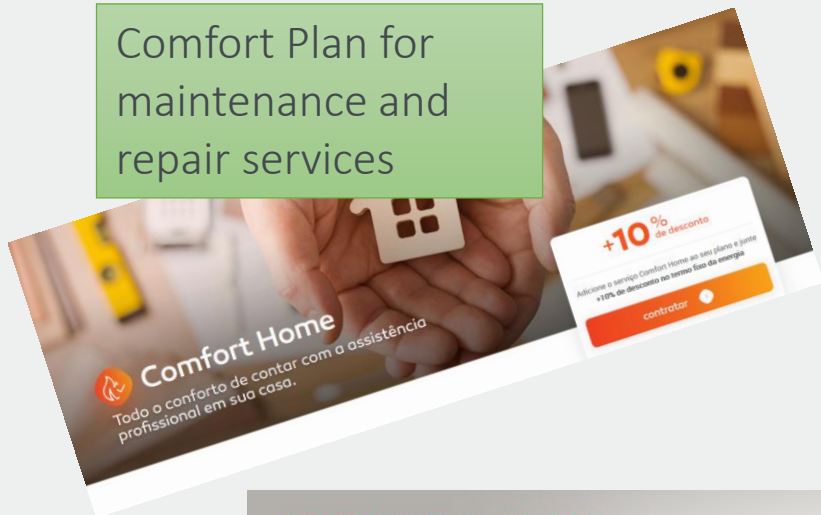


Comfort Plan for maintenance and repair services



Health Plan bundled with Energy supply

CONHEÇA O NOVO PARCEIRO QUE LHE DÁ MAIS POUPANÇA

POUPE

120 €

NA FATURA EDP

Wi Zink  
O teu banco fácil



Credit Card promoted by an Energy supplier with cashback on Energy bill

plano energia<sup>3</sup>

Liga tudo, com desconto em Cartão Continente.

até 28 FEV.



eletricidade

50%  
NO TERMO FIXO

gás natural

+ 50%  
NO TERMO FIXO

gás garrafa

+ 10%  
NO CONTINENTE

combustível

+ 12  
CENT. / LITRO

ADIRA JÁ AQUI

CONTINENTE galp energia

Bundled offer combining Energy, supermarket, petrol and bottled gas discounts

SERVIÇOS DE ASSISTÊNCIA

OK Completo

Não desespere! Com este serviço estará sempre tudo OK.

SABER MAIS →



Bundled offer for maintenance and repair services

First complaints in 2014

In 2015 a consumer is disconnected due to debt on the bundled service



NRA first responded that these services were not within their scope of activity (2015)



NRA adopts a Recommendation in march 2017 and includes rules in the Commercial Relations Code



4. The consumer must be clearly and unequivocally informed that subscription to "ancillary", "optional" or "additional" services is independent and does not interfere with the provision of essential public services, except for the possible concession of discounts granted by subscription to those services, which must be clearly identified and quantified in the standardized contract form to be delivered to the consumer;

5. The contractual renewal of the provision of "accessory", "optional" or "additional" services must be subject to prior notice and separate from the energy bill, sent in a timely manner to the consumer;

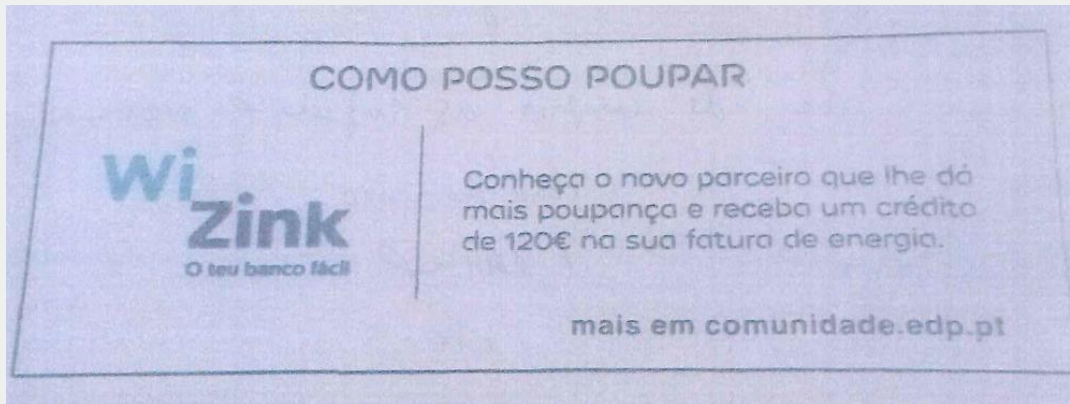
6. Whenever a change of energy supplier:

- a) leads to the cessation of an "accessory", "optional" or "additional" service, this shall not imply any penalty or subsequent payment corresponding to services that have not been effectively rendered;
- b) does not lead to the cessation of an "accessory", "optional" or "additional" service, namely by the customer's choice, that service cannot imply a worsening of the price, conditions or payment terms of the service that remains in force.

7. When, under the law, the completion or expiration of the right to receive a given price for essential services is invoked, this will be understood to cover also the associated and jointly invoiced "accessory", "optional" or "additional" services.

Rules were included in the Electricity Commercial Relations' Code in 2017

A recognition that bundled offers represent a problem for consumers and a need for the Energy Regulator to step in.



Advertisement on Energy bill: **How can I save**  
*Meet the new partner that gives you more savings and receive a 120€ credit in your Energy bill.*

EDP & Wizink Bank

According to consumer credit regulation who is offering the credit card?

- The Energy supplier?
- The Bank?

Should the Energy supplier be subjected to consumer credit regulations (on credit advertisement and mandatory registry as a credit intermediary)?

We approached the companies and after some discussion EDP decided to make changes to their market strategy