

APPENDICES

1. Policy questions

1.1 How can DECC help people understand where they can go for impartial advice?

1.2 What does DECC need to do to ensure people know what to do next?

1.3 What does DECC need to do to protect the vulnerable customers?

1.4 How can DECC help people understand the Green Deal when they first discover it?

1.5 How should DECC request CLG to change the EPC to make sure property purchases understand relevant implications if that property has a Green Deal attached?

1.6 Can DECC describe the GD so that vulnerable groups check for ECO before they spend money on an assessment (or plan)?

1.7 What should DECC do to help people decide whether they want to take out a Green Deal?

1.8 How can DECC help people understand the implications of the Golden Rule?

1.9 How can DECC explain more complex financial aspects?

1.10 What does DECC need to do to make sure customers understand how their behaviour will affect bills?

1.11 How can DECC help people understand how assessments may work?

1.12 How can DECC make sure people understand that they can take out a Green Deal with a range of providers?

1.13 How can DECC make sure people understand the key T&C's before signing up?

1.14 What can DECC do to help customers compare quotes?

1.15 Do customers realise they can install themselves?

1.16 How can DECC ensure customers understand impact on bills?

1.17 How can DECC ensure customers understand they can switch supplier/tariff?

1.18 How can DECC ensure people understand where to go if a problem?

1.19 What can DECC do to help customers understand payment flexibility?

2. The Professional Perspective

Eight professionals were interviewed during the pilot phase of the research project in order to identify any areas that could be difficult in explaining the Green Deal to consumers. The professionals tested the Pilot phase stimulus documents which can be found in appendix 5.

2.1 Key learning from this audience

Some of our professionals knew relatively little about the Green Deal and the implications for their business. All said they were aware of the initiative but few knew any detail or had given much thought to how it might work in practice.

“I think I have heard of the name, but I can honestly say I don’t know anything about it.”

Estate Agent

Summary Findings across the Customer Journey

Discovery

Professionals anticipated that most households won’t be familiar with the potential measures that might be offered as part of the Green Deal, and that it will be important to introduce these early on so that people have context on which to build their understanding.

The use of Questions and Answers or Frequently Asked Questions as a way of presenting information was felt by the professionals to be helpful in explaining key aspects of the Green Deal. Equally, using images to describe the steps on the Customer Journey and to illustrate potential measures was considered effective in communicating new information to consumers.

Early in the research the Advice report and EPC were sometimes described as a Green Deal ‘prescription’. A few of the professionals thought that this term could be misinterpreted and understood as there being no element of choice.

“Prescription is misleading. It’s not prescriptive; there’s a choice.”

Energy Efficiency Expert

The professionals also said it would be important to present calls to action (what to do next, things to consider, where to get help) boldly and clearly, using large, bold font and text boxes to separate these from more information and give greater stand out on any printed materials.

Evaluation

The EPC was considered by the professionals to be a difficult document to understand, both for them and for consumers. All agreed that a **user guide** would be invaluable in helping to ‘decode’ the document and as a tool for professionals to use to help consumers understand it.

“If I can’t understand it, what chance has the man in the street got?”

The professionals saw the Advice Report, Occupancy Report and Next Steps document as useful but stressed the importance of making these documents feel cohesive and linked with each other, to build understanding.

There was concern from some of the professionals that energy assessors will need to have a greater level of engagement with consumers than they currently have, and that they are likely to need training not just in the principles of Green Deal but also in guiding consumers through the process. This was mirrored in the consumer research, where many participants assumed that the EPC assessor would have an advisory role and would be able to help them make decisions relating to the Green Deal.

Decision

Most of the professionals were surprised by the quotations and by the cost of Green Deal finance. They said that the benefits and risks of taking out a Green Deal would need to be made very clear, and that quotations would need to be fully itemised to reinforce the fact that consumers can choose which measures they want to take, and to allow them to easily see how much their chosen package would cost.

The finance expert was keen that terms & conditions around early repayments and late/missed payments would need to be explained very clearly and that anything attracting penalties should be presented very clearly and be easily and quickly identifiable in any printed material.

The Terms of the Plan and the Credit Agreement were seen as difficult to understand for many consumers, and unlikely to be studied carefully by the majority. This feedback was consistent with the consumer research and changes were made as a result.

Legacy

The EPC with a Green Deal is concern for Estate Agents; they feel they will need help explaining it to prospective buyers. That said, homes with a Green Deal already in place are expected to be attractive in the sense that the property's energy efficiency will have been improved and there should be future savings on energy bills.

The professionals felt that post Green Deal energy bills will need to be comparable to allow Green Deal holders to identify savings made. It was suggested that including details of the amount paid for the same period (i.e. winter/summer) 12 months ago would be the most useful way of providing comparison information. Some said that making clear links between different energy bills e.g. gas and electricity would help reinforce the cognitive link.

2.2 Observations from specific areas of expertise

EPC Assessors

The assessors we spoke to said that the EPC should be accurate rather than estimated, their perception being that 'estimated' confuses consumers. They also felt that the EPC is already a difficult document and that the Green Deal makes it more important for this to be addressed. They also expect that their own role will increase and that a better standard of assessor will be needed across the board as assessors need to interact more with householders. Key issues will be making the EPC as clear and simple as possible, and developing enhanced assessor training.

There is also concern that the Green Deal may give rise to 'cowboy' or poorly trained assessors, and that this may lead to mis-selling or mis-buying.

Builders

The builders expected that the Green Deal would stimulate activity in the energy efficiencies market.

Based on what they have seen so far some builders are worried that the Green Deal may be an expensive option for some households, and that some may look to independent builders for a cheaper alternative. From their perspective it is vital that Green Deal communications communicate the benefits of scheme and make clear the importance of using accredited suppliers both to provide the Green Deal and do the work.

Estate Agents

The estate agents felt there were some key pieces of information missing in the Discovery materials e.g. length of repayments, typical savings, and examples of measure. Many of these have since been addressed.

The EPC with Green Deal is a key document for estate agents and one which they will be asked to explain. There is also a feeling that most prospective buyers do not currently review the EPC in sufficient detail and that they will need encouragement to do this in the light of the Green Deal.

Energy Efficiency expert

Not surprisingly the energy efficiency was the most engaged and well informed of the professionals. Their view was that communications need to focus on providing context as early as possible, that Q&A formats and pictorial illustrations help understanding significantly.

They also felt strongly that the EPC needed to part of an integrated, personalised evaluation stage document with clear next steps.

3. Recommendations for the Website

Key Things to Know at each stage

Discovery Stage

- Explanation of the stages on the GD journey – what action to take next at each stage
 - A home for 'things to consider' at each stage + option to download this information
- Typical measures / improvements
- List of approved providers / assessors / installers
- Quality assurances:
 - Impartiality of assessors (even when working providers)
 - Quality of work of suppliers / installers
 - Integrity of providers – not going to be ripped (Code of Conduct)

Evaluation & Decision Stage

- What to expect at the assessment stage – what can't / won't be provided, how long the assessment will take, access to rooms needed
- Clarity on up front costs – list of 'free' assessors / providers who will not retrospectively charge if GD not taken out with them
- Clarity on interest payments
- Clarity on the full list of Green Deal measures available, different levels of financing, and the householders chosen list of measures
- How to compare quotes
- Choosing a Green Deal provider
- Getting the work done.

Legacy Stage

- Impact on energy bills
- What to do if unhappy with the work
- Legal issues:
 - Non-standard solutions (empty property)
 - Guarantees / warranties
 - Provider goes out of business
 - Tenant / landlord issues
 - Disputed electricity bill
- Advice / reassurance for people selling homes / buying to renovate/making alterations.

4. Overview of Stimulus Tested at Phase 1, 2 and 3

The types of document tested at each stage of the customer journey are summarised below. These are sub-divided into documents which will be fully controlled by DECC, those where DECC will contribute sections/paragraphs, other possible DECC information leaflets and other documents which will come from third parties.

All the documents were tested at Phases 1 and 2 of the research. The Occupancy Assessment and Green Deal information on a standard EPC (marked *) were tested at Phase 3.

Stimulus	Stage of Customer Journey			
	Discovery	Evaluation	Decision	Legacy
Official DECC Documents		Occupancy Assessment*	Terms of the Plan	
Documents with DECC paragraphs	Green Deal information on EPC with a Green Deal	Green Deal information on standard EPC*		Green Deal paragraph on Annual Credit Statement Green Deal information on electricity bill
Other DECC information	Introductory leaflet	Next Steps leaflet		'5 Things you should know' 1 page leaflet
Third Party documents	Provider ad and leaflets		3 provider quotes Customer Credit Act Terms and Conditions	Gas bill

5. Pilot Phase 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.

5.1 Pilot Phase Discovery

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

5.2 Pilot Phase Evaluation

- Info Leaflet – DECC
- Occupancy Assessment and Report v1 (detached house)
- Occupancy Assessment and Report v2 (semi-detached house)
- Occupancy Assessment and Report v3 (mid terrace house)

5.3 Pilot Phase Decision

- Quote 1 (DIY company)
- Quote 2 (energy company)
- Quote 3 (supermarket company)
- Periodic Statement
- GD Credit Agreement

5.4 Pilot Phase Legacy

- Gas Bill
- Electricity Bill
- Annual Energy Statement



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. A Green Deal.

Under the new Green Deal, you can get energy efficiency improvements to your home 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 energy bill, at a level no greater than the savings you've made.

It's that simple.



**DO IT YOURSELF
STORE**

Why not call DIY Store now for a free Green Deal assessment on (tel)* Alternatively, FREEPHONE the Green Deal Advice Service on 0800 000 000.

DIY Store is proud to be an approved Green Deal provider

*You may subsequently select any accredited Green Deal provider to carry out the recommended improvements to your home

DO YOU QUALIFY FOR ADDITIONAL FINANCIAL SUPPORT?

Many householders in older properties, and those on state benefits or low incomes, may qualify for a grant or subsidy - to find out more, contact (tel)



WHO IS BENEFITTING FROM THE GREEN DEAL RIGHT NOW?

- The Patels, Enfield:**

The Patels live in a large detached home in Enfield. Originally built in the early 1900s, the property's age, draughty corners and solid walls made it very expensive to heat. Thanks to the Green Deal, the Patels were able to heat up their house by having their exterior insulated during the course of re-rendering their home. In the process, they saved £137 per year on their energy bills.
- Kim and Jean, South Shields:**

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 the Green Deal, the improvements to their standard of living cost them nothing upfront.
- Derek, Sutton Coldfield:**

Derek's small mid-terrace house was built circa 1910; although he has central heating, it runs off an old boiler. The cost of internal insulation for his home would normally have been £3800 but, at 70 years of age and on state pension credit, Derek qualified for a subsidy. Commented Derek, "Overall, the Green Deal, together with my subsidy, made my home more comfortable and saved me £53 per year on my energy bill!"

TIPS TO REDUCE YOUR ENERGY COSTS TODAY!

1		Thermostat Turn your thermostat down and your heating bills will follow	2		Hot Water Cylinder Is your water too hot? Your cylinder thermostat should be set at 60°C/140°F
3		Curtains Close your curtains at dusk to stop heat escaping through the windows	4		Washing Machine Fill up your washing machine, tumble dryer or dishwasher to reduce the number of loads and wash at low temperatures
5		Lights Turn your lights off when you leave a room	6		Appliances Don't leave appliances on standby, or on charge unnecessarily, and use energy saving light bulbs (they last up to 10 times longer)
7		Kettle Only boil the water you need (but always cover the elements of an electric kettle)	8		Taps A dripping hot water tap wastes energy and in one week wastes enough hot water to fill half a bath, so fix leaking taps and make sure they're fully turned off!

For more simple steps on saving energy at home, visit www.greendealadvicecentre.org.uk.

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). Alternatively, FREEFONE the Government's Green Deal Advice Service on 0800 000 000.



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 – at no upfront cost to tenants or owners.

As part of the new Green Deal initiative, Energy Fix Plan will deliver energy-efficiency improvements to your home that are then repaid via your energy bill at a level no greater than your bill savings. We will even cover the cost of your home's initial Green Deal assessment.



THE GREEN DEAL GOLDEN RULE!

At the heart of the Green Deal is a golden rule: estimated savings on bills will always be higher than, or equal to, the cost of the repayments. However, actual costs may exceed the estimated savings if, for example, you change your energy use or if energy prices fall.

YOUR QUESTIONS ANSWERED

- How does the Green Deal work?** Energy efficiency improvements are made to your home and repaid over time through savings on energy bills.
- What kind of energy efficiency improvements are you talking about?** Under the Green Deal, you can benefit from a wide range of energy efficiency measures such as insulating solid walls, cavity walls and lofts, installing a more efficient boiler, double glazing and more - it will depend entirely on what your home needs.
- Who is the Green Deal 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 treat.
- What if I'm in social housing?** Many local authorities are getting involved with the Green Deal 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 Green Deal 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.
- How can I save even more?** The Green Deal 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 Green Deal a loan?** The Green Deal is not a personal loan - if you move home, the Green Deal stays with the property it improved.
- Are there any other benefits?** As well as creating more comfortable, energy efficient homes, the Green Deal will help significantly with our 2050 emissions reduction target - as well as protecting your future energy bills through security of supply.
- Where can I find out more?** To see if you can benefit from the Green Deal, call Energy Company now on (tel), or FREEFONE the Green Deal Advice Centre on (tel)

THE GREEN DEAL CUSTOMER JOURNEY

1		Assessment: get your home assessed by any approved Green Deal provider	2		Prescription: receive your Green Deal Advice Report
3		Decision: choose which recommendations to take forward & which Green Deal provider to use	4		Improvement: get the right measures installed by any accredited provider
5		Repayment: have payments automatically deducted from your electricity bill	6		Benefit: enjoy a more comfortable, quieter home that's easier to heat - and follow Green Deal advice on getting the most out of your improved property

KEEPING THINGS TRANSPARENT

Before taking out a Green Deal, make sure you have all the facts to hand. Below are some important points to remember:

- You can get a Green Deal through any approved Green Deal provider
- 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 a Green Deal, 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 Green Deal in full.
- Although Energy Company will not charge you for our initial Green Deal assessment, other accredited providers may
- You may use any accredited Green Deal provider to install the improvements to your home, even if the assessment was conducted by another provider
- Customers will pay through charges on electricity bills, but see the largest savings on winter heating bills
- Green Deal repayments will include interest (since interest will be incurred by your Green Deal provider)

To see full terms & conditions, visit www.energycompany.com/energyfix

The Green Deal

CUSTOMER JOURNEY

1		Assessment: get your home assessed by any approved Green Deal assessor
2		Prescription: receive your Green Deal Advice Report
3		Decision: choose which recommendations to take forward & which Green Deal provider to use
4		Improvement: get the right measures installed by an accredited installer
5		Repayment: have payments automatically added to your electricity bill
6		Benefit: enjoy a more comfortable home - and follow Green Deal advice on getting the most out of your improved property

To see full terms & conditions, visit www.decc.gov.uk/greendeal/terms&conditions.

KEEPING THINGS TRANSPARENT

Before taking out a Green Deal, make sure you have all the facts to hand. Below 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 you install a heated swimming pool then your bills will rise!)
- If, after a Green Deal, 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 the arrangement early
- You may use any accredited Green Deal provider to deliver your Green Deal, even if the assessment was conducted by another provider
- Green Deal repayments will include interest

To find out more about the terms, visit GreenDealAdviceCentre.org.uk

SUMA SUPERMARKET



Want to improve your home? Save your energy...

INTRODUCING Suma Energy Advance

Suma Energy Advance will create more comfortable, cheaper-to-run homes at no upfront cost to tenants or owners!

Part of the pioneering new Green Deal initiative, Suma Energy Advance will deliver energy efficiency improvements to your home - that are then repaid via your energy bill at a level no greater than your bill savings.

What's more, when you choose Suma as your Green Deal Provider, you'll receive your Green Deal assessment free of charge, along with 250 free Suma Supermarket Points! Read on to see how you could benefit from Suma Energy Advance.



The Green Deal

GOLDEN RULE

At the heart of the Green Deal is a golden rule: estimated savings on bills will always be higher than, or equal to, the cost of the repayments. However, actual costs may exceed the estimated savings if, for example, you change your energy use or if energy prices fall.

SO HOW COULD THE GREEN DEAL HELP YOU?



FIND OUT MORE

If you would like more information on Suma Energy Advance, or to discuss an assessment of your home, just contact Suma on 01234 567891.

Alternatively, FREEFONE the Green Deal Advice Service on 0800 000 000.



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 meet the necessary requirements.



THE GREEN DEAL CUSTOMER JOURNEY

1		Assessment: get your home assessed by any approved Green Deal assessor
2		Prescription: receive your Green Deal Advice Report
3		Decision: choose which recommendations to take forward & which Green Deal provider to use
4		Improvement: get the right measures installed by an accredited installer
5		Repayment: have payments automatically added to your electricity bill
6		Benefit: enjoy a more comfortable home - and follow Green Deal advice on getting the most out of your improved property

WHO'S OFFERING A GREEN DEAL?

Many different companies - from energy suppliers like Energy Company to superstores, DIY stores, high street retailers and local trades people – 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 accredited bodies only.

FIND OUT MORE

If you would like more detail on anything within this document, or to discuss an assessment of your home, FREEPHONE the Green Deal Advice Service on 0800 000 000.

To see full terms & conditions, visit www.decc.gov.uk/greendeal/terms&conditions.

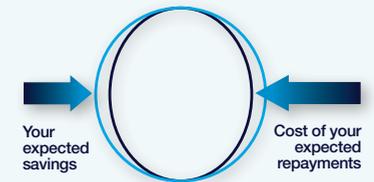
IMPROVE YOUR HOME WITH THE GREEN DEAL

INTRODUCING THE GREEN DEAL

The pioneering new Green Deal enables people to make their properties more energy efficient at no upfront cost - by repaying for their improvements over time at a level no greater than their bill savings.

THE GREEN DEAL GOLDEN RULE!

At the heart of the Green Deal is a golden rule: estimated savings on bills will be higher than, or equal to, the cost of the repayments. However, actual costs may exceed the estimated savings if, for example, you change your energy use or if energy prices fall.



KEEPING THINGS TRANSPARENT

Before taking out a Green Deal, make sure you have all the facts to hand. Below are some important points to remember:

- Estimated savings will 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 you install a heated swimming pool then your bills will rise!)
- If, after a Green Deal, 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 the arrangement early
- Some providers may charge for a Green Deal assessment
- You may use any approved Green Deal provider to deliver your Green Deal, even if the assessment was conducted by another provider
- Green Deal repayments will include interest

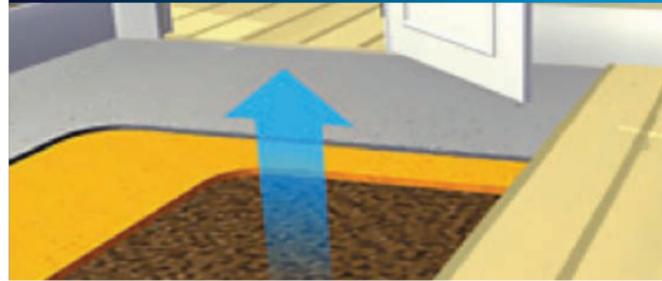
To find out more about the terms, visit GreenDealAdviceCentre.org.uk

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.

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.

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.

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.

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.

FIND OUT MORE



I'd like more information on certain aspects of the Green Deal - where can I go?

Just FREEFONE the Green Deal Advice Service on

0800 000 000



BENEFITTING FROM YOUR GREEN DEAL



THE NEXT STEPS

So, you're currently evaluating whether or not to take out a Green Deal with an approved private 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 FREEFONE the Green Deal Advice Service any time on 0800 000 000.

I'VE HAD MY GREEN DEAL ADVICE REPORT - WHAT NOW?

STEP 1

Read on to understand what the recommended energy-efficient measures involve and how they will improve your home.

Remember: you are under no obligation to undertake any recommended improvements following your Green Deal assessment.

STEP 2

Once you've decided whether and how to proceed, you can take out a plan with any approved provider, who will arrange for the works to be installed to your home. You do not need to use the same company for installation that you used for assessment. You may even want to consider getting quotes from several different providers.

Remember: if you would like impartial advice on your quote, FREEFONE the Green Deal Advice Centre on...

STEP 3

The cost of improvements to the property will be spread over an agreed number of years and added to your property's electricity bill – along with the GD charge. Whoever pays the electricity bill will be responsible for the ongoing repayments.

Remember: the cost, including the GD charge, stays with the property until the end of the agreed payment period, even in the event that you move.

What if I'm not happy with the work?

Under the Green Deal, all approved advisors and installers will be qualified and registered to ensure a consistently high standard and all measures are covered by warranty for the lifetime of the plan. However, if you encounter any issues or problems with your advisor or assessment, your installer or the work they undertake, you will have consumer protection.

How exactly will my repayments be taken?

All Green Deal repayments will be made via your electricity bill – irrespective of where the savings are made. This is because almost everyone buys electricity, whereas households heat their homes in different ways. Whilst estimated savings will always be equal to or higher than the cost of your repayments, your actual savings will depend on your consumption of energy and current energy prices.

What if I'm on a pre-payment meter?

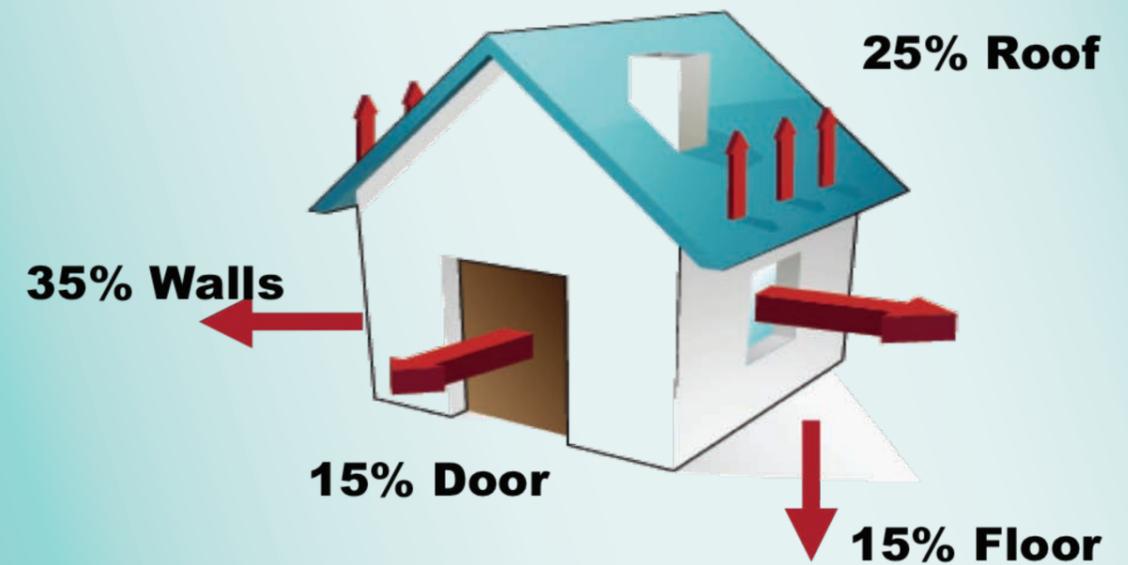
Every Green Deal must pass the golden rule: estimated savings should be higher than, or equal to, the cost of any work. You will repay the Green Deal through your electricity bills even if it saves more money on another energy bill. If you're on a pre-payment meter, the repayments for your Green Deal will be taken from the credit on your electricity meter in small amounts several times per day (even if savings are realised on your gas meter). Therefore, you may find that you 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. Whilst the regular instalments under this agreement are paid via your electricity supplier, any early payment should be made directly to your Green Deal Provider.

Do remember, however, that early repayment might incur a charge. To find out whether a fee will apply, and how it is worked out, you are advised to contact your Green Deal Provider before making any early payment.

WHAT DO THE ENERGY-EFFICIENT IMPROVEMENTS INVOLVE?



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.

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.

56 Road Crescent, York, North Yorkshire, YO98 8XX

Property type: Detached House	Advice Report reference number: GDAR12345678910
Property size/floor area: 1000m ²	Unique Property Reference Number (UPRN): 1234567
Date of assessment: 03 October 2012	Name of Green Deal Advisor: Mrs Jane Smith
Date of Report: 22 October 2012	Green Deal Advisor Registration Number: GDA12345

Your household	Assumed	Actual
Number of occupants	3	4
Typical hours of occupancy per day	13.5	9.5
Thermostat temperature	21°C	19°C
Energy Tariff	£xxxx	£xxxx

Heating – Your Energy Use: **LOW**

This assessment suggests that your actual energy use is xxxxxx kwh. This is lower than average for a household living in a property of this size. You may be able to save more energy by reducing the hours of heating. However, you must not put your health at risk by letting your home become too cold, particularly if any people in the household are elderly or unwell.

Hot Water – Your Energy Use: **TYPICAL**

This assessment suggests that your actual energy use is xxxxxx kwh. This is typical for the average household living in a property of this size. You may be able to save more energy by taking fewer baths and having shorter showers.

Appliances – Your Energy Use: **HIGH**

You appear to be using more high energy appliances than a typical household of your type. You should consider reducing the energy use from your appliances by using them for shorter periods where possible, and switching them off completely when not in use rather than leaving them on standby.

Lighting – Your Energy Use: **TYPICAL**

This assessment suggests that your lighting usage is similar to that of a typical household living in a property of this size. You should consider switching all of your lights to low energy fittings to save more energy and switching off lights when not in the room.



Congratulations – overall, you are a low energy user and are already saving money on your energy bills as a result. You could save even more by carrying out the simple steps set out above. For more ideas and information on how to reduce your energy use, visit: www.greendealadvice.org.uk.

Next Steps

Your Green Deal Advisor should have provided you with details on obtaining a quote from an accredited Green Deal provider, along with more detailed advice on how to use energy more efficiently.

If you do not have these details, or would like to request a copy of 'Realising your Green Deal', or have a question regarding any aspect of the Green Deal, just FREEPHONE the Green Deal Advice Service on 0800 000 000.

56 Road Crescent, York, North Yorkshire, YO98 8XX

Property type: Detached House	Advice Report reference number: GDAR12345678910
Property size/floor area: 1000m ²	Unique Property Reference Number (UPRN): 1234567
Date of assessment: 03 October 2012	Name of Green Deal Advisor: Mrs Jane Smith
Date of Report: 22 October 2012	Green Deal Advisor Registration Number: GDA12345

About this report

This report has been produced, at your request, to assess how you can save energy by installing energy efficiency measures to the property you live in, and also by changing how you use energy in the home. It also explains how the installation can be funded under the Green Deal.

The report includes:

- **An Energy Performance Certificate (EPC):** this provides information about the energy performance of the physical assets of your property, such as the walls and heating system. The savings estimated here are based on assumptions about the 'average' household in a property of this size.
- **An Occupancy Assessment:** this provides information about the actual energy use of your household in the property, based on information you provided to the Green Deal Advisor.

This summary sheet highlights the key findings from both. Your Green Deal Advisor should have provided details of any commercial affiliations at commission stage. To check these, use the Registration Number given to search the Advisor register at www.gdregister.com.

Recommended 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
Total savings	£1,019
Electricity/gas/other fuel savings	£5/1014/0

The EPC for your property suggested a package of measures suitable for improving the energy performance of your property. This package of measures could potentially save you **£1,019** per year on your energy bills, based on typical use in this size of property.

To model different packages and to find out how to arrange installation, see www.greendealadvisor.com.

Your circumstances and how they affect possible savings



Your Occupancy Assessment suggests your household uses less energy than a 'typical' household living in a property of this size.

This means you spend less on your energy than the average household, saving money and helping to protect you from future energy price rises.

As a lower than typical energy user, you should be aware that you may not achieve the full savings set out in the EPC as these are based on typical use. If you choose to embark on a Green Deal, you are recommended to consider the balance between savings and repayments, particularly in the first year, and weigh this against the added protection from future energy price rises.

Your energy usage patterns and information you have provided about your circumstances suggest that you may be eligible for subsidised installation of measures, whether or not you take out a Green Deal.

For more information, FREEFONE 0845 678 910.

Next Steps

See Green Deal 'next steps' booklet for more advice on recommended measures

Decide which of your Green Deal recommendations to take forward

Commission any accredited Green Deal provider to carry out the installations

56 Road Crescent, York, North Yorkshire, YO98 8XX

Property type: Semi-Detached House	Advice Report reference number: GDAR12345678910
Property size/floor area: 660m2	Unique Property Reference Number (UPRN): 1234567
Date of assessment: 03 October 2012	Name of Green Deal Advisor: Mrs Jane Smith
Date of Report: 22 October 2012	Green Deal Advisor Registration Number: GDA12345

Your household	Assumed	Actual
Number of occupants	3	3
Typical hours of occupancy per day	13.5	9.5
Thermostat temperature	21°C	19°C
Energy Tariff	£xxxx	£xxxx

Heating – Your Energy Use: **LOW**

This assessment suggests that your actual energy use is xxxxxx kwh. This is lower than average for a household living in a property of this size. You may be able to save more energy by reducing the hours of heating. However, you must not put your health at risk by letting your home become too cold, particularly if any people in the household are elderly or unwell.

Hot Water – Your Energy Use: **TYPICAL**

This assessment suggests that your actual energy use is xxxxxx kwh. This is typical for the average household living in a property of this size. You may be able to save more energy by taking fewer baths and having shorter showers.

Appliances – Your Energy Use: **HIGH**

You appear to be using more high energy appliances than a typical household of your type. You should consider reducing the energy use from your appliances by using them for shorter periods where possible, and switching them off completely when not in use rather than leaving them on standby.

Lighting – Your Energy Use: **TYPICAL**

This assessment suggests that your lighting usage is similar to that of a typical household living in a property of this size. You should consider switching all of your lights to low energy fittings to save more energy and switching off lights when not in the room.



Congratulations – overall, you are a low energy user and are already saving money on your energy bills as a result. You could save even more by carrying out the simple steps set out above. For more ideas and information on how to reduce your energy use, visit: www.greendealadvice.org.uk.

Next Steps

Your Green Deal Advisor should have provided you with details on obtaining a quote from an accredited Green Deal provider, along with more detailed advice on how to use energy more efficiently.

If you do not have these details, or would like to request a copy of 'Realising your Green Deal', or have a question regarding any aspect of the Green Deal, just FREEPHONE the Green Deal Advice Service on 0800 000 000.

56 Road Crescent, York, North Yorkshire, YO98 8XX

Property type: Semi-Detached House	Advice Report reference number: GDAR12345678910
Property size/floor area: 660m ²	Unique Property Reference Number (UPRN): 1234567
Date of assessment: 03 October 2012	Name of Green Deal Advisor: Mrs Jane Smith
Date of Report: 22 October 2012	Green Deal Advisor Registration Number: GDA12345

About this report

This report has been produced, at your request, to assess how you can save energy by installing energy efficiency measures to the property you live in, and also by changing how you use energy in the home. It also explains how the installation can be funded under the Green Deal.

The report includes:

- **An Energy Performance Certificate (EPC):** this provides information about the energy performance of the physical assets of your property, such as the walls and heating system. The savings estimated here are based on assumptions about the 'average' household in a property of this size.
- **An Occupancy Assessment:** this provides information about the actual energy use of your household in the property, based on information you provided to the Green Deal Advisor.

This summary sheet highlights the key findings from both. Your Green Deal Advisor should have provided details of any commercial affiliations at commission stage. To check these, use the Registration Number given to search the Advisor register at www.gdregister.com.

Recommended Green Deal package

Green Deal package	Typical annual savings
Increase loft insulation to 270 mm	£49
Hot water cylinder thermostat	£97
New condensing boiler	£272
External or internal solid wall insulation	£262
Total savings	£680
Electricity/gas/other fuel savings	£3/677/0

The EPC for your property suggested a package of measures suitable for improving the energy performance of your property. This package of measures could potentially save you **£680** per year on your energy bills, based on typical use in this size of property.

To model different packages and to find out how to arrange installation, see www.greendealadvisortool.com.

Your circumstances and how they affect possible savings



Your Occupancy Assessment suggests your household uses less energy than a 'typical' household living in a property of this size.

This means you spend less on your energy than the average household, saving money and helping to protect you from future energy price rises.

As a lower than typical energy user, you should be aware that you may not achieve the full savings set out in the EPC as these are based on typical use. If you choose to embark on a Green Deal, you are recommended to consider the balance between savings and repayments, particularly in the first year, and weigh this against the added protection from future energy price rises.

Your energy usage patterns and information you have provided about your circumstances suggest that you may be eligible for subsidised installation of measures, whether or not you take out a Green Deal.

For more information, FREEFONE 0845 678 910.

Next Steps

See Green Deal 'next steps' booklet for more advice on recommended measures

Decide which of your Green Deal recommendations to take forward

Commission any accredited Green Deal provider to carry out the installations

56 Road Crescent, York, North Yorkshire, YO98 8XX

Property type: Mid-Terrace House	Advice Report reference number: GDAR12345678910
Property size/floor area: 500m2	Unique Property Reference Number (UPRN): 1234567
Date of assessment: 03 October 2012	Name of Green Deal Advisor: Mrs Jane Smith
Date of Report: 22 October 2012	Green Deal Advisor Registration Number: GDA12345

Your household	Assumed	Actual
Number of occupants	2	2
Typical hours of occupancy per day	13.5	9.5
Thermostat temperature	21°C	19°C
Energy Tariff	£xxxx	£xxxx

Heating – Your Energy Use: **LOW**

This assessment suggests that your actual energy use is xxxxxx kwh. This is lower than average for a household living in a property of this size. You may be able to save more energy by reducing the hours of heating. However, you must not put your health at risk by letting your home become too cold, particularly if any people in the household are elderly or unwell.

Hot Water – Your Energy Use: **TYPICAL**

This assessment suggests that your actual energy use is xxxxxx kwh. This is typical for the average household living in a property of this size. You may be able to save more energy by taking fewer baths and having shorter showers.

Appliances – Your Energy Use: **HIGH**

You appear to be using more high energy appliances than a typical household of your type. You should consider reducing the energy use from your appliances by using them for shorter periods where possible, and switching them off completely when not in use rather than leaving them on standby.

Lighting – Your Energy Use: **TYPICAL**

This assessment suggests that your lighting usage is similar to that of a typical household living in a property of this size. You should consider switching all of your lights to low energy fittings to save more energy and switching off lights when not in the room.



Congratulations – overall, you are a low energy user and are already saving money on your energy bills as a result. You could save even more by carrying out the simple steps set out above. For more ideas and information on how to reduce your energy use, visit: www.greendealadvice.org.uk.

Next Steps

Your Green Deal Advisor should have provided you with details on obtaining a quote from an accredited Green Deal provider, along with more detailed advice on how to use energy more efficiently.

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56 Road Crescent, York, North Yorkshire, YO98 8XX

Property type: Mid-Terrace House	Advice Report reference number: GDAR12345678910
Property size/floor area: 500m ²	Unique Property Reference Number (UPRN): 1234567
Date of assessment: 03 October 2012	Name of Green Deal Advisor: Mrs Jane Smith
Date of Report: 22 October 2012	Green Deal Advisor Registration Number: GDA12345

About this report

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The report includes:

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- **An Occupancy Assessment:** this provides information about the actual energy use of your household in the property, based on information you provided to the Green Deal Advisor.

This summary sheet highlights the key findings from both. Your Green Deal Advisor should have provided details of any commercial affiliations at commission stage. To check these, use the Registration Number given to search the Advisor register at www.gdregister.com.

Recommended Green Deal package

Green Deal package	Typical annual savings
Increase loft insulation to 270 mm	£37
Hot water cylinder thermostat	£72
New condensing boiler	£204
External or internal solid wall insulation	£196
Total savings	£509
Electricity/gas/other fuel savings	£2/507/0

The EPC for your property suggested a package of measures suitable for improving the energy performance of your property. This package of measures could potentially save you **£509** per year on your energy bills, based on typical use in this size of property.

To model different packages and to find out how to arrange installation, see www.greendealadvisor.com.

Your circumstances and how they affect possible savings



Your Occupancy Assessment suggests your household uses less energy than a 'typical' household living in a property of this size.

This means you spend less on your energy than the average household, saving money and helping to protect you from future energy price rises.

As a lower than typical energy user, you should be aware that you may not achieve the full savings set out in the EPC as these are based on typical use. If you choose to embark on a Green Deal, you are recommended to consider the balance between savings and repayments, particularly in the first year, and weigh this against the added protection from future energy price rises.

Your energy usage patterns and information you have provided about your circumstances suggest that you may be eligible for subsidised installation of measures, whether or not you take out a Green Deal.

For more information, FREEFONE 0845 678 910.

Next Steps

See Green Deal 'next steps' booklet for more advice on recommended measures

Decide which of your Green Deal recommendations to take forward

Commission any accredited Green Deal provider to carry out the installations



QUOTATION

DOITYOURSELF STORE

Mrs Jones
56 Road Crescent
York
North Yorkshire YO98 8XX

Measures recommended by your Green Deal assessment

External solid wall insulation

Cost (product & installation fee) £8100
Estimated saving per year £393

New condensing boiler

Cost (product & installation fee) £2500
Estimated saving per year £408

Increase loft insulation to 270mm

Cost (product & installation fee) £200
Estimated saving per year £73

Hot water cylinder thermostat

Cost (product & installation fee) £500
Estimated saving per year £145

TOTAL COST OF WORKS

Cost (product & installation fee) £11,300
Estimated saving per year £1019

ECO Subsidy £4860

Green Deal Amount £6440

Lifetime of Green Deal 30 years

Interest at 6% £7596

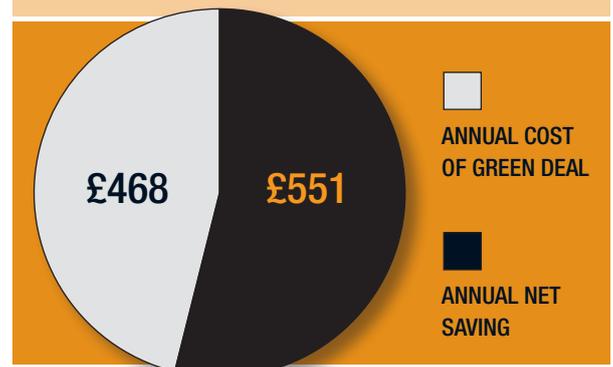
TOTAL COST £14,036

Annual Repayment Charge £468

Net bill saving £551

£1,019

TOTAL ANNUAL SAVING ON ENERGY BILL



Your Green Deal assessment showed that you are a **LOW** user of energy.

There is a limit to the savings that can be attached to your energy bill, but your current energy use indicates that you are likely to save even more than the amount which can be added. You can make up the shortfall through an upfront payment, or with a standard credit agreement that is not collected through energy bills.

Estimated savings are based on average use when measures are installed.

On completion of installation, your Green Deal repayments will be automatically added to your electricity bill.



DIY Store is proud to be an accredited Green Deal provider

For independent advice on this Green Deal quotation, FREEFONE the Green Deal Advice Service on 0800 000 000



Mr Smith
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 GREEN DEAL ASSESSMENT SHOWED THAT YOU ARE A LOW USER OF ENERGY.

Before taking out a Green Deal, 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 Green Deal assessment

EXTERNAL SOLID WALL INSULATION	
Cost (product & installation fee)	£8100
Estimated saving per year	£393
NEW CONDENSING BOILER	
Cost (product & installation fee)	£2500
Estimated saving per year	£408
INCREASE LOFT INSULATION TO 270MM	
Cost (product & installation fee)	£200
Estimated saving per year	£73
HOT WATER CYLINDER THERMOSTAT	
Cost (product & installation fee)	£500
Estimated saving per year	£145
TOTAL COST OF WORKS - Cost (product & installation fee)	£11,300
Estimated saving per year	£1019
ECO Subsidy	£4860
Green Deal Amount	£6440
Lifetime of Green Deal	25 years
Interest at 7%	£7375
TOTAL COST	£13,815
Annual Repayment Charge	£553
Net bill saving	£466

Estimated savings are based on average use when measures are installed.

**For independent
advice on this Green
Deal quotation,
FREEPHONE the Green
Deal Advice Service
on 0800 000 000**



**Energy Company
is proud to be an
accredited Green
Deal provider.**

Mr Smith
56 Road Crescent
York
North Yorkshire YO98 8XX

Your Green Deal assessment showed that you are a **HIGH** user of energy.

There is a limit to the savings that can be attached to your energy bill, but your current energy use indicates that you are likely to save even more than the amount which can be added. You can make up the shortfall through an upfront payment, or with a standard credit agreement that is not collected through energy bills.



MEASURES RECOMMENDED BY YOUR GREEN DEAL ASSESSMENT

External solid wall insulation	
Cost (product & installation fee)	£8100
Estimated saving per year	£393
New condensing boiler	
Cost (product & installation fee)	£2500
Estimated saving per year	£408
Increase loft insulation to 270mm	
Cost (product & installation fee)	£200
Estimated saving per year	£73
Hot water cylinder thermostat	
Cost (product & installation fee)	£500
Estimated saving per year	£145
TOTAL COST OF WORKS	
Cost (product & installation fee)	£11,300
Estimated saving per year	£1019
ECO Subsidy	£0
Green Deal Amount	£11,300
Lifetime of Green Deal	30 years
Interest at 6%	£13,328
TOTAL COST	£24,628
Annual Repayment Charge	£821
Net bill saving	£198

ESTIMATED SAVINGS ARE BASED ON AVERAGE USE WHEN MEASURES ARE INSTALLED.

On completion of installation, your Green Deal repayments will be automatically added to your electricity bill.



SUMA SUPERMARKET IS PROUD TO BE AN APPROVED GREEN DEAL PROVIDER

For independent advice on this Green Deal quotation, FREEFONE the Green Deal Advice Service on 0800 000 000



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

Mrs S Davis, The Willows, Bridge Street, St Ives, Cambs. PE28 5CV

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: **10 years**

Amount of credit provided under the agreement: **£300.00**

Interest Rate during the Statement Period: 6.5% 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: **£300.00**

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	1.63		301.83
30.10.12	Payment		3.41	298.22
31.11.12	Interest	1.62		299.84
31.11.12	Payment		3.41	296.43
31.12.12	Interest	1.61		298.04
31.12.12	Payment		3.41	294.63

Closing Statement Balance at end of Statement Period: **£294.63**

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.

NOTE 1: Delete as applicable.

[Termination: Your rights *Must be included in a statement relating to either a hire-purchase or conditional sale agreement*
You also have the right to end this agreement early in accordance with section 99 of the Consumer Credit Act 1974. You will not have to pay all the sums due under the agreement but you will not be entitled to retain the goods if you do this. Details were set out in your credit agreement. If you wish to terminate the agreement you should contact us for further information including any amount payable on termination.]



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 credit agreement please contact us if you have not already done so to discuss terms for the rest of the agreement. You may also want to seek advice on what to do from an independent free advice agency such as the Citizens Advice Bureau.

Dispute resolution

If you have a problem with your 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 Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.



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>

<p>Suma Supermarket 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	Green Deal
The total amount of credit: this means the amount of credit to be provided under the proposed credit agreement or the credit limit	£408.77 (including interest)
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:	10 years
Repayments: Your repayments will pay off what you owe in the following order:	£3.41 for 120 months
The total amount that you will have to pay: This means the amount that you have borrowed plus interest [and other costs if referred to in quote]	Total amount of credit: £408.77 Total charge for credit: £108.77
Description of services:	The credit is provided for the finance of Loft insulation Draughtproofing
Cash price:	£300.00

3. Cost of the Credit

The rates of interest which apply to the credit agreement:	The interest rate that applies to the agreement is 6.5%
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 6.5%



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 Green Deal 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 Suma Supermarket. To find out whether a fee will apply, and how this is worked out, you are advised to contact Suma Supermarket 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 21 calendar days starting on the date you signed this agreement and ending 21 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 14 High Street, Any Town, UK or calling us on 0845 000 000.</p> <p>If you withdraw and you want to continue with the Green Deal, 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.</p> <p>If you withdraw and you do not want to continue with the Green Deal, you must cancel the Green</p>
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	<p>Deal 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 Green Deal in accordance with the Terms and Conditions applicable to the Green Deal. 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 Green Deal 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 Suma Supermarket decides not to proceed with entering into a Credit Agreement with you on the basis of information from a credit reference agency about you, Suma Supermarket 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 Suma Supermarket's draft credit agreement free of charge, unless Suma Supermarket is unwilling at the time of the request to proceed to the conclusion of the Credit Agreement.



FIXED-SUM GREEN DEAL LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Agreement between us, **Suma Supermarket, 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 Green Deal measures in monthly instalments via your electricity bill.

Amount of Credit is **£408.77** Minimum Term of Agreement is **10 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 6.5%**

OTHER FINANCIAL INFORMATION

The product: Green Deal from **Suma Supermarket** Green Deal number: 300678819

Cash price: **£300.00**

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: **£242.14**

Amount repayable on the first repayment date after half of the term of the Agreement has elapsed: **£174.10**

Amount repayable on the first repayment date after three quarters of the term of the Agreement has elapsed: **£94.09**

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 Green Deal, 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 Green Deal, you must cancel the Green Deal 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 Green Deal in accordance with the Terms and Conditions applicable to the Green Deal. 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 Green Deal 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 **Suma Supermarket** Payment Protection Insurance.

Signed by: _____ for **Suma Supermarket** Date of signature: 1 September 2012

Terms and Conditions

- 1 Definitions In this Agreement 'Cash Price' means the total cost of the Green Deal 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 Green Deal referred to overleaf. 'We' means **Suma Supermarket** 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 Green Deal 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 Green Deal 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 Green Deal, 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 Green Deal. 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 Green Deal on termination of the Green Deal 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 Green Deal 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 Green Deal for any reason, you irrevocably authorise i) the supplier of the Green Deal 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 Green Deal 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.

Your Account Manager: 0845 0000 000 (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 (£)
3193	3235	42	1323.58 over 28 days	First 351.00kWh at 4.266 pence Next 972.58 kWh at 2.173 pence	14.97 21.13
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

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



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.



Total Charges for gas used **£132.78**

Total Charges **£132.78**

You can reduce your energy bills by changing the way you use energy in your home - for advice and tips, visit www.greendealadvice.org.uk.



Electricity Company

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

Your Account Manager: 0845 0000 000 (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

Balance brought forward	£0.00
Electricity you've used this period	£91.79

Your Prompt Pay discount	£3.98
VAT at 5%	£4.41
I.D. GDRC1234321 Green Deal Repayment Charge	£15.00
Total to pay	£106.79

Please pay **£106.79** – to reach us by **18 Mar 2011**

What you paid - thank you

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

Electricity you've used

Meter number: **UL78K11234**

25 Nov 10	08666	Actual – we read your meter
3 Mar 11	09414	Actual – you gave us your meter reading
= 748.00 kWh used over 99 days (actual)		

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

3 Mar 11 I.D. GDRC1234321 Green Deal repayment charge £15

Total cost of this invoice £106.79

Your property is benefitting from a Green Deal

Your Green Deal repayments are automatically added to your electricity 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



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

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



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.



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: **10 years**

Amount of credit provided under the agreement: **£300.00**

Interest Rate during the Statement Period: 6.5% 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: **£300.00**

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	1.63		301.83
30.10.12	Payment		3.41	298.22
31.11.12	Interest	1.62		299.84
31.11.12	Payment		3.41	296.43
31.12.12	Interest	1.61		298.04
31.12.12	Payment		3.41	294.63

Closing Statement Balance at end of Statement Period: **£294.63**

The Green Deal

This credit arrangement is a Green Deal Plan. Regular instalments are therefore collected through the electricity bill at this address, marked as 'Green Deal Charge' on the bill. To keep this credit arrangement up to date, it is important to ensure the electricity bill is paid on time and in full. You remain free to change the payment schedule of your electricity bill in line with your electricity's suppliers' policies without any penalty or extra charges accruing to this credit arrangement. If you wish to change the payment frequency, you are advised to contact your electricity supplier directly; any amendment to your electricity billing schedule will automatically be reflected 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 Green Deal 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 Green Deal 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.”.