



SEFE Energy

Code of Conduct for non-domestic third-party intermediaries

Effective: From August 2023

Introduction

SEFE Energy is Always Reaching for Better – this means doing the basics brilliantly and constantly looking for new and better ways to attract and retain customers.

The strong partnerships we've built up with our third party intermediaries (TPIs) over the years have played a significant role in our success to date and will continue to be a fundamental part of our growth strategy.

But our approach to growth will be highly targeted – working only with partners who share our desire to relentlessly improve and commitment to treating customers fairly.

As such, SEFE Energy expects the TPIs it works with to operate to the highest standards. Our TPI Code of Conduct outlines the principles and practices that guide our expectations from a third party partnership.

We've developed this Code of Conduct taking into account the work carried out by Ofgem, and in particular the principles that it expects TPIs to follow: **Honesty, Respect, Accuracy, Transparency, Customer-focused** and **Professionalism**.

We believe that by working in partnership with TPIs who uphold these principles we can more effectively serve and support our customers, so we seek to work only with TPIs who agree to this Code of Conduct.

In turn, we're committed to offering products, services and experiences, that appeal to the current and future needs of customers. We'll listen, innovate and challenge to ensure we maintain our position as one of the UK's leading non-domestic energy suppliers.

If you have any queries about this Code of Conduct, please contact compliance@sefe-energy.com.

Mark Eccles

Chief Executive Officer

Scope of this Code of Conduct

This Code of Conduct applies to non-domestic third party intermediaries (TPIs) who engage with SEFE Energy.

By “TPI”, we mean any intermediary engaged by a non-domestic energy customer (a “customer”) to offer advice and products relating to energy procurement, efficiency and management.

1. Objective of this Code of Conduct

The objective of this Code of Conduct is to:

‘Protect the interests of non-domestic customers and, in particular, their interests in having the confidence that when using a TPI who engages with SEFE Energy, the TPI will act in a fair, honest, appropriate and transparent manner and effectively assist them with their energy supply needs.’

We expect all TPIs to take all reasonable steps to achieve this objective and to avoid doing anything which jeopardises their ability to achieve it.

This Code sets out steps which should be taken by each TPI to ensure they achieve this objective. However, this Code is not exhaustive and each TPI that we work with is responsible for implementing appropriate business practices, and embedding their own business values, to ensure that the objective is achieved.

2. TPI Principles

As mentioned above, following Ofgem’s guidance to non-domestic TPIs, we seek to work only with TPIs who can demonstrate that they achieve the below principles in their business practices.

Principle	Example of TPI behaviour
A. Honesty	You should identify yourself, the services being offered and any organisations you represent (directly and indirectly) clearly at the start of any interaction with a customer and obtain their consent before any marketing in accordance with all applicable data protection laws in force from time to time in the UK. You should have a signed and dated letter of authority from the customer as evidence of this consent.
B. Respect	You must at all times respect the customer’s wishes and should cease the current contact and avoid future contact if the customer requests.
C. Accuracy	You should make the customer aware of how much of the market you searched to obtain the offers you propose to them and ensure all offers are accurately presented. You must be able to provide on request within 24 hours a copy of the documents listed in Appendix 1 to this Code of Conduct.
D. Transparency	Before obtaining their agreement to the contract, you should make the customer aware of all principal terms of the energy contract, including the services you provide, how the customer will pay (directly or indirectly) for those services and full details of any commission that you will be paid.
E. Customer – focused	You should record and investigate all complaints fully and act quickly to put things right when a mistake is made.
F. Professionalism	You should ensure staff are adequately trained for dealing with customers and adhere to these principles.

SEFE Energy is committed to demonstrating these principles throughout our business activities and, in turn, we expect all TPIs to follow these principles in all their interactions with customers and with us.

3. TPI Practices

In seeking to achieve the objective of this Code of Conduct, and to uphold the principles set out in Section 3, SEFE Energy expects the TPIs it works with to undertake the practices set out below.

4.1 Training

All TPIs should ensure that their staff, and any third parties they use, receive appropriate training to ensure that they:

- understand and can competently follow the requirements of this Code of Conduct; and
- adhere to their legal obligations to customers, including all relevant regulations and legislation.

4.2. Clear and truthful selling, marketing and advertising

All TPIs should ensure that all forms of communications relating to sales, marketing and advertising:

- are compliant with all relevant legislation and regulations, including (without limitation) the Business Protection from Misleading Marketing Regulations;
- are appropriate to the services and information outlined in a signed letter of authority;
- are open and honest at all times; and
- are set out in clear and intelligible language.

TPIs must not give or advertise false or misleading information, and must ensure that all claims made in their communications are capable of being evidenced or reliably substantiated. TPIs must also ensure that the customer is made aware of the TPI's complaints procedure.

In particular, TPIs must ensure that they are clear and truthful and must not mislead the customer about:

- their identity, including who they are, who they work for and/or represent. This includes the nature of their relationships with SEFE Energy and any other suppliers they work with;
- their purpose;
- how they are remunerated for the services that they deliver to the customer;
- the characteristics of SEFE Energy's product(s) offered to the customer; and
- how appropriate the product is for the customer, always considering the request(s) of the customer, and their best interests, if known.

4.3. Protect customers from high pressure selling techniques

TPIs should ensure that any processes they use to secure a contract do not include high-pressure selling techniques aimed at, or having the effect of forcing or pressurising a customer into an agreement (whether on the basis of correct or incorrect information), without the customer having the opportunity to make an informed decision. TPIs shall never use aggressive practices which could amount to harassment, bullying, intimidation or duress.

In addition, TPIs should take extra care when discussing offers and products when interacting with small business customers, or those more at risk of being misled due to their specific circumstances.

4.4 Commission and fees

Prior to providing any relevant product or service, a TPI must make the customer aware of any charge or fee associated with their services. This includes any payment the customer may make either directly to the TPI or indirectly through another mechanism, for example where the TPI receives payment from SEFE Energy. If a customer is a microbusiness, the TPI must disclose to the microbusiness the value of the charge or fee associated with their services in pounds and pence.

The TPI must also make customers aware that they can be given detailed information on the charges or fees for the product or service upon request.

If a customer asks SEFE Energy to provide details of the fees or commission paid to a TPI in relation to their contract, SEFE Energy will provide this directly to the customer.

4.5. Complete and accurate contractual information

TPIs must ensure that the customer receives information about the key terms of the product(s) being offered and/or compared or discussed, before any contract is entered into.

If a TPI is provided with a script by SEFE Energy to use when making telephone calls to customers, in relation to the sections of the script that are highlighted as requiring to be read verbatim, these sections must be read verbatim without deviation. In relation to the remaining sections of the script, SEFE Energy expects the script to be followed but understands that customers will ask questions. TPIs must answer any questions truthfully and in full.

Once the customer has selected a contract, but before the customer enters into it, the TPI must:

- take all reasonable steps to bring to the attention of the customer the key terms and conditions of the proposed contract; and
- take all reasonable steps to ensure that the customer is aware that they are entering into a legally binding contract. For contracts entered into over the telephone, this will be achieved by reading the highlighted parts of the script verbatim and obtaining a clear confirmation from the customer that they wish to enter into a legally binding contract.

Once the contract is agreed, the TPI must:

- take all reasonable steps to ensure that all the express terms and conditions of the contract are set out in writing and are made available to the customer as soon as reasonably practicable;
- ensure that the customer is aware of what responsibilities will lie with each party (customer, TPI and SEFE Energy); and
- ensure that the customer is given clear information about who they should contact in the event of an issue or concern, including any relevant contact details.

- ensure that the Customer is aware of the requirements and obligations in relation to the reporting of CCL and VAT

4.6. AQs and SOQs

TPIs must not misrepresent a customer's AQ or SOQ to SEFE Energy. TPIs must provide SEFE Energy with factual AQs and SOQs that they have verified with the customer.

4.7. Complaints handling procedures

All TPIs must have in place at all times a complaint handling procedure which is easily accessible to all customers.

TPIs must ensure that the customer is made aware of the TPI's complaints procedure.

The customer must be able to contact the TPI easily and must be able to register a complaint easily.

The TPI must follow their complaints handling procedures to ensure that the complaint is resolved to the customer's satisfaction. If the customer complaint is not resolved following the steps set out in the complaints handling procedures, the TPI must ensure that the customer is aware of the opportunity to resolve the complaint via further routes.

If a complaint relates to SEFE Energy, and the TPI is unable to resolve it directly, they must ensure that SEFE Energy is made aware of the complaint within 48 hours. They must also inform the customer that they have done so.

5. Monitoring & Compliance

SEFE Energy intends to monitor compliance with this Code of Conduct, in order to ensure that we are working with TPIs who uphold the principles we have set out. We will do this through our in-house compliance function who will request information from TPIs to explain how they have complied with the Code of Conduct. This will always be subject to any confidentiality and/or data protection obligations (including, but not limited to, the General Data Protection Regulation and the Data Protection Act 2018) to which the TPI may be subject. Any such requests for information from TPIs must be provided within the reasonable timescales given by SEFE Energy.

Appendix 1

Complaints policy

Quote documents

Contract Offers

Call marking criteria

AQ/SOQ logs for completed sales and validation criteria

Quality scoring as requested

Call recordings on request

Any policy as reasonably requested