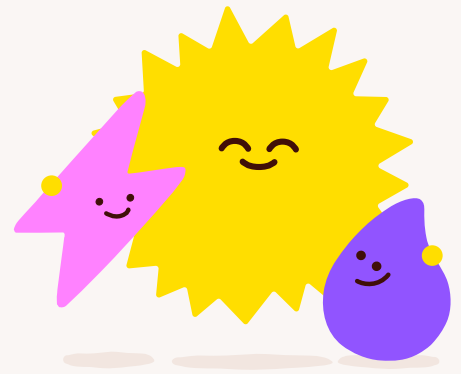


# Payment reviews. Let us explain.



## What is it?

It's simply us checking to see if the amount you're paying each month is right or not.



## How do we check this?

**Every time we send you a bill, we check:**

- Your current balance.
- How much energy you've used recently.
- Seasonal changes (for example, using more energy in winter).
- Your current energy prices.



## If your payment needs to change.

If it looks like your payments won't cover your energy use or the credit you've already built up isn't enough to avoid falling into debt, we'll get in touch to let you know the best way to get things back on track.



## How we get your account back on track.

**This could mean:**

- increasing your monthly payments to pay off your debt balance - we'll spread this over 12 months, or
- making a one-off payment - this helps you pay off what you owe and we may also increase your monthly payments to cover the energy you're using now and avoid making another payment in the future.



## Get more accurate bills.

**Your payment is based on your official energy estimate, which updates when we receive meter readings.**

- If you have a smart meter, this review is based on accurate readings we receive automatically.
- If not, you can reply to this email with your latest meter reading and we'll review it for you.

## Mary's story:

### How we calculate your Direct Debit.

To understand how we calculate your payments, here's a quick example.

Mary pays **£80 per month** on Direct Debit (DD), but she's using an **average of £110** of energy. To make sure she's paying enough for what she actually uses, we've increased her payment to cover the difference.

Because it's summer, we've also added a small amount to help Mary **build up a credit buffer** (we call this target balance). This will help with those unexpected and higher bills during the winter - keeping her payments steady all year round, rather than increasing the DD over winter for her.

## Need more info?

If you have any questions or something doesn't look right, please get in touch.

You can also [visit our FAQs](#) and [community pages](#), where lots of common questions are answered.