



CODE OF PRACTICE ON  
BILLING & DISCONNECTION

# Panda Power Code of Practice on Customer Billing & Disconnection

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## 1. Introduction

Panda Power is committed to providing you the highest standards in the provision of energy services. We've grown our business at Panda Power by focusing our services around our customers with particular emphasis on billing and payment options. In return, we expect our customers to pay their bills on time. This code of practice outlines our process in relation to billing, payment and disconnection.

Disconnection is always the last option but unfortunately it is an option for non-payment of your bill. Should you, as a customer of Panda Power, get into difficulty with paying your bill, please get in touch with us immediately so that we can arrange a suitable payment plan. Disconnection only occurs in extreme circumstances after every possible solution has been exhausted.

If we break any of the guarantees and our standards contained within this or any Code of Practice, you're entitled to a payment of €30 from us. This will be credited to your account within one billing period.

## 2. Billing

Panda Power ensures that all customers will receive their bills promptly and regularly as per the terms and conditions of their contract. Bills will be issued no later than one month after the receipt of scheduled meter reading or estimated data from ESB Networks or Gas Networks Ireland for the billing period.

Panda Power offers both paper and electronic billing to customers. If a customer wishes to switch from electronic to paper or from paper to electronic billing, this is facilitated by a simple process at no cost to the customer. However, a cost may incur if the customer availed of a discount by choosing electronic billing.

When we become aware of an unexpected delay in billing a customer that will exceed one full billing period, we will contact the customer where reasonably practicable, to notify you of the late billing.

If there are changes to a tariff, we will notify our customers at least 30 days in advance of the changes coming into effect, except where a customer is in a flexible contract where tariffs change more frequently.

## Your Bill Explained

Your bill will include a number of items that you should be aware of:

- Your customer account number.
- Your customer name and address (billing address and supply address where different).
- Bill period
- Date of issue of a bill
- Date upon which the payment is due.
- Your tariff category
- Meter readings indicating whether it is an actual reading (a), an estimate (e) or a reading submitted by a customer (c)
- Latest meter reading & previous one
  - The difference is the amount that you will be charged according to your tariff rate
  - The value charged for each unit of measurement as well as unit rate agreed
  - A multiplier may be applied to the reading in order to calculate your usage
- Any unpaid balances from previous bills, where applicable
- Any credits that you're entitled to, where applicable
- Standing charge
- Government Levies, that are collected on behalf of the State, with an explanation of such charges
- Service/transportation/network charges, if applicable
- Total amount due for the supply of energy in that period

If you are not happy with your bill, please see our complaints handling procedure with contact details which can be found on the back of it.

## Special Services

If you find it difficult to read your bill or would like someone else to take care of the bill for you instead (carer, relative), please contact us and we will organize a different arrangement for you.

## Meter Reading

ESB Networks and Gas Networks Ireland provide the meter reading services to Panda Power. As a residential customer, ESB Networks and Gas Networks Ireland will attempt to take a meter reading four times a year to ensure your energy usage is recorded correctly, although they may not be able to gain access each time.

If your meter is not read due to access issues, your usage is estimated based on previous consumption. You can submit your own reading to Panda Power, Gas Networks Ireland or ESB Networks. If you've received an estimated bill that you are not happy with it.

ESB Network and Gas Networks Ireland will require access at least once, on a six months basis to authenticate the reading. ESB Networks can be contacted at 1850 33 33 77 or online at [www.esbnetworks.ie](http://www.esbnetworks.ie). Gas Networks Ireland can be contacted on 1850 200 694 or online at [www.gasnetworks.ie](http://www.gasnetworks.ie).

### 3. Payment Options

Invoices are due for payment 14 days from the invoice date. We ask that all customers to pay their bill on time. When paying a bill we can only speak to the nominated or named account holder, unless you've given written consent to discuss your account with a third party. We will also keep and use all personal data in compliance with data protection legislation.

- Direct Debit
  - Direct debit is an option preferred by many customers. It is easy and occurs regularly without intervention from you or us.
  - Your invoice will be presented for payment by direct debit to your nominated bank account within 14 days of invoice date. However, if the account is in arrears your invoice will be presented for payment by direct debit to your nominated bank account with immediate effect.
  - If your direct debit is returned unpaid, you will be charged a €7 fee by Panda Power. Your bank may also charge you a separate fee.
  - Once we have received notification of this unsuccessful payment, you will be sent an automatic SMS to inform you of the payment failure. We will also attempt to contact you by phone to recover the unpaid amount the following working day before attempting to make representation to your bank for the amount of the unpaid direct debit(s).
  - Should your direct debit return to us, you, the customer, agree and acknowledge that we will be permitted to make representation to your bank for the amount of the unpaid direct debit(s) within 7 days of the notification of return by your bank if we have not already received payment for this amount at this time
  - We will attempt this three times in total. You will incur charges for each unsuccessful attempt. If your direct debit is returned unpaid three times, at this point you will default to a non-direct debit tariff and lose any direct debit discounts.
  - If you are experiencing difficulty or are aware that there won't be sufficient funds in your bank account to cover your direct debit, you should call our Customer Service team on 1890 68 68 68 at least 5 days before your Payment Due Date to arrange alternative payment. Please note that if it is less than 5 days before your payment is due,

unfortunately we won't be able to cancel your direct debit as it will already be initiated with your bank.

- Panda Power may charge interest on overdue invoices on a daily basis from the due date until the date of payment at a default rate that is 3% per annum above EURIBOR as well as reasonable costs of trying to recover overdue payments.
  - If you are paying by direct debit, we follow the Irish Payment Service Organisation (IPSO) standard for notifications. Hence, if there is a change in direct debit, you will be notified 14 days in advance, unless otherwise agreed.
- Directly – via phone or web
    - You can call customer service and pay us by giving your debit or credit card details. If you are using the phone to pay, we can only talk to the named account holder and take their details.

If you are a dual fuel customer you will receive separate bills, any payments you make will be allocated to the account against which you make them. In the event of non-payment of one account, we may only lock or disconnect the meter related to that particular account

## Security and Deposits

Sometimes we require security against future bills. It will depend on your individual circumstances and credit history. We could ask that when you sign up, you pay by direct debit and/or that you lodge a cash deposit.

Where a customer has not fulfilled their credit terms we will inform you of the steps needed to improve your credit worthiness, and state what to do in order for security to no longer be required. When a deposit has been requested, this security deposit will be maintained for a period of 12 months. The security deposit will be credited to the next bill following satisfaction of credit terms for a period of 12 months continuously.



## Closing Account & Final Bill

When you want to close your account or are moving house, you need to take the following steps:

- You will need to give us notice by phone, email or post. Please note our contact details:
  - **Phone Lo-call:** 1890 68 68 68 or 01 8298989.
  - **Email:** [Customercare@pandapower.ie](mailto:Customercare@pandapower.ie)
  - **Address:** Head Office, Ballymount Road Upper, Ballymount, Dublin 24
  - **Website:** [www.pandapower.ie](http://www.pandapower.ie)
- The notice must include the following:
  - Your name and MPRN/GPRN number (see top of latest Bill)
  - A closing meter reading
  - Forwarding address so we can send your final bill.
- We will only accept termination notice from the authorised account holder.
- If you can't provide a final reading, you will be billed based on an estimated reading provided to us by ESB Networks or Gas Networks Ireland.
- In the unlikely situation of us not being informed of you moving on from the named premises or fail to provide us with/agree to a final reading, you will be responsible for any energy used up to the date the meter is disconnected or a new customer registers with the premises. We will pursue unpaid debts using our debt collection procedures.
- All unpaid debts will be subject to our normal debt collection procedures. We may withhold supplying energy or opening an account with us in your name until all your outstanding debt is paid. You may not be able to open a new account in a new premise with us until all your outstanding debt is paid. Unpaid debts maybe transferred to a new account, this will depend on individual circumstances. If you have an outstanding balance on your account, you may not be eligible for any cash back offers.
- Once we have a final reading and a forwarding address, we will issue you with your final bill no later than six weeks from the effective date of the change of supplier or account close taking place.
- The final energy bill or energy statement shall include information about any credit due to you and how this can be refunded. Any credit due to you will be refunded no later than 2 months from the date when the final energy bill or energy statement was issued.

## 4. Payment Difficulties & Arrears

We refer to '*disconnection*' in this code of practice. The word disconnection refers to locking/unlocking, de- energisation/re- energisation and disconnection for non-payment.

We have a number of guidelines and practices in place for customers who may have difficulty in paying their bills. That is why it is imperative that you contact us immediately when you get into difficulty. De- energisation or disconnection is a last resort, but it is a resort if a customer does not pay and after us repeatedly trying to get in contact with them with no response back.

We aim to be as flexible as we can with customers but ultimately, we must receive payment for the energy consumed or used.

### Payment Plans

We have a number of payment plans in place to assist customers who are experiencing financial difficulty in paying their bills. We can engage with a money advisor acting on your behalf.

Each payment plan is individual to the customer. When considering a payment plan, we take into account a number of things, including but not limited to, the value of the debt, the period of time outstanding, your previous payment history, your ability to provide security and other material factors.

We will treat all information in the strictest of confidence and our staff is trained to be sensitive when dealing with you.

## 5. Disconnection Procedure

Disconnection of a customer due to non-payment is a last resort. As mentioned above in the section on 'payment difficulties and arrears', we work with customers who are in arrears.

Instances where disconnection may occur include:

- Failure to pay a bill relating to the supply of energy.
- When the named account holder requests disconnection or when the named account holder has given written permission to another party to request disconnection.
- No registered occupant at the property.
- For safety and/or operational reasons by ESB Networks/ Gas Networks Ireland where appropriate.
- Failure to pay where a payment plan is broken.

We will not disconnect a customer in the following circumstances:

- Where a customer has entered into a payment plan and is honoring that arrangement.
- Where a customer is pursuing a complaint using the complaint handling procedures specified and the complaint is related to the reason for disconnection. We will not initiate a disconnection in relation to the disputed amount until the complaint process is exhausted. However, you may be required to pay the undisputed element of the charges billed and any subsequent bills that follow.
- The bill due is not for the supply of energy.
- For failure to pay a bill based on a regular estimate unless it is fair and reasonable in the circumstances.

## **Disconnection procedures due to non-payment**

We strive to do our best to work with customers who find themselves in financial difficulty. It is imperative that you get in touch with the office if you find yourself in that position immediately. Our agents are trained to proceed with sensitivity.

We have clear internal processes that will be followed before disconnection due to non-payment of their account. We will contact and notify our customer to inform them that they are in arrears. In this notice, we will include information on any options the customer has to make payments and provide contact details for customers who want to enter into a payment plan.

Panda Powers intention to disconnect supply is subject to proving the customer with 5 working day notice in writing of our intention to request disconnection. However, if there is a high risk of impending default, the disconnection notice period may be reduced to 2 days.

## **Disconnection with no registered account holder**

If it is discovered that the existing account holder has closed their account or did not close it properly, we will issue a notice, in writing, to the new occupant. This will be in advance of a request to disconnect the property due to no new account holder being registered.

## 6. Reconnection

When disconnection occurs, we will work with our customers to find a solution to reconnect the supply. Before we reconnect, all arrears and costs associated with the disconnection and reconnection must be paid in full. We will, however, work with customers to set up a payment plan. However, this is dependent on individual circumstances. The provision of a security deposit or bond or other measure may be required to ensure that disconnection for non-payment will not occur in the future. If a customer has repeatedly been disconnected, failed to make payments of bills or fails to keep a payment plan, then reconnection may only take place after full payment for outstanding bills is made. You may be asked for a higher deposit or may be required to use a prepayment meter or budget controller.

## Further Information

### 7. Data Protection

Privacy and records is of key concern to Panda Power. A record will be kept and maintained of all the steps taken and all considerations made in relation to a disconnection. Panda Power acknowledges the rights of the customer under the Data Protection Legislation.

### 8. Contact Details

Please see our details below:

- **Phone Lo-call:** 1890 68 68 68 or 01 8298989.
- **Email:** [Customercare@pandapower.ie](mailto:Customercare@pandapower.ie)
- **Address:** Head Office, Ballymount Road Upper, Ballymount, Dublin 24
- **Website:** [www.pandapower.ie](http://www.pandapower.ie)

**\*\*Please note that to maintain the highest level of service we may monitor and record calls\*\***