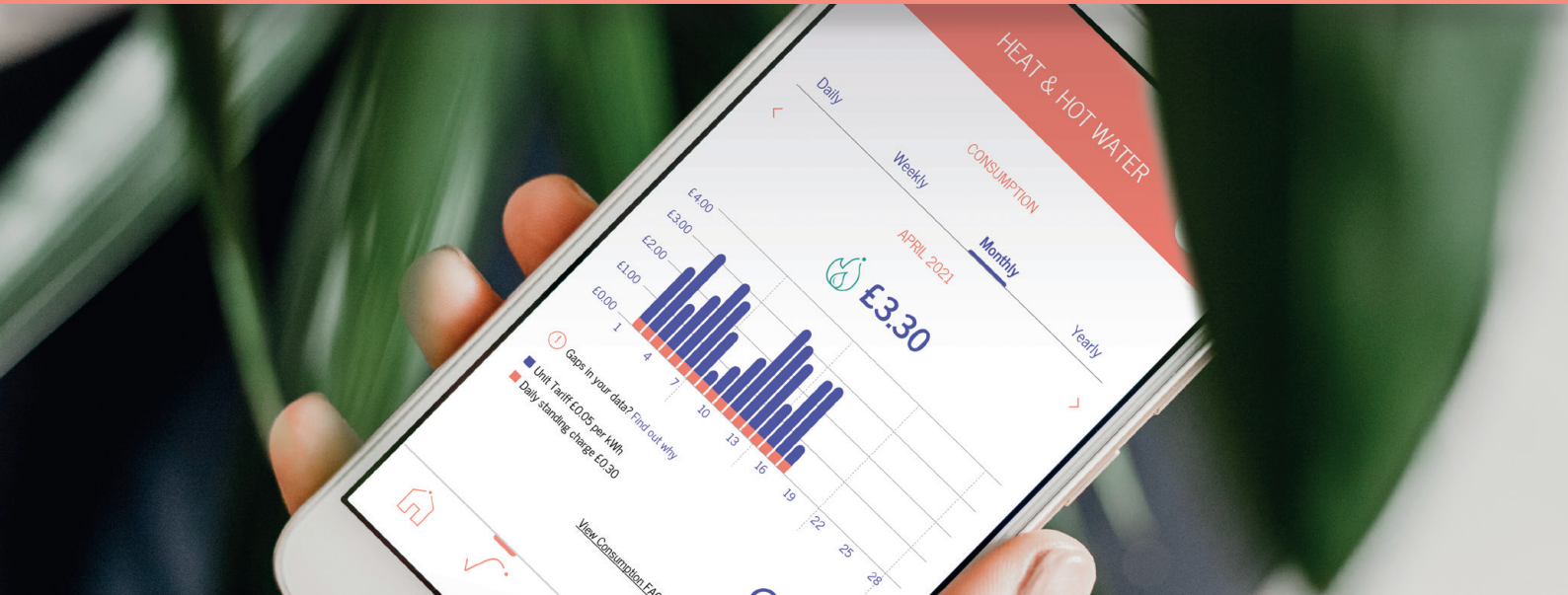




INTRODUCING KURVE - YOUR SMART METERING APP



EMBANKMENT COURT

Metering and billing services for Heat & Hot Water.

ALL YOU NEED TO KNOW

KURVE

Customer Services Helpline: 0120 031 6067

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WELCOME TO EMBANKMENT COURT

Welcome to EMBANKMENT COURT. Insite Energy will be looking after the metering and billing of the heat & hot water supply within your property.

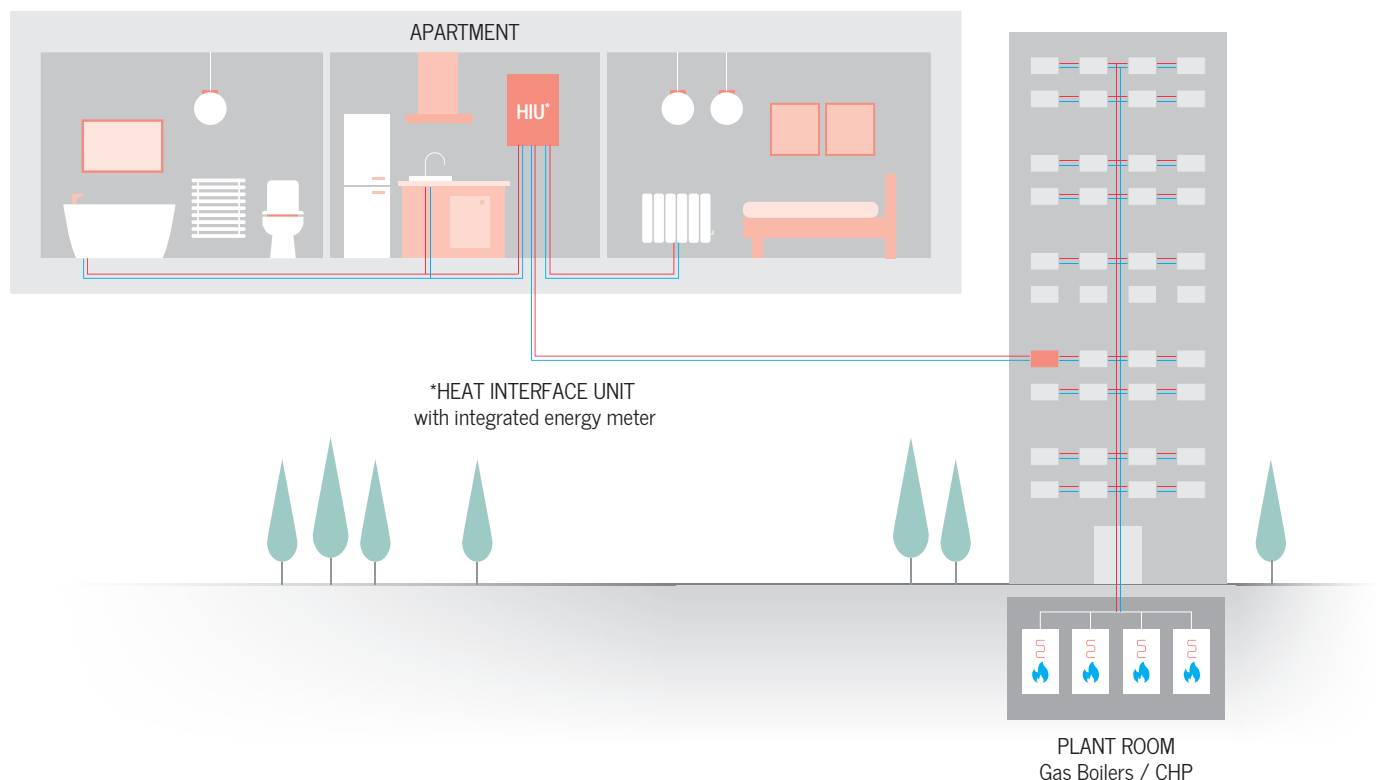
Your new home is served by a heat network. Heat networks are an efficient, low carbon method of delivering heat to buildings. Instead of every home having individual gas boilers, there is one central plant room generating energy into heat & hot water, and feeding it to all connected properties. This system is managed by your heat provider, Embankment Court Management Company Limited.

Through a network of insulated pipes, the generated heat is delivered through a Heat Interface Unit (HIU) installed in each property. This method of delivery means your heating system is robust and reliable, allowing your energy to be provided on demand. Your HIU is also connected to room thermostats and programmers, giving you control over your energy use.

Smart valves have been installed within your HIU linked to your energy meter. When your utility account is in credit (a positive balance), the valve will remain open and you will have full access to your energy supply. However, if your account runs out of credit (falling below your cut-off limit), the valve will close. This will remain closed until a payment is made to bring your account back into positive credit, restoring access to your energy supply.

All of this happens automatically through KURVE's smart technology, without requiring access to your property.

EXAMPLE OF A HEAT NETWORK



INSITE ENERGY, KURVE AND YOU

Insite Energy is a metering and billing agent for many communal energy schemes around the UK. We work on behalf of energy providers such as Embankment Court Management Company Limited to provide metering, billing, and payment services to their residents.

Embankment Court Management Company Limited has chosen KURVE for your home to be managed by Insite Energy. KURVE is a smart metering, web-based app that enables you to monitor your energy use and manage your payments on the go.

KURVE is connected to Insite Energy's Online payment system, so it always knows how much credit you have on your account.



HOW YOUR CHARGES ARE CALCULATED

Your heat & hot water are metered separately. Like all utilities, your tariffs are broken down into two elements.

- 1) **Daily standing charge** - This is a fixed charge passed on by your energy provider which covers the cost of operating the network and delivering energy to your home. This includes administrative charges, and is payable daily by all residents regardless of the amount of energy consumed.
- 2) **Consumption charge** - This is charged per kWh (kilowatt hours) consumed within your property. This covers the bulk cost of the energy generated on-site. It also includes any associated energy losses between the supply point and your home. Your energy consumption is measured by the energy meters installed in your home, so you only pay for what you have consumed.

We read your energy meters remotely through an Automatic Meter Reading (AMR) system, feeding the collected meter data directly into your KURVE App. Your energy meters can be found either inside, or near, your HIU, located in your home.

Your tariffs are set and regularly reviewed by your heat provider to ensure the price is fair and any fees charged do not exceed the cost of providing energy to your home. Your heat provider legally cannot make a profit from your tariffs. Unfortunately, Insite Energy are unable to alter your tariffs unless instructed to do so by Embankment Court Management Company Limited. Any changes to your tariffs will be formally communicated to you with at least 31-days notice prior to application.

Where can I find this information?

- Consumption screen
- Settings screen > Payments Details

SETTING UP YOUR KURVE ACCOUNT

We set up your KURVE account based on your move-in information provided to us by Embankment Court Management Company Limited. Using the email address shared with us, a welcome email will be sent to you containing your account activation link. When clicked this will direct you to your unique mykurve.com log-in. You will be asked to verify your email address and set a secure password. In order to access your account you will need to read and accept our Privacy Policy, ensuring compliance with General Data Protection Regulation (GDPR)

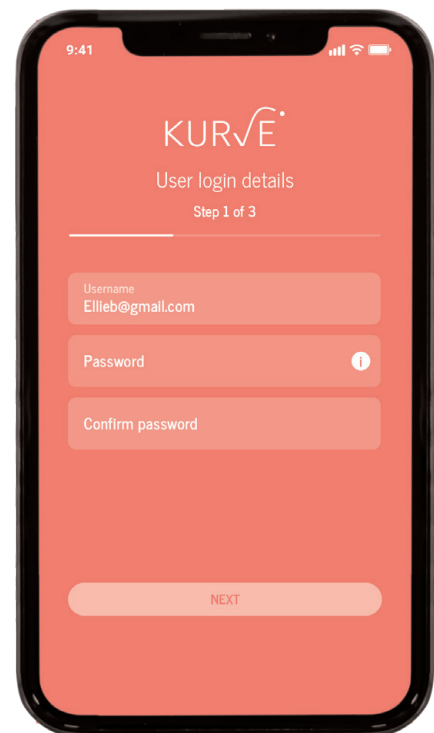
As you follow the instructions within the KURVE App, you will be asked to register a credit or debit bank card. This will automatically be set as your default payment card. To make Online payments, you must have a valid credit or debit card registered to your account. You can add and/or remove cards at any time, selecting your 'default' from all those listed. But don't worry, there are other ways to pay if you don't have a bank card. We'll come to these on page 10.

Where can I find this information?

- Settings screen > Payments Terms > View Payment History

Please note:

- We advise that you activate your account as soon as you receive the welcome email, because if you run out of credit, falling below your cut-off limit, your energy supply will be disconnected.
- If unopened, your welcome email will expire after 7 days. You will need to request a new link either via the email or by calling our helpdesk. This number can be found at the top right of this page.
- From the point at which your welcome email is sent, your usage and daily standing charge will begin to deduct from your utility accounts. If your heat provider has not issued welcome credit this means that your supply will be disconnected once you hit £0.00.
- If you have moved into your property with other people, the welcome email will only be sent to one of you. If you are unsure who is the primary contact listed against the account, please check all possible inboxes.
- If you have not received a welcome email, please contact your heat provider and ask to be registered. Please don't forget to check your junk/spam inboxes.



BALANCE SCREEN

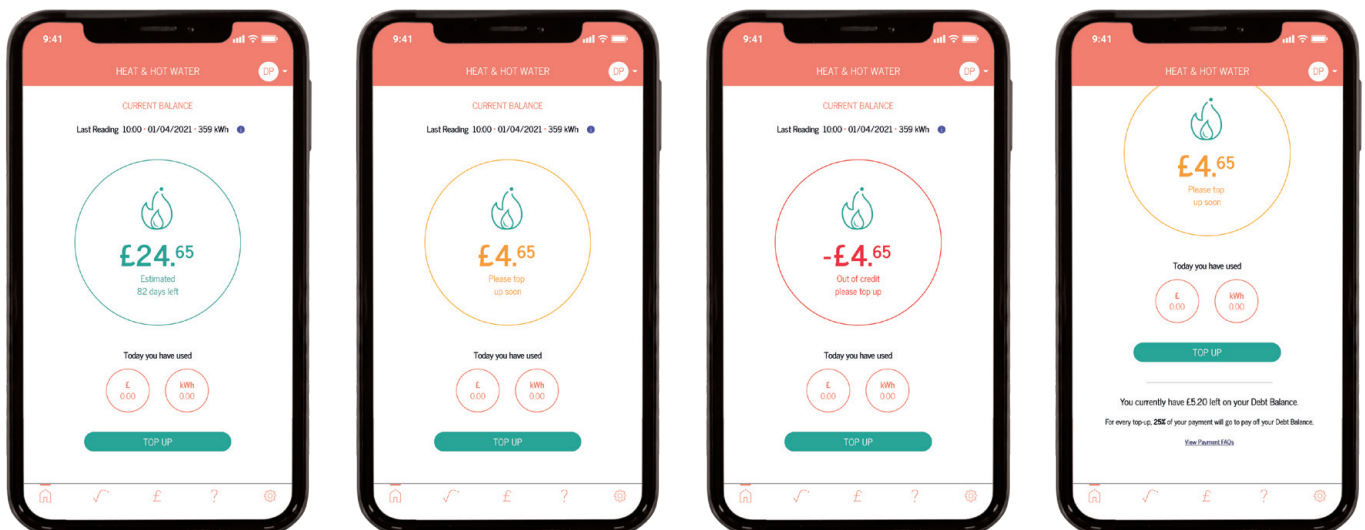
Your Balance screen (as shown below) is where your current balance and daily usage are displayed. If you have a debt associated with your account, this will be shown underneath the 'TOP UP' button (image 4).

Your daily total of energy consumption is shown within the two small circles under your current balance. These are updated every hour.

LOW CREDIT

Image 2 shows the 'low credit' display screen. When your credit runs low, the circle will turn from green (image 1) to amber indicating that you need to top up soon. If you run out of credit entirely, the circle will turn red (image 3) and your supply will be disconnected.

You will automatically receive balance notifications via email i) when you're balance is low and ii) when your balance has run out. If you do not wish to receive these you can unsubscribe through the app.



1

2

3

4

KURVE

OUT OF CREDIT? – USING YOUR EMERGENCY CREDIT

The amount of emergency credit available to you is determined by your energy provider. The emergency credit you have available can be found under Account Settings and is also noted in your welcome email.

Emergency credit can only be activated when your account is at or below your cut-off limit, which is set to £0.00. Activating your emergency credit enables you to temporarily reconnect your energy supply until you either make a payment or reach the emergency credit limit. Emergency Credit is usually set at an amount which will last you 3 to 4 days, depending on how much energy you use.

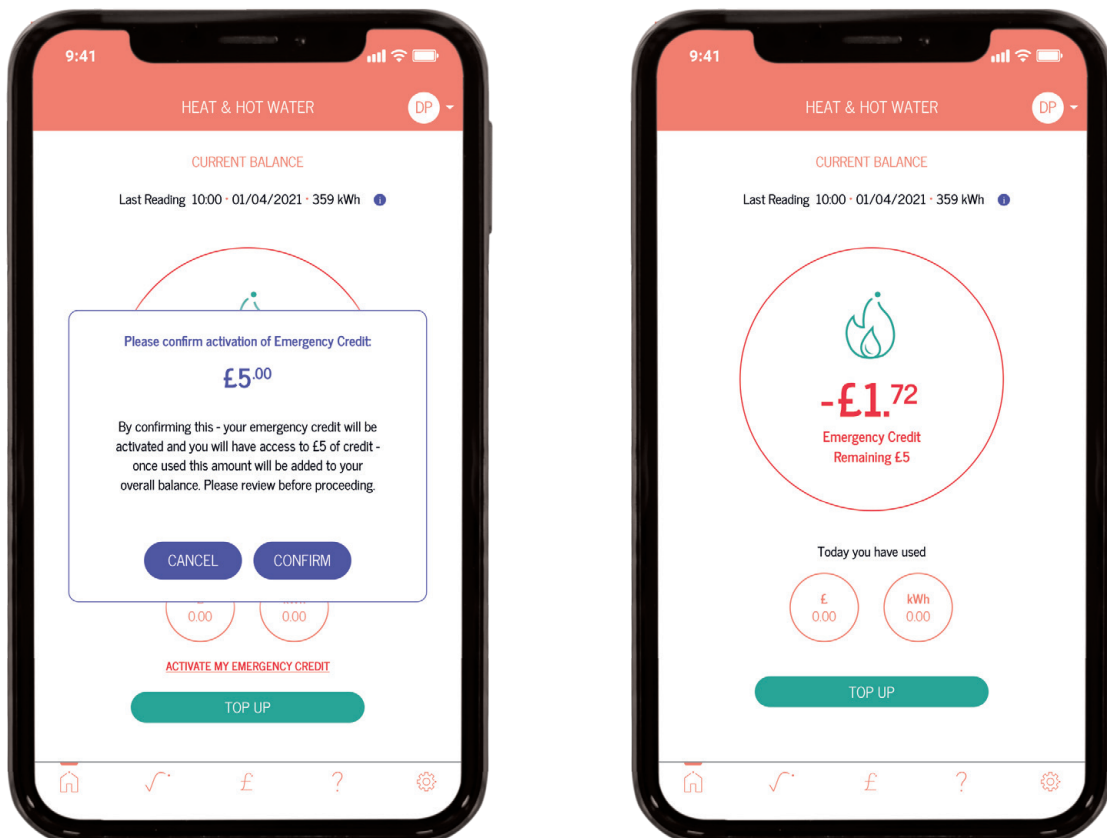
To use your emergency credit, press the **'ACTIVATE MY EMERGENCY CREDIT'** button as shown below. When your emergency credit is in use, the amount remaining will shown within the balance circle.

Please note that emergency credit is for emergencies only. If your emergency credit runs out, your supply will be disconnected until a payment is made bringing your account back into positive balance. Any emergency credit used must be paid back in full when you next top up.

DISCONNECTED FROM YOUR ENERGY SUPPLY?

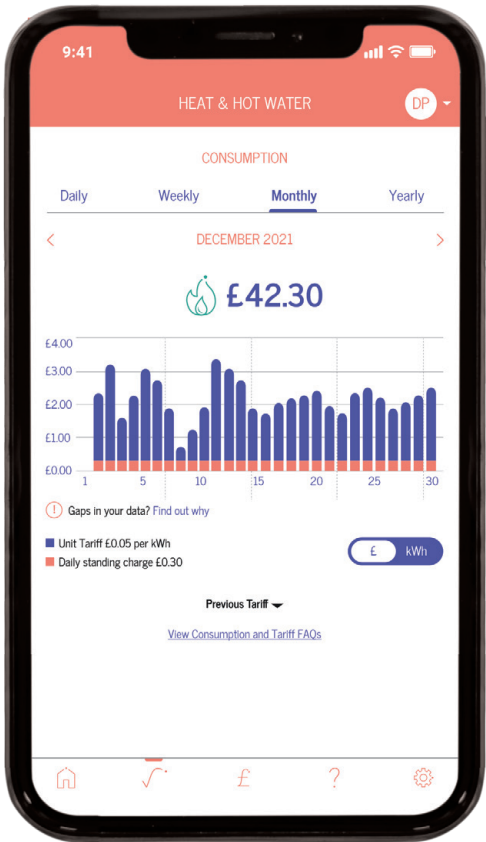
Should you fall below your cut-off limit, your smart valve will close and your supply will be disconnected. At this point, to restore your energy supply you must top up or activate your emergency credit. Your account must be in credit to regain access to your heating and hot water.

Regardless of whether your property is occupied, or supply has been disconnected due to non-payment, the standing charge will continue to deduct from your account on a daily basis. This means that debt can continue to increase on your account even if no energy is being consumed.



CONSUMPTION SCREEN

The Consumption screen allows you to view your energy usage in both kWh (kilowatt hours) and GBP £. These graphs show the actual amount of energy you have consumed and are updated every hour. In both of these views your current tariff will be displayed, clearly indicating the cost split between daily standing charge and kWh consumption. You can also toggle the screens to view your consumption over the last day, week, month or year.



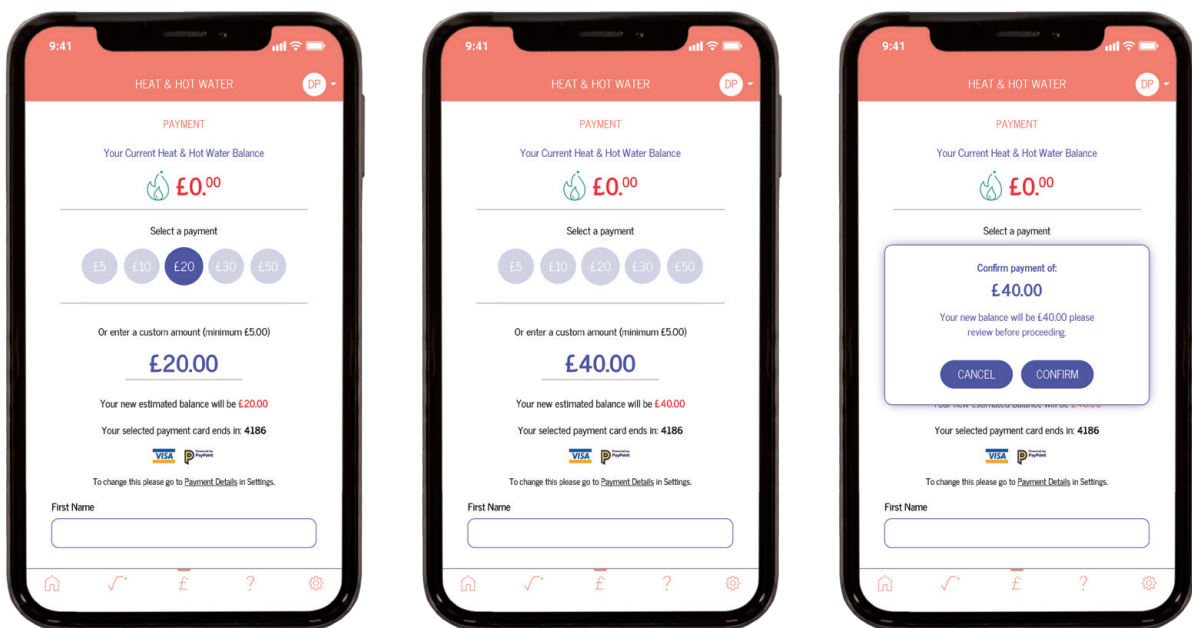
TOPPING UP

Whenever you top up your KURVE account, your balance should update within one hour of making a payment. The minimum payment amount is **£5.00**. If you have fallen into a negative balance and have already used your emergency credit, you will need to top up an amount that brings you back into a positive credit.

The following payment options are available to you:

CREDIT OR DEBIT BANK CARD PAYMENTS VIA THE KURVE APP

When making a payment via the KURVE App, you can select a preset amount to pay, or enter a custom amount. You will then be asked to enter your default payment card's CVV number to validate your payment, before confirming your transaction. If there are any issues with your payment, an 'unsuccessful' message will appear with further instructions.



OVER THE PHONE

Should you wish to make a secure payment over the phone, you can do so via our Interactive Voice Response (IVR) service. This is available 24/7/365.

To use this service simply call the phone number specific to your scheme (found at the top of this brochure) and follow the steps as instructed. You will need your 19-digit payment number to hand.

Where can I find this information?

- Settings screen > Payments Details > View PayPoint Details

Once you have successfully topped up over the phone you will receive a payment receipt via your registered email address.

TOPPING UP

AUTOMATIC TOP-UPS VIA THE KURVE APP

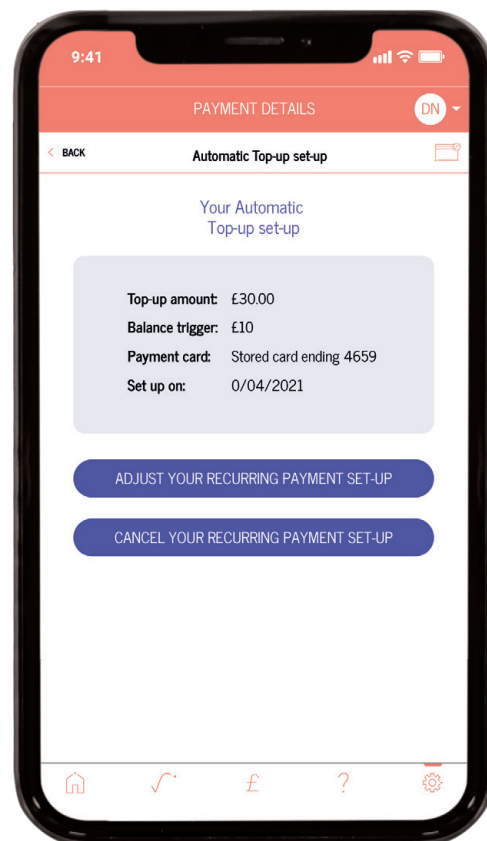
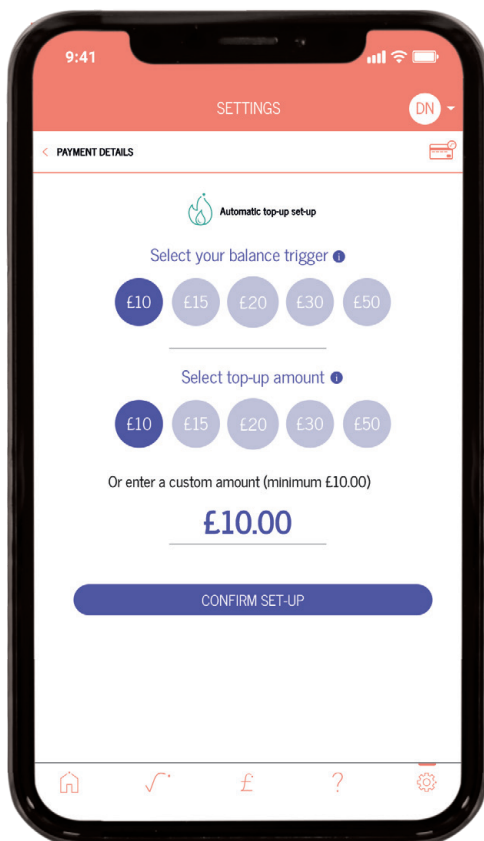
As a PAYG customer, you have the option to set up automatic top-ups on your account using a selected credit or debit card.

This means that when you hit your selected account balance amount e.g., £10, your account will automatically be topped up with your chosen payment amount (e.g., £20. **The minimum automatic top-up amount is £10.00 and the maximum £450.**

Once set-up you never have to worry about topping up your KURVE account or your supply being disconnected. You'll need to set up an automatic top-up for each utility managed through KURVE.

If you wish to adjust or cancel your auto top-up at any time you can do this from:

- Settings > Payment Details > Recurring Payment Set-up

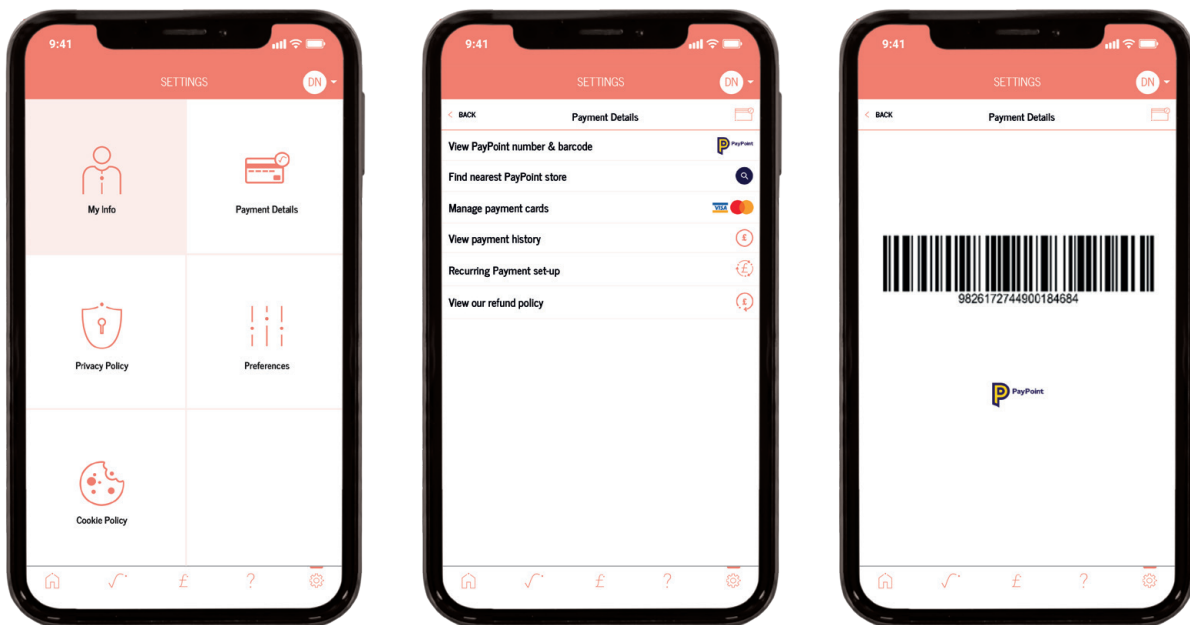


TOPPING UP

AT ANY PAYPOINT OUTLET

You can top up your account at any location displaying the PayPoint logo (see right). You will need to present your 19-digit payment number and barcode found within the KURVE App. The amount topped up will be added to your account.

Within the app, you can also find your nearest PayPoint outlet (<https://consumer.paypoint.com>) and view your payment history.



Where can I find this information?

- Settings screen > Payments Details > View PayPoint Details
- Settings screen > Payment Details > Nearest PayPoint Outlet
- Settings screen > Payment Details > View Payment History

If you have any problems making a payment, or a top up has not appeared on your account one hour after making the transaction, please get in touch with our helpdesk. You can do so during our office hours either by calling us on **0120 031 6067** or emailing us at support@mykurve.com.

We are open:

- 9am - 8:30pm Monday to Friday
- 9am - 5:30pm Saturdays

We are closed on Sundays and Bank Holidays

FREQUENTLY ASKED QUESTIONS (FAQ)

You can find a comprehensive list of our FAQs within the KURVE App but we've selected a few common queries below:

My Heat & Hot Water is not working. What do I do?

Before getting in touch with us, please check that:

- Your heating controls (e.g., thermostat, programmer, thermostatic radiator valves (TRVs)) are set correctly,
- The heat meter and HIU are on and are undamaged,
- Your KURVE account balance is above your cut-off limit. If you've recently made a payment, please allow up to one (1) hour for this to be applied to your account,
- You have electricity to your property.

If the answer to all of the above is 'yes' and you still have no heat and hot water, please contact our helpdesk.

Please note, Insite Energy are not responsible for your energy supply, nor do we maintain the heating system at your development or in your property. Unfortunately, as a result and unless contracted, Insite Energy are unable to help you with the maintenance of the heating system within your property. For queries relating to your electricity and water supply, please contact your relevant suppliers.

If I lose my mobile phone, how do I access the app?

You can access your KURVE account on any Internet-connected device, such as a laptop, tablet or computer. All you need is your email address and password to log-in to your KURVE account at mykurve.com.

I've only recently opened my account, why do I already have a debt balance?

There are two main reasons why your KURVE account might have been opened with a debt balance:

- 1) We may have been notified of your move in late; meaning you will not yet have been billed for any energy consumed and daily standing charges over this initial period. As such, on opening your account, the accrued balance will have been calculated and set against a debt balance with a debt recovery rate in place (as agreed by your heat provider). This allows you immediate access to your energy supply, Emergency Credit, and any Welcome Credit whilst gradually paying off your debt as you make payments.
- 2) If you previously received monthly credit bills and have recently be switched to a KURVE (pay-as-you-go) account, any monies outstanding would have been transferred to your new KURVE account and applied to your debt balance with a debt recovery rate. This allows you immediate access to your energy supply and Emergency Credit whilst gradually paying off your aged debt as you make payments.

What is a debt recovery rate?

If you have any debt on your account, this will be put in your 'Debt balance' with a debt recovery rate applied, as determined by your heat provider. This means that whenever you make a top up (for example £10.00), 75% will go onto your Account Balance (£7.50) and the remaining 25% will go towards paying off your debt balance (£2.50). If you wish to pay off your Debt balance in full, please give us a call.

CUSTOMER SUPPORT

VULNERABLE CUSTOMERS

We may offer additional services to residents requiring additional support. These may include: bill nominees, priority attendance, password protected appointments, and alternative communication formats. If you feel you need access to these services and identify as any of the following, please get in touch with your heat provider to be registered:

- Over the age of 70 years old
- With long-term/chronic illness
- With mental and/or physical disabilities
- Visually or hearing impaired
- Non-English speaking

Other circumstances such as bereavement and financial instability may give rise to vulnerability and will be taken into consideration. We keep a record of all vulnerable customers in our Priority Services Register (PSR), which is shared with your heat provider.

WHAT YOU CAN DO TO HELP US

There are a few things you can do to help avoid any potential issues:

- Please allow our staff access to your property when we need to carry out maintenance. We will endeavour to arrange a morning or afternoon weekday appointment for a time that suits you.
- Please keep all scheduled appointments and provide us with at least 48 hours' notice. Your heat provider may charge you for any missed appointments where reasonable notice has not been given.
- If you think your metering system is faulty, please let us know at the earliest opportunity.
- Please take reasonable care of your heat meter and heating system.
- Keep all electronic and physical payment receipts for your records.

GETTING IN TOUCH

Customer service is paramount to us. We aim to handle any customer queries or complaints as quickly and effectively as possible. We record all telephone calls and monitor call waiting times so we can continuously improve our performance.

If our services do not meet your expectations, or you experienced great customer support, please get in touch. You can view our Complaints Policy [here](#). In addition, if you have a query regarding your KURVE account, are moving out of your property, or have any other issues related to making payments, you can get in touch with our helpdesk via:

- Email at support@mykurve.com
- Telephone on **0120 031 6067** during our office hours:
 - 9am - 8:30pm Monday to Fridays
 - 9am - 5:30pm on Saturdays
- Post to: Customer Service Manager, Insite Energy Ltd, Studio 4, Stuart House, St John's Street, Peterborough, PE1 5DD

When contacting us, please provide your name, address, and your 19-digit payment number to help us deal with your query more efficiently.

We will acknowledge your query or complaint on the same working day it is received, and aim to resolve it within ten (10) working days. If your issue requires us to liaise with Embankment Court Management Company Limited or any other third parties, this may take longer.

Please note that we do not have a Customer Service counter and cannot accept payments or investigate queries in person.



Powered by Insite Energy

CONTACT US

Telephone: **0120 031 6067**
Email: **support@mykurve.com**

Insite Energy Ltd
Studio 4, Stuart House
St John's Street
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www.insite-energy.co.uk

Access your KURVE account - **www.mykurve.com**
Find out more about KURVE - **www.kurve-tech.com**