

6. Phase 1 Stimulus Used

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

Changes made to most documents used in Pilot Phase furthermore new documents added, such as examples of diagrams which could be used at each stage of the journey.

6.1 Phase 1 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
- Golden Rule Chart Discovery

6.2 Phase 1 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)
- EPC without a Green Deal
- Golden Rule Chart Evaluation
- Domestic Energy Consumption

6.3 Phase 1 Decision

- Quote 1 (DIY company)
- Quote 2 (energy company)
- Quote 3 (supermarket company)
- Terms of the plan
- GD Credit Agreement
- Golden Rule Chart Lower Than Average User

6.4 Phase 1 Legacy

- Gas Bill
- Electricity Bill
- Annual Energy Statement
- EPC with a Green Deal



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

ARE YOU ELIGIBLE FOR A SUBSIDY?

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 the Green Deal Advice Service on 0800 000 000.

KEEPING THINGS TRANSPARENT

Before taking out a Green Deal, make sure you have all the facts to hand. Here 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, **not gas bills**, but see the largest savings on winter heating bills
- Green Deal repayments will include interest

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

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



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. These will then be 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, including: insulation of solid walls, cavity walls and lofts; installation of a more efficient boiler; double glazing; and much more. It will depend entirely on what your home needs.
- Who is 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 how you could benefit from a Green Deal, call Energy Company now on (tel), or FREEFONE the Green Deal Advice Service on 0800 000 000.

THE GREEN DEAL CUSTOMER JOURNEY



WHO IS BENEFITTING FROM THE GREEN DEAL RIGHT NOW?

- Kim & Jean Newcastle:**

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

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

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

Commented Derek, *"The Green Deal, together with my subsidy, made my home more comfortable and I saw my gas bills drop!"*
- The Patels, Enfield:**

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

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

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 (not your gas bill)
6		Benefit: enjoy a more comfortable home - 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:

- 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 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 www.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
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4		Improvement: get the right measures installed by an accredited installer
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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 organisations - including energy companies, superstores, DIY stores, high street retailers and local tradespeople - are approved to offer you a Green Deal. As long as the Green Deal provider is approved, the work in your home will be quality assured and carried out by 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.

YOU MAY BE ELIGIBLE FOR A SUBSIDY

Contact the Green Deal Advice Service for more information.

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

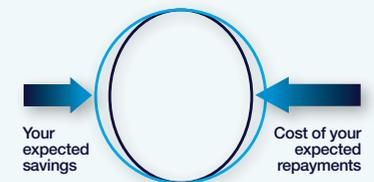
IMPROVE YOUR HOME WITH THE GREEN DEAL

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.



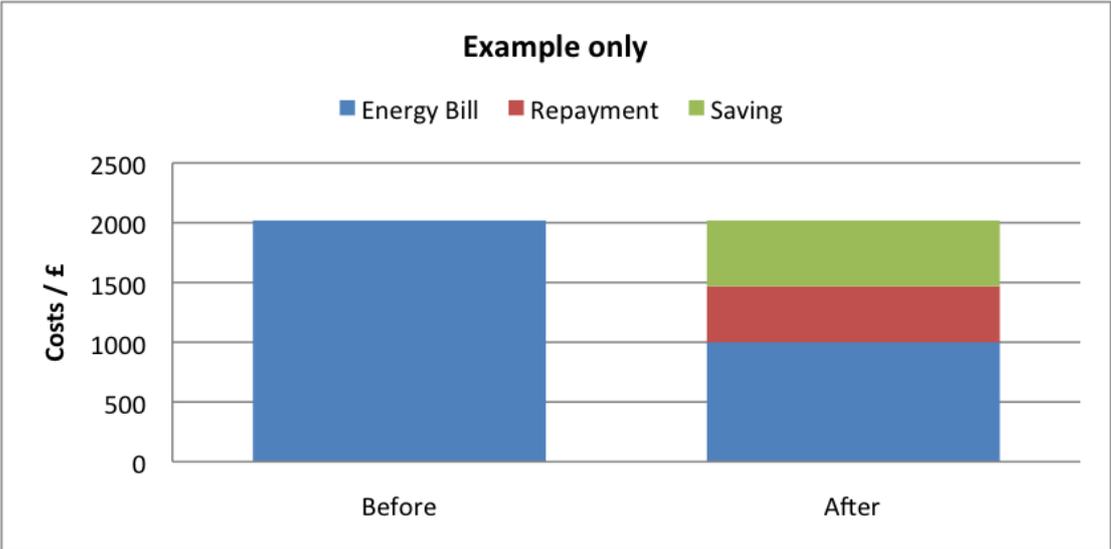
KEEPING THINGS TRANSPARENT

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 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 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
- Green Deal repayments will appear on electricity bills and **not gas bills.**

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

The Green Deal Golden Rule (1)

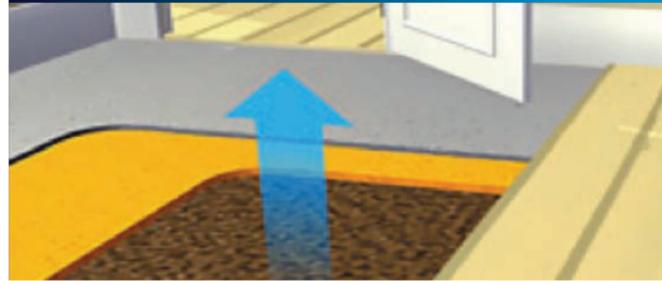


EXTERNAL SOLID WALL INSULATION



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.

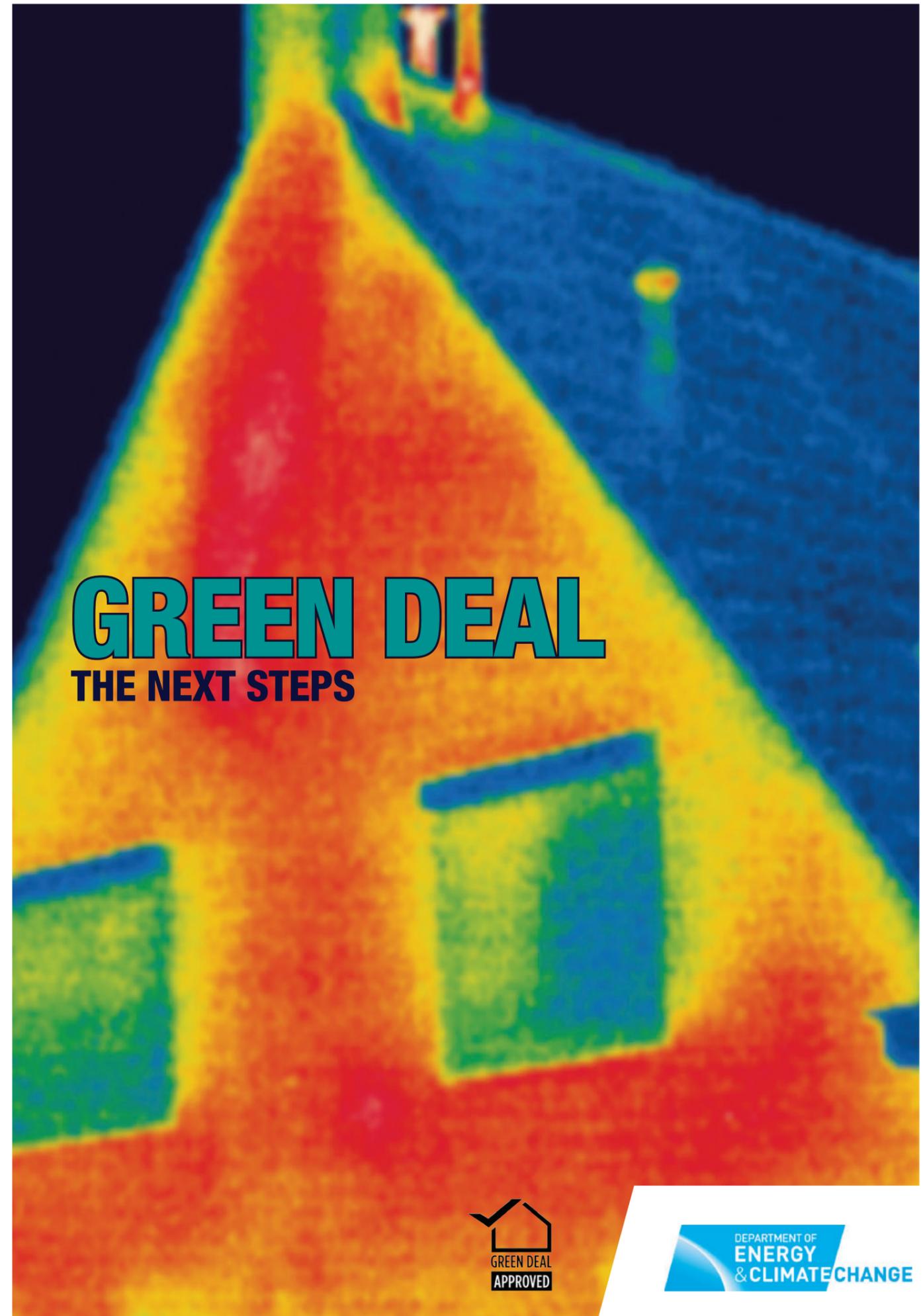
FIND OUT MORE



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

Just FREEPHONE the Green Deal Advice Service on

0800 000 000



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 in 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 Service on 0800 000 000

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 Green Deal charge repayments. Whoever pays the electricity bill will be responsible for the ongoing repayments.

Remember: the cost, including the Green Deal charge repayments, 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 - not your gas 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 (based on average) 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 (based on average) should be higher than, or equal to, the cost of any repayments. You will repay the Green Deal through your electricity bills even if it saves more money on another energy bill.

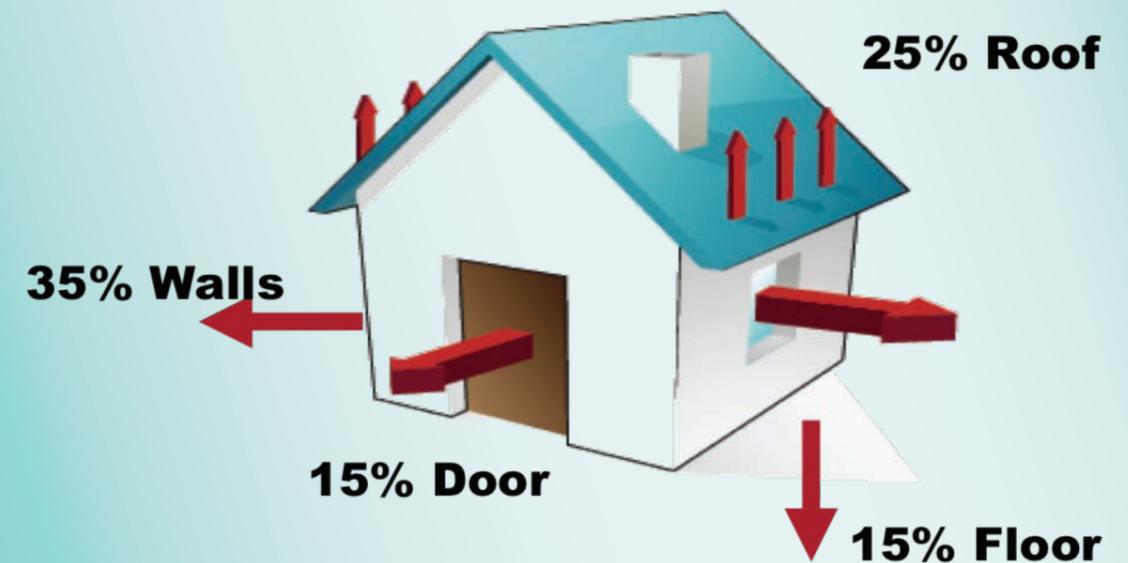
If you're on a pre-payment meter, the repayments for your Green Deal will be taken from the credit on your electricity meter in small amounts several times per day (even if savings are realised on your gas meter). Therefore, you may find that you need to top up your electricity meter more often than 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	Estimated (based on average)	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: 1000m2	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
Of which electricity = £5; gas = £1014; other = £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.greendealadvisortool.com.

Your circumstances and how they affect possible savings



On average each home uses 65% for heat, 25% to heat water, 3% for light and 12% for other appliances.

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 0800 000 000.

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	Estimated (based on average)	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: 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

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
Of which electricity = £3; gas = £677; other = £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.greendealadvisor.com.

Your circumstances and how they affect possible savings



On average each home uses 65% for heat, 25% to heat water, 3% for light and 12% for other appliances.

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 0800 000 000.

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	Estimated (based on average)	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.

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.



GREEN DEAL Advice Report

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

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	£37
Hot water cylinder thermostat	£72
New condensing boiler	£204
External or internal solid wall insulation	£196
Total savings	£509
Of which electricity = £2; gas = £507; other = £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



On average each home uses 65% for heat, 25% to heat water, 3% for light and 12% for other appliances.

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 0800 000 000.

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

Energy Performance Certificate



17 Any Street
District
Any Town
YY3 5XX

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

Reference number: 0182-2077-9473-0601-9571
Type of assessment: RdSAP, existing dwelling
Total floor area: 165 m²

Use this document to:

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

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

Estimated fuel costs of this home

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

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

Energy Efficiency Rating

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

This graph shows the current energy efficiency of your home.

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

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

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

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

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

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

Summary of this home's energy performance-related features

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

Current energy efficiency rating: E 45

E 45

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

Low and zero carbon energy sources

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

There are none provided for this home.

Your home's heat demand

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

Recommendations

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

The Green Deal can help you cut your energy bills by making energy efficiency improvements at no upfront cost, which are paid back through the savings on your energy bill. Measures which have a green tick  are likely to be eligible for Green Deal finance plans, based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation and for those who need extra support. Measures which have an orange tick  may need additional finance. To find out how you could use Green Deal finance to improve your property, contact the Advice Line on 0800 XXX XXX.

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

Further measures to achieve even higher standards

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

- Ground source heat pump
- Biomass boiler

Choosing the right package

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

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

If you used this Green Deal package at no up-front cost, this could **save £1,019 a year** on your energy bills. Some of this saving would be recouped through the charge on your bill.

About this document

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

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

Further information about Energy Performance Certificates can be found under Frequently Asked Questions at www.epcregister.com

About the impact of buildings on the environment

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

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

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Potential rating **69**



Lower CO₂ emissions

Current rating **39**

Higher CO₂ emissions

Opportunity to benefit from a Green Deal on this property

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

To find out how you could use Green Deal finance to improve your property, FREEFONE the Green Deal Advice Service on 0800 000 000.

Authorised
home energy
assessment

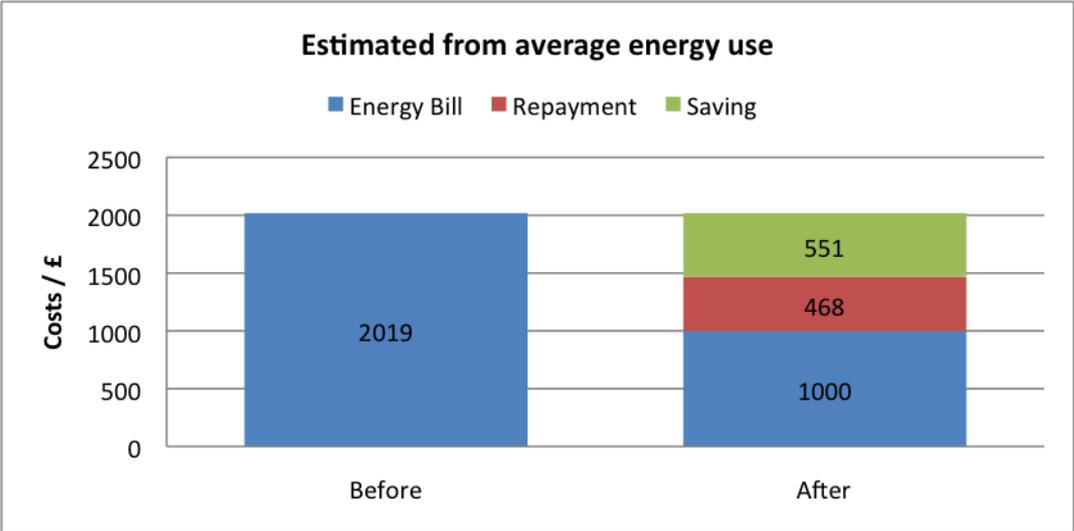
Finance at
no upfront
cost

Choose from
accredited
installers

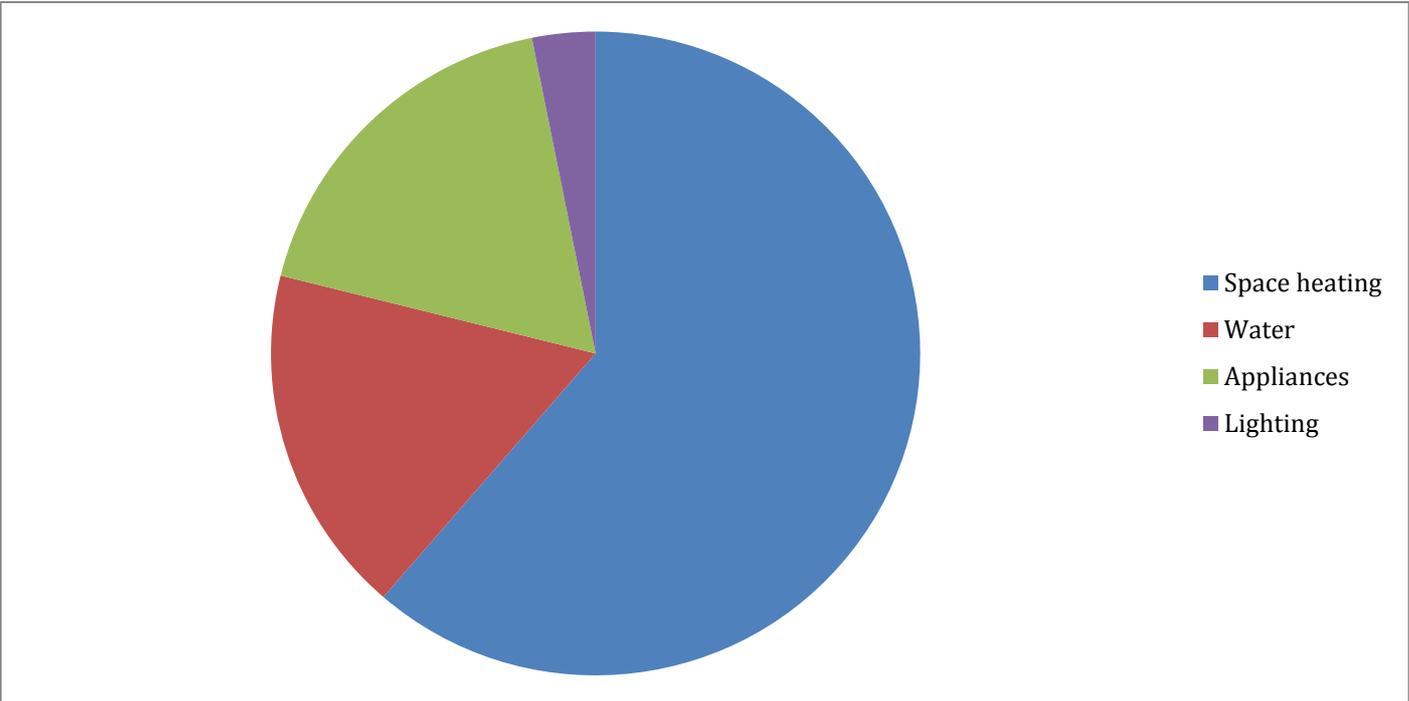
Pay from
savings in
energy bills

Repayments
stay with the
home

The Green Deal Golden Rule (2)



Domestic Energy Consumption





QUOTATION

DOITYOURSELF STORE

Mrs Jones
56 Road Crescent
York
North Yorkshire YO98 8XX

Measures recommended by your Green Deal assessment

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

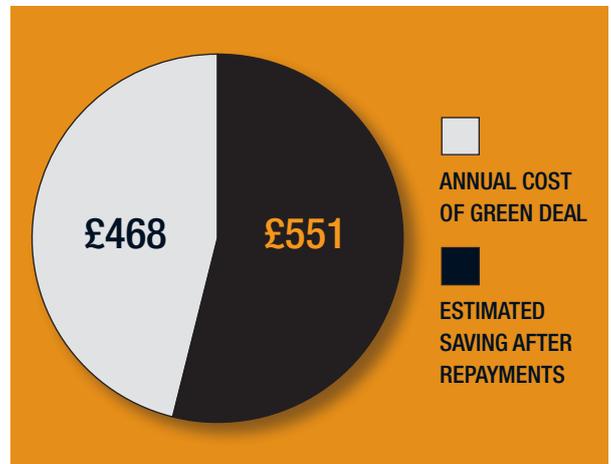
Cost of measures	£11,300
- Subsidy	£4860
= Green Deal Loan	£6440

Length of loan	30 years
Interest rate	6%
Total cost of repayments	£14,036

Annual repayment **£468**

Estimated annual saving **£551**

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



Your 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.

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



Mrs Jones
56 Road Crescent
York
North Yorkshire YO98 8XX

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

YOUR 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

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

= Cost of measures	£11,300
- Subsidy	£4,860
= Green Deal Loan	£6,440

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

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



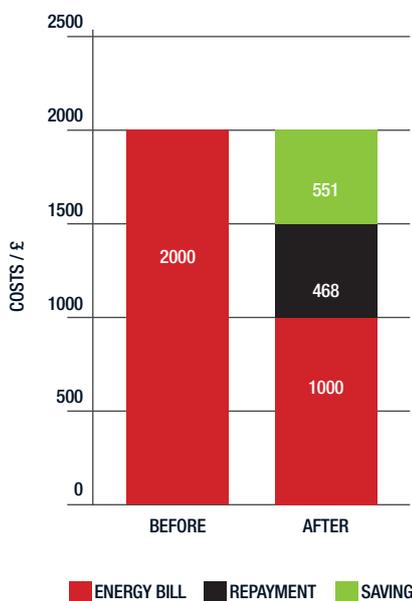
Energy Company is proud to be an accredited Green Deal provider.

Mrs Jones
56 Road Crescent
York
North Yorkshire YO98 8XX

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.

ESTIMATED FROM AVERAGE ENERGY USE



Measures recommended by your Green Deal assessment

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

Cost of measures	£11,300
- Subsidy	£0
= Green Deal Loan	£11,300

Length of loan	30 years
Interest rate	6%
Total cost of repayments	£24,628

Annual repayment **£821**

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

Estimated annual saving **£198**

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



SUMA 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

THE TERMS OF THIS GREEN DEAL PLAN

No monies in excess of £150 may be advanced to the improver.

The interest rates offered as part of the Green Deal plan must either be fixed or vary in line with the most relevant fuel from the fuel and light component of the Retail Price Index.

The lifetime of the repayment period for an individual measure must not exceed the guaranteed lifetime of that measure.

The improver must seek the necessary consents for the charge to be added to the electricity bill from both the bill payer and the property owner if the two parties are different.

The improver must seek the necessary consents in line with both current legislation for the installation of the measures and the terms of lease or other agreement relating to the property.

The bill payer has the right to repay a Green Deal arrangement early – in part or in full – at any point. Whilst the regular instalments under this agreement are paid via the electricity supplier, any early payment should be made directly to the Green Deal Provider. The bill payer is advised to check the fees payable before making an early repayment.

There may be circumstances in which you will have to repay the green deal early, for example if you change the use of the property or alter any of the materials installed under the Plan. X, Y and Z. You should check the green deal plan for full details.

In the event of any queries or complaints, the improver should contact the Green Deal provider in the first instance. The Green Deal provider must acknowledge the complaint in writing within 7 days. A written response setting out the steps the Provider will take to remedy the complaint or resolve the dispute will be provided within 21 days of receipt of the written complaint (whether by post or e-mail).

No term of this plan will restrict the bill payer's right to switch energy providers throughout the term of the plan, so long as the electricity supplier is regulated to collect Green Deal payments.

The bill payer retains the right to change the frequency of payment of their electricity bills as agreed with their electricity supplier.

The Green Deal provider must not take any charge over the bill payer's property by way of security for payments.

The bill payer is only liable to make payments in relation to this plan whilst they are the electricity bill payer at the named property.

This plan is not being entered into before the expiry of 14 clear days since the quote was provided and all relevant consents obtained.

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 that benefits the improver.



Contact us

If you have a question regarding any aspect of the Green Deal, just FREEPHONE the Green Deal Advice Service on 0800 000 000.



Standard European Consumer Credit Information – SECCI

1. Contact Details

Creditor Address:

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

Suma Supermarket Address:

14 High Street
Any town
UK

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	£14,036.00 (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:	30 years
Repayments: Your repayments will pay off what you owe in the following order:	£39.00 for 360 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: £14,036.00 Total charge for credit: £7,596.00
Description of services: Cash price:	The credit is provided for the finance of Loft insulation Water thermostat Boiler External wall insulation £11,300.00

3. Cost of the Credit

The rates of interest which apply to the credit agreement:	The interest rate that applies to the agreement is 6.0%
Annual Percentage Rate of Charge (APR):	The APR which applies to the agreement is 6.0%



<p>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</p>	
<p>Related costs</p>	
<p>Costs in the case of late payments:</p>	<p>Rate of interest on late or missed payments is as set out above.</p>
<p>Costs in the case of missing payments:</p>	<p>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</p>
<p>Costs in the case of early repayment:</p>	<p>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.</p>

4. Other Important Legal Aspects

<p>Right of withdrawal:</p>	<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 0800 123 4567.</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>
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	<p>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.</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 **£ 14,036.00** Minimum Term of Agreement is **30 Years**

Monthly repayments. 360 monthly repayments, each of three hundred and sixtieth of the balance of the total amount payable £ 14,036.00 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 359 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 6.0%**

OTHER FINANCIAL INFORMATION

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

Cash price: **£11,300.00**

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 **0800 123 4567**

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

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

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

Amount repayable on the first repayment date after a quarter of the term of the Agreement has elapsed: **£ 5,713.56**

Amount repayable on the first repayment date after half of the term of the Agreement has elapsed: **£ 4,575.55**

Amount repayable on the first repayment date after three quarters of the term of the Agreement has elapsed: **£ 2,792.79**

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 **0800 123 4567**.

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 0800 456 7891. 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.

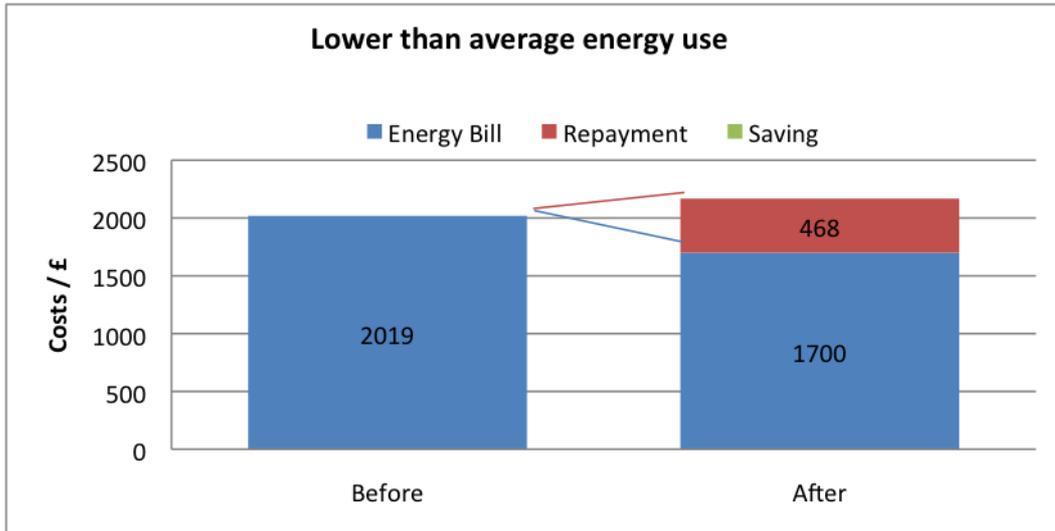
11.6 If any provision of this Agreement is found to be invalid, illegal or unenforceable, it shall be severable from, and shall not affect, the remaining provisions.

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.

The Green Deal Golden Rule (3)

*If you use less energy than average, you may save less than average (blue line).
Bills may increase (red line).*



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

Belinda Malton
 56 Road Crescent
 York
 North Yorkshire
 YO98 8XX

Account: 123458
Contract: 289774
Site No: SW2397

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

Your gas bill

Please pay £132.78 now

Gas you've used - in detail

Previous Reading	Recent Reading	Gas Units	Kilowatt Hours used	Pence per kWh	Charges (£)
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: 0800 1234 567 (Alan Jones)
Email: alan.jones@electricitycompany.co.uk

Account: 123458
Contract: 289774
Site No: SW2397

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

Site Name: 123458
Site Postcode: 289774

S 40 012 397

Before this bill

Your previous bill	£66.09
	in debit

what you paid	£s66.09
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	£117.00
Total to pay	£208.79

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

What you paid - thank you

Online Credit/Debit Card Payment 26 Dec 2010	£66.09
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 £117.00

Total cost of this invoice £208.79

Your property is benefitting from a Green Deal

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



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 10.12.12 relating to the period from 01.09.12 to 01.12.12 ("Statement Period")

Date of agreement: **01.09.12**

Term of Agreement: **30 years**

Amount of credit provided under the agreement: **£ 14,036.00**

Interest Rate during the Statement Period: 6.0% 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: **£ 14,036.00**

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
01.10.12	Interest	32.20		14,068.20
01.10.12	Payment		39.00	14,029.20
01.11.12	Interest	32.17		14,061.37
01.11.12	Payment		39.00	14,022.37
01.12.12	Interest	32.14		14,054.51
01.12.12	Payment		39.00	14015.51

Closing Statement Balance at end of Statement Period: **£14,015.51**

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.

Energy Performance Certificate



17 Any Street
District
Any Town
YY3 5xx

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

Reference number: 0182-2077-9473-0601-9571
Type of assessment: RdSAP, existing dwelling
Total floor area: 165m2

Use this document to:

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

Estimated energy costs for 3 years

£3000 + £1404 Green Deal Repayments

Over 3 years you could save

£612

Estimated fuel costs of this home

	Current costs	Potential costs	Potential future savings
Lighting	£243 over 3 years	£108 over 3 years	
Electrical appliances	£1053 over 3 years	£1053 over 3 years	
Heating	£1209 over 3 years	£828 over 3 years	
Hot water	£495 over 3 years	£399 over 3 years	
Totals	£3000	£2388	

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

Energy Efficiency Rating

Very energy efficient - lower running costs	Current	Potential
(92 plus) A		
(81-91) B		
(69-80) C	70	72
(55-68) D		
(39-54) E		
(21-38) F		
(1-20) G		
Not energy efficient - higher running costs		

This graph shows the current energy efficiency of your home.

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

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

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

Recommended measures	Typical cost	Typical savings over 3 years	Available with Green Deal
Increase loft insulation	£100-300	£219	
Low energy lighting	£50	£135	
Solar water heating	£4800	£96	
Replace windows with double glazing	£2500-£6500	£162	

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

This home benefited from a green Deal from (name of provider) to make it warmer and cheaper to run. The Green deal is paid for through the resulting electricity bill savings. This home is currently saving an estimated £(xx) per year and a monthly Green Deal charge of £(xx) is payable as part of the electricity bill until (date).

Summary of this home's energy performance-related features

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

Current energy efficiency rating: E70

E 70

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

Low and Zero carbon energy sources

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

There are none provided for this home.

Your home's heat demand

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

Recommendations

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

The Green Deal can help you cut your energy bills by making energy efficiency improvements at no upfront cost, which are paid back through the savings on your electricity bill. Measures which have a green tick  are likely to be eligible for Green Deal finance plans, based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation and for those who need extra support. Measures which have an orange tick  may need additional finance. To find out how you could use Green Deal finance to improve your property, contact the Advice line on 0800 XXX XXX.

Recommended measures	Typical cost	Typical savings per year	Green Deal Finance	Rating after improvement
Increase loft insulation to 270mm	£100-£300	£73		
Low energy lighting	£50	£45		
Solar water heating	£4800	£32		
Replace windows with double glazing	£2500-£6500	£54		

Further Measures to achieve even higher standards

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

- Ground source heat pump
- Biomass boiler

Choosing the right package

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

Green Deal Package	Typical annual savings
Increase lost insulation	£73
Low energy lighting	£45
Solar water heating	£32
Replace windows with double glazing	£54
Total savings	£204
Electricity/gas/other fuel savings	£x/y/z

If you used this Green Deal package at no upfront cost, this could save **£204** a year on your energy bills. Some of this saving would be recouped through the charge on your bill.

About this Document

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

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

Further information about Energy Performance Certificates can be found under Frequently Asked Questions at www.epcregister.com

About the impact of buildings on the environment

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

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

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Potential rating **69**



Lower CO₂ emissions

Current rating **62**

Higher CO₂ emissions

Opportunity to benefit from a Green Deal on this property

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

To find out how you could use Green Deal finance to improve your property, contact the Advice Line on 0800 XXX XXX.

Authorised home energy assessment

Finance at no upfront cost

Choose from accredited installers

Pay from savings in energy bills

Repayments stay with the home

Turn over to find out how your property has already benefitted from the Green Deal

Details of the Green Deal Plan attached to this property

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

Green Deal Provider:

British Gas 0800 757 757 www.britishgas.co.uk

Unique Green Deal Plan Identifier: GB70739582GT

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

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

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

Further information can be found on the Green Deal Plan.

Customers need to check with their electricity supplier that the Green Deal charge repayments are not in arrears on this prepayment meter and notify the electricity supplier that they are now responsible for it.