

## Claims Management at Stadtwerke Schwäbisch Hall GmbH

We are a team of four. We look after the crediting of incoming payments, debits and transfers, payment reminders, set up of instalment payment arrangements, and management of chip card meters. As a basic rule, bills and advance instalments must be paid when due. However, we are also aware that financial distress can arise due to difficult external circumstances. If this is the case, please get in touch with us in good time. Together we can work out a solution for payment in instalments or for the use of a chip card meter, to help you avoid having your supply disconnected.

Please note that when payment is in arrears, we must send out warning letters. These warning letters will always incur added charges. If after the first payment reminder sent without additional charge you do not settle the advance billing payments or outstanding bill, we will send out a warning letter including an added charge and after that a notice of disconnection. Further charges (disconnection and reconnection charges) will be added if the supply is actually shut down or if an employee must be dispatched to carry out the disconnection.

For these reasons, it would be prudent to get in touch with us well ahead in time and work out a suitable arrangement with us. In this way, you can easily avoid paying the charges incurred in the disconnection process.

### A warning letter or disconnection notice arrives in your letter box. What steps must be taken now?

- ▶ Please pay in cash the amount outstanding at our head office at An der Limpurgbrücke 1 by the due date. Our customer centre is open from Monday to Friday, 8.00 a.m. to 5 p.m.
- ▶ Send us the cash deposit slip or the bank transfer slip with the stamp of your bank by fax to 0791-401-121 or by email to [vebu@stadtwerke-hall.de](mailto:vebu@stadtwerke-hall.de)
- ▶ Call us in good time or pay us a visit in person at Stadtwerken so that we can work out a solution together. You can contact our team from Monday to Friday, 8 a.m. to 5 p.m. by phone at: 0791-401-453
- ▶ If you receive basic unemployment benefits (Arbeitslosengeld II), your Jobcenter will provide further support. Get in touch with the responsible contact person for your case. At the Jobcentre, you can also arrange for direct payment of your monthly advance billing payments for electricity. When you have done so, please bring us a copy of the agreement.

### I have been disconnected – what do I have to do for the meter to be reconnected?

- ▶ Please visit us immediately bringing the amount payable (including the disconnection charge and reconnection charge). Reconnection will be made only after the total amount is paid.
- ▶ If you cannot pay the amount due, we will gladly provide you information about the advantages of a chip card meter that will enable you to pay off the old debt interest-free over an appropriately long period in very small instalments.

### What is a chip card meter?

The chip card meter is a very affordable and predictable solution in cases of financial distress and offers an alternative to having your electricity cut off. The purpose of a chip card meter is to avoid taking on new debt and to pay down outstanding claims in small instalments without interest. The meter will be installed in place of your old electricity meter by our technician. After the installation, there will be a detailed introduction, which will show you how to use the system in very easy steps.

Our team at the accounts department will calculate for you the amount of the daily standing charge (instalment amount + current advance billing payment) and program that amount on a chip card that will be handed to you when the meter is installed. The chip card can be topped up at the Stadtwerke Schwäbisch Hall customer centre in return for payment in cash.

**Please refer to our opening times.** Next, insert the topped up chip card in our meter, and the amount will be transferred into the device. The meter will then switch on the power. When the credit from your card is used up, the meter will automatically shut off. If you top up the card at the customer centre before the power is switched off, your electricity supply will remain active.

Please note that the meter will continue to collect the daily standing charge, consisting of the instalment payment plus current advance billing payment. That means that it will keep collecting a balance in minus and you must first top up enough for this minus amount before your electricity can be turned back on. For further information, please refer to the Operating Instructions or ask one of our staff. In January each year, we will issue the annual bill. Please visit us after you receive this bill so we can adjust the daily charge for electricity use, which consists of the instalment for paying down old debt and an amount for ongoing use.

## What will this cost me?

As a basic rule, the installation of a chip card meter is free of charge. If a disconnection order was carried out after notice was given of disconnection and our field staff was dispatched for this task, we will charge €70.00 for the disconnection. Instead of disconnecting the meter, a chip card meter can be installed as an alternative. The charges for electricity use will be the same as for your usual meter and will be regulated by the contract you signed. The only increase for using a chip card meter will be €35.70 (gross) per annum, added to the basic charge.

## Will I have to keep the meter permanently?

If you regularly top up your chip card and pay on time for your current charges, we will be able to lift the restrictions on the meter after the old debts have been paid off. The meter will then operate like a normal electricity meter, and the basic charge will then be similar to that for a normal meter. The advance billing payments for electricity will no longer be paid by topping up the card, but by direct debit from your bank account.

## Will I also be able to use the meter after moving to my new home?

We will be pleased to offer the use of the meter at your new location. For this, installation is free of charge. If you need this service, please contact us well in advance so that we will be able to set up the arrangements.

## The annual bill/final bill cannot be paid off in full. Is there a possibility to pay off the amount in instalments?

We will gladly offer you an instalment plan. Please come in person to the customer centre at Stadtwerken Schwäbisch Hall after you receive your annual bill or final bill. We will then arrange a monthly instalment plan with you in writing. The instalment plan will have a maximum term of 11 months or until the next annual billing date, whichever comes first. If you move before the end of the plan, the instalment plan will be terminated and the outstanding amount will fall due. For the instalment plan, we will charge a **€10.00 processing fee**. Please bring this amount with you in cash together with your personal identity card when your instalment plan is finalised. We will not charge interest for the duration of the instalment plan. Please note that no arrangement for payment in instalments can be agreed if the processing fee is not paid first. **We do not offer any instalment plan for advance billing payments during the course of the year**

### Contact:

Stadtwerke Schwäbisch Hall  
GmbH Accounts Department  
An der Limpurgbrücke 1,  
74523 Schwäbisch Hall

**Opening hours:** Monday to Friday: 8.00 a.m. to 5 p.m.



**stadtwerke**  
Schwäbisch Hall GmbH