

Everybody Saves

Terms and Conditions

Our Everybody Saves guarantee means you'll save money and time with all your home services in one.

Sign up as a new customer and switch at least your energy, broadband and mobile SIM, if you don't already save just by switching then submit your bills for us to review, and we'll apply a monthly credit onto your account over your first year, to ensure you save compared to what you would have paid with your existing suppliers.

Plus, the first time you top up your new UW cashback card we'll give you a £50 credit, to spend within 6 months, on anything you want. Full cashback card and credit terms can be found at uw.link/terms-conditions

How does it work?

Sign up to UW from 11 September 2021 and take out at least the following three services - energy, broadband and SIM only mobile. If we are already cheaper - great! If we're more expensive, we'll match your previous suppliers' combined price for those utilities for your first year with us, plus we'll give you a £50 bill credit. If we are the same price or not quite £50 cheaper, we'll give you a credit to make sure you'll save up to £50.

All you need to do is, after you switch, send us your latest energy, broadband and SIM only mobile bills, and any recent price increase notifications, and we'll estimate how much you'd pay over the course of the next year for those services if you hadn't switched them to us. If our annual price for those services, based on our quote, is more expensive than your previous

suppliers' combined annual price, we'll match it for your first year with UW and give you a £50 credit. If we are the same price or not quite £50 cheaper, we'll give you a credit to make sure you'll save up to £50.

So how do we estimate and compare your total combined prices?

As the price of your services may change based on your usage, consumption and tariff the combined annual prices we compare are based on estimates only.

To work out and compare your combined annual prices, we first need to make sure your previous suppliers' services and our services are comparable. We'll do this by looking at the following:

Energy

As what you pay for your energy changes depending on how much you use, in order to work out comparable energy services and charges we'll estimate: what you would have paid your previous supplier (based on your annual price projection, including any notified price changes) and what you will pay us for your projected energy consumption over the next 12 months. To calculate these figures we'll use the standing charge and unit rate on your previous supplier's latest bill, taking account of any known future price changes (and if you were on a fixed tariff, the standing charge and unit rate for your previous supplier's variable tariff which would've applied at the end of the fixed term period) and the standing charge and unit rate along with any discounts that you were quoted when you signed up with UW. We may also factor in any UW price increases.

How much you pay for energy each month depends on your actual usage. Check out *Will the amount you pay increase?* and *Projected energy consumption* for more information on how your usage will affect the amount you pay.

Broadband

For broadband we'll compare the monthly service charge and line rental - if line rental is required for the broadband service. Routers and other equipment aren't included in the Everybody Saves guarantee and will be charged separately.

Mobile

For SIM only mobile we'll compare the number of SIMs (with one supplier only) and UK data, calls and texts included in your monthly allowance for SIM only mobile. Handsets, equipment charges and add ons, for example - international calls or roaming charges, aren't included in the Everybody Saves guarantee and will be charged separately.

More information on *what's included and what's not* can be found below.

We'll then add up how much you would've paid your previous supplier (including any price increases) and how much you will pay us (including any UW discounts) for all of your services over the next year. If our annual price for your services is more expensive than your previous suppliers' combined annual price then we'll match it and give you a £50 credit. We'll add the credit to your account over your first year with us.

If our annual price for your services is already cheaper, but not £50 cheaper, we'll give you a credit to ensure that you can save up to £50 by switching to us. We'll add the credit to your account over your first year with us. Check out *What if my previous combined annual price wasn't cheaper?* for more information.

Remember this only applies to comparable services and the combined annual prices are estimates only.

If you have received a price increase notification or your previous suppliers have announced a price increase, we'll use the price and projections set out in the notification or announcement, rather than your latest bill (unless it also factors in the price increase), to

calculate your previous suppliers' combined annual price. For energy, if you were on a fixed tariff, we'll also use the standing charge and unit rate for your previous supplier's variable tariff which would've applied at the end of the fixed term to calculate your previous suppliers' combined annual price.

We won't price match against service or reward-based promotions or discounts and promotions such as employee or family discounts. If your previous suppliers' bills include any of these discounts we'll use your previous supplier's standard pricing to calculate the combined annual price.

Want more information? Check out the Legal Bit. More information on *what's included and what's not* can be found below.

What do you need to do?

1. Switch (at least) the following three services to us - energy (gas and electricity, or electricity only if gas isn't available at your property), broadband and at least one mobile SIM.
2. Email us on everybodysaves@uw.co.uk with your latest bills (which cover the period including the month in which you join us) and any recent price increase notifications from your previous suppliers within 90 days of signing up.
3. Then it's over to us - we'll take a look at your previous suppliers' services, estimate your combined annual prices and if you're eligible we'll email you to confirm your credit. We'll automatically apply any credit to your account.

Will the amount you pay increase?

As long as you meet the eligibility criteria, the credit you receive will stay the same but the amount you pay for your services with UW may change.

Will the amount you pay increase during the first 12 months?

- The amount you pay for your services, particularly energy, will depend on your usage. As our savings are based on estimates, if your usage, energy consumption or pattern changes you may pay more than you did with your previous suppliers, or your savings may increase further.
- If you select our variable energy tariff, we may increase (or decrease) your energy price in line with changes to Ofgem's price cap. If you select our fixed price energy tariff we may increase (or decrease) your energy price at the end of our fixed tariff term. We'll always tell you before increasing your price or before your fixed term tariff comes to an end. Check out our Standard Terms and Conditions and Fixed Additional Terms and Conditions for more details.
- We may increase our prices as a result of changes in law, how our services are provided to us by our suppliers, because of changes in the market or our business or for reasons outside of our control. We'll always tell you before increasing your price. Check out our Standard Terms and Conditions for more details.
- If you cancel any of your services during your first 12 months, from the date you cancel you will be charged the standard price, as set out in our Tariff Guide and Charges Guide, for all of the remaining services on your account and you will need to repay the full amount of credit that was applied to your account. Check out cancellation in the Legal Bit for more information on cancelling within 12 months.

Will the amount you pay increase after 12 months?

- After your first 12 months with us you will no longer receive the Everybody Saves credits and we'll charge you our standard prices for your services. But we'll automatically apply any other savings, so you'll always stay on the very best value deals we can offer you.

Check out the *Eligibility*, *Billing*, *Upgrade* and *Cancellation* sections in the Legal Bit for more information.

What if my previous suppliers' combined annual price isn't cheaper?

As you have joined UW you can stop thinking about multiple bills, passwords and price comparisons, and get on with the important things in life.

And, in addition to all the benefits of having all your services in one handy bill, we also want everyone to save up to £50 on their previous suppliers' combined annual price, so if our estimated annual price isn't already £50 cheaper we'll credit you the difference.

For example -

- if we estimate that we are £40 cheaper than your previous suppliers, we'll give you a £10 credit
- if we estimate that we are £25 cheaper than your previous suppliers, we'll give you a £25 credit.

Check out if you're eligible in the Legal Bit.

The Legal Bit

Eligibility

Our Everybody Saves guarantee is available to new residential UW customers who sign up and meet the following conditions:

- i. You must successfully sign up to at least three services - energy (gas and electricity, or electricity only if gas isn't available at your property), broadband and SIM only mobile. The services you take with us must be, at least, our nearest equivalent or comparable services to those you had with your previous suppliers and they must remain live on your account for at least 12 months.
- ii. You must send us your latest bills and all recent price increase notifications within 90 days of signing up. Your latest bills are the bills or statements you received for your services covering the month immediately before you switched to UW. Price increase notifications are any communication informing you of an increase in the price you pay which were received from your previous suppliers in the three months before you switched to UW.
- iii. You must have a Smart Meter or you sign up to have a compatible Smart Meter installed by us at the supply property. A meter reading must be provided each month before your energy bill is generated.
- iv. You must pay by Direct Debit. The Direct Debit must remain in place on your account for the first 12 months.
- v. You must have at least six months worth of continuous statements with each of your previous suppliers. Your previous suppliers are the suppliers your services were with immediately before you switched them to UW.
- vi. You agree to these terms and conditions.
- vii. You must pay your bills when they become due and your account must not be in arrears.

If during your first 12 months you fail to meet any of the conditions above, the credit will no longer be applied to your account and you will be charged the standard price, as set out in

our Tariff Guide and Charges Guide, for all services on your account. You may also need to repay the full amount of credit that was applied to your account up to the date that we notify you that you cease to be eligible.

Availability

We compare services on a like for like basis. We may not always offer the exact service you had before but we'll offer you our nearest equivalent.

The Everybody Saves guarantee may not be available if we don't offer or cannot offer you equivalent services, the services were provided by your previous supplier as part of a package that includes services we don't offer, such as television or streaming packages, you downgrade your services when you join UW, you had the same services from multiple suppliers, or this offer is not suitable for you.

If we are aware or have reason to believe that any credit has been obtained fraudulently or we are satisfied that you have altered your previous suppliers' bills, provided inaccurate or incorrect information or withheld information about price increase notifications, then you will be required to repay the full amount of credit that was applied to your account and we may disconnect or suspend your services, without notice, in accordance with our Standard Terms and Conditions.

Competitors

Competitors are those based in the UK, selling comparable UK services.

What's included and what's not

Only energy, broadband and SIM only mobile are included.

We'll only compare and match the price of our competitor's comparable services. These are the services that you had live with another supplier immediately prior to switching. Any additional services, for example additional SIMs, are excluded.

If you had the same, or similar, services with two different suppliers (for example two broadband services) and you want to switch these, we'll only price match against one service - the service that is the nearest equivalent to our service or the most expensive. For SIM only mobile, if you had multiple unlimited SIMs with the same provider as part of a bundle and you want to switch these, we'll compare and price match up to four unlimited SIMs. If you had multiple SIMs not part of an unlimited bundle or on different tariffs with the same supplier or multiple SIMs with different suppliers and you want to switch these, we'll only compare and price match against one SIM - the service that is the nearest equivalent to our service or the most expensive.

As we may not always offer the exact service you had before, we'll offer you, and base our comparison on, our nearest equivalent.

Your estimated UW price for all your services will include any UW discounts that you are eligible for, for example 10% off your broadband.

Charges and fees such as add ons, packages, bundles, call features, roaming, international calls, premium calls, early termination fees, admin fees, exit fees, installation fees and postage and packaging, are excluded from the price match and will be charged at our standard rates as set out in our Standard Terms and Conditions, Tariff Guide and Charges Guide regardless of the price charged by your previous suppliers.

A home phone is not available with Full Fibre services.

All prices include VAT.

Projected energy consumption

Your projected energy consumption is an estimate of the energy you are likely to use over the next 12 months. To estimate this, we'll use the annual energy consumption shown on your bill(s) from your previous supplier. As the projection is based on your energy consumption over the last year, if your energy consumption or pattern changes you may pay more with UW than you did or would have with your previous supplier, or your savings may increase further.

Duration

The credit is only available for your first 12 months with us and will be credited to your account. See the Credit section for further details.

We aren't liable for and won't reimburse you for any early termination charges you incur in switching your services to us. You may qualify for our £200 switch offer.

After your first 12 months the credit will no longer be applied to your account and we'll charge you our standard prices for your services as set out in our Standard Terms and Conditions, Fixed Additional Terms and Conditions (as applicable), Tariff Guide and Charges Guide.

When you sign up if you take out any contracts that have a duration of more than 12 months, you will be required to pay the standard charges for the remainder of your contract term or pay any applicable early termination fees or charges as set out in our Standard Terms and Conditions, Fixed Additional Terms and Conditions (as applicable), Tariff Guide and Charges Guide.

We reserve the right to amend or withdraw this offer at any time.

Credit

All credit will be apportioned monthly and credited to your account over your first year with us.

For example, if a credit of £100 is calculated after you have been with us for two months, this credit, plus the £50 credit, will be apportioned over the remaining 10 months. A £15 credit will be added to your account each month for the next 10 months.

The credit will be shown as a credit against your broadband and applied as a discount on your bill.

Billing

You must pay by Direct Debit.

For energy services, you must provide a monthly meter reading. Your Direct Debit will be adjusted in accordance with your consumption.

Upgrade

Fancy an upgrade - no problem.

You can upgrade your broadband speed (from your previous supplier's offering), add our wifi boosting eeros or take out an extra SIM seamlessly during the sign up process.

As the credit is calculated by looking at comparable services, if you choose to upgrade any of your services when you join UW, to calculate your UW annual price we'll use the prices of our nearest equivalent services as compared to your previous suppliers' services. Not the prices of the upgraded services you select.

If you get an upgrade, as the service will be more expensive and this price won't be used as part of the comparison, you may pay more than you did with your previous suppliers.

You can let us know at any time during the Everybody Saves period (12 months from sign up) if you would like to upgrade your services. If we agree to upgrade you onto another tariff you will be charged the standard price for that service minus the same monetary discount you received on your original UW tariffs. If you ask to downgrade onto a cheaper tariff we reserve the right to make a reasonable deduction from your credit. You may need to pay an exit fee and/or charges as set out in our Tariff Guide and Charges Guide and the conditions set out in our Standard Terms and Conditions and Fixed Additional Terms and Conditions (as applicable).

The credit is only available for a maximum of 12 months. If you upgrade, switch, alter your services or move home the 12 month period won't restart.

Cancellation

If you cancel any of your services during your first 12 months, from the date you cancel, the credit will no longer be applied to your bill and you will be charged the standard price, as set out in our Tariff Guide and Charges Guide, for any remaining services on your account. You will also need to repay the full amount of credit that was applied to your account up to the date your cancellation is processed. This will appear as a debit charge on your next or final bill.

If you wish to leave us within your contract term you will have to pay any applicable early termination fees or charges as set out in our Standard Terms and Conditions, Fixed Additional Terms and Conditions (as applicable), Tariff Guide and Charges Guide.

Agreement

These additional terms and conditions relate to our Everybody Saves guarantee and are in addition to Utility Warehouse's Standard Terms and Conditions, Fixed Additional Terms and Conditions, Tariff Guide and Charges Guide (as applicable). If there is any conflict then these terms will prevail.

These additional terms and conditions will form part of your contract with us.

Savings & verification

With our Everybody Saves guarantee we promise we won't be beaten on price, compared to the estimated combined annual price of a customer's previous suppliers. It applies to all competitors based in the UK selling comparable services.

Advertised savings are based on customer yearly savings with our Double Gold bundle (energy, Fibre broadband and SIM only mobile) as compared to: the Ofgem calculated Price Cap level for energy; BT, EE, Plusnet, Shell, SSE, Sky, TalkTalk nearest equivalent tariff for Ultra Fibre broadband; and EE, GiffGaff, ID, O2, 3, Virgin, Vodafone for nearest equivalent Unlimited SIM only mobile. Contact us for more details [Contact UW](#).