

## 7. Phase 2 Stimulus Used

Four sections to the journey (discovering the Green Deal, evaluating whether to take up a Green Deal, deciding to take out a Green Deal and living with a Green Deal) and stimulus within these sections set out to imitate what households could read.

Changes made to most documents used in Phase 1. Major change that no longer two documents for the Assessment and Report at Evaluation section. Now only one document called the Occupancy Assessment with a new layout.

### 7.1 Phase 1 Discovery

- Advert Green Deal Provider (DIY company)
- 4 Pager Leaflet Green Deal Provider (energy company)
- 2 Pager Leaflet by DECC
- EPC with a Green Deal

### 7.2 Phase 1 Evaluation

- DECC Next Steps
- Occupancy Assessment A (with recommendation)
- Occupancy Assessment B (without recommendation)
- EPC without a Green Deal

### 7.3 Phase 1 Decision

- Quote 1 (DIY company)
- Quote 2 (energy company)
- Quote 3 (supermarket company)
- Terms of the plan

### 7.4 Phase 1 Legacy

- Gas Bill
- Electricity Bill
- Annual Energy Statement
- GD Credit Agreement
- DECC 1 Pager

# A hot deal for householders

Did you know that £1 in every £4 spent heating British homes is wasted due to poor insulation? If you want to stop the heat leaking out of your home, we'd like to offer you a deal.

Through Energy Advance, DIY Store can offer you energy efficiency improvements to your home - such as solid wall insulation, double glazing and much more - by quality-approved workmen at no upfront cost. DIY Store will send someone to assess your home, recommend improvements and then pay to install them. You can then pay us back via your electricity bill, at a level no greater than the estimated savings.

**It's that simple.**



DO IT YOURSELF  
STORE

To organise a free Energy Advance assessment of your home, just call DIY Store now on 0800 123 4567.

**FOR FREE AND IMPARTIAL ADVICE ABOUT THE GREEN DEAL**

VISIT: [www.greendealadvice.org](http://www.greendealadvice.org)

FREEPHONE: the Green Deal Advice Service on 0800 000 0000



## WHO IS BENEFITTING FROM ENERGY FIX PLAN RIGHT NOW?

1.

### Kim & Jean Newcastle:



In her large, 1920s semi-detached house in South Shields, Jean was still using coal for some of her heating. When daughter Kim moved back home, they decided to make the house more comfortable by installing internal insulation to the walls. Under their Energy Fix Plan, the improvements to their standard of living didn't leave Jean out of pocket...

Said Jean, *I didn't pay anything upfront and our home is much more comfortable to live in now...*

2.

### Derek, Sutton Coldfield:



Built around 1910, Derek's small mid-terrace house had central heating that ran off an old boiler. Normally, the cost of internal insulation for his home would have cost Derek £3800 but, at 70 years of age and on state pension credit, Derek qualified for a discount on top of his Energy Fix Plan...

Commented Derek, *"Energy Fix Plan, together with my discount, made my home more comfortable and I saw my gas bills drop!"*

3.

### The Patels, Enfield:



Although full of character, the Patels' large detached home in Enfield had draughty corners and solid walls - making it very expensive to heat. By taking out an Energy Fix Plan, the Patels were able to insulate their house and save £173 per year on their energy bills.

Dev Patel said, *"We actually had the exterior insulated at the same time we were re-rendering the walls, so there was no added hassle"*

## ARE YOU ELIGIBLE FOR A DISCOUNT?

Many householders in older properties, and those on state benefits or low incomes, may qualify for a discount - to find out more, contact the Green Deal Advice Service on 0800 000 000.

## KEEPING THINGS TRANSPARENT

Before taking out an Energy Fix Plan, make sure you have all the facts to hand. Here are some important points to remember:

- Estimated savings will always be equal to or higher than the cost of the repayments, but your actual savings will depend on energy prices and your energy use (i.e. if the number of people living in your home were to rise)
- If, after an Energy Fix Plan, you alter any of the materials installed under the Plan or use the property in a different way - i.e. as a business rather than a home - you may be required to repay part or all of your Energy Fix Plan early
- You will not be charged for your initial Energy Fix Plan assessment, but other approved Green Deal Providers may charge you for their assessments
- Customers will pay through charges on electricity bills, **not gas bills**
- Energy Fix Plan will include interest



Energy Company is a Green Deal accredited company and Energy Fix Plan is a Green Deal. You can get a Green Deal through any approved Green Deal Provider, all of which are bound by a Code of Conduct. Even if Energy Company conducts your initial assessment, you are not obliged to use us to install the recommended measures in your home.

### FIND OUT MORE

If you have any further questions or would like more detail on anything within this document, please contact Energy Company on / at (tel/web).

## FOR FREE & IMPARTIAL ADVICE ABOUT THE GREEN DEAL

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[www.greendealadvice.org](http://www.greendealadvice.org)

FREEPHONE:  
the Green Deal Advice Service on  
0800 000 0000



# ENERGY FIX PLAN

POWERING THE UK

# Energy Fix Plan

POWERING THE UK



UK bill payers have long paid a high price for our poorly insulated properties. Now, warmer, cheaper-to-run homes are within easy reach – without tenants or owners having to pay for the works upfront.

To explain: Energy Fix Plan will deliver energy-efficiency improvements to your home. These will then be repaid via your electricity bill at a level no greater than the estimated savings. We will even cover the cost of your home's initial assessment.

## HOW COULD THIS AFFECT YOUR ENERGY BILLS?

You repay for any measures installed through your energy bills. The costs of repaying can never be more than the estimated savings. Estimates are based on typical energy use for a property like yours. You can get an assessment to find out what measures might be suitable for your property.

## YOUR QUESTIONS ANSWERED

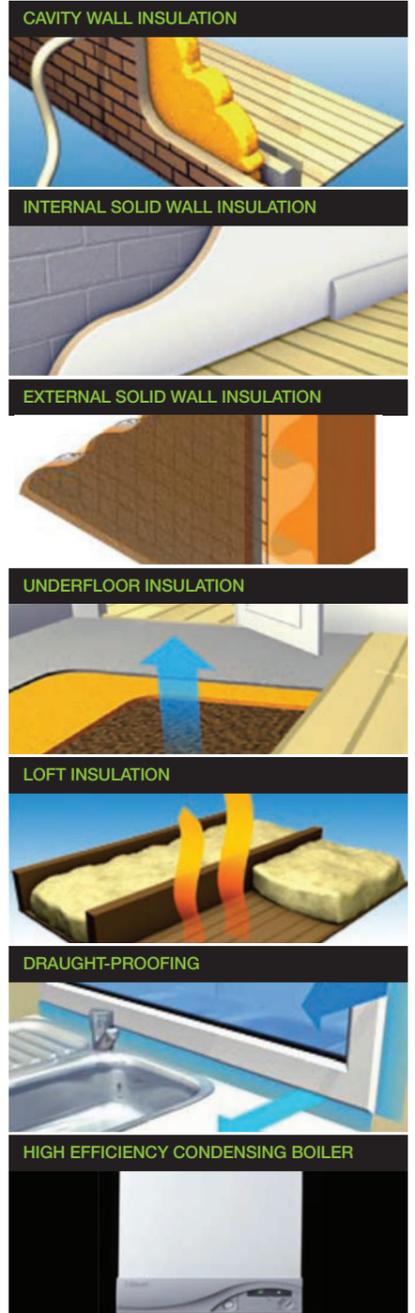
- How does the Energy Fix Plan work?** Energy efficiency improvements are made to your home and repaid over time through savings on energy bills. (Repayments are collected via electricity bills irrespective of which energy bill the savings are made on).
- What kind of energy efficiency improvements are you talking about?** Under Energy Fix Plan, you can benefit from a wide range of energy efficiency measures, including: insulation of solid walls, cavity walls and lofts; installation of a more efficient boiler; double glazing; and much more. It will depend entirely on what your home needs.
- Who is Energy Fix Plan for?** The scheme is for all householders, whether in privately-owned or rented accommodation. There will be extra help for those most in need, such as the vulnerable, those on low incomes and those with homes that are expensive to heat.
- What if I'm in social housing?** Many local authorities are getting involved in Green Deals like Energy Fix Plan so if you're in social housing do get in touch with your social landlord to find out more.
- How much money will I save?** Some of the least energy efficient homes may save in excess of £500 per year before the Energy Fix Plan charge. However, estimated savings cannot be guaranteed since they are based on the assumption that both your energy use and energy prices will remain the same. Your bills may remain the same after you take out a Green Deal Plan.
- How can I save even more?** Energy Fix Plan will include advice on how you can get the most out of the improvements to your home (e.g. how to turn the heating off in rooms you are not using).

- Is the Energy Fix Plan a loan?** Energy Fix Plan is a new kind of loan - to your property, not to you. If you move home, the Energy Fix Plan stays with the property it improved and the repayments pass to the new electricity bill payer.
- Are there any other benefits?** As well as creating more comfortable, energy efficient homes, the Energy Fix Plan will help significantly with the UK's 2050 emissions reduction target.
- Where can I find out more?** To see how you could benefit from an Energy Fix Plan, call Energy Company now on (tel).
- What if i'm on a prepayment meter?** Your repayments will be taken from the credit on your electricity meter in small amounts per day. This means you may need to top up your electricity meter more often than before.

## THE GREEN DEAL CUSTOMER JOURNEY

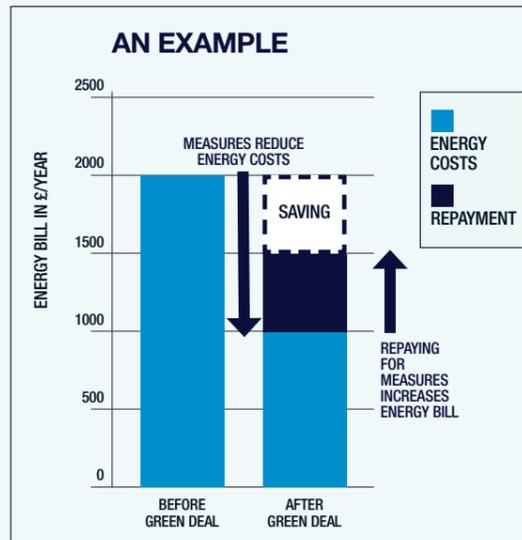
1		<b>Assessment:</b> An independently approved assessor from Energy Company will assess your home to help you decide if Energy Fix Plan is right for you. If it is, they will make recommendations for improvements.
2		<b>Recommendations:</b> You will then receive an Assessment Pack confirming what is being recommended and how much you could save on your energy bills. You can request a quote from Energy Company and / or any approved Green Deal Provider.
3		<b>Quotes:</b> Using the quotes you receive, you can compare the cost of the improvements and the repayments. You can then decide which, if any, improvements you want and which approved Green Deal Provider you want to install them.
4		<b>Installation:</b> Energy Company, or your chosen Green Deal Provider, will arrange for the measures to be installed by an approved installer. This work will be quality assured.
5		<b>Benefits:</b> Then, enjoy a more comfortable home! Your Energy Fix Plan charge repayments will be added automatically to your electricity bill. For tips on how to maximise your energy savings, visit <a href="http://www.greendealadvice.org">www.greendealadvice.org</a> .

## TYPICAL GREEN DEAL MEASURES



## HOW COULD THIS AFFECT YOUR ENERGY BILLS?

You repay for any measures installed through your energy bills. The costs of repaying can never be more than the estimated savings. Estimates are based on typical energy use for a property like yours. You can get an assessment to find out what measures might be suitable for your property.



## WHO'S OFFERING A GREEN DEAL?

Many different organisations - including energy companies, superstores, DIY stores, high street retailers and local tradespeople - are approved to offer you a Green Deal. As long as the Green Deal provider is approved, the work in your home will be quality assured and carried out by approved bodies only.

Find out who is approved at [www.greendealadvice.org](http://www.greendealadvice.org)

## 4 THINGS YOU NEED TO KNOW ABOUT THE GREEN DEAL

### 1. YOU CAN IMPROVE YOUR HOME WITH NO UPFRONT PAYMENTS

Your home could benefit from measures such as solid or cavity wall insulation or a new boiler, depending on what the assessment recommends. Make sure you understand any charges that may apply before you book your assessment. (Remember, some providers may charge for the assessment, so do check in advance).

### 2. THE GREEN DEAL IS A NEW KIND OF LOAN - TO THE PROPERTY, NOT TO YOU

If you move house, the Green Deal and its repayments stay with the house and become the responsibility of the new bill payer.

### 3. GREEN DEAL REPAYMENTS ARE MADE VIA YOUR ELECTRICITY BILL

Green Deal charge repayments are automatically added to your electricity bill because almost everyone buys electricity.

### 4. A GREEN DEAL PROVIDER CANNOT CHARGE MORE ON ENERGY BILLS THAN MEASURES WOULD SAVE A TYPICAL HOUSEHOLD, BUT YOU MAY NOT BE A TYPICAL HOUSEHOLD

If you use less energy than is typical, you may make less than typical savings. An assessment will help you understand if you are a low energy user and how a Green Deal could work for you. (Green Deal repayments may include interest.)

## LOOK OUT FOR THE QUALITY MARK

Different companies may develop their own brands to promote their Green Deal offer. However, all Green Deal participants - including assessors, installers and providers - must be approved in order to work as part of the Green Deal. You can recognise them by the quality mark, which ensures that they have met the necessary requirements.



## FOR FREE & IMPARTIAL ADVICE ABOUT THE GREEN DEAL

**VISIT:**  
[www.greendealadvice.org](http://www.greendealadvice.org)  
**FREEPHONE:**  
**the Green Deal Advice**  
**Service on 0800 000 0000**

## YOU MAY BE ELIGIBLE FOR A DISCOUNT

Contact the Green Deal Advice Service for more information.



# IMPROVE YOUR HOME WITH THE GREEN DEAL

## INTRODUCING THE GREEN DEAL

The pioneering new Green Deal enables tenants or owners to improve the property they live in without having to pay for the work upfront. An independently approved provider will assess your home and recommend ways of making it more energy-efficient, more comfortable and cheaper to run. The provider pays the upfront costs for these improvements and you repay over time at a level no greater than the estimated savings to energy bills.

## THE GREEN DEAL CUSTOMER JOURNEY

- Assessment:**  
An approved assessor will help you decide if you could benefit from energy efficiency improvements and whether they could be financed under a Green Deal plan. If so, they will make recommendations for improvements. (Some providers may offer this for free, others may charge; remember to check their policy before you book an assessment).
- Recommendations:**  
You will then receive an Assessment Pack confirming what is being recommended and how much you could save on your energy bills. You can take this information to any approved Green Deal Provider to get a Green Deal quote.
- Quotes:**  
Using the quotes you receive, you can compare the cost of the improvements and the Green Deal repayments. You can then decide which, if any, improvements you want and which approved Green Deal Provider you want to install them.
- Installation:**  
Your approved Green Deal Provider will arrange for the measures to be installed in your home by an approved installer. This work will be quality assured.
- Benefits:**  
Then, enjoy a more comfortable home! Your Green Deal repayments will be added automatically to your electricity bill. For tips on how to maximise your energy savings, visit [www.greendealadvice.org](http://www.greendealadvice.org).

## TYPICAL GREEN DEAL MEASURES

### CAVITY WALL INSULATION



### INTERNAL SOLID WALL INSULATION



### EXTERNAL SOLID WALL INSULATION



### UNDERFLOOR INSULATION



### LOFT INSULATION



### DRAUGHT-PROOFING



### HIGH EFFICIENCY CONDENSING BOILER



# Energy Performance Certificate



17 Any Street  
District  
Any Town  
YY3 5xx

**Dwelling type:** Detached house  
**Date of assessment:** 03 October 2012  
**Date of Certificate:** 22 October 2012

**Reference number:** 0182-2077-9473-0601-9571  
**Type of assessment:** RdSAP, existing dwelling  
**Total floor area:** 165m<sup>2</sup>

## Use this document to:

- Compare current ratings of properties to see which properties are more energy efficient
- Find out how you can save energy and money by installing basic measures

<b>Estimated energy costs for 3 years</b>	<b>£4404</b>
<b>Over 3 years you could save</b>	<b>£231</b>

## Estimated fuel costs of this home

	Current costs	Potential costs	Potential future savings
Lighting	£243 over 3 years	£108 over 3 years	
Electrical appliances	£1053 over 3 years	£1053 over 3 years	
Heating	£1209 over 3 years	£1209 over 3 years	
Hot water	£495 over 3 years	£399 over 3 years	
<b>Totals</b>	<b>£3000</b>	<b>£2769</b>	

These figures are estimates that are based on standard energy uses that are the same for all homes. The figures include the costs of heating the home, heating water and lighting and exclude the costs of running appliances like TVs and cookers.

## Energy Efficiency Rating

Very energy efficient - lower running costs	Current	Potential
(92 plus) <b>A</b>	<div style="text-align: center;">70</div>	<div style="text-align: center;">72</div>
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>		
(39-54) <b>E</b>		
(21-38) <b>F</b>		
(1-20) <b>G</b>		
Not energy efficient - higher running costs		

This graph shows the current energy efficiency of your home.

The higher the rating the lower your bills are likely to be.

The potential rating shows the effect of undertaking the recommendations on page 3.

Top recommendations are shown below. A tick means they may be eligible for Green Deal finance (see page 3 for more details).

## Top actions you can take to save money and make your home more efficient

Recommended measures	Typical cost	Typical savings over 3 years	Available with Green Deal
Low energy lighting	£50	£135	
Solar water heating	£4800	£96	

This home has energy-efficiency measures installed under a (PROVIDERNAME) Green Deal. See page 5 for details on repayment charges. Visit [www.epcadviser.org](http://www.epcadviser.org) to see how measures affect your energy bills, quoting EPC reference 0182-2077-9473-0601-9571.

## Summary of this home's energy performance-related features

Element	Description	Energy Efficiency
Walls	Solid walls insulated	★★★★★
Roof	Pitched, 75mm insulation	★★★★☆
Floor	Solid, no insulation (estimated - based on average)	
Windows	Partial double glazing	★★★☆☆
Main heating	Condensing boiler and radiators, mains gas	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆
Secondary heating	None	
Hot water	From main system, water thermostat	★★★☆☆
Lighting	Low energy lighting in 75% of fixed outlets	★★★★★

Current energy efficiency rating: E70

E 70

The assessment does not take into consideration the physical condition of any element. 'Estimated - based on average' means that the insulation could be inspected and an assumption has been made in the methodology based on age and type of construction.

## Low and Zero carbon energy sources

Low and zero carbon energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

There are none provided for this home.

## Your home's heat demand

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Heat demand (kWh per year)	Existing dwelling	Impact of loft insulation	Impact of cavity insulation	Impact of solid wall insulation
Space heating	100	N/A	11	15
Water heating	8			

## Recommendations

The measures below are cost effective. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions you could take today to save money is available at [\(link\)](#). Before installing measures, you should make sure you have secured the appropriate permissions, where necessary. Such permissions might include permissions from your landlord (if you are a tenant), or approval under Building Regulations for certain types of work.

Under the Green Deal, you can get energy efficiency improvements made to your property without having to pay for the work upfront. You can pay your Green Deal provider back through the savings made to your energy bills. (Please note that payments will always be collected via your electricity bill). Measures which have a green tick  are likely to be eligible for Green Deal finance plans, based on indicative costs. Discounts also may be available for some measures, such as solid wall insulation and for those who need extra support. Measures which have an orange tick  may need additional finance.

Recommended measures	Typical cost	Typical savings per year	Green Deal Finance	Rating after improvement
Low energy lighting	£50	£45		
Solar water heating	£4800	£32		

## Further Measures to achieve even higher standards

There are further measures below which you could also consider for your home.

- Ground source heat pump
- Biomass boiler

## Choosing the right package

Click [www.epcadviser.direct.gov.uk](http://www.epcadviser.direct.gov.uk), our online tool which uses information from this EPC to show you how to save money on your fuel bills. You can use the tool to personalise your Green Deal package.

**Directgov**  
Public services all in one place

Green Deal Package	Typical annual savings
Low energy lighting	£45
Solar water heating	£32
<b>Total savings</b>	<b>£77</b>
Electricity/gas/other fuel savings	£x/y/z

If you installed this package of improvements, this could **save £77 a year** on your energy bills. If you used a Green Deal plan to pay for the improvements, repayments of up to this estimated saving would be included in your energy bills."

## About this Document

The Energy Performance Certificate for this dwelling was produced following an energy assessment undertaken by a qualified assessor, accredited by (scheme name.). You can get contact details of the accreditation scheme at (scheme website address), together with details of their procedures for confirming authenticity of a certificate and for making a complaint. A copy of the certificate has been lodged on a national register.

**Assessor's accreditation number:** (Accreditation number)  
**Assessor's name:** (Assessor's name)  
**Phone number:** (Phone Number)  
**E-mail address:** (Email address)  
**Related party disclosure:** Financial interest in this property

Further information about Energy Performance Certificates can be found under Frequently Asked Questions at [www.epcregister.com](http://www.epcregister.com)

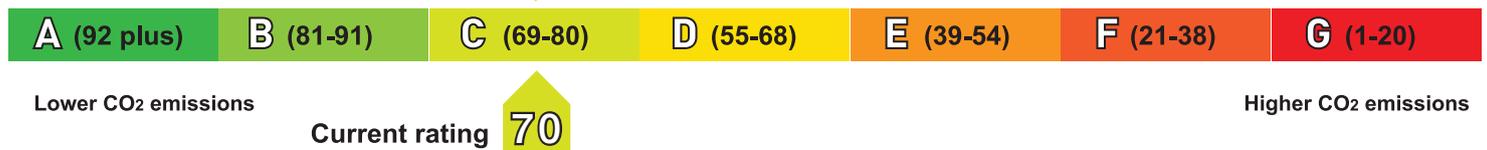
## About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions.

The average household causes about 6 tonnes of carbon dioxide every year. Based on this assessment, your home currently produces approximately x tonnes of carbon every year. Adopting the recommendations in this report can reduce emissions and protect the environment. If you were to install these recommendations, you could reduce this amount by y tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Potential rating **72**



## Opportunity to use the Green Deal to further improve your home

This home has already benefited from a Green Deal. The Green Deal can help you cut your energy bills by making energy efficiency improvements at no upfront cost. Use the Green Deal to find approved assessors who will come to your home, recommend the measures that are right for you and help you to access a range of approved installers. Responsibility for repayments stays with the property - whoever pays the energy bills enjoys the benefits so they are responsible for payments.

To find out how you could use Green Deal finance to improve your property, FREEPHONE the Advice Service on 0800 000 000 or visit [www.greendealadvice.org](http://www.greendealadvice.org).

**1.** An independently approved provider will assess your home and, if necessary, make recommendations for improvements. (Some may charge so do check)

**2.** You will receive an Assessment Pack confirming what is being recommended and how much you could save; you can get a quote from any Green Deal Provider.

**3.** Using the quotes you receive, you can decide which, if any, improvements you want and which approved Green Deal Provider you want to install them.

**4.** Your approved Green Deal Provider will arrange for the measures to be installed in your home by an approved installer.

**5.** Then, enjoy a more comfortable home! Your Green Deal charge repayments will be added automatically to your electricity bill.

**Details of the Green Deal Plan attached to this property**

This property has benefited from a Green Deal. Details are listed below. For more information on this plan, contact the XXX.  
Updated: 15th March 2014. Valid until: 15 August 2014.

**Green Deal Provider:**

British Gas 0800 757 757 [www.britishgas.co.uk](http://www.britishgas.co.uk)

**Unique Green Deal Plan Identifier:** GB70739582GT

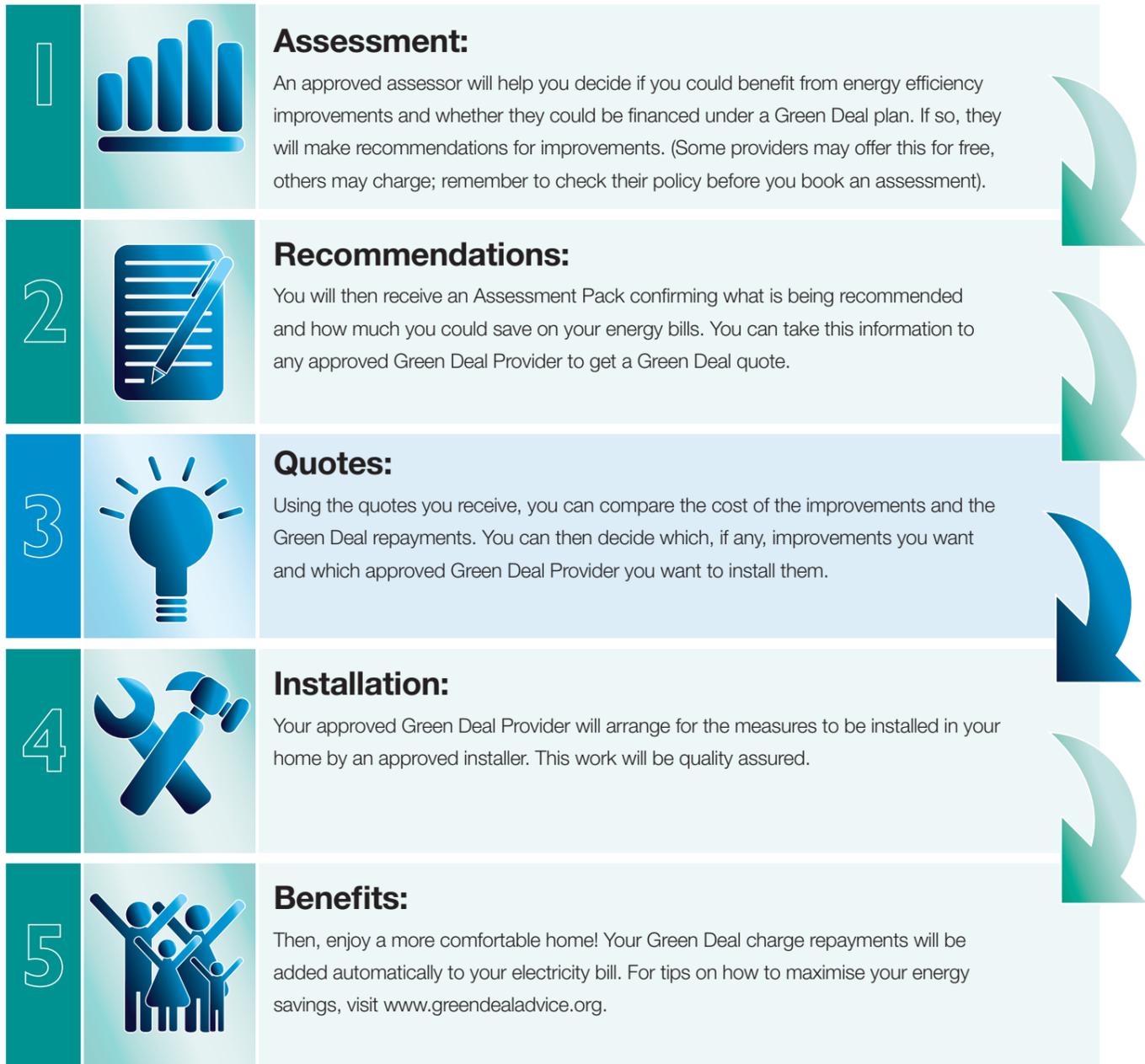
<b>The following measures were installed using Green Deal finance:</b>	<b>Installed</b>	June 2013
External wall insulation	<b>Estimated to save</b>	£46 per month (estimated in June 2013)
Energy efficient boiler	<b>Current charge</b>	£36 per month / £468 per year
Loft insulation	<b>Outstanding balance</b>	£13,646
Double glazing	<b>Repaid by</b>	June 2043
Energy efficient lighting	<b>Interest rate</b>	6%
Some of these measures require maintenance or specific care. For more information go to <a href="http://www.GDPprovidercareinfo.com">www.GDPprovidercareinfo.com</a>	<b>Variable / fixed</b>	Tracks fuel and light index. Charge varies in line with this.

All relevant consents for the work and the charge were in place when this Green Deal was taken out. You are advised to check that no alternations have been made to this property that would damage the effectiveness of these measures and that measures have been maintained in accordance with the Green Deal provider user guides. These measures may be covered by warranties (parts and labour) while you are paying for them.

There are circumstances in which this Green Deal Plan may need to be repaid early. These include: the meter point being removed (including for demolition), the property being converted from non-domestic to domestic use, (additional triggers from Green Deal Providers e.g. subdivision of the property.)

**Further information can be found on the Green Deal Plan.**

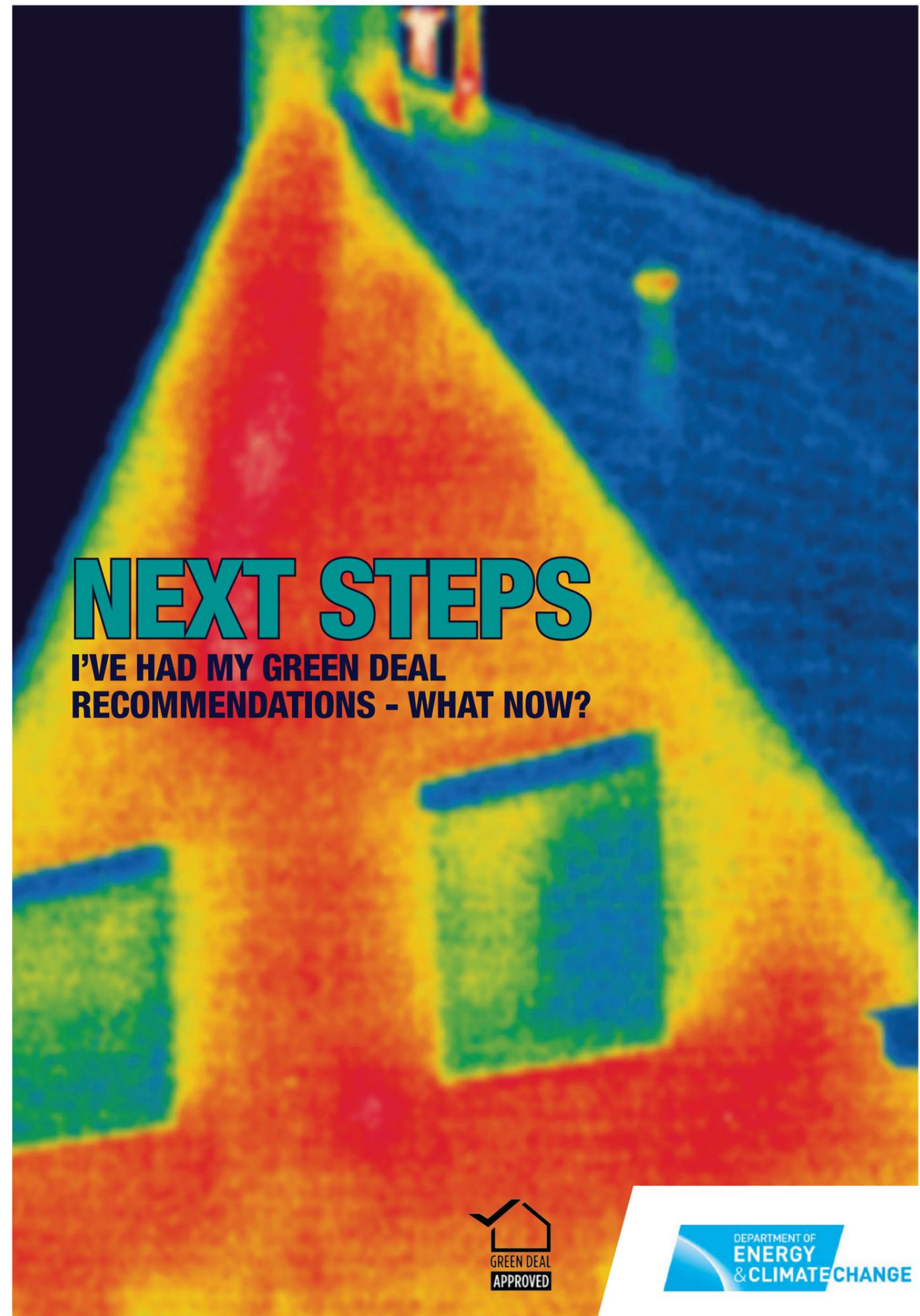
If this property has an electricity pre-payment meter, you should let the supplier know when you move in so they can reset the payments accordingly



FIND OUT MORE

FOR FREE &  
IMPARTIAL  
ADVICE ABOUT  
THE GREEN DEAL

VISIT:  
[www.greendealadvice.org](http://www.greendealadvice.org)  
FREEPHONE:  
the Green Deal Advice  
Service on 0800 000 0000



# THE NEXT STEPS

So you're thinking about taking out a Green Deal with an approved Green Deal Provider.

This leaflet should tell you all you need to know about the initiative, along with the next steps should you decide to proceed. If you have any further questions, you can FREEPHONE the Green Deal Advice Service any time on 0800 000 000.

## 5 THINGS TO THINK ABOUT... AFTER YOU'VE HAD YOUR GREEN DEAL ASSESSMENT

**1...**

**You don't have to take all, or any, of the Green Deal measures recommended for your home**

You can choose the ones that best suit you, your household and your budget. To compare more potential packages you could install in your home go to [www.epcadviser.direct.gov.uk/epcadviser](http://www.epcadviser.direct.gov.uk/epcadviser)

**2...**

**The costs shown in your Green Deal Recommendations and your EPC are typical, not actual, and do not include interest**

You will now need to get quotes from one or more Green Deal providers (which may include interest).

**3...**

**A Green Deal Provider cannot charge more on energy bills than measures would save a typical household, but you may not be a typical household**

If you use less energy than is typical, you may make less than typical savings.

**4...**

**Don't forget that discounts are available**

If you are on a low income and / or receive benefits OR you live in an older or harder-to-heat property (regardless of income) then you may be eligible for a discount - for more information, call 0800 123 4567.

**5...**

**Don't forget you have a choice of GD providers**

You can get quotes from any approved Green Deal provider - you are not obliged to use the provider who carried out your assessment. (Do check in advance that they will not charge you for your assessment if you do not use them.)

**What if I'm not happy with the work?**

All Green Deal providers, assessors and installers are independently approved and bound by a Code of Conduct. However, should you encounter any problems there is a standard complaints procedure. Find out more at [www.greendealadvice.org](http://www.greendealadvice.org).

**How will my repayments be taken?**

All Green Deal repayments will be collected via your electricity bill - not your gas bill - irrespective of which bill the savings are made on. This is because almost everyone buys electricity.

**What if I'm on a prepayment meter?**

As above, Green Deal repayments are always collected through your electricity bill, even if you save money on your gas bill. Therefore, if you are on a prepayment meter, your repayments will be taken from the credit on your electricity meter in small amounts per day. This means you may need to top up your electricity meter more often than before.

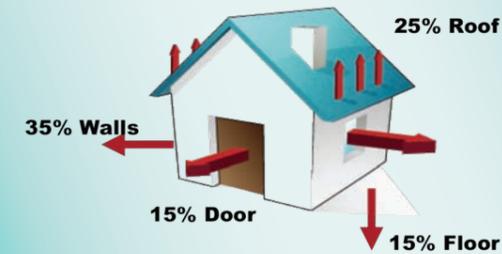
**What if I want to repay early?**

You have the right to repay your Green Deal arrangement early - in part or in full - at any point; this payment should be made directly to your Green Deal provider. Do check in advance if early repayment will incur a fee.

**What if I don't want the recommended measures installed?**

You are under no obligation to take out a Green Deal plan following your assessment.

**HEAT MAY BE LEAKING FROM YOUR HOUSE LIKE A SIEVE...**



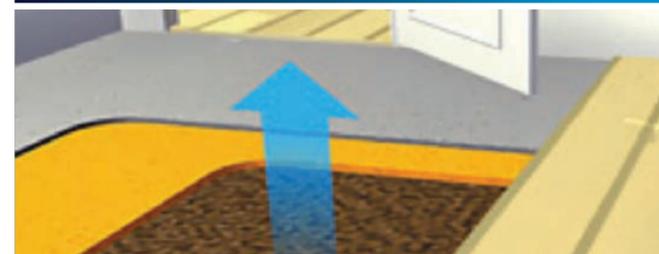
**WHAT MEASURES COULD YOU BENEFIT FROM UNDER THE GREEN DEAL?**

**INTERNAL SOLID WALL INSULATION**



Older properties, usually built before 1930, do not have cavities that can be filled. Internal solid wall insulation reduces the amount of heat that would otherwise pass through your walls and be lost. Plasterboard laminates backed with insulating material (with a total thickness of around 9cm) are fitted directly to the inside of those walls that face the outside. NB: this insulation does not require you to decorate the whole house.

**UNDERFLOOR INSULATION**



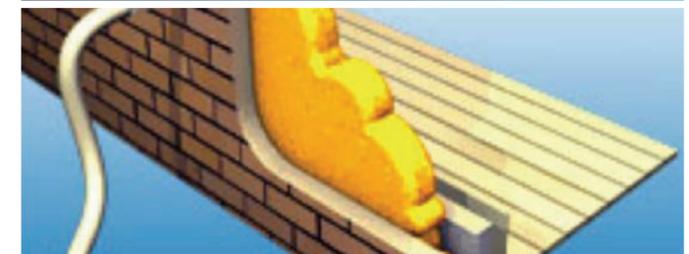
To retain heat and stop draughts, timber floors can be insulated by lifting the floorboards and laying mineral wool insulation supported by netting between the joists. You can also use a tube sealant, such as silicon, to fill gaps between floorboards and skirting boards.

**DRAUGHT-PROOFING**



Draught-proofing means blocking up unwanted gaps that let cold air in and warm air out. The most common places where gaps lead outside are: windows; doors; loft hatches; electrical fittings on walls and ceilings; suspended floorboards; pipework leading outside; and ceiling-to-wall joints.

**CAVITY WALL INSULATION**



In most houses built after 1930, the external walls are made of two layers with a small air gap or 'cavity' between them; this results in a considerable amount of heat being lost. Cavity wall insulation fills the gap with an insulating material, which reduces the amount of heat that escapes through the walls and helps prevent condensation.

**EXTERNAL SOLID WALL INSULATION**



External solid wall insulation involves a decorative weather-proof insulating treatment - between 5-10cm thick - being added to the outside of your wall. This helps prevent heat being lost from your home.

**LOFT INSULATION**



Loft insulation acts as a blanket, trapping heat rising from the house below. For optimum efficiency, pipes can be insulated at the same time. Some properties already have some loft insulation but you could increase this level to the optimal 30cm/12inches to further reduce your energy bills. Your existing loft insulation may also have deteriorated over the years.

**HIGH EFFICIENCY CONDENSING BOILER**



Condensing boilers get their name because they enter what is called 'condensing mode' at regular intervals. This means they start to extract heat from the exhaust gases that would otherwise escape through the flue. In the process, they turn water vapour from the gas back into liquid water or condensate, therefore using less energy.

# GREEN DEAL OCCUPANCY ASSESSMENT

## This is a summary of the Green Deal Assessment for:

17 Any Street  
District  
Any Town  
YY3 5xx

Date of assessment: 03 October 2012  
Date of Certificate: 22 October 2012

UPRN: 123456789101  
Assessment Ref No.: GDOA12345678910  
MPAN: xxxxxxxx-xxxxxxx

## Best value package from your EPC

YOUR HOME	POSSIBLE IMPROVEMENTS	ESTIMATED SAVINGS PER YEAR (based on <i>typical</i> savings for your type of property)	ESTIMATED SAVINGS PER YEAR (based on <i>YOUR</i> energy use)
	Increase loft insulation to 270mm	£65	£50-£60
	Cavity wall insulation	£250	£230-£250
	Draughtproofing	£27	£20-£30
	Replace Boiler with new condensing Boiler	£427	£410-£430
	Replace single glazed windows with low-E double glazing	£39	£30-£40
<p><b>Where to go for more information</b></p>	<p>Page 3 of your EPC lists all the cost effective ways to improve the energy efficiency of your home and the typical savings expected for your property type</p> 	<p>See page 2 of this document</p>	<p><b>This package could save up to £810/year</b></p> <p>It might cost £5 -10,000 (see p3 of EPC), but if you took out a Green Deal, a provider would install this package at no up front cost and you would repay over time through your energy bills.</p>  <p><small>Note: actual savings depend on energy prices and how much you use</small></p>

You use less than typical heating and hot water so you may save less

## Package you discussed with your assessor

YOUR HOME	POSSIBLE IMPROVEMENTS	ESTIMATED SAVINGS PER YEAR (based on <i>typical</i> savings for your type of property)	ESTIMATED SAVINGS PER YEAR (based on <i>YOUR</i> energy use)
<p>Your assessor suggests this package because you said you did not want to empty your loft.</p>	Cavity wall insulation	£260	£240-£260
	Draughtproofing	£29	£20-£30
	Replace Boiler with new condensing Boiler	£431	£410-£430
	Replace single glazed windows with low-E double glazing	£41	£30-£40
<p><b>Where to go for more information</b></p>	<p>This package has been chosen for you by your advisor based on the information you have provided. To compare more potential packages you could install in your home go to <a href="http://www.epcadviser.direct.gov.uk/epcadviser">www.epcadviser.direct.gov.uk/epcadviser</a></p>	<p>See page 2 of this document</p>	<p><b>This package could save up to £760/year.</b></p> <p>This package will cost £100-£300 less than the package above.</p> <p><small>Note: actual savings depend on energy prices and how much you use</small></p>

You use less than typical heating and hot water so you may save less

## Your next steps?

1 ASSESSMENT	2 RECOMMENDATIONS	3 QUOTES	4 INSTALLATION	5 BENEFITS
				
	<b>You are here</b>	Get a quote from any provider		

Under the Green Deal, providers can install measures for no up-front charge. Visit [www.greendealadvice.org](http://www.greendealadvice.org) to find a list of approved companies who can quote for the work you want. Providers can only charge repayments that are equal to or less than typical savings for a property like yours.

# GREEN DEAL OCCUPANCY ASSESSMENT

## Your energy use: **low energy household**

### Your energy use is not typical

- You use less hot water and heating than the typical example used in the EPC.
- The measures in your EPC may save you less than a typical home would save.

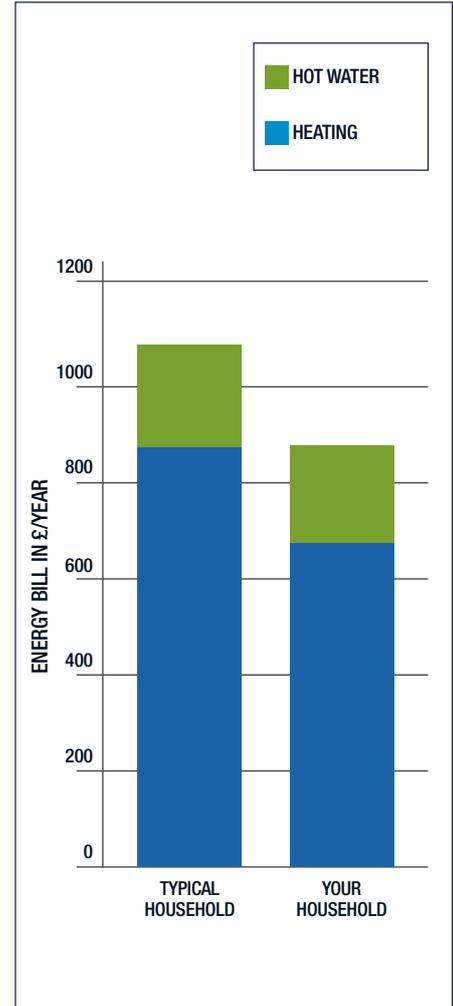
### Why is this important?

- Green Deal Providers can not charge higher repayments than typical savings for a property like yours.
- Repayments may be higher than your savings because you are a low energy user so you may save less than a typical home.
- Page 1 estimates the differences between typical savings and your savings. Consider this difference when deciding whether to take out a Green Deal.

### Why the Green Deal Works like this

- The Green Deal is a loan to the property, not to your household. It is based on a typical household because this can change over time. To find out more go to [www.greendealadvice.org](http://www.greendealadvice.org).

What makes you different?	Typical of your type of property	Your household		
Number of occupants	3		4	
Hours at home each day	13.5		9.5	
Thermostat setting	21°C		19°C	
Annual energy bill	£xxxx		£xxxx	



## Ways to save today

		Why this is important?	What you can do to save today
	<b>Heating</b>	Approximately <b>60%</b> of your energy goes towards heating your home	Turn off radiators in empty rooms
	<b>Hot Water</b>	Approximately <b>20%</b> of your energy is used to heat your water	Take showers instead of baths – and fit a water saving shower head to your mixer shower
	<b>Lighting &amp; Appliances</b>	Usage is growing fast when there are easy ways to save	Always turn off the lights when you leave a room and don't leave your appliances on standby

## Other ways to avoid waste in your home

	You can <b>save water</b> in your home by installing low flow taps and shower heads. Low and dual flush toilets can help reduce almost 30% of water that is flushed from every home.
	Reuse and recycling can help reduce the amount of waste going to landfill and reduce the energy needed to create new packaging from scratch.

FOR FREE IMPARTIAL  
ADVICE ON THE  
GREEN DEAL  
(INCLUDING THIS  
ASSESSMENT):

**VISIT:**

**[www.greendealadvice.org](http://www.greendealadvice.org)**

**FREEPHONE:**

**the Green**

**Deal Advice**

**Service on**

**0800 000 0000**



# GREEN DEAL OCCUPANCY ASSESSMENT

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17 Any Street  
District  
Any Town  
YY3 5xx

Date of assessment: 03 October 2012  
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## You can choose your own package

You told the assessor you do not want loft insulation because you do not want to empty your loft. Without loft insulation this package might cost £100-£300 less and save you £50 less a year (estimate based on your energy use).

To compare packages go to: [www.epcadviser.dircet.gov.uk](http://www.epcadviser.dircet.gov.uk)

## Your next steps?

1 ASSESSMENT	2 RECOMMENDATIONS	3 QUOTES	4 INSTALLATION	5 BENEFITS
				
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# GREEN DEAL OCCUPANCY ASSESSMENT

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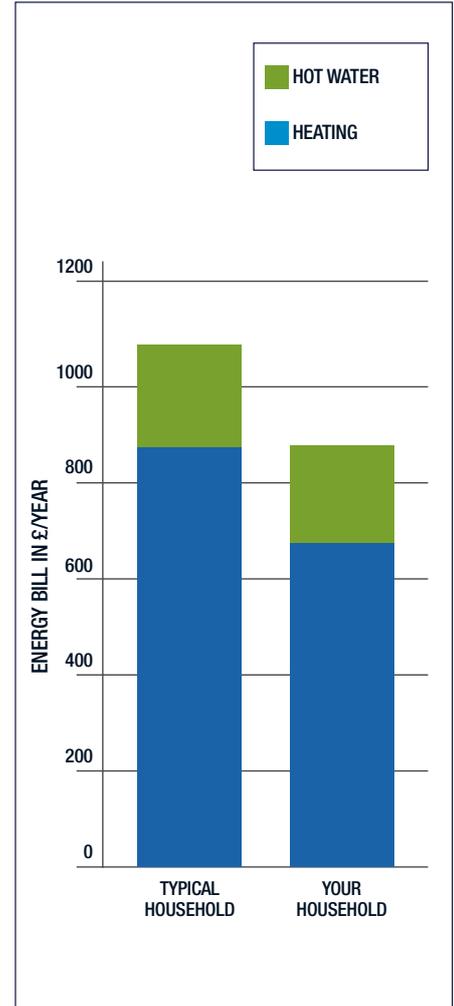
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Hours at home each day	13.5		9.5	
Thermostat setting	21°C		19°C	
Annual energy bill	£xxxx		£xxxx	



## Ways to save today

		Why this is important?	What you can do to save today
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	Reuse and recycling can help reduce the amount of waste going to landfill and reduce the energy needed to create new packaging from scratch.

FOR FREE IMPARTIAL  
ADVICE ON THE  
GREEN DEAL  
(INCLUDING THIS  
ASSESSMENT):

VISIT:

[www.greendealadvice.org](http://www.greendealadvice.org)

FREEPHONE:

the Green

Deal Advice

Service on

0800 000 0000



# Energy Performance Certificate



17 Any Street  
District  
Any Town  
YY3 5XX

**Dwelling type:** Detached house  
**Date of assessment:** 03 October 2012  
**Date of certificate:** 22 October 2012

**Reference number:** 0182-2077-9473-0601-9571  
**Type of assessment:** RdSAP, existing dwelling  
**Total floor area:** 165 m<sup>2</sup>

## Use this document to:

- Compare current ratings of properties to see which properties are more energy efficient
- Find out how you can save energy and money by installing basic measures

<b>Estimated energy costs for 3 years</b>	<b>£5,436</b>
<b>Over 3 years you could save</b>	<b>£2,715</b>

## Estimated fuel costs of this home

	Current costs	Potential costs	Potential future savings
Lighting	£243 over 3 years	£243 over 3 years	
Heating	£4,476 over 3 years	£2,166 over 3 years	
Hot water	£717 over 3 years	£312 over 3 years	
<b>Totals</b>	<b>£5,436</b>	<b>£2,721</b>	

These figures are estimates that are based on the standard energy uses that are the same for all homes. The figures include the costs of heating the home, heating water, and lighting and exclude the costs of running appliances like TVs and cookers.

## Energy Efficiency Rating

Very energy efficient - lower running costs	Current	Potential
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		<b>72</b>
(55-68) <b>D</b>		
(39-54) <b>E</b>	<b>45</b>	
(21-38) <b>F</b>		
(1-20) <b>G</b>		
Not energy efficient - higher running costs		

This graph shows the current energy efficiency of your home.

The higher the rating the lower your bills are likely to be.

The potential rating shows the effect of undertaking the recommendations on page XX.

## Top actions you can take to save money and make your home more efficient

Recommended measures	Typical cost	Typical savings over 3 years	Available with Green Deal
1 Add additional 80mm jacket to hot water cylinder	£25	£36	
2 Increase loft insulation to 270mm	£100 – £300	£219	
3 Install cavity wall insulation	£500	£840	

A green tick means this measure is eligible for the Green Deal.

This home has not yet benefitted from a Green Deal to make it more energy-efficient. To find out how you can take up a Green Deal, FREEPHONE the Green Deal Advice Service on 0800 000 000.

## Summary of this home's energy performance-related features

Element	Description	Energy Efficiency
Walls	Cavity wall, as built, partial insulation (assumed)	★ ★ ★ ☆ ☆
Roof	Pitched, 75 mm loft insulation	★ ★ ★ ☆ ☆
Floor	Solid, no insulation (assumed)	
Windows	Partial double glazing	★ ★ ☆ ☆ ☆
Main heating	Boiler and radiators, mains gas	★ ☆ ☆ ☆ ☆
Main heating controls	Programmer, room thermostat and TRVs	★ ★ ★ ★ ☆
Secondary heating	None	
Hot water	From main system, no cylinder thermostat	★ ☆ ☆ ☆ ☆
Lighting	Low energy lighting in 75% of fixed outlets	★ ★ ★ ★ ★

Current energy efficiency rating: E 45

**E 45**

The assessment does not take into consideration the physical condition of any element. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology based on age and type of construction. The average Energy Efficiency Rating for a dwelling in England and Wales is band E (rating 46).

## Low and zero carbon energy sources

Low and zero carbon energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

There are none provided for this home.

## Your home's heat demand

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Heat demand (kWh per year)	Existing dwelling	Impact of loft insulation	Impact of cavity insulation	Impact of solid wall insulation
Space heating	100	N/A	11	15
Water heating	8			

## Recommendations

The measures below are cost effective. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions you could take today to save money is available at [link]. Before installing measures, you should make sure you have secured the appropriate permissions, where necessary. Such permissions might include permissions from your landlord (if you are a tenant), or approval under Building Regulations for certain types of work.

Under the Green Deal, you can get energy efficiency improvements made to your property without having to pay for the work upfront. You can pay your Green Deal provider back through the savings made to your energy bills. (Please note that payments will always be collected via your electricity bill). Measures which have a green tick  are likely to be eligible for Green Deal finance plans, based on indicative costs. Discounts may also be available for some measures, such as solid wall insulation, and for those who need extra support. Measures which have an orange tick  may need additional finance. To find out how you could use Green Deal finance to improve your property, FREEPHONE the Green Deal Advice Service on 0800 000 000 or visit [www.greendealadvice.org](http://www.greendealadvice.org).

Recommended measures	Typical cost	Typical savings per year	Green Deal Finance	Rating after improvement
Increase loft insulation to 270 mm	£100 - £300	£73		
Hot water cylinder thermostat	£500	£145		
Low energy lighting	£50	£45		
New condensing boiler	£1,500 - £3,500	£408		
Solar water heating	£4,800	£32		
Replace windows with double glazing	£2,500 - £6,500	£54		
External or internal solid wall insulation	£5,500 - £14,500	£393		

## Further measures to achieve even higher standards

There are further measures below which you could also consider for your home.

- Ground source heat pump
- Biomass boiler

## Choosing the right package

Click [www.epcadviser.direct.gov.uk](http://www.epcadviser.direct.gov.uk), our online tool which uses information from this EPC to show you how to save money on your fuel bills. You can use the tool to personalise your Green Deal package.

Green Deal package	Typical annual savings
Increase loft insulation to 270 mm	£73
Hot water cylinder thermostat	£145
New condensing boiler	£408
External or internal solid wall insulation	£393
<b>Total savings</b>	<b>£1,019</b>
Electricity/gas/other fuel savings	£x/y/z

If you installed this package of improvements, this could **save £1,019 a year** on your energy bills. If you used a Green Deal plan to pay for the improvements, repayments of up to this estimated saving would be included in your energy bills.

## About this document

The Energy Performance Certificate for this dwelling was produced following an energy assessment undertaken by a qualified assessor, accredited by [scheme name]. You can get contact details of the accreditation scheme at [scheme website address], together with details of their procedures for confirming authenticity of a certificate and for making a complaint. A copy of the certificate has been lodged on a national register.

**Assessor's accreditation number:** [Accreditation number]  
**Assessor's name:** [Assessor's name]  
**Phone number:** [Phone number]  
**E-mail address:** [Email address]  
**Related party disclosure:** Financial interest in this property

Further information about Energy Performance Certificates can be found under Frequently Asked Questions at [www.epcregister.com](http://www.epcregister.com)

## About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions.

The average household causes about 6 tonnes of carbon dioxide every year. Based on this assessment, your home currently produces approximately x tonnes of carbon every year. Adopting the recommendations in this report can reduce emissions and protect the environment. If you were to install these recommendations, you could reduce this amount by y tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Potential rating **69**

**A (92 plus)**   **B (81-91)**   **C (69-80)**   **D (55-68)**   **E (39-54)**   **F (21-38)**   **G (1-20)**

Lower CO<sub>2</sub> emissions

Current rating **39**

Higher CO<sub>2</sub> emissions

## Opportunity to benefit from a Green Deal on this property

The Green Deal can help you make energy-efficiency improvements to your home at no upfront cost. Use the Green Deal to find approved advisors who will come to your home, recommend the measures that are right for you, and help you access a range of approved installers. Responsibility for repayments stays with the property – whoever pays the energy bills enjoys the benefits and is therefore responsible for the payments.

To find out how you could use Green Deal finance to improve your property, FREEPHONE the Advice Service on 0800 000 000 or visit [www.greendealadvice.org](http://www.greendealadvice.org).

**1.** An independently approved provider will assess your home and, if necessary, make recommendations for improvements. (Some may charge so do check)

**2.** You will receive an Assessment Pack confirming what is being recommended and how much you could save; you can get a quote from any Green Deal Provider.

**3.** Using the quotes you receive, you can decide which, if any, improvements you want and which approved Green Deal Provider you want to install them.

**4.** Your approved Green Deal Provider will arrange for the measures to be installed in your home by an approved installer.

**5.** Then, enjoy a more comfortable home! Your Green Deal charge repayments will be added automatically to your electricity bill.



## QUOTATION

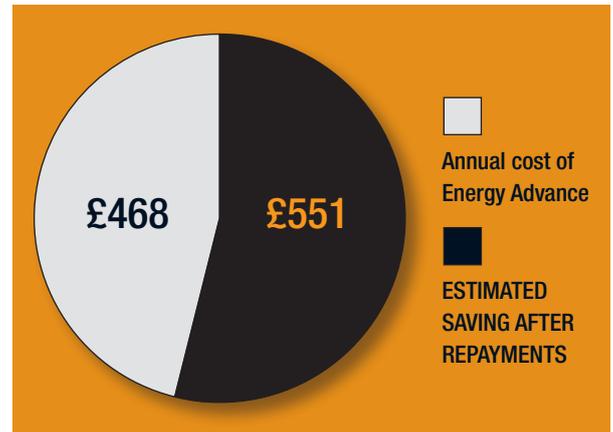
# DO IT YOURSELF STORE

Mrs Jones  
56 Road Crescent  
York  
North Yorkshire YO98 8XX

### Measures recommended by your Energy Advance Assessment

Loft insulation	£200
+ Water thermostat	£500
+ Boiler	£2,500
+ External wall insulation	£8,100
<b>= Cost of measures</b>	<b>£11,300</b>
Cost of measures	£11,300
- Discount	£4860
<b>= Energy Advance Loan</b>	<b>£6440</b>
Length of loan	30 years
Interest rate	6%
Total cost of repayments	£14,036
<b>Annual repayment</b>	<b>£468</b>
<b>Estimated annual saving</b>	<b>£551</b>

\* Note this estimate is based on average energy use in a home like yours. You use less than average, so your savings will be lower than average.



Your Energy Advance assessment showed that you are a **LOW** user of energy.

Before taking out an Energy Advance, lower energy users are recommended to consider the balance between savings and repayments and weigh this against the added protection from future energy rises.

### How to understand this quote

- ✓ Get clarity on all aspects of this quote
- ✓ Get impartial advice on this quote
- ✓ Ask questions about the Green Deal before you sign up

Just call the Green Deal Advice Service on 0800 000 0000 or visit [www.greendealadvice.org](http://www.greendealadvice.org) today.

On completion of installation, your Energy Advance repayments will be automatically added to your electricity bill (**not your gas bill**).



Energy Advance is a Green Deal; DIY Store is proud to be an approved Green Deal provider.



Mrs Jones  
56 Road Crescent  
York  
North Yorkshire YO98 8XX

The charge that can be added to this property is sufficient to cover the costs of the recommended measures. The level of the annual charge has been designed to be offset by the estimated savings that these measures will provide. These estimated savings have been calculated based on average energy usage.

**YOUR ENERGY FIX PLAN ASSESSMENT SHOWED THAT YOU ARE A LOW USER OF ENERGY.**

Before taking out an Energy Fix Plan, lower energy users are recommended to consider the balance between savings and repayments and weigh this against the added protection from future energy rises.

**Measures recommended by your Energy Fix Plan**

Loft insulation	£200
+ Water thermostat	£500
+ Boiler	£2,500
+ External wall insulation	£8,100
<b>= Cost of measures</b>	<b>£11,300</b>

= Cost of measures	£11,300
- Discount	£4,860
<b>= Energy Fix Plan Loan</b>	<b>£6,440</b>

Length of loan	25 years
Interest rate	7%
Total cost of repayments	£13,815
Annual repayment	£552.60
* Note savings are estimated from average energy use. You use less than average, so your savings will be lower than average.	
Estimated annual saving	£466

On completion of installation, your Energy Fix Plan repayments will be automatically added to your electricity bill (not your gas bill).



**GREEN DEAL  
APPROVED**

Energy Fix Plan is a Green Deal; Energy Company is proud to be an approved Green Deal provider.

**How to understand this quote**

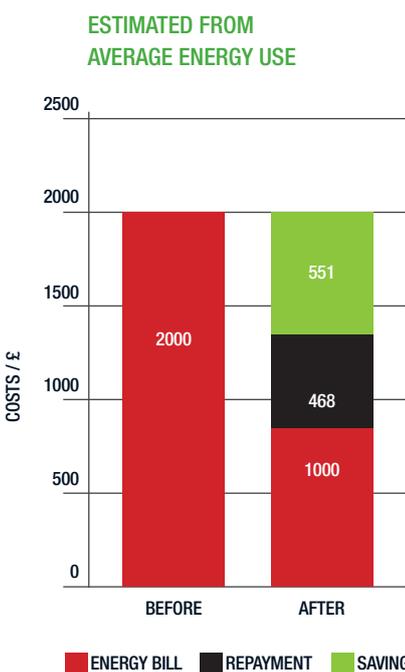
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Mrs Jones  
56 Road Crescent  
York  
North Yorkshire YO98 8XX

### Your Suma Energy Plan assessment showed that you are a **LOW** user of energy.

Before taking out a Suma Energy Plan, lower energy users are recommended to consider the balance between savings and repayments and weigh this against the added protection from future energy rises.



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- ✓ Get impartial advice on this quote
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### Measures recommended by your Suma Energy Plan

Loft insulation	£200
+ Water thermostat	£500
+ Boiler	£2,500
+ External wall insulation	£8,100
<b>= Cost of measures</b>	<b>£11,300</b>
Cost of measures	£11,300
- Discount	£0
<b>= Suma Energy Plan loan</b>	<b>£11,300</b>
Length of loan	30 years
Interest rate	6%
Total cost of repayments	£24,628
<b>Annual repayment</b>	<b>£821</b>

\* Note savings are estimated from average energy use. You use less than average, so your savings will be lower than average.

### Estimated annual saving

**£198**

On completion of installation, your Green Deal repayments will be automatically added to your electricity bill (**not your gas bill**).



SUMA ENERGY PLAN IS A GREEN DEAL; SUMA SUPERMARKET IS PROUD TO BE AN APPROVED GREEN DEAL PROVIDER.

# TERMS OF YOUR GREEN DEAL PLAN

## 1. General

- i. By agreeing to this Green Deal plan, current and future bill payers are bound by the obligation to make repayments. Green Deal repayments will be added to the property's electricity bill by the electricity supplier.
- ii. Bill payers benefit from (and are entitled to enforce) any term of the plan that benefits the person who takes out a Green Deal, for example the provision of warranties (with the exception of any cash advance offered).

## 2. Making repayments

- i. The bill payer is only liable to make payments in relation to this Green Deal plan whilst they are the electricity bill payer at the named property.
- ii. The bill payer has the right to change the frequency of payment of their electricity bill as long as this is agreed with their electricity supplier.
- iii. Repayment periods for any measure must not exceed the guaranteed lifetime of that measure.
- iv. The Green Deal Provider must not take any charge over the bill payer's property by way of security for payments.

## 3. Early repayments

- i. The bill payer has the right to repay a Green Deal arrangement early – in part or in full – at any point. Any early repayments must be made directly to the Green Deal Provider. However, the bill payer is advised to check whether or not any early repayment will incur fees from the Green Deal Provider.
- ii. There may be circumstances in which the bill payer is required to repay a Green Deal early, e.g. if the use of the property changes (i.e. from domestic to business) or alterations are made that damage or impact on the materials installed under the Green Deal plan. Check your Green Deal plan for more details.

## 4. Interest rates

- i. Interest rates offered as part of the Green Deal plan must be fixed, or vary in line with the Retail Price Index (using the most relevant fuel from the fuel and light component of the RPI).

## 5. Obtaining permissions

- i. If the electricity bill payer and the property owner are different parties, the person taking out a Green Deal must have obtained the necessary consents for the Green Deal repayment to be added to the electricity bill.
- ii. The necessary consents for the installation of measures must have been sought in line with legislation and terms of the lease/other agreements related to the property.

## 6. Switching energy suppliers

- i. No term of the plan will restrict the bill payer's right to switch energy providers at any point during the repayment period as long as the new electricity supplier is regulated to collect Green Deal repayments.

## 7. Complaints

- i. Queries or complaints should be directed to the Green Deal Provider in the first instance. The Green Deal provider must acknowledge the complaint in writing within 7 working days. A written response setting out the steps the Provider will take to remedy the complaint or resolve the dispute will be provided within 21 days of receipt of the written complaint (whether by post or email).

## 8. The Green Deal Provider's obligations

- i. This plan must not be entered into before 14 clear days have passed since the quote was provided and all relevant consents obtained.
- ii. Green Deal Providers must not give the person(s) taking out a Green Deal plan more than £150 (or 5% of the total amount of credit if this is less than £150).

## 9. Exemptions for any person(s) moving into a property with a Green Deal

- i. If you are moving into a property that already has a Green Deal, you are not liable for ensuring that the person who took out the Green Deal has obtained all necessary consents



**For free and impartial advice about the green deal**

VISIT: [www.greendealadvice.org](http://www.greendealadvice.org). CALL: the Green Deal Advice Service on 0800 000 0000

Your Account Manager: 0800 1234 567 (Alan Jones)  
 Email:  alan.jones@gascompany.co.uk

Belinda Malton  
 56 Road Crescent  
 York  
 North Yorkshire  
 YO98 8XX

**Account:** 123458  
**Contract:** 289774  
**Site No:** SW2397

**Invoice No:** 123458  
**Invoice Date:** 20/01/10  
**Page No:** 1 of 1

## Your gas bill

**Please pay £132.78 now**

### Gas you've used - in detail

Previous Reading	Recent Reading	Gas Units	Kilowatt Hours used	Pence per kWh	Charges (£)
3235 18 Jan 2010 estimated	3332 25 Mar 2010 we read your meter	97	3056.86 over 68 days	First 499.00 kWh at 6.151 pence Next 2557.86 kWh at 2.580 pence	30.69 65.99

**Total Charges for gas used** **£132.78**

**Total Charges** **£132.78**

When paying you need your customer reference number which is 1234 1234 1234. Please allow 3 working days for your payment to clear at a bank or Post Office and 5 working days if you pay by post.



#### Switch to Direct Debit

It's easy, convenient and saves you money. Call us on 0800 000 0000 to spread your payments over the year, or pay your bill in full each quarter.



#### Credit/Debit card, by phone or online

Call us on 0800 000 0000 or visit [gascompany.co.uk/paymybill](http://gascompany.co.uk/paymybill)



#### SMS

Call us on 0800 000 0000 to register.



#### Internet or phone banking

Pay directly to our account number 123456789 and sort code 00-00-00.



#### At the Post Office

Take your bill or payment card, fill in this payment slip and make your cheque payable to "Post Office Ltd".



#### By PayPoint

Take your whole bill and pay by cash.



#### At any bank or by post

Make cheques payable to "Gas Company Ltd" and write your customer reference number on the back. Take your cheque with this completed payment slip to the bank, or send them to Gas Company, Payment Area 55, Camberley, GU95 1AB. Please don't send cash in the post. Some banks charge for this service.



You can reduce your energy bills by changing the way you use energy in your home - for advice and tips, visit [www.greendealadvice.org](http://www.greendealadvice.org)



# Electricity Company

Mrs Belinda Malton  
56 Road Crescent  
York  
North Yorkshire  
YO98 8XX

Your Account Manager: 0800 1234 567 (Alan Jones)  
Email: alan.jones@electricitycompany.co.uk

Account: 123458  
Contract: 289774  
Site No: SW2397

Invoice No: 123458  
Invoice Date: 04/03/11  
Page No: 1 of 1

Site Name: 123458  
Site Postcode: 289774

S 40 012 397

## Before this bill

Your previous bill	£66.09
	in debit
-----	
What you paid	£66.09
Balance after your last payment	£0.00

## This bill

<b>Balance brought forward</b>	£0.00
Electricity you've used this period	£91.79
-----	
Your Prompt Pay discount	£3.98
-----	
VAT at 5%	£4.41
I.D. GDRC1234321 <b>Green Deal Repayment</b>	<b>£117.00</b>
<b>Total to pay</b>	<b>£208.79</b>

**Please pay £208.79 – to reach us by 18 Mar 2011**

## What you paid - thank you

Online Credit/Debit Card Payment 26 Dec 2010	£66.09
<b>Total payments</b>	<b>£66.09</b>

## Electricity you've used

25 Nov 10	08666	Actual – we read your meter
3 Mar 11	09414	Actual – you gave us your meter reading
<b>= 748.00 kWh used over 99 days (actual)</b>		
First 136 kwh	24.041p	£32.70
next 612 kwh	9.655p	£59.09

Cost of electricity used this period £91.79

**Total cost of electricity used £91.79**

**Green Deal Repayment £117.00**

**Total cost of this invoice £208.79**

### See overleaf for an explanation of how your Green Deal repayments are made

When paying you need your customer reference number which is 1234 1234 1234. Please allow 3 working days for your payment to clear at a bank or Post Office and 5 working days if you pay by post.



#### Switch to Direct Debit

It's easy, convenient and saves you money. Call us on 0800 000 0000 to spread your payments over the year, or pay your bill in full each quarter.



#### Credit/Debit card, by phone or online

Call us on 0800 000 0000 or visit [electricitycompany.co.uk/paymybill](http://electricitycompany.co.uk/paymybill)



#### SMS

Call us on 0800 000 0000 to register.



#### Internet or phone banking

Pay directly to our account number 123456789 and sort code 00-00-00.



#### At the Post Office

Take your bill or payment card, fill in this payment slip and make your cheque payable to "Post Office Ltd".



#### By PayPoint

Take your whole bill and pay by cash.



#### At any bank or by post

Make cheques payable to "Electricity Company Ltd" and write your customer reference number on the back. Take your cheque with this completed payment slip to the bank, or send them to Electricity Company, Payment Area 55, Camberley, GU95 1AB. Please don't send cash in the post. Some banks charge for this service.

## Your property is benefitting from a Green Deal

Your Green Deal repayments are automatically added to your electricity bill (not your gas bill). This is irrespective of where savings are made, even if the savings made to your gas bill are higher. If you have any questions about your Green Deal, FREEPHONE the Green Deal Advice Service on 0800 000 000



To see the Green Deal measures installed in this property and their impact on your energy bills, visit [www.epcadvisor.org](http://www.epcadvisor.org), quoting your Energy Performance Certificate (EPC) reference which is 0182-2077-9473-0601-9571

You can reduce your energy bills by changing the way you use energy in your home - for advice and tips, visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)



# **Electricity** **Company**

**This Green Deal plan (DM17264823AD) was taken out on (date). At this time the Green Deal assessment showed that the installed measures were likely to lead to an annual saving of (£800) on your gas bill and (£8) on your electricity bill. All Green Deal repayments will be made via your electricity bill, irrespective of where the savings are made. The actual savings that you are now making will depend on your energy use and current energy prices.**

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**STATEMENT**  
Given under section 77A of the Consumer Credit Act 1974

**Mrs Belinda Malton, 56 Road Crescent, York, North Yorkshire, YO98 8XX**

**STATEMENT**

Description of the agreement to which this statement relates: Regulated [Fixed sum credit /Hire-purchase /Conditional Sale] Agreement. Agreement Identification No: 12345678

**Statement as at 10.01.13 relating to the period from 30.10.12 to 31.12.12 ("Statement Period")**

Date of agreement: **30.10.12**

Term of Agreement: **30 years**

Amount of credit provided under the agreement: **£6,440.00**

Interest Rate during the Statement Period: 6% p.a. *Where the interest is pre-computed and rolled up with the principal at the beginning of the loan period, the interest rate(s) quoted in the original agreement should be provided, along with a statement explaining how and when interest charges are calculated and applied under the agreement.*

Opening Balance at start of Statement Period: **£6,400.00**

Movements on the account during the period to which this statement relates:

List all transactions- Debits, Credits or any other movements on the account during the period to which the statement relates

Date	Description	Debit	Credit	Balance
30.10.12	Interest	35.08		647.08
30.10.12	Payment		39	6436.08
31.11.12	Interest	35.06		6471.15
31.11.12	Payment		39	6432.15
31.12.12	Interest	35.04		6467.19
31.12.12	Payment		39	6428.19

Closing Statement Balance at end of Statement Period: **£6428.19**

**The Green Deal**

DIYEnergy Plan is a Green Deal and this credit arrangement is a Green Deal Plan. As per the terms of the Green Deal, regular payments are collected through the electricity bill at this address (marked on the bill as 'Green Deal Charge'). To keep this credit arrangement up to date, it is important to ensure the electricity bill is paid on time and in full. You are free to change the payment schedule of your electricity bill in line with your electricity supplier's policy, without any penalty or extra charges relating to this credit arrangement. If you wish to change the payment frequency, you should contact your electricity supplier directly; any amendment to the schedule will be reflected automatically in this credit agreement.

**Settling your credit agreement early**

You can settle this agreement at any time by giving us notice in writing and paying off the amount you owe. If you wish to settle early you should contact us for a final settlement figure.

*The following form of wording must be included in a statement relating to a hire-purchase or conditional sale agreement and the debtor purchased a contract of insurance as referred to in regulation 2(8) of the Consumer Credit (Agreement) Regulations 1983*



If you wish we can provide you with separate settlement figures for your [hire purchase] [conditional sale] [NOTE 1] agreement and for your insurance finance agreement. Please contact us in writing to obtain this.

### **“Dispute resolution**

If you have a problem with any aspect of your DIYEnergy Plan agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Energy Ombudsman. Dependent on the nature of your complaint, they may pass your complaint on to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to either Ombudsman. We can provide details of how to contact the Ombudsman.”;

### **“Paying less than the agreed sum:**

If you pay less than your agreed payment in most cases it is likely to take you longer and may cost you more to pay off the debt under the agreement.

If you have difficulties making payments under your DIYEnergy Plan agreement through your energy bill, please contact your electricity supplier. You may also want to seek advice on what to do from an independent free advice agency such as the Citizens Advice Bureau.”.



Standard European Consumer Credit Information – SECCI

1. Contact Details

<p>Creditor Address:</p> <p>Mrs B Malton 56 Road Crescent York North Yorkshire YO98 8XX</p>
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<p>DIY DoItYourself Store Address:</p> <p>14 High Street Any town UK</p>
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2. Key Features of the Credit Product

The type of credit	DIY Store Energy Plan
The total amount of credit: this means the amount of credit to be provided under the proposed credit agreement or the credit limit	<b>£14,036 (including interest)</b>
How and when the credit would be provided:	The amount of credit above will be provided on 01/09/2012
The duration of the credit agreement:	30 years
Repayments:  Your repayments will pay off what you owe in the following order:	<b>£39.00 for 360 months</b>
The total amount that you will have to pay: This means the amount that you have borrowed plus interest <b>[and other costs if referred to in quote]</b>	Total amount of credit: <b>£14,036</b> Total charge for credit: <b>£7,596</b>
Description of services:	The credit is provided for the finance of  Loft insulation Water Thermostat Boiler External wall insulation
Cash price:	<b>£6,440</b>

3. Cost of the Credit

The rates of interest which apply to the credit agreement:	The interest rate that applies to the agreement is <b>6%</b>
Annual Percentage Rate of Charge (APR): This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers	The APR which applies to the agreement is <b>6%</b>



Related costs	
Costs in the case of late payments:	Rate of interest on late or missed payments is as set out above.
Costs in the case of missing payments:	Outstanding sums may be collected from the debit or credit card you gave us in paying your deposit Missing payments under the agreement may make it difficult for you to obtain credit in the future
Costs in the case of early repayment:	You have the right to repay your DIYEnergy Plan arrangement early – in part, or in full – at any point. While the regular instalments under this agreement are paid via your electricity supplier, any early payment should be made directly to DIY DoItYourself Store. To find out whether a fee will apply, and how this is worked out, you are advised to contact DIY DoItYourself Store before making any early payment.

4. Other Important Legal Aspects

Right of withdrawal:	<p>You have the right to withdraw from the Agreement (without giving us any reason) within a period of 14 calendar days starting on the date you signed this agreement and ending 14 days after that date.</p> <p>If you wish to withdraw from the Agreement, you must notify us before the end of the withdrawal period set out above by contacting us at <b>14 High Street, Any Town, UK</b> or calling us on <b>0845 000 000</b>.</p> <p>If you withdraw and you <b>do not</b> want to continue with the DIYEnergy Plan, you must cancel the DIYEnergy Plan in accordance with our Terms and Conditions. You must also pay us (within 30 days of the date you tell us that you want to withdraw from the Agreement) the Amount of Credit due and payable up to the date of your withdrawal. We will not charge you any interest on that amount. This amount reflects the amount payable upon cancellation of the DIYEnergy Plan in accordance with the Terms and Conditions applicable to the DIYEnergy Plan.</p>
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## DIY DoltYourself Store

	<p>If we have already collected any instalments from you, you will only need to pay us the Amount of Credit due and payable on cancellation of the DIYEnergy Plan minus the value of the instalments collected.</p> <p>Please note that if you withdraw from this Agreement and you have taken out the optional PPI product, the PPI product provider will treat that agreement as though it was never entered into.</p> <p>You must make payments due to us on withdrawal from the Agreement by credit card debit card or by way of a direct debit payment.</p>
Early repayment	You have the right to settle the agreement early at any time, in full or partially. Refer to section 3 'Costs of the Credit' for further details
Consultation with a Credit Reference Agency	If <b>DIY DoltYourself Store</b> decides not to proceed with entering into a Credit Agreement with you on the basis of information from a credit reference agency about you, <b>DIY DoltYourself Store</b> must, in informing you of that decision, inform you that it has been reached on that basis and provide you with details of the relevant agency.
Right to a draft Credit Agreement	You have the right, upon request, to obtain a copy of <b>DIY DoltYourself Store's</b> draft credit agreement free of charge, unless <b>DIY DoltYourself Store</b> is unwilling at the time of the request to proceed to the conclusion of the Credit Agreement.



**FIXED-SUM DIYENERGY PLAN LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974**

Agreement between us, **DIY DoltYourself Store, 14 High Street, Any Town, UK**, and you, the Customer named below, on the Terms and Conditions set out below and overleaf

The Customer  
  
Mrs B Malton  
56 Road Crescent  
York  
North Yorkshire  
YO98 8XX

**KEY FINANCIAL INFORMATION**

We will provide you with the Amount of Credit set out below at the outset of the Agreement by allowing you to pay for the DIYEnergy Plan measures in monthly instalments via your electricity bill.

Amount of Credit is **£.14,036** Minimum Term of Agreement is **30 Years**

Monthly repayments. 120 monthly repayments, each of one hundred and twentieth of the balance of the total amount payable £ 408.77 except that the final monthly repayment will equal the outstanding balance of the total amount payable and may therefore differ from the other monthly repayments by some pence. Your first repayment is payable on 01/10/2012 and your subsequent 119 payments are payable on the same day in each consecutive a month commencing on 01/11/2012. Where your payment falls on a date which does not exist in a month it will be due on the first day of the immediately following month. **APR 6%**

**OTHER FINANCIAL INFORMATION**

The product: DIYEnergy Plan from **DIY DoltYourself Store** DIYEnergy Plan number: 300678819

Cash price: **£6440.00**

**KEY INFORMATION**

**Default charges:**

- 1) a £12 administration fee is charged for non-payment of a direct debit
- 2) a £12 administration fee is charged for failure to arrange and maintain a Direct Debit instruction

You must also pay our reasonable charges, expenses and legal costs for enforcing this Agreement



### EARLY REPAYMENT

You have a right to repay this Agreement early (in full or in part). If you exercise this right, you will repay to us the unpaid balance or part thereof (whichever is relevant).

You can repay this Agreement early by:

- Writing to us at **14 High Street, Any Town, UK**
- Calling us on **0845 000 000**

**Please ensure that you make it clear to us that you would like to repay early either in full or in part under the Act.**

If you exercise your right to repay early in part, we will reflect your early repayment by reducing the amount of monthly repayments set out under the heading 'Key Financial Information'.

The following examples show the amount that you would need to pay if you exercise your right to repay the Outstanding Balance in **full** early:

Amount repayable on the first repayment date after a quarter of the term of the Agreement has elapsed: **£5,194**

Amount repayable on the first repayment date after half of the term of the Agreement has elapsed: **£3,744**

Amount repayable on the first repayment date after three quarters of the term of the Agreement has elapsed: **£1996.40**

In calculating the amounts shown no account has been taken of any variation which might occur under this Agreement and the amounts shown are, accordingly, only illustrative.

### STATEMENT OF ACCOUNT

At any time during the term of this Agreement, you can ask us to provide you with a statement in the form of a table, which will show:

- The details of each instalment owing under the Agreement
- The date on which each instalment is due, the amount and any conditions relating to the payment of the instalment;
- A breakdown of each instalment showing how much comprises:
  - Capital repayment
  - Interest and
  - If applicable, any other charges



We will provide the Statement to you free of charge

### **YOUR RIGHT TO WITHDRAW**

You have the right to withdraw from the Agreement (without giving us any reason) within a period of 21 calendar days starting on the date you signed this agreement and ending 21 days after that date.

If you wish to withdraw from the Agreement, you must notify us before the end of the withdrawal period set out above by contacting us at **14 High Street, Any Town, UK** or calling us on **0845 000 000**.

If you withdraw and you want to continue with the DIYEnergy Plan, you must pay to us (within 30 days of the date you tell us that you want to withdraw from the Agreement) the Amount of Credit set out in the Agreement. If we have already collected any instalments from you, you will only need to pay us the Amount of Credit minus the value of the instalments collected. We will not charge you interest on that amount.

If you withdraw and you **do not** want to continue with the DIYEnergy Plan, you must cancel the DIYEnergy Plan in accordance with our Terms and Conditions. You must also pay us (within 30 days of the date you tell us that you want to withdraw from the Agreement) the Amount of Credit due and payable up to the date of your withdrawal. We will not charge you any interest on that amount. This amount reflects the amount payable upon cancellation of the DIYEnergy Plan in accordance with the Terms and Conditions applicable to the DIYEnergy Plan. If we have already collected any instalments from you, you will only need to pay us the Amount of Credit due and payable on cancellation of the DIYEnergy Plan minus the value of the instalments collected.

Please note that if you withdraw from this Agreement and you have taken out the optional PPI product, the PPI product provider will treat that agreement as though it was never entered into.

You must make payments due to us on withdrawal from the Agreement by credit card debit card or by way of a direct debit payment.

### **MISSING PAYMENTS**

Failing to pay your monthly instalments on or by the payment due date will be a breach of this Agreement which may result in us sending you a default notice. Failing to comply with a default notice will result in the termination of this Agreement. We may also take further action to pursue any outstanding debt. Missing payments may make it more difficult for you to obtain credit from us in the future.



**YOUR RIGHTS**

If you have received unsatisfactory goods or services paid for under this Agreement, you may have a right to sue the supplier of the work, us (as provider of the credit) or both. If the Agreement is not fulfilled, perhaps because the supplier of the work has gone out of business, you may still be able to sue us. If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

**OMBUDSMEN SCHEME**

If you have any complaints regarding the Agreement, please let us know by contacting us using the details shown above. If you are not a business customer you will also have the right to complain to the Financial Ombudsman Service (FOS). If you are dissatisfied with our response, you can ask the FOS for an independent review of your complaint. The FOS will only consider your complaint once you have tried to resolve it with us, so please contact us first if you have any concerns. You can write to the FOS at South Quay Plaza, 183, Marsh Wall, London, E14 9SR. You can also call them on 0845 080 1800. Some business customers may also have the right to complain to the FOS.

**SUPERVISORY AUTHORITY**

The Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX is the supervisory authority under the Act.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms

Signature(s) of Customer(s):

Date(s) of signature(s):

**BEFORE SIGNING:**

- Please read the Data Protection Notice in Clause 11 overleaf
- Note that you may only enter into this Agreement if you are resident in the UK and at least 18 years of age
- Please read this Agreement, including overleaf, and make sure you understand it. If you do not, please contact us

**OPTIONAL PAYMENT PROTECTION INSURANCE (PPI)**

This Agreement is not covered by **DIY DoItYourself Store** Payment Protection Insurance.

Signed by:

for **DIY DoItYourself Store**

Date of signature: 1 September 2012

## Terms and Conditions

- 1 Definitions In this Agreement 'Cash Price' means the total cost of the DIYEnergy Plan measures plus interest at the applicable rate. 'Monthly Repayment' means a Monthly Repayment specified overleaf'. 'Outstanding Balance' means the balance of the total amount payable overleaf, together with any charges that have accrued due under Clause 3. 'Product' means the DIYEnergy Plan referred to overleaf. 'We' means **DIY DoItYourself Store** and includes its successors and assigns; and 'You' means the person(s) named overleaf as the Customer. Words in the singular shall include the plural and the reverse. Headings are for convenience only and shall not affect the interpretation of any provision. These terms are written in English and all our communications with you shall be in English.
- 2 Loan and Monthly Repayments
  - 2.1 We agree to lend you, and you agree to borrow, the amount of credit shown overleaf to finance the DIYEnergy Plan on the terms set out overleaf and in these Terms and Conditions. You must pay the total amount payable through your electricity bill by Monthly Repayments promptly by the due date. The monthly repayments must be made by Direct Debit or as otherwise agreed (including pre-payment meter).
  - 2.2 If your electricity bill is paid by Direct Debit, you must ensure a valid direct debit instruction is in place at all times.
  - 2.3 The DIYEnergy Plan may be cancelled if you remove or alter any of the measures installed as part of the Agreement. For as long as you owe us money under the Agreement you must continue to pay monthly repayments until the outstanding balance has been repaid in full.
- 3 Charges. You must pay our reasonable charges, expenses and legal costs incurred in connection with the enforcement of our rights under this Agreement, the default charges set out overleaf.
- 4 Payment Protection Insurance. If you have applied and been accepted for optional Payment Protection Insurance (PPI) the full terms and conditions relating to the PPI will apply to such insurance and a) you must pay to us the monthly cash premium; b) you authorise us to pay the premium direct to the PPI insurers; c) you authorise the PPI insurers to pay to us any amount due under any PPI claim and you authorise us to apply that amount towards payment of the Outstanding Balance; d) you may cancel the PPI by giving us 30 days' notice at any time.
- 5 Allocation of payments
  - 5.1 If you have more than one credit Agreement with us, you may allocate any payment you make in addition to your Monthly Repayments which is insufficient to discharge all sums due under your Agreements, against the sums owed under any of your credit Agreements as you may choose. If you do not do so, we may apply your payment to the sum due under any of the Agreements, as we choose.
  - 5.2 Subject to clause 5.1, any payment made by you which is insufficient to discharge either 1) your Monthly Repayment and any PPI payment, or 2) any arrears accrued as a result of a default on this Agreement by you will be applied by us to i) default charges and ii) any PPI premium and iii) the Cash Price of the DIYEnergy Plan, in that order.
- 6 Termination
  - 6.1 You may terminate the Agreement at any time after the expiry of the withdrawal period by giving us notice in writing.

- 6.2 If we establish that any information which you gave us when applying to enter this Agreement was false in a material respect we may write to you with a notice to terminate this Agreement.
- 6.3 If you or we terminate this Agreement under clause 6; (a) you must immediately pay to us the Outstanding Balance, together with any PPI premiums that may have fallen due but remain unpaid, less any rebate of interest to which you may be entitled; (b) any PPI contracted by you will terminate.
- 6.4 Without limiting our rights under clause 6.4, if we do not receive the payment referred to in clause 6.4 (a) then you irrevocably authorise us, as your agent, at our discretion to terminate the DIYEnergy Plan. Such termination to take effect at any date on or after the date of the termination of this Agreement. If you become entitled to a rebate of part of the Cash Price of the DIYEnergy Plan on termination of the DIYEnergy Plan and we receive such rebate, we may set off such rebate against the amount payable by you under clause 6.4(a).
- 6.5 If the DIYEnergy Plan is either terminated or varied following us suffering an Insolvency Event, this Agreement shall terminate automatically upon the effective date of such termination or variation, provided that the requirements of the Consumer Credit Act 1974 (including the giving of any required notices) in relation to the termination of this Agreement have been complied with by that effective date.
- 7 Changes to your details. You must notify us immediately of any change in your name, address or bank.
- 8 Refund. If you become entitled to a refund of part of the Cash Price of the DIYEnergy Plan for any reason, you irrevocably authorise i) the supplier of the DIYEnergy Plan measures to pay the refund to us and ii) us to credit the refund against the last one or more Monthly Repayments due. If the rebate exceeds the Outstanding Balance, we will reimburse you with such excess.
- 9 Joint customers. Where more than one person enters into this Agreement as the Customer; (a) you will be jointly and severally liable in respect of all the Customer's obligations under this Agreement. (this means that each of you is liable, individually and together, for all sums payable under this Agreement and whether or not your relationship ends); (b) you authorise to debit the account under this Agreement with the amount of credit overleaf and with any charges that accrue under clause 3. (c) if one of you dies, the other remains fully liable for all sums due to us under this Agreement. (d) PPI will only cover the first named Customer overleaf.
- 10 Data Protection. In connection with this Agreement we, and other companies in our group, may carry out credit and fraud prevention checks with one or more credit reference and fraud prevention agencies. We and they may keep a record of the search. Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations for debt collection, fraud prevention and to help make credit and insurance decisions about you and for fraud prevention purposes also about members of your household. This includes those who have

moved house and who have missed payments. If you provide false and inaccurate information to us and we suspect fraud, we will record this and may share it with other people and organisations. We, and other credit and insurance organisations, may also use technology to detect and prevent fraud. If you need details of the credit agencies and fraud prevention agencies from whom we get and with whom we record information about you, please write to our Data Protection Manager at the above address.

## 11 General

11.1 Any concession, waiver, time or indulgence which we may grant you from time to time shall not affect our rights under this Agreement

11.2 All notices, demands and statements may be given to you in person or sent to, or left at, your present or last known address and if sent by pre-paid first class post shall be assumed to have been received 48 hours after posting.

11.3 By agreeing to this DIYEnergy Plan plan, the current and future bill payers are bound by:-

- (i) The obligation to make payments;
- (ii) Any other term of the plan which is expressly stated to bind the bill payer – provided that the original bill payer has consented to it – but not the term in which the improver confirms that he has obtained all necessary consents, and not any term in which the improver makes any other kind of confirmation regarding the improvements.

The current and future bill payer should benefit from, and be entitled to enforce, any term which benefits the improver.

11.4 We may transfer or assign our rights and obligations under this Agreement without having to obtain your consent.

This will not alter your obligations or your rights under this Agreement.

11.5 Nothing in this Agreement shall confer any rights of the Customer on any other person. We may give information about this Agreement and the performance of your obligations under it, to any proposed transferee or assignee of this Agreement and their advisers and insurers.

11.6 If any provision of this Agreement is found to be invalid, illegal or unenforceable, it shall be severable from, and shall not affect, the remaining provisions.

11.7 This Agreement shall be governed by English Law and the English courts will have non-exclusive jurisdiction in relation to any disputes regarding this Agreement.

11.8 In the interpretation of this Agreement in Scotland, any expression not in current use in Scotland shall bear its nearest equivalent meaning.

## ...about a home with a Green Deal

# 1

### What if the property I want to move into has a Green Deal?

If you are considering renting or buying a property with Green Deal measures, remember to check the Energy Performance Certificate (EPC) you have received. This contains details on the property and its Green Deal plan (see bottom of Page 1 and Page 4 of the EPC).

# 2

### How do I assess my Green Deal's impact on energy use and spend?

To check the estimated impact of Green Deal measures on energy usage and spend on a home like yours, visit [www.epcadviser.direct.gov.uk/epcadviser](http://www.epcadviser.direct.gov.uk/epcadviser). You will need the reference number at the top of your EPC.

Remember that Green Deal payments are always collected via your property's electricity bill, irrespective of which bill the savings are made on.

# 3

### What if there's a problem with my Green Deal measures?

You should speak to your Green Deal Provider in the first instance, but for impartial advice you can always contact the Green Deal Advice Service using the contact details below

# 4

### What if I want to skip a repayment or pay it off early?

Remember, you have the right to do either - just speak directly to the Green Deal Provider. However, do check in advance whether early repayment will incur a fee.

Please note if you change the use of the property (e.g. from domestic to business), or make any alterations that impact the materials installed under your Green Deal plan, you may be required to repay early. Check your Green Deal plan for details.

# 5

### Can I switch energy provider?

Yes, you have the right to switch energy providers at any stage throughout the repayment period, provided the new electricity supplier is regulated to collect Green Deal payments.

## WE'RE HERE TO HELP

For free and impartial advice on any of the above,

VISIT:

[www.greendealadvice.org.uk](http://www.greendealadvice.org.uk)

or FREEPHONE:

0800 000 000

