# Your Direct Debit.



Paying your bills should be easy, right? That's why we offer hassle free Direct Debit (DD) as standard.

## Fixed or variable?

#### Fixed DD.

You pay a fixed amount based on your yearly energy use, split into 12 equal monthly payments - so you pay the same each month. We also factor in any credit or debt on your account (if you have a debt we'll collect this over 12 months).

#### Variable DD.

You pay for the exact amount of energy you use each month, which means your payments will change throughout the year. Generally they'll be lower in summer and higher over the winter months.

## Nobody likes nasty surprises.

At E.ON Next, we want to help our customers stay on top of their finances - that's why we send you a bill every month. It helps make sure you're paying for the energy you're actually using and avoids any unexpected debt. Drop us a line if you have a question about your bill, or for ways to save, take a look at our top energy saving tips.

# Why your balance may go up and down on a fixed DD.

It's perfectly normal for your balance to go up and down - you could be in debt at the end of winter or in credit at the end of summer. Paying by fixed DD means you'll pay the same amount every month, so the credit you build over summer will help cover your bills over the winter months (when you're likely to use more energy).

# If your account is building up debt.

This can happen when your fixed DD payments are no longer covering the amount of energy you're using. To fix this you could:

- 1 Make a one off payment to clear the debt on your account and increase your monthly DD amount to cover your ongoing energy use.
- 2 Or increase your payment amount so that it covers your ongoing energy use and pays off the debt over the next 12 months.

This can be done in less than a minute in your online account - or get in touch and we'll help you sort it. We'll always keep an eye on your payments and energy use to try and make sure you're not paying too much or too little. If you're consistently using more energy than your monthly payment covers, we may suggest that you increase your DD amount to avoid building up a debt on your account. We may also advise this if you're not building up enough credit to cover the estimated rise in bills during the colder months.

It's normal to have a credit balance on your account at certain times of year. But if you think you're building too much credit, it's a good idea to check that your bills are up to date - as the credit showing may not take into account the energy you've used since your last bill. We recommend that you have two extra weeks of payments on your account (to act as a buffer) in case any of your circumstances change. If you still think the amount of credit isn't needed for the energy you're using and you'd like some of the money back, you can request a refund in your online account (or email us) - just remember that any credit will help cover the cost of your energy over the winter.

### **Looking for more info on Direct Debits?**



Take a look at our <u>DD blog</u>. You can also drop us a line if you have any questions or you're having trouble understanding your DD - send us a message 24/7 on <u>Facebook</u> or <u>Twitter</u> - or visit our <u>community</u> to find answers to common questions.

