we'll try several times to update the prices. If this still doesn't work, we'll contact you to get the problem sorted.

If we need to put a debt on your meter for you to pay back, we'll tell you the amount, how much you'll pay back each week, and how long it will take you to pay it back.

## Price cap

All energy suppliers are subject to a price cap on their Pay As You Go prices. The price cap doesn't guarantee the cheapest prices overall, and you may be better off on a different tariff.

# 11. How to get in contact

## **sse.co.uk**

Visit our website where you can find more information and the answers to frequently asked questions.

## **Help with Pay As You Go**

0345 026 7038

We're here between 8am and 8pm Monday to Friday, and 8am to 2pm on Saturday.

## **Electricity power cuts**

To report a power cut or dangerous situation, call 105 to speak to your local electricity distribution company.

## **Gas escape**

0800 111 999

Call the 24 hour emergency helpline if you smell gas, to report a gas escape, or dangerous situation.

## **Using your energy efficiently**

[sse.co.uk/beinggreen](https://sse.co.uk/beinggreen)

Or you can call our Energyline on 0800 072 7201 for advice on using energy efficiently.

## **Careline**

0800 622 838

Information about services for customers with individual needs, such as the elderly, disabled, or chronically sick.

## **Textline**

0800 622 839

Text telephone users can contact us on our Textline number.

## **SignVideo**

[sse.co.uk/signvideo](https://sse.co.uk/signvideo)

Our SignVideo service allows you to talk securely about your gas, electricity, phone and broadband or SSE boiler cover using British Sign Language (BSL). A BSL interpreter will relay your call to us, allowing you to discuss anything relating to your account.

Smart Pay As You Go Meter Statement 07/12/2020 v1.04

Our terms and conditions for the supply of smart metering are available at [sse.co.uk/smart-regulations](https://sse.co.uk/smart-regulations) or by writing to us at SSE Smart Customer Service, 4 Penner Road, Havant, PO9 1QH. OVO Electricity Limited and OVO (S) Gas Limited are signatories of the Smart Metering Installation Code of Practice (SMICoP). We also adhere to a Data Charter. These documents are at [sse.co.uk/smartinfo](https://sse.co.uk/smartinfo).

SSE and associated brands: Southern Electric, Scottish Hydro, SWALEC and Atlantic are all trading names of OVO Electricity Limited registered in England and Wales number 06858121 (supply of electricity) and OVO (S) Gas Limited registered in England and Wales number 02716495 (supply of gas). The registered office of OVO Electricity Limited and OVO (S) Gas Limited is 1 Rivergate, Temple Quay, Bristol, BS1 6ED.