



# Your new bill and annual statement

Now easier for  
you to follow

The **co-operative** energy

Following recommendations resulting from Ofgem's Retail Market Review, here is a guide to your **bill** with the various sections explained.

## Your **bill** explained

**This is where your Co-operative Energy Account number is. Every bill you receive has a number, as well as a date. That makes filing them quicker and easier.**

The screenshot shows a bill for the period from 01 February 2014 to 03 March 2014. It includes contact information, account details, a summary of charges, and a comparison section for alternative tariffs.

**All the new charges since your last statement are listed here. Remember you need to pay your bill within 14 days unless you pay by Direct Debit.**

Bill for charge period from 01 February 2014 to 03 March 2014	
Previous Balance	£0.00
<b>This period's charges</b>	
Electricity	£66.40
Gas	£199.03
<b>Total charges before VAT</b>	<b>£265.43</b>
VAT at 5%	£13.27
<b>Total new charges</b>	<b>£278.70</b>
No payments received	
<b>Your new balance</b>	<b>£278.70</b>

**This shows what you owe. It takes into account what you previously paid and what the new charges are.**

**Could you pay less?**

**Your personal projection :**

<p><b>Electricity: £430.69</b> per year. This is based on your actual consumption for your tariff and the current price.</p>	<p><b>Gas: £630.00</b> per year. This is based on your actual consumption for your tariff and the current price.</p>
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**Our Cheapest similar tariff:**  
Name: You are already on the cheapest tariff.  
You could save: **N/A**

**Our Cheapest overall tariff:**  
Name: You are already on our cheapest tariff.  
You could save: **N/A**

**This is a new section on your bill and shows whether you are on our cheapest tariff and if not any savings you could make. We compare on a like for like basis and provide an overall comparison. If we think you should be on a different tariff that could save you money, we'll tell you here.**

**Our Cheapest similar tariff:**  
Name: You're already on our cheapest tariff.  
You could save: **N/A**

**Our Cheapest overall tariff:**  
Name: You're already on our cheapest tariff.  
You could save: **N/A**

Please note that switching tariffs may involve changing to materially different terms and conditions. Call us or visit our website for details. **Remember - it might be worth thinking about switching your tariff or supplier.**

Your bill also contains information on who to contact in an emergency, details of the Energy Ombudsman, consumer help and advice services as well as details of ways to pay.

# Your **bill** explained

This reminds you about the details of the tariff you're on. So you'll find the name of the tariff, your payment method, the end date (if there is one) and how much energy you've used in the last year.

Your Tariff Comparison Rate (TCR) is given here. A TCR is a way of easily comparing our rate with those of other suppliers.

**The co-operative energy**

Co-operative Energy, Co-operative House, Warwick Technology Park,  
Warwick CV34 6DA, Company number 06993470 VAT number 862 817 892

By email  
[info@cooperativeenergy.coop](mailto:info@cooperativeenergy.coop)

By Phone  
**0800 954 0693**  
**01926 516152**

By visiting our website.  
[www.cooperativeenergy.coop](http://www.cooperativeenergy.coop)

About your tariff - Electricity	About your tariff - Gas																				
Here's information about your tariff to help you to compare it with others available:	Here's information about your tariff to help you to compare it with others available:																				
<table style="width: 100%; border-collapse: collapse;"> <tr><td style="font-size: x-small;">Fuel</td><td style="font-weight: bold;">Electricity</td></tr> <tr><td style="font-size: x-small;">Tariff Name</td><td style="font-weight: bold;">Extra RMR Tariff</td></tr> <tr><td style="font-size: x-small;">Payment Method</td><td style="font-weight: bold;">Any</td></tr> <tr><td style="font-size: x-small;">Exit Fees (if you cancel before end date)</td><td style="font-weight: bold;">£0.00</td></tr> <tr><td style="font-size: x-small;">Your actual usage in the last 12 months</td><td style="font-weight: bold;">3,178 kWh</td></tr> </table>	Fuel	Electricity	Tariff Name	Extra RMR Tariff	Payment Method	Any	Exit Fees (if you cancel before end date)	£0.00	Your actual usage in the last 12 months	3,178 kWh	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="font-size: x-small;">Fuel</td><td style="font-weight: bold;">Gas</td></tr> <tr><td style="font-size: x-small;">Tariff Name</td><td style="font-weight: bold;">Extra RMR Tariff</td></tr> <tr><td style="font-size: x-small;">Payment Method</td><td style="font-weight: bold;">Any</td></tr> <tr><td style="font-size: x-small;">Exit Fees (if you cancel before end date)</td><td style="font-weight: bold;">£0.00</td></tr> <tr><td style="font-size: x-small;">Your actual usage in the last 12 months</td><td style="font-weight: bold;">45,000 kWh</td></tr> </table>	Fuel	Gas	Tariff Name	Extra RMR Tariff	Payment Method	Any	Exit Fees (if you cancel before end date)	£0.00	Your actual usage in the last 12 months	45,000 kWh
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<b>About your Tariff Comparison Rate (TCR)</b>	<b>About your Tariff Comparison Rate (TCR)</b>																				
Your TCR is: 13.54p per kWh. This is based on the contract you have with us. The Tariff Comparison Rate (TCR) is a standardised way of presenting the cost of tariffs so you can compare the price of electricity tariffs.	Your TCR is: 1.73p per kWh. This is based on the contract you have with us. The Tariff Comparison Rate (TCR) is a standardised way of presenting the cost of tariffs so you can compare the price of gas tariffs.																				
The TCR is not an actual price or an indication of how much energy you use-it is only a guide. It is based on how much electricity a typical user will consume in a year. This is currently 3,200kWh a year. Your actual bills will depend on how much electricity you use.	The TCR is not an actual price or an indication of how much energy you use-it is only a guide. It is based on how much gas a typical user will consume in a year. This is currently 13,500kWh a year. Your actual bills will depend on how much gas you use.																				
Call us on 0800 954 0693 or visit our website <a href="http://www.cooperativeenergy.coop">www.cooperativeenergy.coop</a> for more information about your tariff, our other products and how we calculate our Tariff Comparison Rates.																					

# Your **bill** explained

There are a few things about your bill that aren't immediately obvious, so we explain these here.

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**Frequently Asked Questions**

- **What is a kWh (kilowatt-hour)?**  
A kilowatt-hour is the unit of energy which we use to calculate how much electricity you've used and how much to bill you.
- **What is the Tariff Comparison Rate (TCR)?**  
Every tariff has a TCR which shows the pence per unit cost of the tariff. It enables you to find your cheapest tariff and compare the tariffs of different suppliers.
- **How do we calculate your estimated annual cost?**  
Ofgem publishes average consumption details and we take this figure and multiply it by the unit rate for this tariff and then add the annual standing charge. This makes the estimated annual cost.
- **Can I change my tariff or my payment method?**  
Yes, although different terms and conditions may apply. Please get in touch to find out more.
- **What is contained in my standing charge and my unit rate(s)?**  
The standing charge covers all the fixed operating costs which we have. The unit charge is what we charge for each kWh of energy you use.

# Your **bill** explained

# Your **bill** explained

**This is your Meter Serial Number, a unique ID for your meter.**

**Your estimated annual electricity consumption is here in kilowatt hours (kWh). We arrive at that figure by combining what we know about your energy use with estimated readings.**

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**Electricity used**

1 Home Ave  
Town  
County PR6 7EN

S	01	801	1
	16	0000 0000	065

Meter point administration number: 1600000000065  
Meter serial number: METERID  
Your estimated annual consumption (kWh): 3,178  
Charge period from 01 February 2014 to 03 March 2014

**Meter readings** 101A20675

Date	Reading	Date	Reading	kWh	Price p/kWh	Cost
01/02/14	1 (C)	22/02/14	214 (E)	213	21.00	£44.73
22/02/14	214 (E)	03/03/14	305 (E)	91	19.00	£17.29
				<b>304</b>		

Source of meter reading  
(C) Customer (M) Meter reader (E) Estimate

**Cost of electricity used: £62.02**

Other transactions:  
Service Charge 21 days, based on a charge of £46.74 per year - £2.69 £4.38  
Service Charge 9 days, based on a charge of £58.68 per year - £1.69

**Total cost of electricity supplied (excluding VAT) £66.40**

**This is your Meter Serial Number, a unique ID for your meter.**

**Your estimated annual gas consumption is here in kilowatt hours (kWh). We arrive at that figure by combining estimated meter readings with what we know about your energy use from actual meter readings you've provided.**

**Here we explain in more detail the formula used to convert your gas into kWhs.**

**The co-operative energy**  
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Warwick CV34 6DA. Company number 06993470 VAT number 862 817 892

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**Gas used**

1 Home Ave  
Town  
County PR6 7EN

Meter point registration number: 1600000702  
Meter serial number: G4K0000211306  
Your estimated annual consumption (kWh): 45,000  
Charge period from 01 February 2014 to 03 March 2014

**Meter readings**

Date	Reading	Date	Reading	Units	kWh	Price p/kWh	Cost
01/02/14	453 (C)	22/02/14	838 (E)	385	4,287	3.61	£154.76
22/02/14	838 (E)	03/03/14	1002 (E)	164	1,826	2.22	£40.54
				<b>549</b>	<b>6,113</b>		

Source of meter reading  
(C) Customer (M) Meter reader (E) Estimate

**Cost of gas used: £185.30**

Service Charge 21 days, based on a charge of £38.72 per year - £2.23 £3.73  
Service Charge 9 days, based on a charge of £60.80 per year - £1.50

**Total cost of gas supplied (excluding VAT) £199.03**

**Explaining your gas statement**

Formula	Definitions
We converted your gas units to kWh using the following formula:	Volume conversion factor: This is when we convert your meter units to metric. If you have an imperial meter this will be 2.83 and if you have a metric meter this will be 1.00.
Meter units 549	Volume correction: Gas regulations require us to take into account the changes in your volume of gas based upon temperature and pressure. This is reflected by using the industry standard correction factor of 1.02264.
Volume conversion factor 1.00	Calorific value: The measurement of the energy content of gas which varies throughout the year.
Metric units 549	Convert to kWh: This is the final stage of the process.
Volume correction x 1.02264	
Calorific value x 39.20	
Convert to kWh ÷ 3.6	
<b>kWh used 6,113</b>	

Due to the changes required by Ofgem we are currently unable to display The Midlands Co-operative membership points on your bill.

If you're a member, you'll continue to accrue membership points and receive a Share of the Points statement every six months, in June and November. You can check your membership points at: [www.midcounties.coop/members/Login.aspx](http://www.midcounties.coop/members/Login.aspx) or we can check them for you, just email: [membership@cooperativeenergy.coop](mailto:membership@cooperativeenergy.coop) If you are not a member and would like to join just contact us at [membership@cooperativeenergy.coop](mailto:membership@cooperativeenergy.coop) and we'll sign you up.

Following recommendations resulting from Ofgem's Retail Market Review, here is a guide to your **annual statement** with the various sections explained. Previously your annual statement formed part of your bill and only gave a tabled summary of your usage.

## Your **annual statement** explained

This is where your Co-operative Energy account number is. And you'll find your Meter Point Administration Number (MPAN) here and our contact details, if you need to speak to us.

Once a year, we'll send you an annual statement. We'll specify exactly which period the year covers. And you can see exactly how much energy you used during this time.

See at a glance how many kilowatt hours (kWh) you used over the year.

In this new section we take your past usage as a guide, and apply that to your current tariff, in order to estimate what your bill will be for the coming year. We hope you find this useful.

We've added this section to let you see how your energy use changes throughout the year. It also lets you see how much energy you've used in the current year compared to the year before

This shows you whether you are on our cheapest tariff and if not any savings you could make. We compare on a like for like basis and provide an overall comparison.

# Your **annual statement** explained

If you'd like independent advice about reducing your energy usage this service can help.

If you'd like truly independent advice about switching suppliers, we now make it easier by supplying the contact details of those who can help you, here.

For the first time we've also added a **Tariff Information Label** or TIL to your bill. This sets out all the main information about your tariff.

This section is also new to your statement. It demonstrates the overall cost on your particular tariff, based on an estimate – or if you've provided one – an actual reading. Also, by using your previous use as a guide, we give you an idea of what next year's energy costs might be.

**Need independent advice about switching tariff or supplier?**  
For impartial advice on switching suppliers contact: **Citizens Advice** on [adviceguide.org.uk](http://adviceguide.org.uk) or **08454 04 05 06**

**Consumer Futures** has a Confidence Code for online switching sites to ensure consumers receive accurate, detailed and unbiased price comparisons: [consumerfutures.org.uk](http://consumerfutures.org.uk).

The **Staying Connected Energy Consumer Checklist** which contains key information for energy consumers to get and stay connected to their energy supply.  
[http://www.co-operativeenergy.coop/wp-content/uploads/2010/10/Staying\\_connected\\_2012\\_long\\_version\\_IA\\_28.11.12.pdf](http://www.co-operativeenergy.coop/wp-content/uploads/2010/10/Staying_connected_2012_long_version_IA_28.11.12.pdf)

**You could also reduce your costs by using less energy**  
Contact Energy Saving Advice Service for impartial advice on how to save energy.  
**0300 123 1234**

About your electricity tariff	
Supplier	The cooperative energy
Tariff Name	Pioneer – variable
Tariff Type	Variable
Payment Method	Direct Debit
Unit rate	12.04 pence per kWh
Standing charge	20.00 pence per day
Tariff ends on	There is no end date
Price guaranteed until	Not applicable
Exit Fees (if you cancel this tariff before the end date)	Not applicable
Discounts and additional charges	Not applicable
Additional products or services included	Not applicable

Illustrative electricity cost on this tariff	
Assumed annual consumption	3,200 kWh
Estimated Annual cost	£458.28
Tariff Comparison Rate (TCR)	14.32 pence per kWh

Estimated costs include VAT and are based on current prices for the tariff shown above.

**Glossary**

**kWh (kilowatt hour)** – one kilowatt of power being used for one hour. It's the same as a 40-watt light bulb being left on for 25 hours. Also known as a 'unit' of energy.

**Personal Projection** – this is based on your actual consumption and is a projection of your future yearly charge. You could compare the personal projection for your current tariff with a personal projection given to you for an alternate tariff by your current supplier, alternate supplier or a switching site.

**Switch** – to change from the current supplier to a different supplier, or to change from the current tariff to a different tariff with the same supplier.

**Tariff** – the package of charges and conditions that a supplier offers you for providing energy.

**Tariff Comparison Rate (TCR)** – TCR is a figure that can be used to compare the price of a tariff you are on against alternative tariffs from your own or other suppliers. The TCR is calculated as the estimated yearly bill, divided by the amount of energy used each year by a typical medium user. The TCR takes account of any standing charge and the unit rates that make up the tariff. The TCR is not based on your personal consumption and should be used as a guide only.

<b>Tariff</b>	Pioneer – variable Single rate OC
<b>Variable rate</b>	The cost of this tariff may increase or decrease. We will let you know if there is going to be a change.
<b>Payment method</b>	You have chosen to pay quarterly for fuel you have already used. You must make sure that payments are made on time in order to avoid extra charges. You might pay more each year if you are moved to a different payment method.
<b>You can end this agreement</b>	If you are moving home, you may terminate the agreement by giving us at least 2 business days' notice, including details of your new address and final meter readings so that we can send you a final bill. You cannot transfer this tariff to your new address.
<b>Ending the Agreement</b>	You can end the agreement at any time by giving 28 days' notice and ensuring that you have paid all outstanding charges by the end of the notice period.
<b>Changes</b>	We will give you at least 30 days advance notice of any increase to the cost of your fuel and of any other changes which are to your disadvantage. If you do not like these changes, you can end the agreement.

This final addition reminds you about the details of the tariff you're on. Here, you'll find the name of the tariff, your payment method, our unit rate and the standing charge for your fuel type.

