



PREPAYMENT SERVICE

TERMS AND CONDITIONS

Caribbean Utilities Company, Ltd.

Customer Service Department

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The Caribbean Utilities Company, Ltd. ("CUC") Prepayment Service allows customers to purchase utility services on a Prepay or "pay-as-you-go" basis. Prepayment customers are able to better manage usage with daily notifications, make smaller multiple payments and monitor their account balance(s) online at www.cuc-cayman.com. To participate in Caribbean Utilities Company's Prepayment Service you must sign this service agreement and accept the below terms & conditions which may be updated from time to time. These Prepayment Service terms and conditions are subject to the terms of CUC's Customer Service code which may be changed from time to time. In cases where there is conflict between CUC's Customer Service Code and these Prepayment Service terms of service, this document shall prevail.

Prepayment customers can choose how frequently to receive text messages and e-mail alerts providing information regarding the amount of credit remaining on their account, and estimated number of service days remaining on each account based on average daily cost. The stated days remaining is an estimate only, based upon historical consumption. Consumption patterns vary from day to day. The Prepayment Service allows customers to purchase utility services in advance with a minimum top-up amount of \$25.00, or any amount over \$25.00. Services may be purchased as frequently as necessary.

Enrollment in the Prepayment Service is available for residential class services with a 200 amperes single-phase 120/240 or 120/208 voltage AMI meter installed. Customers subscribing to our Prepay service are required to make an initial minimum credit to their Prepay account of CI\$50.00.

Prepayment utility service is charged in accordance with current applicable service rates as per the CUC Customer Service Code.

The Prepayment Service does not require a security deposit. However, applicants must pay a minimum credit balance to initiate a Prepay account before enrolling in Prepayment utility services.

If an account has an existing or unbilled balance when converting to prepay, a payment plan for the outstanding debt may be provided. 50% of all future payments made will apply to the outstanding debt. Once the outstanding debt is serviced, 100% of all payments made will apply to the prepay credit balance. Please note that while an outstanding balance remains on the account, payments are structured to represent the full reduction of current electricity costs and partial repayment of outstanding balances for the convenience of our customers. Within the CUC operating system, all payments during this period will be applied to the oldest balances and the most recently incurred bills will remain outstanding. Should the Prepay account be terminated prior to full repayment of the outstanding balance, all payments during this period will display as having been applied to the oldest balances and the most recently incurred bills will remain outstanding.

Customers who are enrolled in the Prepayment program may choose to revert to post-pay billing. In that event, CUC will require payment of applicable deposit amounts and unbilled charges in order to activate a post-pay billing account.

By enrolling in the Prepayment Service, customers agree to monitor and manage their account to ensure the credit balance remains positive. CUC offers multiple options to obtain account information. These include:

- Online via "My CUC" at www.cuc-cayman.com
- Calling our Customer Service Office at 345.949.5200. Monday through Friday, 8:30 a.m. to 4:00 p.m.
- System/customer generated notifications that advise of current Prepay account balance, approximate days remaining, current average cost per day and any disconnection that may occur in the near future.

CUC offers several payment options. These include:

Credit / Debit Card	Online via "My CUC" at www.cuc-cayman.com In person at Remote Payment Agents Over the phone via our Automated Payment System
Cash	In person at Remote Payment Agents
Credit / Debit Auto Payments	Online at www.cuc-cayman.com via "My CUC"

Customers who are enrolled in the Prepayment program will no longer receive monthly billing statements but will instead receive system generated account information notifications or access account information online via "My CUC". If a printed copy of your monthly statement is required for address verification, a copy can be obtained from our offices upon request.

Electricity usage is calculated on a daily basis by the CUC's metering system. Additional utility charges such as the Facilities Charge or streetlight fees will be charged daily on a prorated basis.

Prepayment accounts are not eligible for payment time extensions. Prepayment accounts will be subject to immediate disconnection of electric service when the balance is \$0. Before disconnection occurs prepay customer will first receive a "Disconnection Warning" when credit remaining is less than 3 days. On the day of disconnection customer will receive a "Disconnection Imminent" notification at around 8am and disconnection would take place at 10:00am or shortly thereafter. There is no fee associated with the disconnection or reconnection of prepay services.

If a check is returned for NSF on a Prepayment account, it will not be deposited a second time for payment. The amount of the returned check including a returned check fee will be charged back to the account immediately. If a returned check or a credit card chargeback results in eliminating the credit balance on the account, the service may be disconnected immediately without notice. Upon the first returned check, CUC will only accept payment by cash or card for a twelve (12) month period.

If the utility services are disconnected, in order for the services to be reconnected, a minimum Prepay credit balance equivalent to \$25 must be paid, exclusive of amount applied to outstanding debt. Once minimum Prepay credit balance is achieved, automatic reconnection of service will occur. Please note reconnection of service is not immediate and may take up to three hours after the payment is recognized in CUC's payment system. Disconnection and reconnection of electrical service is automated. Caribbean Utility Company, Ltd. accepts no responsibility for damages that may occur as a result of disconnection and/or reconnection.

If the Prepayment account is disconnected and is not reconnected within seven (7) days, the account will be considered inactive and a final statement of unbilled charges will be sent, and it will be the customer's responsibility to pay all fees and charges in full.

Disconnection of services at the request of the customer, due to non-payment, or for any other reason does not release the customer from their obligation to pay any unpaid charges on their account.

Customers enrolled in the Prepayment program are solely responsible for managing their account, maintaining a credit balance, **and ensuring that alert notification contact information is correct**. If the alert information is not correct, important notifications may not be received, and the account status, including possible disconnection, may be affected.

Both of the following notification methods must be enacted in order to make an initial payment:

E-mail

Text Message

Account information notifications may occur 24 hours a day, 7 days per week, including holidays and weekends.

Customers will receive a confirmation message immediately upon the initial payment required when establishing service. If a confirmation message is not received within one hour, it is the customer's responsibility to contact CUC to verify the accuracy of the information provided for the selected notification method.

A customer may choose to utilize multiple e-mail addresses and/or phone numbers for account information notifications. If a customer chooses to have a third party receive account information notifications, the customer should be aware that all communications from the Utility will include personal account information.

Caribbean Utilities Company reserves the right to modify the Terms and Conditions at any time, pending approval from OfReg, without prior notification to the customer.

Privacy Notice:

Personal information collected by CUC is accessible only by authorized personnel and is used for connection of electricity services, notifications relating to your electricity account(s) and distribution and collection of other relevant information affecting service(s). For further details please review our full Privacy Notice which can be accessed at any time via our website at www.cuc-cayman.com. CUC will contact customers to notify of imminent disconnection and outages. Information is also shared with third parties in relation to the collection of funds, both for current and overdue balances. It is the customer's responsibility to notify CUC if contact details have changed.

Declaration & Agreement

In consideration of participation in the Prepayment program, I waive, discharge, and covenant not to sue and to hold harmless Caribbean Utilities Company, Ltd. and its officers, agents, and employees from any and all liability, claims, demands, actions, and causes of action whatsoever arising out of or related to the disconnection of electrical utility services in the event of and in response to a non-credit balance in my Prepayment account.

I expressly and unconditionally agree that, due to the nature of the Prepayment program, I am not entitled to any advance notice before my electric service is disconnected, other than as described in paragraph 12 in these Terms & Conditions, because my Prepayment account reaches a non-credit or \$0 balance. I further understand that it is my sole responsibility to maintain a credit account balance and to keep my account information, including but not limited to, phone number(s), cell phone number(s) and e-mail address(s) current with Caribbean Utilities Company.

Date & Customer Signature [or signature of legal representative]: _____

Date & Signature of Additional Account Holder: _____

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