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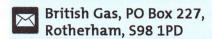
Mr P LISEWSKI SECOND FLOOR FLAT D 40 GLEDSTANES ROAD LONDON W14 9HU

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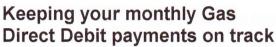






Your Customer Reference Number **8500 1044 7713**

Letter reference: PAY/PSC/REAS/DDIN/INC/ANN Date: 22 May 2015



Dear Mr Lisewski



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Monthly Direct Debit is one of the most convenient ways to pay for your gas because we take care of everything for you. It also means you can spread the cost of the energy you use across the year into equal payments and avoid the shock of large winter bills.

To give you the additional peace of mind of knowing that you are not over or underpaying we look at your gas account, at least once a year, to make sure your payments match the cost of the gas you've been consuming. This lets us know if you are due a refund and your payments need to decrease, or helps us spread any increase in your payments over the next year. When we look to see if your payments need to go up or down we take into account:

- Meter readings.
- The amount of energy you've been using.
- Current energy prices.

You'll find more information on how we make our calculations on the back of this letter - along with tips on how you can control your payments.

We've worked out your new Direct Debit payment for you.

We've just completed your annual review and your current payments don't cover the cost of the gas you've been using. So your monthly Direct Debit amount will need to increase.

Your current monthly payment is: £26.00. Your new monthly payment will be: £37.00.

The date of the first new payment will be: 8 June 2015.

We'll take care of everything - but you can always call us if you want to talk about different ways to pay.

To help make life easier we'll take care of everything for you. We'll contact your bank or building society to arrange the new payments so you won't need to do a thing. However, if you would prefer to pay a lump sum so your payments stay as they are, or to look at other ways you could pay for your gas, please call us for free on 0800 048 0202*.

Spreading your gas payments over the year is just one of the ways we're here to help you with your home. You can find more ways we can help you at britishgas.co.uk.

Don't lose the benefits of paying by Direct Debit

If you do not keep up with your Direct Debit payments new terms will apply. For full details of these please see the back of this letter**.

Yours sincerely,

Lisa Moran

Head of Billing and Payments

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PS: Don't forget, if you have signed up to a price protection product, the cost of your gas has not gone up but the amount of gas you used has.

*Calls are free from a BT Calling Plan. Mobile and other providers' charges may vary. Lines are open Monday to Friday 8am-8pm and Saturdays 9am-6pm. If you are hard of hearing or speech impaired and use a textphone, please call 18001 0800 072 8626.

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**Customers paying by Direct Debit are charged a lower unit rate than customers paying by Cash or Cheque. If you do not honour your direct debit payments, we can require you to pay by the higher Cash or Cheque unit rate - meaning you will lose your discount and your prices will increase. The difference between Direct Debit rates, and rates for customers paying by Cash or Cheque, can be found in your contract pack or online at www.britishgas.co.uk/alltariffs. We will give you seven working days notice before changing your payment method.

Customers who are on 'Price Promise April 2014' or 'Price Protection March 2015' paying by Direct Debit will receive a discount off their Tier 2 consumption charges of 0.196 p/kWh, up to a maximum of £65 per year. Electricity customers paying by Direct Debit will receive a discount off their Tier 2 consumption charges (and night rates where applicable) of 1.873 p/kWh up to a maximum of £40 per year. In both cases, the discount will be applied continuously to your bill throughout the year.

Understanding your Direct Debit.

We work hard to ensure your gas Direct Debit payments are accurate and reflect the energy you are using.

Although your monthly energy usage may vary from season to season, it should even-out over the course of the year without you building up either a large debit or credit balance. Where your payments have not been matching the cost of what you have been using here's how we recalculate what you should pay to get you back on track.

Example: You have used more energy than estimated, and spread over 11 months.

Estimated energy consumption for next plan year £550
Underpayment from last year £55

New monthly gas payment £55 (550 + £55) ÷ 11

Installment breakdown Estimated consumption £50
Previous underpayment £5

In this example the review plan has been recalculated over 11 months. However, depending on when your meter is read or estimated and when you pay each month your plan could be based on 10, 11 or 12 instalments. If you are in credit and your estimated consumption is lower for the plan year, your calculation will reflect this and your monthly payment will come down.

What happens if you build up a credit balance.

If you have built up a credit of more than £5 at the end of your plan year, and we have received a meter reading within the last 4 months, then this will be refunded to you. However we may use this credit, in part or full, to clear any debt on any other accounts you may have before we make you a refund. We will write to you separately to let you know if we decide to do this.

If you finish your plan year with a credit balance of less than £5 we'll automatically apply your credit towards your future energy bills, which will help reduce your monthly instalments going forward. However, if you'd prefer to have a full repayment, just call us with an up-to-date meter read and we'll refund the money to you.

Remember, it's usual to build up a credit balance on your account, particularly during the summer months when you use less energy. This will balance the higher amounts of energy you are likely to use in the winter

Helping you control your payments.

The easiest way of keeping your gas Direct Debit payments as accurate as possible is by giving us regular meter readings. That way we can track the actual energy you are using and not have to base your payments on estimated readings. Just visit britishgas.co.uk to find out more and to manage your account online.