



Montague House





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Dear Leaseholder

Welcome to Ginger Energy. We have been appointed by your Property Manager, on behalf of Montague House (TSK Property Limited), as your utility billing agent.

We are thrilled to have you as a valued customer and want to ensure your experience with us is exceptional from the very beginning.

We're here to provide you with regular utility billing and are here to support you every step of the way. Whether you have any questions about your account, the utility infrastructure, or simply learn more about how to make the most of our services, our dedicated team is here to help.

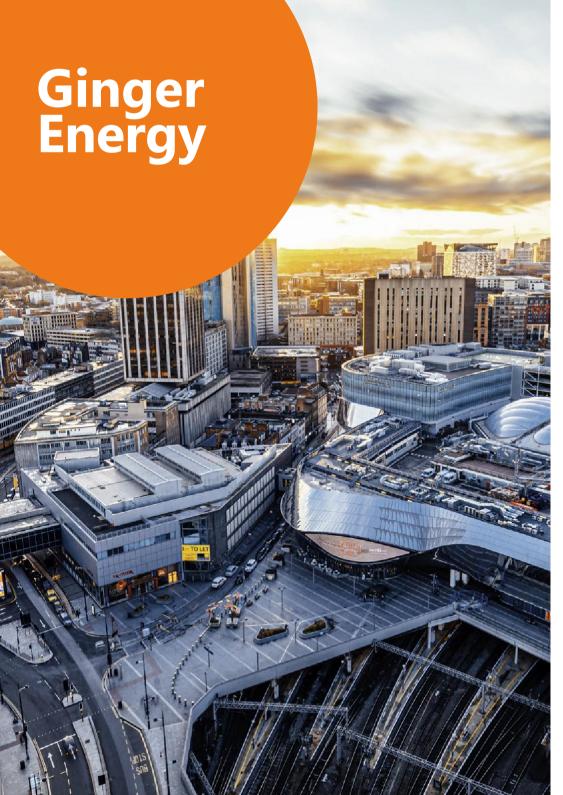
In this welcome pack, you will find the information you need to get started with us. Including details on registering, managing your account and our contact information.

We want to make sure we manage your utility billing as seamlessly as possible, so please don't hesitate to reach out if you have any questions or need our assistance.

We look forward to serving you and providing you with compliant & dependable, utility billing and associated support services.

Lisa Gregory Director





We're a team of energy enthusiasts, head quartered in leafy Edgbaston Birmingham, delivering excellence to our clients by providing a variety of services including energy procurement and communal billing solutions.

Our focus has always been to place ourselves as a trusted outsource partner. Integrity and transparency in all our dealings, both with clients and their residents, is at the heart of everything we do.

Since Ginger Energy was established in 2013, we've become one of the industry's most respected consultants.

Our billing services team ensure that thousands of residents, who live on communal supply developments, receive regular billing and benefit from exceptional support services.

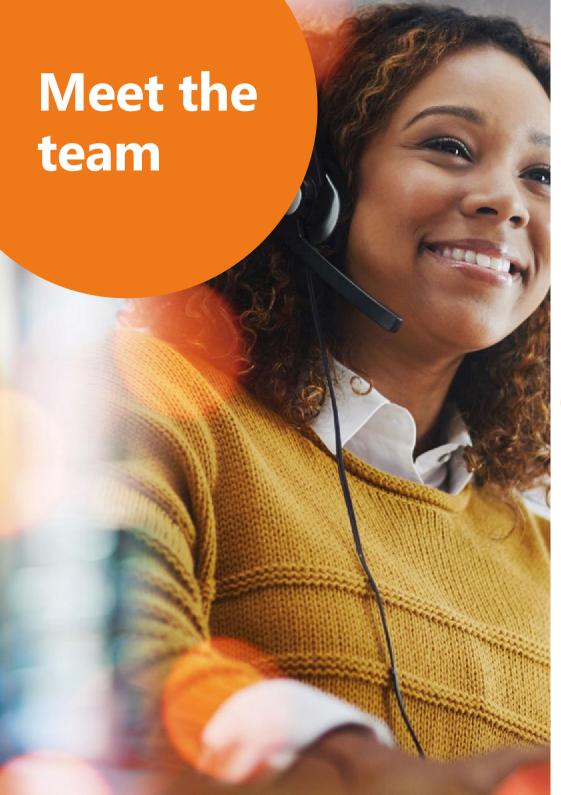
We invest in good technology and great people. Our commitment to best practice and compliance is evidenced by our membership of The Association for Decentralised Energy (ADE) and The Property Institute (TPI).

We are committed to consumer protection and remain involved in consultations with Ofgem to ensure our residents' voices are heard.

- Established in 2013
- 45 Team members
- 25,000 meters contracted
- 5,000 residents invoiced
- Fixed and flexible purchasing
- Over a terawatt of energy managed
- Private and public sector clients



FelicityBilling Operations Team



Meet the Billing Services Management Team



LisaExecutive
Director

Lisa is a corporate recovery expert and business founder with a proven track record in the energy sector.

Leveraging her expertise in people management and strategic planning, Lisa has played a pivotal role in steering the company towards growth and success.

While at Ginger, Lisa spearheaded the Billing Services offering, creating a division which has experienced remarkable growth under her leadership.

Ultimately accountable for the division, her day to day is spent on strategic planning for the division and, the sales and marketing activities of the wider business.

Nikki is a seasoned professional with two decades of experience in credit and billing services.



Nikki Head of Billing With her expertise and dedication, she has established herself as a proficient leader, ensuring the smooth functioning of billing operations and resident support.

Throughout her career, Nikki has demonstrated an exceptional ability to oversee the intricate processes involved in bill production and customer interaction. Her meticulous attention to detail has enabled her to streamline operations, optimise efficiency, and enhance the overall resident and client experience.

As the Head of Billing, Nikki takes pride in her role as a driving force behind the day-to-day operations of her department



Clint
Head of
Customer Service

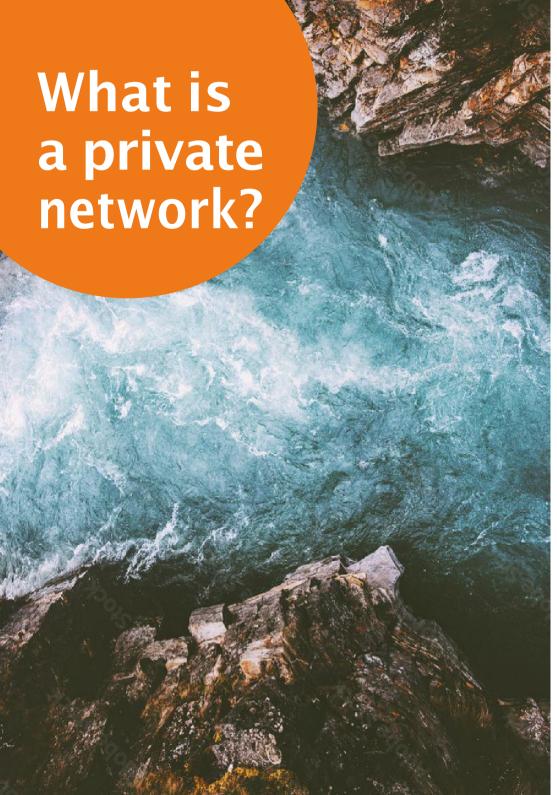
Clint is a highly experienced customer service leader with over 20 years of experience, dedicated to putting residents first.

As Head of Customer Service, Clint ensures every interaction is handled with professionalism, empathy, and efficiency. He leads by example, fostering a culture of responsiveness and high standards across the team.

Passionate about improving the resident experience, Clint focuses on streamlining processes, strengthening communication, and equipping his team with the tools to succeed.

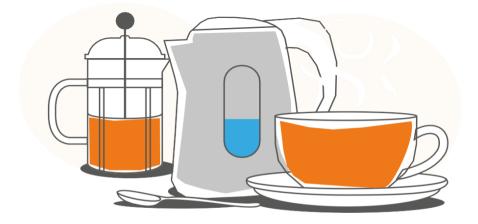
At the core of his approach is a simple belief: every resident deserves to feel heard, valued, and supported.

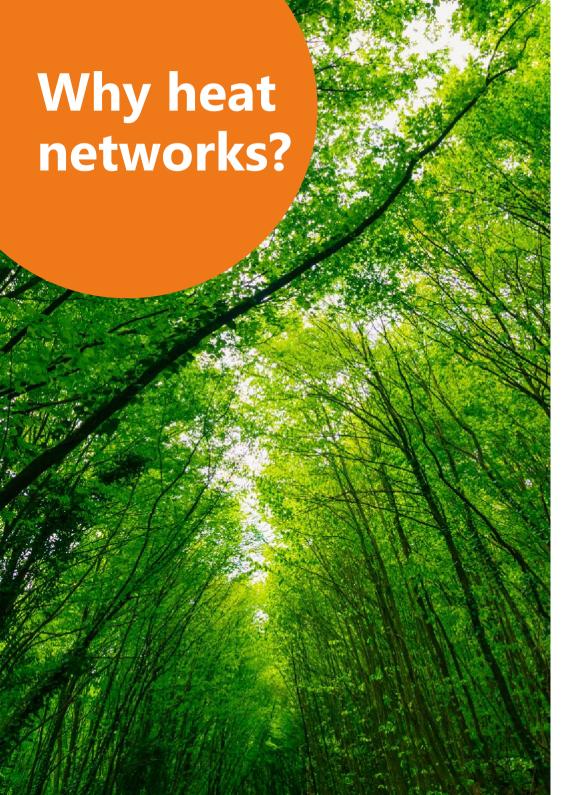
Ginger Energy - focusing all our energy on helping you to save yours www.gingerenergy.co.uk



Montague House has a private electricity supply network

- Commercial buildings that were converted to residential homes are done-so under permitted development regulations and have greater flexibility through a simplified planning process.
- Often developers keep the buildings existing utility infrastructure in place.
- The original supply points remain in place and provide electricity and water to each building.
- The electricity supplier invoices Montague House (TSK Property Limited) for the consumption drawn from the main supply points.
- Montague House (TSK Property Limited) then passes on charges to each of the residents for their share of the supply.
- The charges to residents are based on the individual apartment meter readings.
- The process of onward charging utilities through a private network is referred to as "Reselling".
- It is not possible to change supplier when you are connected to a private supply.
- There are regulations for reselling utilities which are documented in the Utilities Act 2000.
 This includes selling at the maximum retail price, which means the reseller may not charge more to a domestic consumer than the reseller has been charged by the utility provider.





As we transition towards a 'zero carbon' future, there are increasingly stringent environmental targets placed upon new developments.

To meet with these targets, developers install Heat Networks; A centralised heating plant strategy, whereby the integration of low to zero carbon technologies can be deployed, and so that corporations take responsibility for reporting consumption of the consumers.

Building owners or managers of a Heat Network are required to report to the Secretary of State about the Heat Networks they operate. The data gathered allows the government to monitor our carbon footprint.

Communal heat networks offer an effective solution to low carbon heating and hot water delivery in modern, high density, multi-dwelling developments. There are many benefits beyond a carbon reduction compared to using a traditional combination gas boiler:

- ✓ No individual gas boilers in apartments, reducing risks associated with gas distribution.
- Savings on installation costs and reducing the need for individual flue terminals with associated plumbing.
- Annual gas safety inspection is typically restricted to the plant room saving costs for Leaseholders.
- Reduction in operating costs owing to reduced boiler servicing.
- ✓ Gas consumption can be reduced through central plant efficiencies.
- ✓ Residents usually benefit from commercial tariffs rather than domestic.
- ✓ Contributing to net zero, green revolution.

You can find lots more information about Heat Networks from the Heat Trust. They were launched in 2015 with a clear ambition to ensure that consumer's protection is at the heart of a rapidly expanding, but relatively unregulated market.

This development is currently not registered with the Heat Trust, although Ginger Energy do follow their guidance on best practice.



Living in a development which has a communal supply means the building owner or manager of the building provide the utilities to residents, rather than a traditional energy supplier who would supply gas, electricity or water. As such, residents receive invoices from Montague House (TSK Property Limited), and Ginger Energy have been appointed as Billing Agents, to perform the billing activity on their behalf. Our services include:

Retrieve data

The data loggers collect the consumption data at the site and transmits the data to our analysts, enabling them to produce invoices.

Produce & dispatch invoices

To reduce our carbon footprint, invoices are emailed. If we do not have an email address they will be posted to the supply or billing address.

Payment management

The team allocate payments received on a daily basis, so that residents have an up-to-date view of their account.

Resident support services

The support desk is available Monday to Friday 9-5pm on 0345 307 3433. Alternatively, you can also the team on billingteam@gingerenergy.co.uk

Debt management

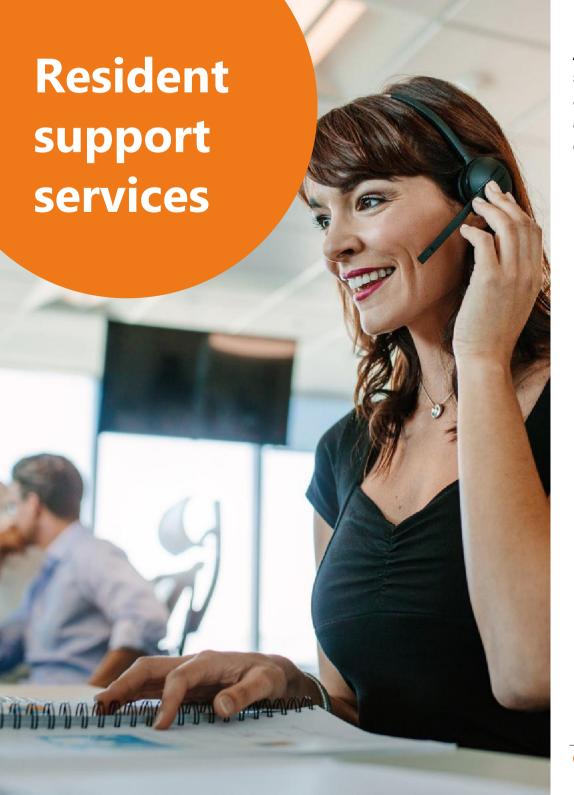
We will issue statements and reminders and ensure any queries are resolved. We will also provide support via Utilidebt, the appointed debt collection agency, with any data requirements.



All billing is produced in line with the Utilities Act 2000 regulated by Ofgem for Electricity & Gas Reselling.



It's important to understand **Ginger Energy are not an Energy Supplier**. Rather, we offer a service to our clients whereby we will assume the responsibility for the billing production & administration.



At Ginger we prioritise resident support services. To ensure a seamless and stress-free experience for both property managers and residents. Our dedicated team is committed to providing timely and efficient support services to address any billing enquiries or concerns residents may have.

Dispute or query a charge

If you have a dispute or query regarding the invoice we have issued, please contact us straight away. We will aim to resolve the issue with you as soon as possible.

Struggling to pay?

Please contact us as soon as possible so we can help. We understand the energy crisis has resulted in a sharp increase in energy bills and there may be occasions you cannot pay the full amount on time

Moving home

There are a number of ways you can let us know that you are moving home. The most convenient is through our resident portal. You can also email the billing team, but remember to provide your address and full contact details in case we have any questions.

Service interruptions

Contact us if you have an issue with your network and we can advise you on the best solutions.

Vulnerable customers

Let us know if you are vulnerable and we will add you onto our register. You can ask for additional help, such as adding an authority onto your account.

Residents' area on our website

Details regarding your network can be found on our website. Enter your postcode to get full access. You can also find energy saving tips.



DavidBilling Operations Team



Living in a building that has a private network means that apartments receive their electricity invoices from the building owner or manager rather than a traditional energy supplier like, Octopus or British Gas.

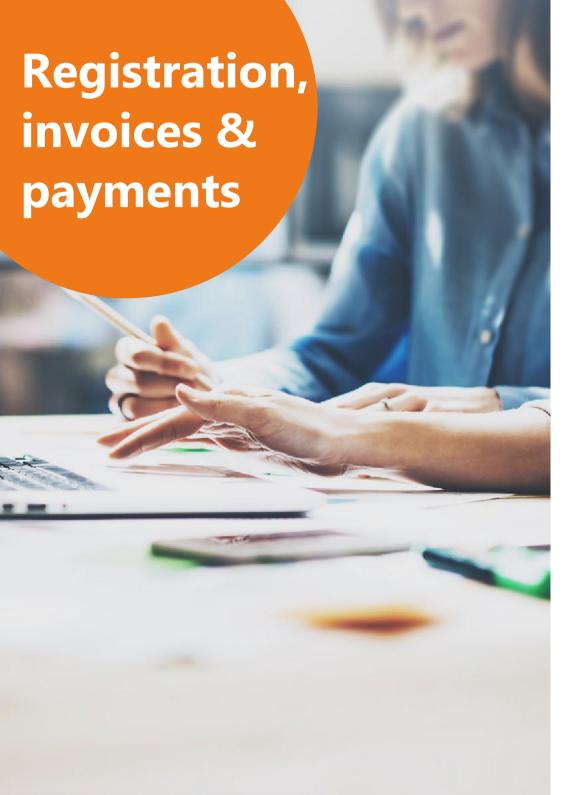
- Montague House (TSK Property Limited) is the reseller.
- Under the terms of the Leaseholder Agreement, they provide electricity to Leaseholders.
- Montague House (TSK Property Limited) is liable for the electricity charges to the building.
- The leaseholders are liable to Montague House (TSK Property Limited) for the electricity consumed inside the apartment.
- Montague House (TSK Property Limited)
 has appointed Colmore Gaskell as their
 Property Managing Agent.
- Colmore Gaskell has appointed Ginger Energy to act on behalf of Montague House (TSK Property Limited).

Under the terms of the leasehold agreement and in statutory law, the Leaseholder has responsibility for the consumption used inside their apartment, no matter who consumes it.

Therefore, it is important that Leaseholders have a provision to recover utility debt from Sub-Tenants(s) within their AST.



ZhiResidents Services Team



Registration

If we already have your email address, we will send you a registration link.

If you receive your invoice by post, it means we do not have an email for you.

Register through our portal and we will ensure your account is set-up correctly. If you need help you can also email us at

billingteam@gingerenergy.co.uk

Portal

By accessing the portal, you can:

- View invoices and statements
- Make payments
- Set up a direct debit
- Send in meter readings
- Receive updates from us
- Submit a query
- Inform us of changes in ownership.

Invoices & payments

- ✓ Invoices are produced monthly in arrears.
- ✓ Invoices will show monthly consumption, the tariff, and an annual comparison of consumption will be available as we gather this information each month.
- Invoices are issued to Leaseholder who is the liable party, regardless of who consumed the energy.
- ✓ You can set up a direct debit or pay by bank transfer. Bank details will appear on the back of each invoice and direct debits can be set up on the portal.



Can I choose my own Utility Supplier?

Due to the infrastructure of the building, whereby there is only one main supply meter, it is not possible for the residents to choose their own provider. Instead, each apartment has a sub-meter, and Ginger Energy has been appointed to re-charge the supply costs received for the main supply meter. This re-charge is based upon the readings for each sub-meter.

How do you get readings?

Often, the meters transmit the read data to data loggers located throughout the development. Ginger can access and download the read data captured by the data loggers. Sometimes when not connected to data loggers, manual readings are taken and on occasion when no meters are installed consumption is divided based on square footage.

Can I pay by direct debit?

Yes, once you register on the portal, you will be able to set up a direct debt.

How are my electricity invoices calculated?

The consumption measured is multiplied by the pence per unit charged directly charged by the supplier.

Why do you only invoice Leaseholders?

Please refer to our previous page on contractual relationships.

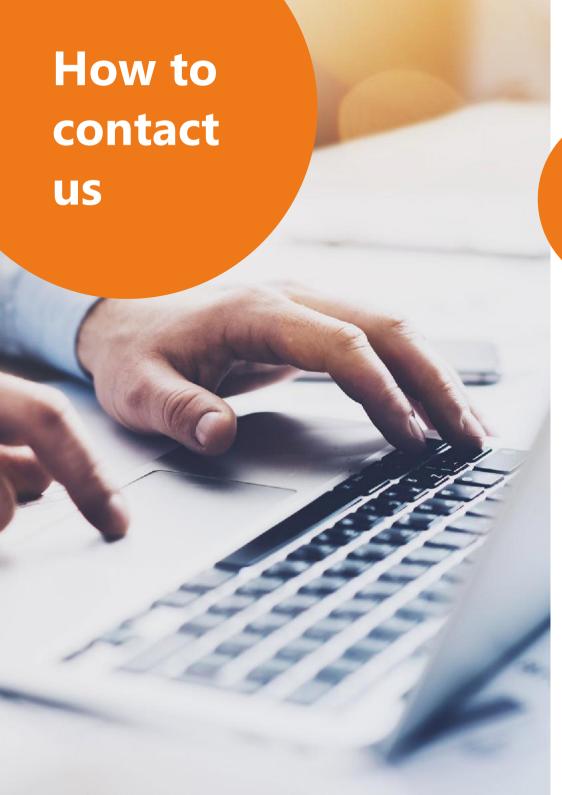
As a vulnerable resident, what support can you offer in managing my account?

We offer various forms of support to vulnerable residents, including assistance with account management, ensuring bills are paid on time, providing access to priority services, and helping you understand your options for financial aid or payment plans. Please let us know your specific needs, and we'll tailor the support to suit you.

Third-party organisations like the Citizens Advice Bureau, StepChange, National Debtline, and Age UK can help vulnerable residents manage their accounts by offering free advice on debt, budgeting, and accessing financial support.

More frequently asked questions can be found on the portal

Ginger Energy - focusing all our energy on helping you to save yours www.gingerenergy.co.uk



Contacting the Ginger Energy team is simple:

3 easy ways



0345 307 3433







Emailbillingteam@ginger
energy.co.uk

Portal Gingerenergy.co.uk

Office Hours

Our office is operational Monday to Friday 9-5pm, very occasionally, during peak times, if all agents are on calls, the phones will divert to an answering service. We aim to call you back on the same day or within 3 working hours.

Resident Meetings

We are available to attend resident's meetings to discuss the utility and the billing arrangements.

Feedback

We encourage feedback from residents, hopefully good, or even the bad, as we want to continually improve our services. Please understand that we are an intermediary and have no influence on the electric tariff.

We do understand that nobody wants to receive energy billing and respectfully ask that you treat our team with courtesy as we try to assist. Abusive, threatening or disrespectful behaviour towards our team will result in communication being terminated.





Ginger Energy procure energy contracts on behalf of customers large and small. We have a wealth of knowledge and understand exactly how to get the right price, product, and service level to meet your specific requirements.