



# INTRODUCING YOUR MONTHLY CREDIT BILLS



## CENTRAL SQUARE

Metering and billing services for  
heating & hot water

**ALL YOU NEED TO KNOW**

Customer Services Helpline: 0345 872 9644

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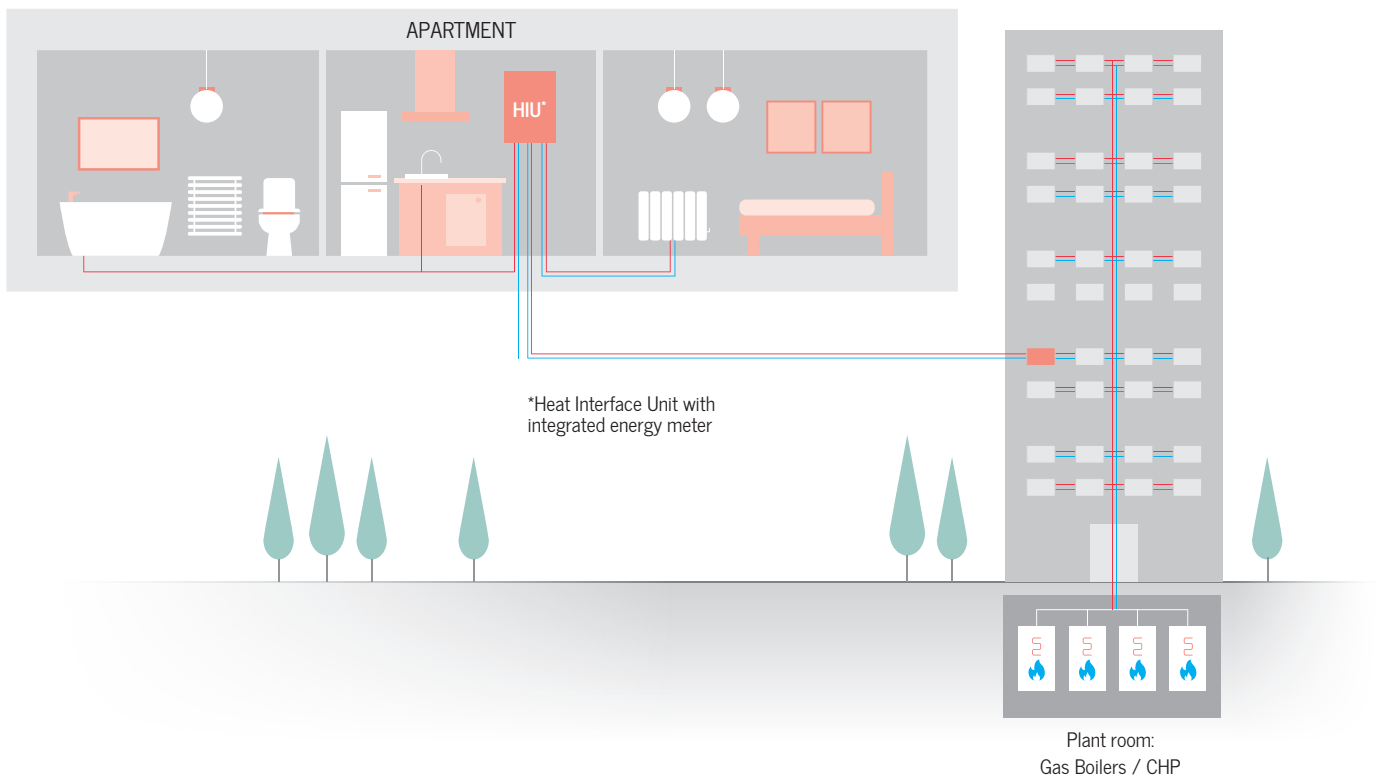
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# WELCOME TO CENTRAL SQUARE

Your new home is served by a heat network. Heat networks are an efficient, low carbon method of delivering heat to buildings. Instead of every home having individual gas boilers, there is one central plant room generating energy into heating and hot water and feeding it to all connected properties. This heat network is managed by your heat provider, One Housing Group.

Through a network of insulated pipes, the generated heat is delivered through a Heat Interface Unit (HIU) which is installed in each property. This method of delivery means your heating system is robust and reliable, allowing your heat and hot water to be provided on demand as and when you want it. Your HIU is also connected to room thermostats and programmers, giving you control over your energy use.

## EXAMPLE OF A HEAT NETWORK



# INSITE ENERGY, CREDIT BILLING AND YOU

Insite Energy is a metering and billing agent for many heat networks around the UK. We work on behalf of heat providers such as One Housing Group to provide metering and payment services to their residents.

One Housing Group has chosen Credit Billing for your home, to be managed by Insite Energy.



## WHAT IS CREDIT BILLING?

Insite Energy collects actual meter readings from your heat meter remotely every month. This is done via an Automatic Meter Reading (AMR) system. Your heat meter can be found either inside or near your HIU, which is located in your utility cupboard.

We then send monthly bills to you either via post or electronically detailing your energy consumption and the daily standing charge which is a fixed charge per day. If at any time Insite Energy are unable to obtain actual meter readings, you will be sent a bill based on an estimated read, if instructed by your heat provider.

Your bills will be issued one month in arrears and received within the first week of each month. If Insite Energy are looking after more than one utility account, you will receive a bill detailing your charges for each of these utilities.

# YOUR CHARGES

Like all utilities, your tariff is broken down into two elements:

1. **Daily standing charge** - This is the fixed charge passed on by your heat provider which covers the cost of operating the heat network and delivering energy to your home. This includes administrative charges and is payable daily by all residents regardless of the amount of energy consumed.
2. **Consumption charge** – This is charged per kWh (kilowatt hours) consumed within your property. This covers the bulk cost of the energy generated in the communal plant room. It also includes any associated heat losses between the supply point and your home. Your energy consumption is measured via the heat meter installed in your home, so you only pay for what you have used.


Your tariff is set and regularly reviewed by your heat provider to ensure the price is fair and any fees charged do not exceed the cost of providing energy to your home. Your heat provider legally cannot make a profit from your tariff. Unfortunately, we are unable to alter your tariff unless instructed to do so by One Housing Group.

Any changes to your tariff will be communicated to you in writing, providing you with at least 31-days' notice before application.

You will find your current tariff information on your monthly bill.



# UNDERSTANDING YOUR BILL



Customer Helpline: 0345 873 1065

Customer Account Number: 12345678  
 Payment Request: 30043  
 Bill Period: 01/09/2013 - 30/09/2014  
 Bill Date: 31/10/2014  
 VAT Number: '111 2222 33'

### Heating & Hot Water Statement

Mr & Mrs A. N. Other  
 Flat 43 Blank Apartments  
**Heating Charges for period 01/09/2013 - 30/09/2014 - for Supply 98765432**

Meter Readings	Period	Start Read	End Read	Units Used
Smart meter read	01/09/2013 - 30/09/2014	3001.00 A	3299.00 A	298.00 kwh

A = Actual Read    C = Customer Read    D = Sensed Read    E = Estimated Read

#### Charges

Cost of Heating & Hot Water	Units Used	Pence per kwh
	298.00 kwh	£0.0850
Price Per Day Charge @ £0.3000		£ 9
VAT @ 5%		£ 1.72
<b>Total charges for Heating &amp; Hot Water</b>		<b>£ 36.05</b>

**To make a bill payment:**  
 You can pay your bill online at:  
[www.insite-energy.co.uk](http://www.insite-energy.co.uk)  
 customerservice@insite-energy.co.uk

**To set up a payment by Direct Debit or to change your bank details, simply call us.**  
 Customer Services: 01322 423 300

**By post:**  
 Insite Energy Ltd  
 14 Long Lane  
 London  
 SE1 4AU

**Questions about your bill:**  
 Please contact us if you have any questions or concerns about your bill. If you believe you may have difficulty paying your bill then please contact us immediately - we may be able to help.

**Our commitment to you:**  
 We are committed to providing you the highest standards of customer service. Copies of our Code of Practice, which sets out our full commitment to you, are available to download from our website. Paper copies are also available by calling our customer service team, however please do consider our environment before requesting a paper copy.

If for any reason you are not satisfied with our service then please contact us immediately. We have a comprehensive in-house complaints process which we hope will be able to solve any problems you may have.

Please include your Insite Energy account number on all correspondence (as shown in the top right hand corner of your bill.)

Insite Energy Ltd, 14 Long Lane, London SE1 4AU

Bill period

Daily Standing Charge

Insite Energy contact details

Each utility will have a separate section on your bill

Tariff

# BILLING TERMS EXPLAINED

## Previous Balance

This shows you your balance that was brought forward from the previous month.

## Payments Received with Thanks

This shows you the payments that Insite Energy received from you by the date your new bill was issued. If you made a payment after this bill was produced, it will not show as a payment received. It will however be shown on the next bill.

## Outstanding Balance

This shows you what is still owed from previous bills that you have not yet paid. As this amount still needs to be paid, it is added to the total owed – shown again as ‘Outstanding Balance’ at the bottom of the bill.

## New Charges

This section shows the charges for the month being billed. It is a summary of the charges shown on the back page of the bill.

## Total Now Due

This is the total amount that you must pay. It includes any balance brought forward plus the total of your new charges for the month being billed.

## Heating Charges

The back page of the bill shows you what you have consumed and how you will be charged. It shows you the period that is being billed (usually the first day of a month to the last day of a month) and your meter serial number.

Your smart meter read will usually be annotated with an ‘A’, to illustrate that it is an actual remote reading from your heat meter and is therefore an accurate record of what you have consumed. If we have had to estimate your bill, this will be denoted by an ‘E’.

The back page of the bill also shows you how much energy consumed and what the pence per kWh charge is, as set by your heat provider.

## Price Per Day Charge

This states the daily standing charge as set by your heat provider, which is a fixed charge per day for your connection to the heat network.

## Total Charges for Heating & Hot Water

This is the total owed by you for the period billed, including VAT. This amount is shown on the front page as ‘New Charges’.



# MAKING PAYMENTS

## ONLINE

Before you can pay online, you will need to set up an account with your details. You can easily do this on our secure website: [www.insite-energy.co.uk/make-payment](http://www.insite-energy.co.uk/make-payment)

Once your account is created you can save your preferred credit or debit payment card and also make one off payments.

You can also set up a Direct Debit by calling us on **0345 872 9644**. Please note that a Direct Debit should only be set up once you start receiving bills. The Direct Debit options available to you are:

- **Fixed** – this is a fixed payment amount determined by you each month to cover your average monthly bill
- **Variable** – this is a variable payment amount meaning that the exact amount charged to you each month on your bill is then collected for payment
- **Payment plan** – If you have aged debt on your account we can set you up on a payment plan direct debit which will cover your average monthly bill as well as a proportion of your debt balance, to help you gradually pay your debt off over time. A payment plan will be set up for an agreed period of time e.g. 6 months, based on how much you can afford to pay each month.

To make regular payments via Standing Order, please make payments to our following bank details. Please use your 8-digit account number as the payment reference. You can also find these details on the back of your monthly bill:

Bank Name: A.I.B (GB)

Sort Code: 23-84-82

Account Number: 04990266

## OVER THE PHONE

You can pay your bill over the phone with one of our Customer Service Advisors, should you prefer.

## PAYMENT AT A POST OFFICE

Take your bill to any Post Office to make a payment on to your account. You will need to present the barcode as printed on your bill.

## IMPORTANT

It is important that you pay your bills promptly each month. Your heat provider has instructed us to issue debt management letters if you do not pay on time. Please note, if you do not make full payments to us each month, you may be breaching the lease agreement you have with your landlord.

If you have any problems making a payment, please get in touch with our helpdesk. You can do so during our office hours either by calling us on **0345 872 9644** or emailing us at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)

### We are open:

- 9am – 8:30pm Monday to Friday
- 9am - 5:30pm Saturdays
- We are closed on Sundays and Bank Holidays.

# FREQUENTLY ASKED QUESTIONS (FAQs)

**You can find a comprehensive list of our FAQs on our website. We've selected a few common queries below:**

## **My heat and hot water is not working**

Before getting in touch with us, please check that:

- Your heating controls (i.e. radiator thermostats and programmer) are set correctly
- The heat meter and HIU are on and are undamaged
- You have electricity to your property

If the answer to all the above is 'yes' and you still have no heat and hot water, please contact our Customer Service team.

Please note, Insite Energy are not responsible for your energy supply, nor do we maintain the heating system at your development or in your property. Unfortunately, as a result and unless contracted, Insite Energy are unable to help you with the maintenance of the heating system within your property. For queries relating to your electricity and water supply, please contact your relevant suppliers.

## **My Bill is too high – can you investigate and send me a new one?**

If your bill has an 'A' marked within the 'Heat Charges' section, it shows that an actual reading has been taken from your heat meter and sent to Insite Energy remotely.

If your bill is based on actual readings from your heat meter, they have given us a true report on your kWh consumption of energy - so we will unfortunately not be able to change it.

## **I'm moving out. What do I need to do?**

It is important that you let us know exactly when you will be leaving your current address. If we don't receive an accurate move out date, your standing charges and energy usage may be miscalculated in your final bill.

To make sure you only pay for what you've used, it's important to give us an accurate final meter reading taken on the date you move out of your home. You will then receive your final bill and account closure confirmation letter from us in the post, or via email if you've registered for e-billing. If you don't provide a final meter reading, you may receive an inaccurate final bill from us or even become liable for standing charges until the next tenants move in.

It's easy to submit a final meter reading. You can take a note of the full meter reading and send it to us via our Moving Out form found on our website, or you can take a photo of your heat meter's screen and send it to us at [residata@insite-energy.co.uk](mailto:residata@insite-energy.co.uk). You will also need to complete and send us an End of Tenancy form, which can be downloaded on our website.

If we don't receive all the necessary information to close off your account, we may end up billing you in error. Your Heat provider or Landlord may even withhold your deposit or take legal action until all outstanding bills and debts are settled.

# CUSTOMER SUPPORT

## VULNERABLE CUSTOMERS

We offer additional services to our residents who may require additional support. These include: bill nominees, priority attendance, password protected appointments, and alternative communication formats. If you feel you need access to these services and identify as any of the following, please get in touch with your heat provider to be registered:

- Over the age of 70 years old
- With long-term/chronic illness
- With mental and/or physical disabilities
- Visually or hearing impaired

Other circumstances such as bereavement and financial instability may give rise to vulnerability and will be taken into consideration. We keep a record of all vulnerable customers in our Priority Services Register (PSR), which is shared with your heat provider.

## WHAT YOU CAN DO TO HELP US

There are a few things you can do to help avoid any potential issues:

- Please allow our staff access to your property when we need to carry out maintenance. We will endeavour to arrange a morning or afternoon weekday appointment for a time that suits you.
- Please keep all scheduled appointments and provide us with at least 48 hours' notice. Your heat provider may charge you for any missed appointments where reasonable notice has not been given.
- If you think your metering system is faulty, please let us know at the earliest opportunity.
- Please take reasonable care of your heat meter and heating system.
- Keep all electronic and physical payment receipts for your records.

## GETTING IN TOUCH

Customer service is paramount to us. We aim to handle any customer queries or complaints as quickly and effectively as possible. We record all telephone calls and monitor call waiting times so we can continuously improve our performance.

If our services do not meet your expectations, or you experienced great customer support, please get in touch. In addition, if you have a query regarding your KURVE account, are moving out of your property, or have any other issues related to making payments, you can get in touch with our helpdesk via:

- Email at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)
- Telephone on **0345 872 9644** during our office hours

9am - 8:30pm Monday to Fridays

9am - 5:30pm on Saturdays

- Post to: **Customer Service Manager, Insite Energy Ltd, 69 Old Street, London EC1V 9HX**

When contacting us, please provide your name, address, and your 8-digit payment number to help us deal with your query more efficiently.

We will acknowledge your query or complaint on the same working day it is received, and aim to resolve it within ten (10) working days. If your issue requires us to liaise with One Housing Group or any other third parties, this may take longer. **Please note that we do not have a Customer Service counter and cannot accept payments or investigate queries in person.**



## CONTACT US

Telephone: 0345 872 9644

Email: [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)

Insite Energy Ltd, 69 Old Street, London, EC1V 9HX

[www.insite-energy.co.uk](http://www.insite-energy.co.uk)