



Customer Charter

Introduction:

Axpo UK Limited is committed to consistently providing top quality customer service to all our customers while adhering to all relevant regulatory requirements. Axpo will ensure that we will treat our customers in a fair, honest and professional manner. The Codes of Practice outlined below set out how Axpo will achieve these requirements:

- Code of Practice on Marketing and Advertising
- Code of Practice on Sign Up
- Code of Practice on Customer Billing
- Code of Practice on Disconnection
- Code of Practice on Complaints Handling

These Codes of Practice can be accessed at <https://www.axpo.com/gb/en/business/energy-supply.html>. If you wish to access a hard copy of these, please contact your account manager or email: ukoperations@axpo.com.

Code of Practice on Marketing and Advertising

- Axpo ensures that all Marketing and Advertising will protect customers against unwanted, unfair or misleading marketing and advertising methods.
- Axpo have adopted a fair and transparent approach to the marketing and advertising of their products and services. Axpo take all reasonable steps to ensure its marketing material is easy to understand, accurate, specifies clearly the product being marketed and the period it covers.
- Axpo's employees or representatives / agents will not misrepresent their firm or portray rival suppliers in a negative or inaccurate way.
- Axpo ensures that their employees or representatives / agents do not exploit a person's inexperience or vulnerability or apply undue pressure when marketing to a customer.
- Axpo ensures that the information provided to customers either in writing or verbally through marketing and advertising campaigns is:
 - complete, accurate, transparent and not misleading in terms of information that is provided or omitted
 - specifies clearly the offer / product being marketed
 - communicated in plain and accessible language
 - relates to the products or services which are appropriate to the customer to whom it is directed
 - fair in both term of its content and format of presentation
- Axpo will make customers aware of any change in conditions which may occur once the period of the promotion / offer has expired or any additional terms, conditions or charges which may be associated with the promotion in advance of the customer signing up for it. Where changes in conditions are not known at the time of sign up, the customer must be



informed in writing (by email or post) of these changes in advance of their coming into effect and no less than 30 and no more than 60 days before the end of the promotional contract.

Comparisons:

- Where Axpo is aware that they are comparing their tariff to a tariff that is due to change within the next three months, the customer will be notified of this fact.
- Where Axpo compares its tariffs to competitors' tariffs, the following rules must be adhered to:
 - the comparison must be conducted on a like for like basis;
 - Information must be dated to show when all tariffs presented were in place;
 - Customers must be made aware that the competitor's tariffs are subject to change.
- If Axpo is offering discounts or claiming savings based on their own standard unit tariff or a competitor's tariff, it must ensure that the savings amount advertised is achievable/realisable by the customers/group of customers at whom the advertisement is directed.
- Where Axpo's fixed rate tariff contains components which are or may be subject to change, this must be highlighted clearly in any sales literature and customers must be made aware that these components are subject to change and may impact the final tariff.
- When presenting information on product tariffs, Axpo will ensure:
 - All energy related charges (variable and fixed charges) will be presented alongside any discounts on unit rates in the same text and font size.
 - Discounts will be set out clearly and transparently.
 - If offering a dual fuel bundle, the gas and electricity tariffs will be shown separately with details provided on the additional components of the tariff.
 - If Axpo offers a Time-of-Use tariff, the unit rates and associated time bands will be clear.
 - If Axpo offers a 'green tariff' Axpo will set out the credentials of the tariff (for example, explain how the tariff is green and differs from its other tariffs).

Code of Practice on Customer Sign Up

Customer Contact – Telephone

- In any telephone call made by or on behalf of Axpo to a customer for the purposes of marketing, the caller must, as soon as practicable, clearly identify:
 - his or her name along with outlining they are calling from Axpo; and
 - contact number (if requested by the customer); and
 - the purpose of the call.

If told by a customer, at any time during a telephone conversation between the customer and Axpo that the customer does not wish to continue, the Axpo employee will end the phone call.

Customer Contact – In Person

- If Axpo engages in marketing at a customer's premises (without a prearranged appointment) or by personal contact, Axpo must:
 - Produce an identity card that shows his or her full name and photograph and the name, business address and contact number for Axpo; and



- advise the customer of the purpose of the visit/ contact and enquire if the customer wishes to progress further;
- At a customer's premises, if the customer does not wish to proceed, then the Axpo representative must leave the premises immediately and advise the customer of how to be removed from the contact list;
- At any other place, if the customer does not wish to proceed then the Axpo representative will stop their sales pitch

Customer Contact – By e-mail or SMS

- Axpo may send electronic mail or SMS for direct marketing purposes in line with data protection legislation. Where Axpo engages in marketing via e-mail to customers, Axpo must provide the following information to customers:
 - Axpo's name and address; and
 - Axpo's e-mail address or other means of electronic contact; or
 - Axpo's contact number; and
 - an easy method of unsubscribing/ removing
- Were Axpo to engage in marketing via SMS to customers, Axpo will provide the following information to customers:
 - Axpo's name; and
 - an easy method of unsubscribing/removing their mobile phone number from future messages at no cost to the customer in line with ComReg regulations.

Conduct when customers do not wish to be contacted

- Where a customer has indicated to Axpo orally, in writing, by SMS or by email, that the customer does not wish to be contacted again for marketing purposes, Axpo will log the request and remove that customer from their marketing database in line with data protection or any other legislation.
- Axpo will provide written confirmation that customer details have been removed from the marketing database, if requested by the customer.

Customer Sign Up

At customer signup/account opening Axpo must:

- Ensure that the customer understands which supplier they are opening an account with;
- Confirm that the person opening the account has the authority to open an account at the premises in question;
- Go through products available and explain the charges associated with them;
- Explain any discount associated with the chosen product and how this will be applied;
- Explain how the customer will be billed including billing frequency;
- Explain how the customer can make payment against the bill;
- Explain how long the contract applies for;
- Confirm that the customer understands that they are switching to a specified product with a specified payment method. Explain any difference in charges due to a particular payment method;
- Explain any deposit or charge associated with the product being chosen;
- Ensure that details of how a customer's account information may be used with respect to debt flagging is clearly set out within the sign-up process. Explain how a debt flag may be raised against the customer's account;

- Provide the customer with a copy of the terms and conditions of supply, contract and the rates that apply to the product they are signing up to or highlight the key terms and conditions and forward a copy to the customer within an appropriate timeframe;
- Explain any penalty that may apply if the customer does not meet the terms of the contract;
- Explain how the customer's existing account will be closed and the new account will be opened;
- Provide the customer with the duration of the contract (i.e. specified term, "evergreen" etc.), the conditions for renewal and termination of services and of the contract and whether terminating the contract without charge is permitted;
- Explain to the customer that standing charges will still apply, even during periods of no consumption;
- Provide the customer with an expected commencement date and an expected end date for their new supply contract.

Terms and Conditions of Supply

Axpo shall set out terms and conditions in a fair, transparent way, in plain and unambiguous language. The standard terms and conditions must include the following information:

- Reference to where Axpo sets out the services provided, the service quality levels and any compensation and/ or refund arrangements which apply if contracted service quality levels are not met and also how to access these;
- The method of initiating procedures for settlement of complaints including reference to the Axpo's complaints handling Code of Practice;
- The means by which up-to-date information on all applicable tariffs, and charges may be obtained;
- Axpo must provide no less than two weeks' notice to customers where they intend to change the tariff (unit charge) or modify contractual conditions unless the customer has signed up for a more flexible arrangement. The customer shall be informed about their right to terminate the contract when the notice is given.

Code of Practice on Customer Billing

General

- The requirements set out in the Code of Practice on Billing apply to both energy bills and energy statements unless otherwise stated.
- Axpo will ensure that energy bills and statements will reflect relevant CRU decision papers which require that specific information be transmitted to customers via the energy bill or the energy statement within the timeframe required therein.
- Axpo will ensure that all bills relating to energy consumption are accurately calculated based on actual readings provided by the Electricity Network Operator/Gas Network Operator.
- Axpo will ensure that that customers receive prompt and regular scheduled bills for their electricity/gas usage, currently monthly, as per the terms and conditions of their current regulatory and legislative obligations.
- Axpo will issue scheduled bills to customers in line with their terms and conditions of their contract and relevant legislation.



- Where Axpo becomes aware of an unexpected delay in billing a customer that exceeds one full billing period, Axpo will take reasonable steps to contact the customer to notify the customer of the late billing.
- Axpo will ensure that customers receive their energy bills and billing information free of charge and that final customers also have access to their consumption data in an appropriate way and free of charge.
- Axpo will encourage their customers to provide the Electricity Network Operator/Gas Network Operator with access to meters and provide customer own reads if necessary, in particular where a history of actual reads does not exist at a premises. This will be done through messages on the bill, bill inserts and where appropriate through direct mailing to customers, email or SMS.
- Axpo will provide assistance and support to industry initiatives to improve the quality of meter reading by advising customers (through messages on the bill or inserts) of the importance of providing Electricity Network Operator/Gas Network Operator with access to meters and customer own reads. Where a supplier obtains customer meter readings these must be forwarded to the appropriate Network Operator in line with industry process, within one week, to assist in keeping estimates up to date.

Billing Options

- Where Axpo offers electronic billing to customers, a customer must opt into this type of billing format unless specified at sign up in the Axpo's terms and conditions of supply.

Payment Options

- Where a customer is paying by direct debit then the customer must be notified 14 days in advance if there is any change in the amount to be debited unless they have agreed otherwise (e.g. fixed payment date or amount) or in line with the Irish Payment Services Organisation (IPSO) standard for notification of direct debits.

Tariffs & Prices

- If the contract provides for future changes in tariffs or discounts this must be clearly indicated on the bill, together with the date on which the change takes place and the method of application must be explained on the bill or in an accompanying insert (this may be an electronic notice where a customer has chosen this method of billing).
- If Axpo were to use a method of prorating bills at a tariff change, this will be indicated on the bill and the methodology explained on the bill or in an accompanying insert (this may be an electronic notice where a customer has chosen this method of billing).
- Gas Customers Only: Where revised SPC and AQ's have been issued for a customer that will have a material effect on the customer's tariff category or charges, Axpo will notify the customer of the revised allocations within the timeframe to allow the customer to appeal the revised figure with GNI.
- Axpo do not offer standard energy tariffs, contracts are structured on a customer by customer basis. Were this to change, Axpo will publish a high level statement regarding the methodology used to determine energy tariffs for non-household customers on their website. The statement should document the considerations of Axpo when setting energy tariffs for different categories of non-household customers and should be accompanied by the CRU's Information Note 'Pass Through Costs for Business Electricity Customers' published annually.

Deposit

- Axpo have a fair, transparent and reasonable policy to determine the amount requested from customers as deposit and refund of deposit.
- If there is a deposit required from a customer, Axpo will communicate directly with the customer outlining the reasons and methodology of the deposit requirement.

Information on the Energy Bill and Energy Statements

- Information is required to be presented on bills and energy statements under the same names as presented in the terms and conditions of supply and other relevant documents.
- The following information must be placed on the front page of the energy bill and energy statement in a manner that allows the customer to find it easily:
 - Customer name and address (billing address and supply address where different);
 - Customer account number;
 - Electricity Network Operator/Gas Network Operator's emergency/fault reporting contact number;
 - Meter/Gas Point Registration Number (MPRN/GPRN);
 - DUoS Category Code (Electricity customers);
 - Metering Configuration Code (Electricity customers);
 - Profile Code (Electricity customers);
 - Meter Number (NDM Gas Customers);
 - AC Band (Gas Customers);
 - SPRN (DM&LDM Gas customers);
- The following information is also required on the energy bill and energy statement, however not necessarily required on the front page:
 - Period to which the energy bill / energy statement relates to and the date of issue;
 - Customer's tariff category / name;
 - The date upon which payment is due (where applicable);
 - Comparison of the current energy consumption with consumption for the same period in the previous year, preferably in graphic form, in line with minimum requirements set out by the CRU;
 - Comparison of the current energy consumption with an average normalised or benchmarked customer in the same user category and/or the consumption levels used to calculate the Estimated Annual Bill;
 - Meter readings, upon which the bill is based, including an indication whether the readings are (a) an actual reading, (e) an estimate (by supplier or MRSO/GPRO), or (c) a reading submitted by a customer. The meaning of a, c or e must be explained on the bill where applicable, where a customer's meter automatically sends readings and all bills are based on actual meter readings, this information is not necessary;
 - Clear calculations of the amount due for electricity/gas supplied, (giving units, multipliers, rates etc. where appropriate), including any rebates or penalties, (where applied directly to the bill), standing charge and any other amounts being invoiced being clearly separated (e.g. servicing);
 - A clear breakdown of any transportation/network charges where these are being applied to the customer as separate charges;
 - A breakdown of any additional pass through charges which Axpo may have incurred on behalf of the customer. (Where these items are passed through as separate charges);

- A breakdown of any penalty or contractual charges which are applied to a customer's account in addition to supply, transportation, distribution, transmission and pass through charges;
 - Any Levy amount applied to the customer's bill;
 - VAT as a separate line item;
 - Total amount due for the supply of electricity/gas in that period;
 - A brief description of Axpo's complaints handling procedure and related contact details with a reference to the customer's right to refer an unresolved dispute to the CRU for resolution with the CRU's contact information;
 - Details of payment options;
 - Axpo's name and contact details (Post/Phone//e-mail/web-site/social media) to be displayed prominently and clearly as the primary contact on the bill;
 - Credit control contact details and hours of operation where different to the general contact details;
 - Explanation of Public Service Obligation Levy (electricity only), carbon Tax (Gas Only) and any other standard notice requirements (e.g. Vat Registration Number);
 - Electricity or Gas Network Operator's contact number, where Axpo does not propose to act on a customer's behalf for network related issues;
 - Information regarding Fuel Mix as required by the CRU (Electricity Customers);
 - Information on the availability and benefits of switching;
 - The end date of the contract, if applicable to be displayed prominently and clearly on the bill.
 - All other information required by the CRU in decision papers to be communicated to customers via energy bills.
- Dual Fuel Billing – Axpo do not offer Dual Fuel Billing.

Smart Billing

Axpo are not active in market sectors where smart meters are prevalent, were this to change Axpo commit to the following:

- Axpo will deliver an Energy Statement / billing information to the customer through existing processes free of any transactional charge, as part of the smart billing document or a separate document, offering the consumer choice of paper or electronic format.
- Axpo will provide information relating to any time of use tariffs in place for electricity and gas for that customer, including a clear overview of the applicable tariffs for the current billing period and any other relevant charges or rebates, as well as information needed to identify the relevant tariff periods and customer energy consumption and cost during those tariff periods.
- Axpo will ensure that the consumption information provided to the customer for the current billing period should be made available for comparison on the Smart Bill on an aggregate basis for the same billing period in the previous year, where there is sufficient historical billing information to provide such a comparison.
- Axpo will include contact and reference details relating to where the following additional information can be found, should be provided in an appropriate form to the customer in their Smart Bill;
 - Independent Consumer advice centres;
 - Energy agencies or similar institutions;
 - Advice on energy efficiency measures;

- Technical specifications for energy using appliances.
- Axpo will provide hints and tips on how to reduce or shift energy consumption and ultimately cost to the customers in the Smart Bill.
- Where smart meters are installed, suppliers must make complementary energy consumption information available to the customer on request, at intervals where billing information has been produced for the previous three years or from the start of the supply contract if this is shorter.

Closing Account & Issuing Final Bill

- The Code of Practice on Billing should set out clearly the supplier's requirements for closing accounts. This should include the steps the customer must take in order to close their account and any liability they may have in the event that they do not close their account correctly.
- Axpo may not keep a customer's account open because the customer has been unable to provide the details of a new account holder.
- Axpo may request a closing meter read from a customer in order to close their account.
- Axpo may not keep a customer's account open and bill the customer indefinitely for continued consumption where the customer has made contact to close their account but has been unable to provide a meter reading.
- Axpo may not keep a customer's account open, except for the purpose of collecting an outstanding balance, where a new supplier, occupant or account holder has been registered at the MPRN/GPRN.
- Where a customer has switched supplier or closed their account the final closing bill will be issued not later than six weeks from the effective date of the change of supplier or account close taking place. Where a replacement meter reading is issued to Axpo after the final bill has been issued, this will be dealt with as an exception to this requirement.
- Axpo will notify customers who are owed a refund after the closing of their account of this fact and the actions customers need to take to be refunded.
- There must be no penalties for small enterprises who switch when their contract expires.

Code of Practice on Disconnections

Disconnection Procedure:

Disconnections can occur for the following reasons:

- Failure to pay a bill relating to the supply of electricity/gas: Axpo hope to never disconnect for this reason and commit to fully engaging with a customer who has difficulty paying bills so as to avoid disconnection.
- Upon request of the account holder. Axpo will clarify that the person making the request is the account holder, or has the permission of the account holder to disconnect the power supply;
- No registered occupant at the property;
- In line with terms and conditions of supply which may require disconnection;
- Where Axpo has entered a payment plan with the customer and the customer has failed to honour the plan;



- Although unlikely, Axpo will inform any customers that their gas/electricity supply may be disconnected by the Gas Network Operator/Electricity Network Operator for safety and/or operational reasons where appropriate. This Code does not apply in these circumstances.

Axpo must specify where disconnection of a customer's supply will not be initiated by Axpo and must include as a minimum the following circumstances:

- Where a customer has entered into a payment plan with the supplier and is honouring that arrangement;
- Where a customer is pursuing a genuine complaint using the complaint handling procedures specified by Axpo and the complaint is related to the reason for disconnection. Axpo may not initiate a disconnection in relation to the disputed amount until the complaint process is exhausted;
- Where a customer is disputing a bill this clause only applies to the disputed bill and not any previous or subsequent bills which must be paid as normal;
- For failure to pay a bill which is not related to the supply of electricity/gas (e.g. failure to comply with the terms of a hire purchase agreement related to the purchase of an electricity appliance / gas boiler or any service given outside the supply of electricity /gas);
- For failure to pay a bill based on a regular estimate unless it is fair and reasonable in the circumstances (e.g. access to read a meter is refused).

Process for disconnection due to non-payment of account:

- Axpo will put a full escalation process in place which will be followed in advance of any request to disconnect a customer due to non-payment of their account. Axpo will notify the customer to inform them they are in arrears. Axpo will contact the customer via phone, email and written letter.
- Where appropriate, if the customer wishes to nominate a third party to represent them, this must be facilitated
- Axpo will only be active in the LEU (electricity) and LDM and DM (gas) sectors of the market. The disconnection notification process will be outlined directly with the individually contracted counterparty.

Format of Notice of Disconnection:

Any notice sent to a customer regarding disconnection for non-payment of their account must be sent in writing by letter or electronically, where the customer has chosen this method of communication.

Where Axpo has exhausted its escalation process and intends to initiate a disconnection:

- No disconnection calls will be made on a Saturday, Sunday, eve of a Public Holiday or a Public Holiday;
- For the avoidance of doubt, disconnections for safety reasons to prevent injury to persons or damage to property may be made at any time and are not within the scope of this Disconnection Code of Practice;
- Axpo will provide at least 5 working days' notice in writing of its intention to request the Electricity Network Operator/Gas Network Operator to disconnect supply. The notice must specify the reason for disconnection;
- Where Axpo is aware that a non-household customer has gone into liquidation or receivership, the notice period is reduced to 2 working days or whatever the contractual

arrangements exist between the Axpo and the customer. This requirement does not apply to LEU or LDM electricity and natural gas customers who have negotiated contracts individually. Axpo may provide for an alternative notification process for these customers in the terms and conditions of their supply contracts;

- The notice must specify the actual cost of disconnection and reconnection or direct customers to where they can find this information. Where a set cost does not apply, the notice must specify that a cost will apply and customers must be directed to where they can find information on the actual cost in advance of disconnection taking place;
- If Axpo were to add an administrative or other cost to the regulated cost for this action, this must be shown separately on the notice;
- The notice must highlight any charge which may apply to the customer if the disconnection is cancelled or no access is possible at the premises;
- The notice must highlight that the payment of arrears cannot be made to the persons carrying out the disconnection;
- The notice must make it clear that arrears must still be recouped and that standing charges and network charges may still apply if the disconnection goes ahead;
- The notice must specify the contact details of the supplier's debt handling/ credit control/or appropriate division so that the customer may make contact. The supplier must facilitate customers who wish to pay immediately any bill arrears after the receipt of the notice.

Reconnection:

- Where a disconnected customer has reached a settlement with Axpo (through payment plan or payment in full), the customer shall be entitled to be reconnected under the terms and conditions of the contract of supply offered by Axpo including, where appropriate, the provision of a security bond/deposit or other such measure that is reasonably required to ensure that disconnection for non-payment will not occur in the future.

Records:

- Axpo will keep and maintain adequate records of all the steps taken, and all considerations made in relation to the disconnection of a customer's account.

Disconnection of a premises with no registered account holder:

- Where Axpo is supplying a property and the existing account holder has closed their account, Axpo must issue a written notice by letter, to the new occupant of the property in advance of a request to disconnect the property due to no new account holder being registered.
- Where the meter type does not require automatic disconnection on change of tenancy, the notice should be issued at least 5 working days in advance of the request to disconnect the premise. The notice should set out clearly that a cost will apply for disconnection of the premises and should refer the customer to where they can access more information about the costs that will apply.



Complaint Handling Procedure

Axpo take great pride in the high level of customer service that is provided to our customers. As such Axpo will treat any customer complaint with the utmost seriousness and will aim to resolve any complaint in a timely manner. Axpo will accept complaints directly from the customer or from recognised agencies or third parties who are confirmed as acting on behalf of the customer.

Upon signing a commercial agreement with Axpo, the customer will be assigned an account manager. This account manager will be the primary point of contact with the customer for everything related to the commercial agreement between the two parties, and will also be the first point of contact in Axpo for any complaints. If the account manager is unavailable for any reason the customer can also contact the Axpo Operations Team directly.

Via Email: (Finance.IRL@axpo.com)

Via Telephone: 01 912 1616

Via Post: Axpo UK Ltd, Office Suite B01, 26/27 Mount St. Upper, Dublin 2.

The following steps outline Axpo's end to end Complaint Handling Procedure:

- The customer should contact their account manager with their initial complaint. If the account manager is not available Operations Team can be contact via the above contact details.
- It is expected that most complaints will be resolved very quickly, within 1 working day. In any case Axpo will endeavour to resolve any complaint within 3 working days. If this is not achievable due to the complexity of the complaint, Axpo will communicate this to the customer outlining an updated timeline of when the complaint is expected to be resolved. In all cases Axpo will provide a final answer to the customer within 2 months, except in cases where the customer is not engaging with the supplier or technical procedures would be required that would extend the time required to reach a decision.
- Axpo will keep a dedicated 'Complaint Tracker' file which will include a specific case ID number, summary of the complaint, Axpo employee managing the complaint, expected resolution date, actions taken by Axpo to resolve the complaint, actual resolution date.
- In the event that the customer complaint is more appropriately directed at Gas Networks Ireland (GNI) or ESB Networks (ESBN), Axpo will advise the customer of this and that the complaint will then be subject to their internal complaint handling procedures. Which can be found at the following locations:
 - <https://www.gasnetworks.ie/home/customer-care/how-to-make-a-complaint/#:~:text=The%20complaints%20process&text=Call%20our%20Customer%20Care%20Team,us%20at%20networksinfo%40gasnetworks.ie>
 - <https://www.esbnetworks.ie/contact-us/feedback-complaints>
- If the customer is not satisfied with how their complaint is being handled it can be escalated to another contact within Axpo. The customer can contact the Irish Operations Manager as per the below contact information:

Attn: Irish Operations Manager

Via Email: (Finance.IRL@axpo.com)



Via Telephone: 01 912 1616

Via Post: Axpo UK Ltd, Office Suite B01, 26/27 Mount St. Upper, Dublin 2.

- If the customer believes that their complaint has not been satisfactorily resolved upon closing of the complaint by Axpo, the customer may refer the complaint to the CRU. The Customer Care team within the CRU can be contacted in instances such as these. Details outlined below:

Via Email: customercare@cru.ie

Via Telephone: 1800 404 404

Via Post: The Customer Care Team, Commission for Regulation of Utilities, P.O. Box 11934, Dublin 24

Via Webform: <https://www.cru.ie/need-assistance/customer-care-team/>

- Where the CRU is investigating a customer complaint; Axpo will refrain from taking follow up action in relation to any monies that are the subject of dispute. No such action should take place prior to the CRU issuing its final decision on the complaint. Axpo are entitled to follow up additional monies accrued before or after the bill in dispute which remain unpaid. If a particular customer seeks to use the complaints handling process to avoid bill payment, the CRU will address this on a case by case basis.
- Axpo commit to making payment to the customer within 14 days, where the CRU has issued a direction for compensation or redress or within one billing period where compensation or redress is in the form of credit to the customer's account.
- Depending on the outcome of the complaint, Axpo may issue an apology or some form of redress.
- Should such redress take the form of a payment to the customer, this will be made within 14 days or within one billing period where compensation or redress is in the form of credit to the customer's account.