

## Your Rights As A Customer – Prepaid

This document summarizes Your Rights as a Customer and is based on customer protection rules adopted by the Public Utility Commission of Texas (PUC). These rules apply to all retail electric providers (REPs) and the provider of last resort (POLR), unless otherwise noted or waived by the customer as allowed under PUC rules. You may view the PUC's rules at <http://www.puc.state.tx.us/agency/rulesnlaws/subrules/electric/Electric.aspx>

**Unauthorized Change of Service Provider or “Slamming”:** A REP must obtain your verifiable authorization before switching your electric service. If you believe your electric service has been switched without your authorization, you should request that the REP provide you with a copy of your authorization and verification. The REP must submit this to you within 5 business days of your request. If you are not satisfied with this response, you may also file a complaint with the PUC at the address provided below. Upon receipt of a complaint filed with the PUC, the REP must respond within 21 days of receipt of the complaint, providing all documentation relied upon by the REP related to the authorization to switch, and corrective actions taken to date, if any.

If a REP is serving your account without proper authorization, the REP must work with other market participants to take all actions necessary to return you to your original REP as quickly as possible. Your original REP has the right to bill you at the price disclosed in your terms of service from either: 1) the date you are returned to your original REP, or 2) any prior date chosen by your original REP for which that REP had the authorization to serve you. The REP that served you without proper authorization shall, within 5 days from the date that your service is returned to your original REP, refund all charges paid for the time period the original REP ultimately bills you. In addition, the REP that served you without your authorization is responsible for paying all charges associated with returning your service to your REP of choice. For periods that the unauthorized REP served you that are not billed to you by your original REP, the REP that served you without your authorization may bill you but at a rate no higher than the rate you would have been charged by your original REP.

**Unauthorized Charges or “Cramming”:** Before any new charges for non-energy-related products or services are included on your electric bill, or prepaid service payment daily Account Update, your REP must inform you of the product or service, all associated charges, how these charges will appear on your electric bill or prepaid service daily Account Update and obtain your consent to accept the product or service. Your REP must provide you with a toll-free telephone number and address that you may use to resolve any billing dispute or to ask questions about your bill or prepaid service Account Updates. If you believe your electric bill or prepaid service Account Updates includes unauthorized charges, you may contact your REP to dispute such charges and may file a complaint with the PUC. Your REP will not seek to terminate your electric service for non-payment of an unauthorized charge or file an unfavorable credit report against you for disputed unpaid charges that are alleged to be unauthorized, unless the dispute is ultimately resolved against you.

If the charges are determined to be unauthorized, your REP will cease charging you for the unauthorized service or product, remove the unauthorized charge from your bill or prepaid account and refund or credit all money you paid for any unauthorized charge within 45 days. If charges are not refunded or credited within 3 billing cycles, interest shall be paid to you at an annual rate established by the PUC on the amount of any unauthorized charge until it is refunded/credited. You may request all billing records under the REP's control related to any unauthorized charges within 15 business days after the date the unauthorized charge is removed from your bill. Your REP will not rebill you for any charges determined to be unauthorized.

**Deferred Payment Plans and Other Payment Arrangements:** If you are on an electric service product other than a prepaid electric service product and cannot pay your bill, please call your REP immediately. Your REP may offer you a short-term payment arrangement that allows you to pay your bill after your due date but before your next bill is due. In addition, you may qualify for a “deferred payment plan.” A deferred payment plan allows a customer to pay an outstanding bill in installments beyond the due date of the next bill. For prepaid service customers, a deferred payment plan is an agreement between the REP and a customer that requires the customer to pay a negative current balance over time. The REP may require an initial payment to initiate the agreement. For a bill that becomes due in January or February, (if in the prior month your TDU notified the PUC of an extreme weather emergency for the residential customer's county for at least 5 consecutive days during the month,) or July, August, or September, your REP must offer you a deferred payment plan or a level or average payment plan if you:

- Are receiving the LITE-UP Texas discount;
- Are designated as a Critical Care Residential Customer or a Chronic Condition Residential Customer; or
- Have expressed an inability to pay, unless
  - (i) you have been disconnected during the preceding 12 months,
  - (ii) you have submitted more than 2 payments during the preceding 12 months that were found to have insufficient funds available, or
  - (iii) you have been the REP's customer for less than 3 months, and do not have sufficient credit or a satisfactory history of payment with a previous REP or utility.

However, a REP is not required to offer a payment plan to a customer if the customer is on an existing deferred, level, or average payment

plan. All REPs must offer customers deferred payment plans at the customer's request when a customer's current balance reflects a negative balance of \$50 or more during an extreme weather emergency if the customer makes the request within one business day after the weather emergency has ended, during a state of disaster declared by the governor if the customer is in an area covered by the declaration and the commission directs that deferred payment plans be offered, and to residential customers who have been under billed in the amount of \$50.00 or more. A deferred payment plan may include a 5% penalty for late payment; however, the POLR may not charge a late fee.

If you establish a deferred payment plan or enroll in a level or average payment plan with a deferred delinquent balance, your REP may put a switch-hold on your account that will be removed after your deferred balance is paid and processed. If you establish a deferred payment plan your REP must confirm the details of the plan in writing. If you do not fulfill the terms of the payment arrangement or deferred payment plan, your REP may either terminate or disconnect your service as discussed further below. You have the right to satisfy the deferred payment plan before the prescribed time. If you are disconnected for not paying while an applicable switch-hold is in place, you will need to remit payment to regain electric services, and you may not obtain services from another provider until you pay the total deferred balance. For additional details on these programs, please see your Terms of Service Agreement or contact your REP for more information.

**Financial and Energy Assistance:** For customers who are on an electric service product other than a prepaid electric service product, REPs must offer bill payment assistance to customers who express an inability to pay or need assistance with bill payment. REPs must also offer level or average payment plans. An electric customer who receives food stamps, Medicaid, TANF or SSI from the Texas Department of Human Services (TDHS) or whose household income is not more than 125% of the federal poverty guidelines may qualify for energy assistance from the Texas Department of Housing and Community Affairs (TDHCA).

**Electric Rate Discounts:** A customer who receives food stamps, Medicaid, TANF or SSI from the Texas Department of Human Services (TDHS) automatically qualifies for a discount on electric service through the LITE-UP Texas program. Customers who do not currently receive these benefits but whose household income is not more than 125% of the federal poverty guidelines may apply for the discount. Contact LITE-UP Texas toll-free at 1-866-4-LITE-UP or 1-866-454-8387 for information on how to obtain the discounted rate.

**Meter Reading and Testing:** Please contact your REP for information regarding how to read your meter. You have the right to request a meter test. Your REP may make this request to your TDU on your behalf. If a test is performed more than once in a four-year period and the meter is determined to be functioning properly, then you may be charged a fee for the additional meter test(s) at the rate approved for your TDU. The TDU or REP will advise you of the test result, including the test date, testing person and, if applicable, the removal date of the meter.

**Disconnection or Interruption of Service:** The PUC has provided that under certain dangerous circumstances (such as unsafe electric line situations) any REP, including the POLR, may authorize your TDU to disconnect your electric service without prior notice to you. Additionally, your REP may be allowed to seek to have your electric service disconnected or interrupted, as applicable, for any of the reasons listed below:

- failure to pay a bill owed to the REP or to make a deferred payment arrangement by the date of disconnection;
- failure to comply with the terms of a deferred payment arrangement or other payment agreement made with the REP;
- using service in a manner that interferes with the service of others or the operation of nonstandard equipment;
- failure to pay a deposit required by the REP;
- failure of a guarantor to pay the amount guaranteed when the REP has a written agreement, signed by the guarantor, which allows for disconnection of the guarantor's service; or
- failure to maintain a positive prepaid credit balance.

Prior to disconnecting your service, your REP must provide you with a written Disconnect Notice. This notice must be mailed to you separately (or hand-delivered) no earlier than the first day after the date your bill is due. The disconnection date must be 10 days from the date the notice is issued and may not fall on a holiday or weekend (or the day preceding) unless the REP's personnel are available to take payments and service can be reconnected. Disconnect Notice requirements do not apply to the interruption of a customer's prepaid service. For a customer receiving prepaid electric service, a REP shall not allow a customer's electric service to be interrupted on a weekend day because the customer's prepaid balance has been exhausted, or during any period in which the prepayment mechanisms are not available or the REP's customer service center is not operating. Your REP may seek to have your electric service disconnected or interrupted, as applicable, by your TDU for any of the reasons listed under the Disconnection or Interruption of Service section of this document. Additionally, your REP may not disconnect or interrupt, as applicable, your electric service

- if the REP receives notification by the disconnection/interruption date that an energy assistance provider will be forwarding sufficient payment on your account;
- for non-payment during an extreme weather emergency, and upon request, the REP must offer you a deferred payment plan for bills due during the emergency, or for a balance accrued on a prepaid electric service account during the emergency; or
- for non-payment if you inform the REP, prior to the disconnection date stated on the notice, that you or another resident on the premises has a critical medical need for electric service. However, to obtain this exemption, you must be a customer on an electric service product other than a prepaid electric service product, and you must enter into a deferred payment plan with your REP and

have the ill person's attending physician contact the REP and submit a written statement attesting to the necessity of electric service to support life. This exemption from disconnection due to illness or disability shall be in effect for 63 days and may be applied for again after the 63 days has expired and the deferred payment plan has been fulfilled

**Restoration of Service:** If you are on an electric service product other than a prepaid electric service product, and your service has been disconnected by your REP for nonpayment, you must, before service is reinstated, pay all amounts due to the REP, and reestablish credit, including payment of any applicable deposit. Upon payment of all amounts due and reestablishment of credit your REP or the POLR will notify your TDU to reconnect your service. If you are a prepaid electric service customer, and your service has been interrupted because your prepaid balance has reached \$0.00, you must, before service is reinstated, pay any accrued balance on your account, and establish a positive prepaid account balance. If your service was disconnected due to a dangerous situation, your service will be reconnected once you demonstrate to your TDU, REP or the POLR that you have corrected the dangerous situation. If your service has been suspended or disconnected involuntarily, please contact your TDU at the above information.

**Complaint Resolution:** Please contact your REP if you have specific comments, questions or complaints. Upon receipt of a complaint, your REP must investigate and notify you of the results within 21 days. If you are dissatisfied with the results of the investigation, you may request a supervisory review, if available. Your REP must advise you of the results of the supervisory review within 10 business days of your request. If you are dissatisfied with the results of the investigation or supervisory review, you may file a complaint with the PUC or the Office of the Attorney General, Consumer Protection Division. Please include your name and account number, as well as an explanation of the facts and the resolution you desire in your complaint. For a complaint involving a disputed bill, your REP may not initiate collection activities or termination or disconnection activities or report the delinquency to a consumer reporting agency with respect to the disputed portion of the bill. However, after appropriate notice, your REP may terminate or disconnect your service for non-payment of any undisputed portion of the bill.

**Reporting Outages:** Your REP is responsible for providing you with the telephone number of your TDU that you may use to report outages or other emergencies. For your reference, this contact information is provided below.

**CenterPoint Energy, Inc:**  
Toll-free Tel: 1-800-332-7143  
Service orders: same  
24 hours a day, 7 days a week

**Texas-New Mexico Power Co.:**  
Toll-free Tel: 1-888-866-7456  
Service orders: same  
24 hours a day, 7 days a week

**Oncor Electric Delivery**  
Toll-free: 1-888-313-4747  
Service orders: 1-888-313-6862  
24 hours a day, 7 days a week

**American Electric Power Co. -Texas Central/Texas North:**  
Toll-free: 1-866-223-8508  
Service orders: 1-877-373-4858  
24 hours a day, 7 days a week

**Do Not Call List:** The PUC maintains a "Do Not Call List" of customers who do not want to receive telemarketing calls for electric service. Call toll-free 1-866-TXNOCAL or 1-866-896-6225, or visit the PUC website at [www.puc.state.tx.us](http://www.puc.state.tx.us) to subscribe to the Do Not Call List.

**Language Availability:** You may request to receive information from your REP in Spanish, or any language in which you were initially solicited. This includes the Terms of Service Agreement, Electricity Facts Label, bills and bill notices, information on new electric services, discount programs, promotions, and access to customer assistance. You will receive this Your Rights as a Customer document and termination and disconnection notices in English and Spanish or English and your designated language if you have designated a language other than Spanish and were originally solicited in that language.

**Privacy Rights:** Except as described below, REPs may not release your proprietary customer information to any other person without your consent. This includes your name, address, account number, type or classification of service, historical electricity usage, expected patterns of use, types of facilities used in providing service, individual contract terms and conditions, price, current charges or billing records. This prohibition does not apply to the release of your information under certain circumstances as required by law, including release to the PUC, an agent of your REP, consumer reporting agencies, law enforcement agencies or your TDU. A REP may also share this information with a third party for the purpose of marketing such party's products or services to you after you are provided an opportunity to opt-out of the release of your information. In addition, this prohibition does not apply to the release of prior historical usage upon request and authorization of a current customer or applicant of a premise. Industrial and commercial customers may contact their REP or TDU and designate that their prior historical usage is competitively sensitive in order to prevent the release of this information.

**Special Services:** Your REP may offer special services for hearing impaired customers and programs for customers with physical disabilities. If you have a physical disability or require special assistance regarding your electric account, please contact your REP to inquire about the process to become qualified for any of these special services.

**Critical Care Residential Customer or Chronic Condition Residential Customer:** You have the right to apply for designation as a “Critical Care Residential Customer” or “Chronic Condition Residential Customer.” A Critical Care Residential Customer is a residential customer who has a person permanently residing in his or her home who has been diagnosed by a physician as being dependent upon an electric-powered medical device to sustain life. A Chronic Condition Residential Customer is a residential customer who has a person permanently residing in his or her home who has been diagnosed by a physician as having a serious medical condition that requires an electric-powered medical device or electric heating or cooling to prevent the impairment of a major life function through a significant deterioration or exacerbation of the person’s medical condition.

Upon your request, your REP will provide to you a PUC-approved application form, which you and the applicable person’s physician must complete. The person’s physician must sign and electronically return the application form to your TDU by facsimile or other electronic means. The TDU will evaluate the form for completeness. Incomplete forms will be returned to you by the TDU for completion. The TDU may verify the physician’s identity and signature and may deny an application for designation, if it determines that the identity or signature of the physician is not authentic. The TDU will notify you and your REP of the final status of the application process, including whether you have been designated for Critical Care Residential Customer or Chronic Condition Residential Customer status. The TDU will also notify you of the date a designation, if any, will expire, and whether you will receive a renewal notice. If the TDU does not approve the application, you may file a complaint with the PUC. If approved, the designation of Critical Care Residential Customer is valid for two years; and the designation of Chronic Condition Residential Customer is valid for 90 days to one year. Your TDU will send you a renewal form, if applicable, prior to the expiration of your designation.

Designation as a Critical Care Residential Customer or Chronic Condition Residential Customer does not relieve the customer of the obligation to pay the REP or the TDU for services rendered. However, a Critical Care Residential Customer or Chronic Condition Residential Customer who needs payment assistance is encouraged to contact their REP.

For prepaid service customers, your REP will not be able to provide (or continue to provide) prepaid electric service to you if you indicate that your TDU has designated you as a Critical Care Residential Customer or Chronic Condition Residential Customer. If you provide information to your REP, or if your REP receives information from the TDU, that your TDU has designated you as a Critical Care Residential Customer or Chronic Condition Residential Customer, your REP will work with you to transition you to another product or REP in a manner that avoids a service disruption; all eligibility requirements apply.

**Direct Energy, L.P. (PUC Certificate No. 10040)**

P.O. Box 180, Tulsa, OK 74101-0180  
E-mail: [powertogoHELP2@directenergy.com](mailto:powertogoHELP2@directenergy.com)  
Website: [www.directenergy.com](http://www.directenergy.com)  
Mon. – Sat. 7:30 am – 8:00 pm CST  
Toll-free for residential customers: 1-877-866-6601  
Toll-free fax: 1-800-346-2233

**CPL Retail Energy, L.P. (PUC Certificate No. 10023)**

P.O. Box 180, Tulsa, OK 74101-0180  
E-mail: [powertogoHELP2@directenergy.com](mailto:powertogoHELP2@directenergy.com)  
Website: [www.cplretailenergy.com](http://www.cplretailenergy.com)  
Mon. – Sat. 7:30 am – 8:00 pm CST  
Toll-free: 1-877-214-1178  
Toll-free fax: 1-800-666-8867

**First Choice Power, LLC (PUC Certificate No. 10008)**

P.O. Box 180, Tulsa, OK 74101-0180  
E-mail: [powertogoHELP2@directenergy.com](mailto:powertogoHELP2@directenergy.com)  
Website: [www.firstchoicepower.com/power-to-go](http://www.firstchoicepower.com/power-to-go)  
Mon. – Sat. 7:30 am – 8:00 pm CST  
Toll-free: 1-855-676-7239  
Toll-free fax: 1-800-666-8867

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