



# **SPARK ENERGY, LLC AND SPARK ENERGY GAS, LLC**

## **ATTACHMENT E**

Marketing Standard Quality Assurance Plan



## Quality Assurance Program - New York

### Introduction

Spark Energy is updating and improving its existing quality assurance program. The Spark Energy Quality Assurance Program is part of our operational excellence initiative designed to improve the company's ability to achieve and sustain business standards and adherence to regulatory requirements in deregulated energy markets.

Spark Energy will apply various business, overview and monitoring practices to ensure that all marketing efforts are conducted and implemented on a continuous basis in conformance with Spark Energy's best practices and training standards. The elements of the Program are tailored to the concerns and individual components of each distinct marketing method, designed to incentivize representatives to act responsibly and will be implemented in a workable and effective manner.

This Quality Assurance Program for New York consists of:

- (a) This quality Assurance Program, which serves as a charter for the company's compliance function in New York.
- (b) Quality Assurance Audit Process and Procedure Manual, which will serve as a directive and guide for the Quality Assurance Team to audit and review the Company's processes and controls.
- (c) Marketing Standards for which the Company shall be responsible. These standards include best practices and shall track the legal and regulatory standards set forth in New York statutes and regulations that govern ESCO and their vendors.
- (d) Quality Assurance Training – OTM for vendors and agents.
- (e) Quality Assurance Training – for DTD vendors and agents.
- (f) Telemarketing Representative Code of Conduct.
- (g) Door-to-Door Agent Code of Conduct.





## Quality Assurance Program - New York

### Telemarketing – In House and External Vendors

- Spark Energy will enter into a formal contract with each telemarketing vendor that includes the minimum contractual protections set forth on page 10 of these materials. Environmental elsewhere in the Quality Assurance Program.
- Spark Energy will design and review the marketing script to be used for all sales solicitations.
- Spark Energy Regulatory Group will act as a secondary review on all scripts to ensure compliance with UBP and other regulatory requirements.
- All telemarketing efforts will comply with applicable Do-Not-Call laws and regulations.
- The solicitation will be designed to comply with the provisions of UBP Section 5, Attachment 1 A-D and Section 10, ESCO Consumer Bill of Rights.
- The representative will be provided with current accurate data concerning the products and services offered by Spark Energy.
- The representative will have timely access to a supervisor to address questions arising during the solicitation.
- Spark Energy will design and review the script used for telemarketing verification. All representatives must perform recordings and/or verifications through either third party verification companies hired by Spark Energy, or an automated voice verification system owned and operated by Spark Energy. All recordings and TPV will follow the requirements codified in the various State's regulations and will be designed to confirm the customer's intent to either initiate and enroll supply service with Spark Energy, or to continue, or modify the service they receive from Spark Energy.
- Spark Energy will on a random and regular basis review a meaningful sample of sales recordings and verifications to ensure that the representative is following the standards codified in the Program. In the event problems are found, the representative will be informed of any deficiency and advised that he/she may be terminated if the deficiency is not immediately corrected. Spark Energy will work with the representative to address any identified deficiency. Spark Energy will reserve the right to immediately terminate the representative if it determines that the representative's behavior or attitude is incompatible with Spark Energy's quality control standards.
- Copies of all Sales Agreements will be mailed within 3 business days after agreement occurs to each customer that is enrolled by Spark Energy.
- Spark Energy will on a regular basis meet with Sales personnel to obtain feedback on on-going operations and provide any needed updates or other relevant information.
- Spark Energy will engage in weekly hour-long calibration calls with each telemarketing group selling for Spark Energy. This includes listening to random recordings of complete calls for both sales and non-sales calls. Each person on the conference call silently evaluates each call using the same monitoring form. At the end of each call, each participant on the call reviews his/her evaluation and ratings. This ensures site



## Quality Assurance Program - New York

management is in synch with Spark's corporate management about what equates to a quality call.

- Thorough training of each representative on utility and products, including:
  - Rates and billing
  - Cancellation and rescission rights
  - Termination fees
  - Understanding the use of a toll-free number for which customers can at any point speak to a Spark customer service agent.
  - Deceptive trade practices and slamming
  - Laws and regulation at both state and federal level governing telemarketing.
- Use of formal training materials specifically designed for outbound telemarketing campaigns.
- Undertake the audit processes and compliance testing set forth with Quality Assurance Audit Process and Procedure manual.





## Quality Assurance Program - New York

### Electronic and Internet Marketing

- The website solicitation and materials will follow the requirements codified in the Uniformed Electronic Transactions Act (UETA) and each States regulations. The website will be designed to confirm the customer's intent to both initiate and enroll supply service with Spark Energy, or to continue, or modify the service they receive from Spark Energy.
- Both Legal and Regulatory groups will review all marketing and website materials for regulatory compliance and sales practices.
- The website will include the latest product offers available from Spark Energy. The website will incorporate all the requirements and standards set forth in UETA to ensure unique electronic signatures are captured and retained pursuant to Spark Energy's record retention policies and procedures.
- Within 3 business days of final agreement to initiate service, Spark Energy will send an electronic confirmation notice to the customer at the customer's e-mail address.
- Spark Energy will on a random and regular basis review a meaningful sample of electronic sales to ensure that the website is following the appropriate standards. In the event problems are discerned, they will be corrected in an expeditious manner.
- **The ESCO Consumer Bill of Rights** will be provided as a non-avoidable screen which residential customer must affirmatively click to verify they have seen the document prior to enrollment.



## Quality Assurance Program - New York

### Door-to-Door and Other In-Person Marketing

- Spark Energy may contract with D2D vendors or Multi-Level Marketing representatives for solicitation of its products and services.
- We will enter into formal contracts with door-to-door vendors that include the minimum contractual protections enumerated on page 10 of this Quality Assurance Program.
- We will ensure that our vendors comply with all rules, regulations and licensing and requirements as determined by the Public Utility Commissions.
- Spark Energy vendors and brokers will produce and make visible the Spark Energy photo-ID and provide a copy of the ESCO Consumer Bill of Rights; the salesperson shall inform the customer that he/she represents Spark Energy, an independent energy marketer; inform the customer that the customer's utility will continue to deliver their energy and will respond to any leaks or emergencies; the obligation to provide the customer with written information regarding Spark Energy's products and services immediately upon request which shall include Spark Energy's name and telephone number for inquiries, verification and complaints; and where it is apparent that the customer's English language skills are insufficient to allow the customer to understand and respond to the information conveyed by the representative or where the customer or another third party informs the representative of this circumstance, the representative shall either find a representative in the area who is fluent in the customer's language to continue the marketing activity in his/her stead or terminate the in-person contact with the customer.
- All Vendors and brokers will be required to provide Spark Energy with a copy of a valid Broker license where applicable.
- All Vendors and brokers will only use marketing materials that Spark Energy has designed and approved for all sales solicitations.
- All Vendors and brokers will be provided with current accurate data concerning the products and services offered by Spark Energy.
- All Vendors and brokers will have timely access to a Spark Energy supervisor to address questions arising during the solicitation.
- Spark Energy will on a random and regular basis review the agreements obtained through In-person Broker solicitations to help ensure that best practices and the standards set forth in this Program are being implemented. In the event problems are discerned, the representative will be informed of any deficiency and advised that he/she may be terminated if the deficiency is not immediately corrected.
- Spark Energy will work with the representative to address any identified deficiency. Spark Energy will reserve the right to immediately terminate the representative if it determines that the representative's behavior or attitude is incompatible with Spark Energy's quality control standards.
- Copies of all Sales Agreements will be provided to each customer that is enrolled by Spark Energy as required under regulatory statutes and regulations.



## Quality Assurance Program - New York

- Spark Energy will on a regular basis meet with Sales personnel to obtain feedback on on-going operations and provide any needed updates or other relevant information.
- Spark Energy will engage in weekly hour-long calibration calls with each Door-to-Door group selling for Spark. Because the sales calls are not taped, this involves listening to random recordings of completed third-party verification calls for both sales and non-sales calls. The same process occurs as noted above for Telemarketing.
- All Door-to-Door agents wear a Spark badge that includes Spark's official logo, their photograph and a toll-free number to report complaints or to verify or inquire about the sales agent's activities. Agents are also supplied with a Spark Energy uniform. The uniform consists of a Spark Energy branded shirt and coat.
- Agents describe the product using memorized scripts, explaining that they are with Spark, not the utility.
- The first action a Door-to-Door agent takes, before describing the service and Spark, is to provide a printed copy of Spark's Consumer Bill of Rights. This document is offered in English on one side and Spanish on the other.
- Sales agents are trained that if the customer does not understand the sales agent, the sales agent is instructed to politely thank the customer and end the conversation. The procedure is included in training and is acknowledged in the Representative Code of Conduct the sales agent signed at the end of training.
- The script includes key points, including the fact that the customer's utility will continue to deliver the energy and respond to any emergency.
- All Door-to-Door sales are verified by a third-party. After the sales agent has called in the sale, the customer is called back on his or her own telephone by the third party verifier. This verification call is recorded and, if the customer does not confirm agreement with all the terms and conditions, accuracy of account information, and authorization to switch carriers, the verification fails and the sale is not processed. If the Door-to-Door sale was conducted in Spanish, the third party verification call is conducted in Spanish, as well.
- Door-to-Door Agents carry a document to capture information collected during the sales process. At the end of the sales call, this document is offered to the customer to keep, and includes a place where the customer may note the verification number provided at the end of the third party verification call.
- Spark Energy will use formal training materials specifically designed for New York door-to-door campaigns.
- Spark Energy will undertake the audit processes and compliance testing set forth in the Quality Assurance Audit Process and Procedures Manual.



## Quality Assurance Program - New York

- Spark Energy will prepare and review all materials used in a direct mail solicitation.
- Legal and Regulatory Group will each review marketing materials for compliance and deceptive sales practices.
- Customers will be provided with complete copy of the Sales Agreement within 3 business days of the enrollment request.
- Spark Energy will employ direct mail solicitations that are consistent with the UBP and applicable law and regulations.

### External Marketing Channels

This section outlines the procedures applied by Spark Energy where it retains the services of outside vendors on a contractual basis to provide marketing services on behalf of Spark Energy:



## Quality Assurance Program - New York

- Spark Energy will examine whether any prospective vendor has the skills, resources and track record to conduct marketing on behalf of Spark Energy.
- Spark Energy will require background screening and drug testing of all door-to-door sales representatives.
- Spark Energy will cause all sales agents to sign a code of conduct.
- Spark Energy will require the provision of at least two references for each sales agent.
- Spark Energy will require the vendor to conduct marketing activities consistent with the provisions of the Program.
- Spark Energy will provide the vendor Spark Energy's written training materials.
- Spark Energy will prepare all sales and verification scripts used by the vendor.
- The vendor will only use and provide to the customer sales materials and agreements that are prepared or reviewed and approved by Spark Energy.
- Vendors retained by Spark Energy must demonstrate knowledge, understanding and the ability to comply with all applicable laws, rules and regulations.
- Spark Energy will issue a charge back on any commission related to sales received from telemarketing companies if the account is terminated prior to the completion of two billing cycles.
- Spark Energy will engage in weekly calibration calls with each group selling for Spark Energy. This includes listening to random recordings of complete calls for both sales and non-sales calls. Each person on the conference call silently evaluates each call using the same monitoring form. At the end of each call, each participant on the call reviews his/her evaluation and ratings. This ensures site management is in synch with Spark's corporate management about what equates to a quality call.
- Weekly calibration calls with all third party verification vendors. The same process is repeated above with the emphasis on the quality of the third party verification team.
- Spark Energy will engage in weekly hour-long calibration calls with all third party verification vendors. The same process is repeated above with the emphasis on the quality of the third party verification team.

### Dispute Resolution Procedure

- Spark Energy will maintain an internal process for handling customer complaints and resolving disputes arising from marketing activities and shall respond promptly to complaints forwarded by the Department.
- When Spark Energy receives a customer complaint or inquiry via call center, email or regular mail, the representative will make a record of the complaint and apply a case number or other identifying feature.
- The representative will investigate the substance of the complaint or inquiry and provide a response to the customer within ten (10) days of receipt of the complaint or inquiry. If the customer is not satisfied with the resolution presented by the call center



## Quality Assurance Program - New York

representative, the representative will raise the complaint or inquiry to a Supervisor, who will review the matter and respond to the customer within five (5) business days.

- Upon receipt of a complaint forwarded by the Commission or other governmental agency, Spark Energy will respond in accordance with the direction provided by the Commission, or other agency.
- Spark Energy will cooperate with the Commission regarding marketing practices and with local law enforcement in investigations concerning deceptive marketing practices.
- In the event of any dispute involving a sales agreement and/or authorization, Spark Energy will provide a copy of the customer's acceptance of the sales agreement and/or authorization for release of information or provide on-line access to the acceptance and/or authorization within five (5) calendar days after a request from the Commission.



## Quality Assurance Program - New York

- Spark Energy will retain written agreements and/or authorizations for at least two (2) years from the effective date of the agreement and/or authorization or for the length of the agreement whichever is longer.



## Quality Assurance Program - New York

### Minimum Contractual Protections for Vendor Agreements

**Telemarketing ("OTM") Agreements:** the commercial vendors in Spark's OTM Agreements are each referred to here as "Provider"

- (a) Call locations must be owned or controlled by Provider and may not be outsourced;
- (b) Provider may not represent itself as having decision making authority for Spark;
- (c) Prior to performing any services for Spark, Provider must submit evidence of its current licenses and permits to perform the contracted services in the relevant state, city or region;
- (d) Provider's agreement with Spark requires compliance with industry standards, including adequate supervisory support;
- (e) Spark delivers, or approves in writing, all prepared telemarketing scripts for each product or service being marketed for Spark by Provider and Provider agrees not to deviate from such scripts;
- (f) Prior to the inception of any marketing campaign conducted by Provider for Spark, Spark provides a "List" of approved telephone numbers. The List will have been scrubbed to eliminate numbers on any applicable "Do-Not-Call" list. Provider will update the List daily to eliminate any names and numbers of persons or individuals who announce that they do not want to be called;
- (g) Provider must insure that customer information is recorded only within the web portal provided by Spark and that no telephone service representative has paper, equipment or materials available to him or her to record or retain a customer's information;
- (h) Provider must immediately notify Spark of any complaints it receives related to Provider's activities under its agreement with Spark, whether from potential customers, governmental or regulatory agencies or consumer advocacy groups;
- (i) Provider must make sure that each of its service representatives: a) receives a reasonable level of training; b) is aware of applicable federal, state and local laws and regulations concerning his/her activities and the privacy of customer information; c) is provided with approved scripts and does not expand the claims or representations of Spark about the marketed products and services; d) has passed background and drug tests and was not terminated from a previous job because of suspected fraud or illegal activity;
- (j) Provider will regularly monitor its service representatives to insure compliance with its commitments under the agreement with Spark;
- (k) Spark has the right and ability to conduct live remote monitoring of telephone representative performance upon 24 hours prior notice and has the right to visit and observe Provider's call centers;
- (l) All customer enrollments must be submitted for third party verification ("TPV") in English and/or in Spanish, depending on the customer's preferred language;
- (m) Voice print recordings of each telemarketing call will be obtained by Provider and retained for a period of four (4) years or the time period required by the applicable regulation; and





## Quality Assurance Program - New York

- (n) Any sales made in violation of the agreement with Spark are ineligible for commissions or fees payable to the vendor. If it is later discovered that payment for such invalid sales was made by Spark, then Spark may “claw back” the amounts paid by deducting from future payments or requiring reimbursement.

**Direct Sales (“DTD”) Agreements:** the commercial vendors in Spark’s D2D Agreements are each referred to here as “Direct Seller”

- (a) Direct Sellers under their D2D agreements with Spark commit to the same contractual obligations as do Providers to Spark described in Section A (2), (4), (8), (9), (10), (12) and (14);
- (b) The background and drug screening obligations of the Direct Sellers under the D2D Agreements are enhanced: new drug screening is required before every new hire and criminal, national background screening must be conducted at least annually and also at any time at the request of Spark;
- (c) Direct Seller may conduct all sales for Spark using only the sales materials provided by Spark and all representatives must wear Spark provided apparel and display badges, which must be used only for work for Spark and returned by any representative who is no longer working on a Spark campaign;
- (d) Spark has the right and ability to gain entry to office locations, sales agent trainings, and any other sales related practices performed under its D2D agreement, including the ability to join sales agents in the field to monitor door-to-door sales calls; and
- (e) The permitting and license requirements are enhanced under the D2D agreements: Direct Sellers are required to provide weekly reports indicating all permits, bonds, or insurance requirements required in the areas, regions, jurisdictions where sales are made – or such sales are considered invalid and ineligible for commissions.



# Quality Assurance-Quality Control

## Audit Process and Procedure Manual

### Introduction

The Spark Energy Quality Assurance Program is part of the operational Excellence initiative designed to assess the company's ability to achieve and sustain business standards and adherence to regulatory requirements in deregulated energy markets. The Quality Assurance team is responsible for monitoring, auditing and reporting through administrative and procedural activities that meet internal and external requirements. In addition, they provide an associated feedback loop that prevents errors and delivers solutions for sales, marketing and operational divisions. The following document is designed to provide an outline of best practices that can be used to improve the sales process, customer service performance and operational procedures to assure the consistency of activities and tasks executed by each department.



# Quality Assurance-Quality Control

## Audit Process and Procedure Manual

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  - Sales Call Recording Review
  - TPV Review
  - Weekly Agent/Agency Calibration Sessions
  - Sales Training Standards
- Door-to-Door
  - Contract Validation
  - Courtesy Calls
  - TPV Review
  - Sales Training Standards
- Online Enrollments
  - Weekly IP Address Audit
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  - Enrollment Audit
  - Agent Escalation Protocol

#### Customer Service

- Live Monitoring
- Service Call Recording Review
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- Weekly Agent/Agency Calibration Sessions
- Customer Service Training Standards

#### Operations

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- Bounced Email Process

#### QA/QC Key Performance Indicators



# Quality Assurance-Quality Control

## Audit Process and Procedure Manual

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  - Scorecards
  - Tracking Forms
  - Reports
- Agent Escalation Protocol Sample
- Regulations by Task
- Utility Quick Reference Guide
- QA Team KPI's



Quality Assurance Training  
Door-to-Door Programs

# Definition of Quality Assurance

- ▶ A program for the systematic monitoring and evaluation of the various aspects of a project, service, or facility to ensure that standards of quality are being met.

# Purpose of Training

- ▶ Ensure that Spark Energy complies with guidelines set by state organizations for all sales calls.
- ▶ Ensure that all business conducted at Spark Energy is done legally, ethically, and morally.
- ▶ Provide agents a clear cut understanding of what will be expected of them during sales calls.
- ▶ Provide agents with feedback on performance for professional development purposes by grading third party verifications.

# How Spark Energy Plans on Ensuring Proper Quality Assurance

- ▶ Monthly Monitoring of historical third party verifications (“TPV”).
- ▶ Scoring of TPV’s to provide feedback on performance and compliance.
- ▶ Review of both good sale and no sale TPVs.
- ▶ Focused review of TPVs of new vendors
- ▶ Review analytics on sales trends to identify anomalies.



# Door-to-Door Compliance Policy

- ▶ Spark Energy will design and review the marketing scripts to be used for all sales solicitations.
- ▶ We will enter into formal contracts with door-to-door vendors that include the minimum contractual protections enumerated on page 10 of this Quality Assurance Program.
- ▶ We will ensure that our vendors comply with all rules, regulations and licensing and requirements as determined by the public utility commission.

# Door-to-Door Compliance Policy (continued)

- ▶ Spark Energy vendors and brokers will produce and make visible the Spark Energy photo-ID and provide a copy of the ESCO Consumer Bill of Rights; the salesperson shall inform the customer that he/she represents Spark Energy, an independent energy marketer; inform the customer that the customer's utility will continue to deliver their energy and will respond to any leaks or emergencies; the obligation to provide the customer with written information regarding Spark Energy's products and services immediately upon request which shall include Spark Energy's name and telephone number for inquiries, verification and complaints; and where it is apparent that the customer's English language skills are insufficient to allow the customer to understand and respond to the information conveyed by the representative or where the customer or another third party informs the representative of this circumstance, the representative shall either find a representative in the area who is fluent in the customer's language to continue the marketing activity in his/her stead or terminate the in-person contact with the customer.
- ▶ All vendors and brokers will be required to provide Spark Energy with a copy of a valid Broker license where applicable.
- ▶ All vendors and brokers will only use marketing materials that Spark Energy has designed and approved for all sales solicitations.
- ▶ All vendors and brokers will be provided with current accurate data concerning the products and services offered by Spark Energy.

# Door-to-Door Compliance Policy (continued)

- ▶ All vendors and brokers will have timely access to a Spark Energy supervisor to address questions arising during the solicitation.
- ▶ Spark Energy will on a random and regular basis review the agreements obtained through In-person Broker solicitations to help ensure that best practices and the standards set forth in this Program are being implemented. In the event problems are discerned, the representative will be informed of any deficiency and advised that he/she may be terminated if the deficiency is not immediately corrected.
- ▶ Spark Energy will work with the representative to address any identified deficiency. Spark Energy will reserve the right to immediately terminate the representative if it determines that the representative's behavior or attitude is incompatible with Spark Energy's quality control standards.
- ▶ Copies of all Sales Agreements will be provided to each customer that is enrolled by Spark Energy as required under regulatory statutes and regulations.
- ▶ Spark Energy will on a regular basis meet with Sales personnel to obtain feedback on on-going operations and provide any needed updates or other relevant information.

# Door-to-Door Compliance Policy (continued)

- ▶ Spark Energy will engage in weekly hour-long calibration calls with each Door-to-Door group selling for Spark. Because the sales calls are not taped, this involves listening to random recordings of completed third-party verification calls for both sales and non-sales calls. The same process occurs as noted above for Telemarketing.
- ▶ All Door-to-Door agents wear a Spark badge that includes Spark's official logo, their photograph and a toll-free number to report complaints or to verify or inquire about the sales agent's activities. agents are also supplied with a Spark Energy uniform. The uniform consists of a Spark Energy branded shirt and coat.
- ▶ agents describe the product using memorized scripts, explaining that they are with Spark, not the utility.
- ▶ The first action a Door-to-Door agent takes, before describing the service and Spark, is to provide a printed copy of Spark's Consumer Bill of Rights. This document is offered in English on one side and Spanish on the other.
- ▶ Sales agents are trained that if the customer does not understand the sales agent, the sales agent is instructed to politely thank the customer and end the conversation. The procedure is included in training and is acknowledged in the Representative Code of Conduct the sales agent signed at the end of training.
- ▶ The script includes key points, including the fact that the customer's utility will continue to deliver the energy and respond to any emergency.

# Door-to-Door Compliance Policy (continued)

- ▶ All Door-to-Door sales are verified by a third-party. After the sales agent has called in the sale, the customer is called back on his or her own telephone by the third party verifier. This verification call is recorded and, if the customer does not confirm agreement with all the terms and conditions, accuracy of account information, and authorization to switch carriers, the verification fails and the sale is not processed. If the Door-to-Door sale was conducted in Spanish, the third party verification call is conducted in Spanish, as well.
- ▶ Door-to-Door agents carry a document to capture information collected during the sales process. At the end of the sales call, this document is offered to the customer to keep, and includes a place where the customer may note the verification number provided at the end of the third party verification call.
- ▶ Spark Energy will use formal training materials specifically designed for New York door-to-door campaigns.
- ▶ Spark Energy will undertake the audit processes and compliance testing set forth in the Quality Assurance Audit Process and Procedures Manual.
- ▶ The solicitation will be designed to comply with the provisions of each States regulatory requirements.
- ▶ The representative will be provided with current accurate data concerning the products and services offered by **Spark Energy**.
- ▶ The representative will have timely access to a Supervisor to address questions arising during the solicitation.
- ▶ **Spark Energy** will design and review the script used for telemarketing verification. All representatives must perform recordings and/or verifications through either third party verification companies hired by **Spark Energy**, or an automated voice verification system owned and operated by **Spark Energy**. All recordings and TPV will follow the requirements codified in the various State's regulations and will be designed to confirm to the customer's intent to either initiate and enroll supply service with **Spark Energy**, or to continue, or modify the service they receive from **Spark Energy**.

# Bottom Line Up Front

- ▶ agents can not in any way be deceptive in order to make a sale. If found to be using improper sales practices, you will immediately be pulled from the field and depending on the severity of the situation, possibly face more serious consequences.

# Rules and Regulations

# Slamming

- ▶ **Slamming** is the unauthorized change in a customer's electric power supplier. It is the number one problem facing our industry today. Spark Energy offers its customers the highest quality and value in the industry. These attributes are more than enough to attract customers, and a marketing representative should **never resort to fraud, deceit or trickery to generate sales opportunities**. Slamming is illegal, harmful to consumers, and will not be tolerated by Spark Energy
- ▶ The following policies and procedures are designed to educate every person involved in the sale of Spark Energy's services about the causes of unauthorized switches, Spark Energy's **zero tolerance** for such switches, and what can be done to prevent unauthorized switching.



# Slamming Policy

- ▶ Spark Energy considers a change in an electric supplier to be authorized only if the consumer affirmatively and voluntarily made the change by signing a contract or indicated his/her acceptance of the change by another method approved by the state public service commission. The change order must then be verified by the local distribution company (i.e. the local utility) prior to changing the consumer's supplier.
- ▶ If a consumer's electric power or natural gas supplier is changed without the customer's authorization, Spark Energy can be subject to penalties. First, Spark Energy must pay all fees received from the consumer to the consumer's proper supplier. Spark Energy will also be responsible for any other fees that are incurred by the proper supplier and local utility in making the change to Spark Energy and back to the appropriate supplier.
- ▶ In addition, Spark Energy can have its license or authorization to act as an electric or natural gas supplier revoked or suspended as a result of slamming activities. Spark Energy can also be subject to monetary fines.
- ▶ **Do not engage in slamming. Slamming is neither authorized nor condoned by Spark Energy. Slamming will result in immediate termination.**

# Common Causes of Slamming

- ▶ The account number on the supply agreement is incorrect. The incorrect account number means that the wrong customer is switched to Spark Energy without the customer's consent.
- ▶ The submitted supply agreement is illegible and causes the person that keys the order into the system to enter the wrong name and/or account number.
- ▶ The person who “authorized” switching suppliers really did not have the authority to make the switch. Sometimes children, roommates, receptionists, secretaries or assistants authorize a switch even though they lack the authority to make decisions on behalf of the party to be switched.
- ▶ A simple misunderstanding occurs when one partner does not tell the other partner or accounts payable personnel about selecting a new electric or natural gas supplier. This is especially common when the person authorizing the switch is not the person who reviews or pays the bills. The bill-paying partner or accounts payable representative sees a new electric or natural gas supplier name and thinks something is wrong. Please ask your customers to inform the appropriate persons within the household or company about the change in electric supplier.
- ▶ The representative signs someone up just to “get the sale.” Laziness and cutting corners can lead to mistakes, misunderstandings, and improper orders. **Marketing agents and Brokers should note that misrepresentation of another person or fraud of any kind is illegal and grounds for immediate dismissal.**
- ▶ The representative signs someone up, without the customer's knowledge, as a result of spending a lot of time with a decision-maker and assuming that the person would be satisfied with Spark Energy, Inc.'s service





# TRAINING

F I E L D   S A L E S



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# TRAINING AGENDA

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HISTORY

BRANDS

SALES CHANNELS

MARKETS

ENERGY DEREGULATION

SALES PROCESS

MARKETING QUALITY AND COMPLIANCE

PRE-FIELD CHECKLIST

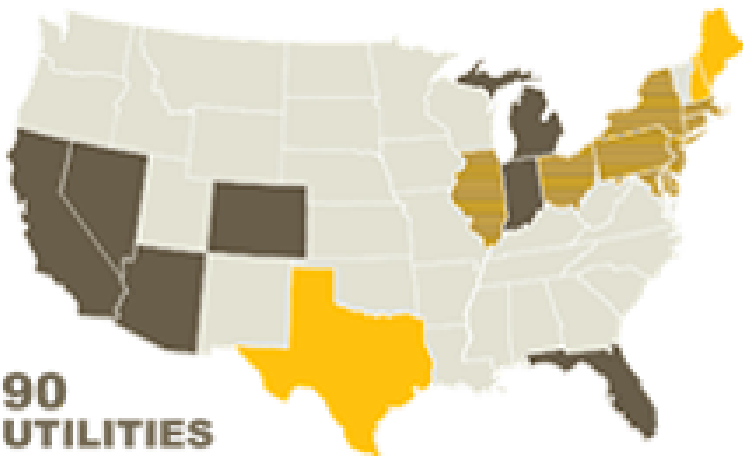
REWARDS

# HISTORY

slide 4



# HISTORY



GAS  
 ELECTRIC  
 GAS & ELECTRIC

**90  
UTILITIES  
ACROSS  
19 STATES**

**SUPPLY**   
**16 MILLION**  
**MMBtu**  
**OF RETAIL**  
**NATURAL GAS**

**MORE THAN**  
**617,000**  
**RETAIL CUSTOMERS**  
**AND COUNTING**

**DELIVER OVER**  
**8 MILLION**  
**MWh** **OF**  
**RETAIL ELECTRICITY**  
**LOAD ANNUALLY**

**RANKED #4** ON THE  
 CHRONICLE 100 LIST OF PUBLICALLY  
 TRADED COMPANIES IN HOUSTON



**TOP**  
**10**  
**BEST**  
**RATED**  
**TEXAS**  
 ELECTRICITY  
 COMPANIES  
 BY CONSUMER  
 AFFAIRS

**\$1 BILLION**  
 IN REVENUE

**14**   
**NEW ACQUISITIONS**  
 SINCE IPO IN Q3 2014

**20 YEARS** IN THE  
**RETAIL ENERGY BUSINESS**



**BRANDS**





[sparkenergy.com](http://sparkenergy.com)

[majorenergy.com](http://majorenergy.com)

[providerpower.com/maine/](http://providerpower.com/maine/)

[providerpower.com/mass/](http://providerpower.com/mass/)

[verdeenergy.com](http://verdeenergy.com)

[providerpower.com/nh/](http://providerpower.com/nh/)



Collectively called  
"The Company"  
hereafter

# BRANDS

Major Energy (includes Respond Power)  
Provider Power (includes Provider Power Mass, Electricity Maine, and ENH Power)  
Verde Energy (Verde Energy USA)

# SALES CHANNELS



# SALES CHANNELS

FIELD SALES



TELESALES



DIRECT MAIL



WEB



RETAIL/KIOSK



- ▶ The Company's products and services are made available to residential and commercial customers through multiple sales channels

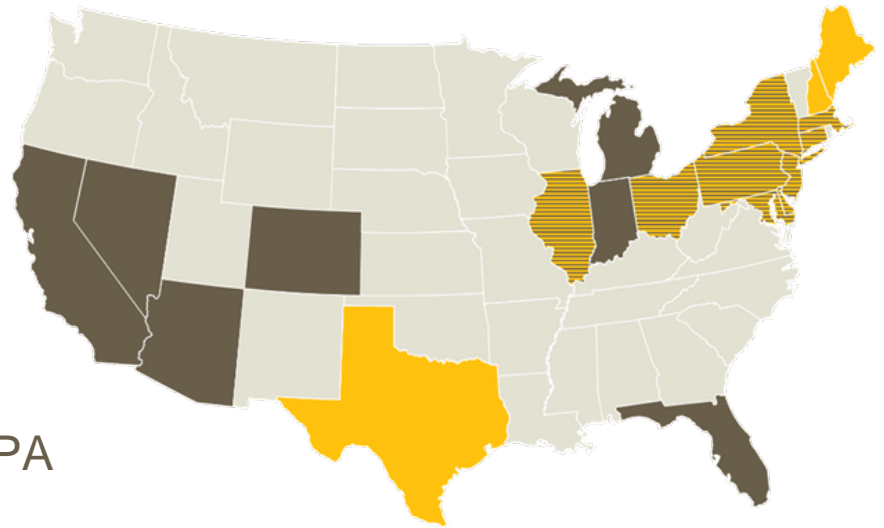


# MARKETS



# MARKETS

- ▶ **Spark:**
  - ▶ CA, CO, DE, FL, IL, IN, MA, MD, MI, NV, NY, TX
- ▶ **Provider Power Mass:**
  - ▶ MA
- ▶ **Electricity Maine**
  - ▶ ME
- ▶ **ENH Power**
  - ▶ NH
- ▶ **Major:**
  - ▶ CT, IL, MD, MA, NJ, NY, OH, PA
- ▶ **Verde:**
  - ▶ CT, MA, NJ, NY, OH, PA







# ENERGY DEREGULATION



*In deregulated markets, customers can choose who supplies their electricity and/or natural gas*

*Delivery – the service of delivering electricity and/or gas supply to customer.*

*Supply – the actual commodity (electricity/natural gas) provided to customer.*

*The customer's utility company is still responsible for electricity and/or gas delivery.*

*Energy suppliers who sell electricity and/or natural gas to the customer are responsible for electricity and/or gas supply.*

A SUPPLIER IS NOT ASSOCIATED  
WITH, AND DOES NOT REPRESENT THE UTILITY.

SUPPLIERS, LIKE THE COMPANY, OFFER COMPETITIVE  
PRICING AND PROTECTION AGAINST VOLATILE  
ENERGY PRICES.



# REGULATED

**GENERATION**  
PRODUCE, STORE, SELL



**UTILITY**  
TRANSMIT, DELIVER



**CUSTOMER**  
RECEIVE, USE



# DEREGULATED

**GENERATION**  
PRODUCE, STORE, SELL



**RETAIL SUPPLIER**  
CREATES CUSTOMER-CENTRIC ENERGY PRODUCTS



**UTILITY**  
TRANSMIT, DELIVER



**CUSTOMER**  
RECEIVE, USE



**ENERGY DEREGULATION**

EACH STATE HAS A GOVERNING  
BODY THAT OVERSEES  
ACTIVITIES IN THE UTILITY AREA.

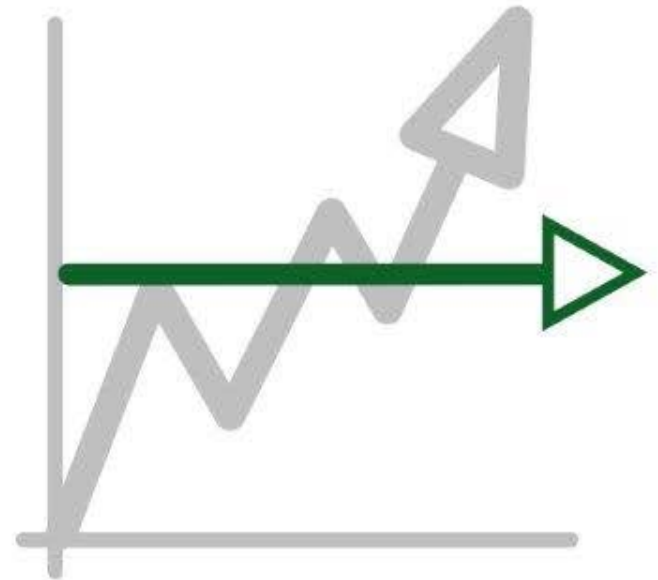


THE GOVERNING  
BODY SERVES AS A  
CONSUMER AND BUSINESS  
ADVOCATE TO ENSURE  
UTILITIES AND SUPPLIERS  
ARE FAIR, HONEST,  
AND DELIVER  
RELIABLE SERVICE  
ENSURING ALL  
CUSTOMERS ARE TREATED  
FAIR AND EQUAL.

ENERGY DEREGULATION

# FIXED RATE

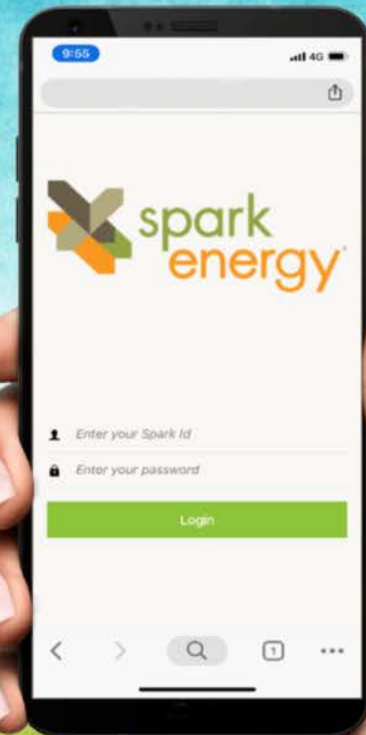
NATURAL GAS OR ELECTRICITY RATES LOCKED AT A SPECIFIC PRICE FOR A CERTAIN AMOUNT OF TIME.



# VARIABLE RATE

NATURAL GAS OR ELECTRICITY RATES MAY CHANGE MONTHLY ACCORDING TO THE MARKET CONDITIONS.

# SALES PROCESS







All material used in the sales presentation must be approved by The Company's regulatory and legal team including scripting, enrollment verification, contracts, and customer-facing materials.

It is important to review and understand what is required for each utility in your territory. Each market requires specific information collected from the customer to ensure a successful enrollment including:

Customer's name

Billing address

Service address

Account Information (Account Number, POD ID, Customer Number, etc.)

Phone number

Email address

When acquiring and servicing customers, Sales Agents marketing on behalf of The Company must adhere to all laws, ordinances, and strict regulatory guidelines that enable The Company to stay compliant.



# 5 STEPS TO GROW A CONVERSATION



## 1. INTRODUCTION

- NAME
- BRAND
- PURPOSE
- NOT WITH UTILITY



## 2. SHORT STORY

- BUILD RAPPORT
- FIND COMMON GROUND
- KNOW ICE BREAKERS



## 3. PRESENTATION

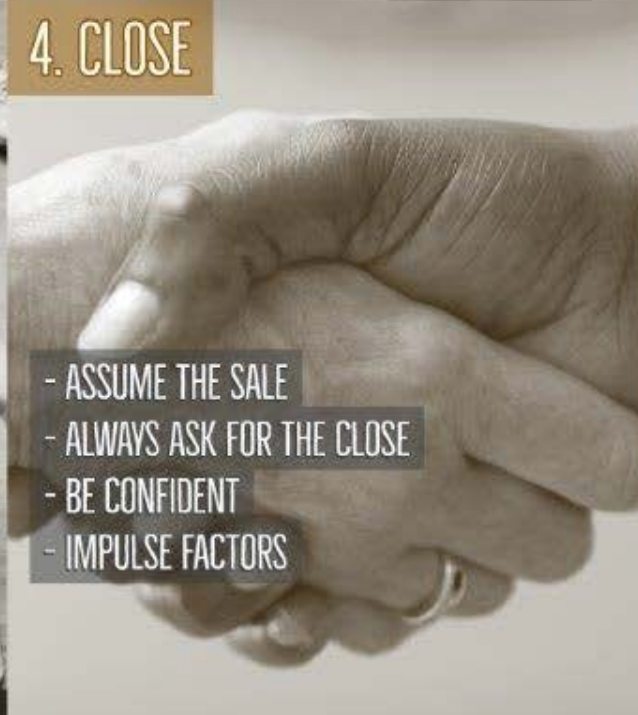
- PRESENT THE PRODUCT DETAILS (RATE, TERM, FEE)
- REVIEW THE FEATURES AND BENEFITS
- REBUTTALS
- SUGGESTIONS

SALES PROCESS



## 4. CLOSE

- ASSUME THE SALE
- ALWAYS ASK FOR THE CLOSE
- BE CONFIDENT
- IMPULSE FACTORS



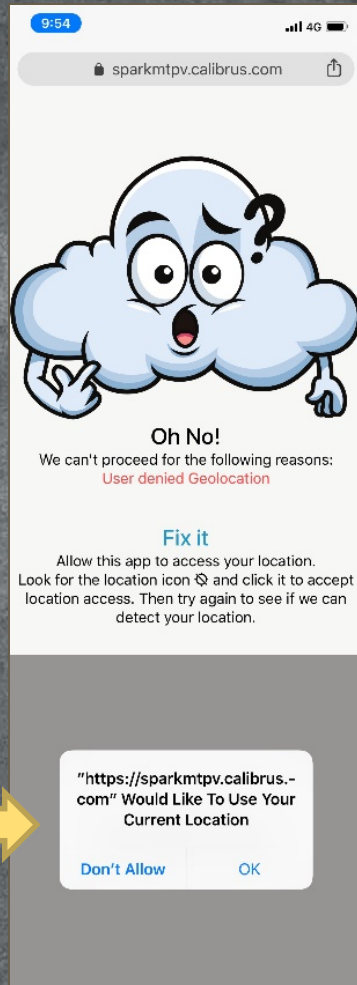
## 5. RECAP

- REVIEW ENROLLMENT DETAILS WITH CUSTOMER
- LEAVE ENROLLMENT COLLATERAL
- INFORM CUSTOMER OF TPV PROCESS
- ASK FOR REFERRALS
- THANK AND BRAND!

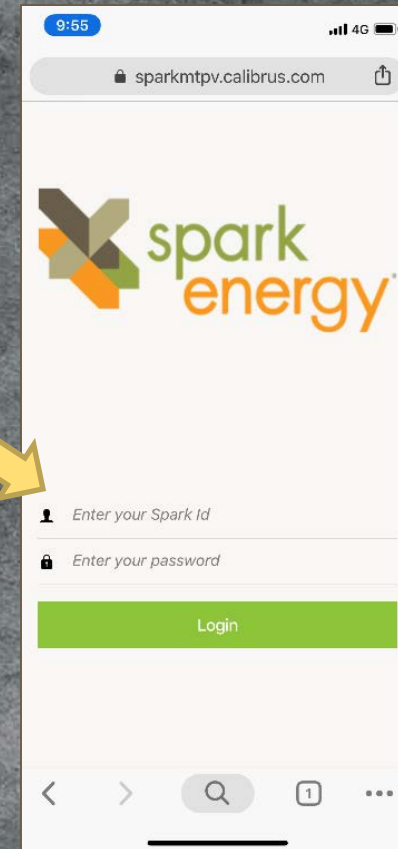


# Mobile Webpage Process (1/7)

**STEP 1**  
Choose OK  
to allow  
Current  
Location



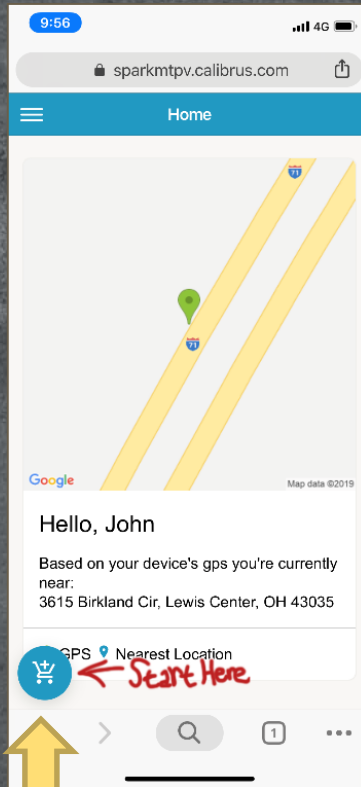
**STEP 2**  
Enter your  
Spark ID and  
password





# Mobile Webpage Process (2/7)

**TIP:** Only use the back button on the blue ribbon bar within the mobile webpage and not on the browser.



## STEP 3

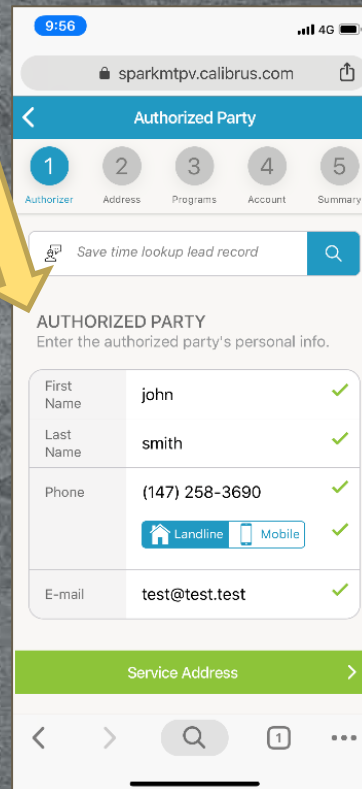
- Current Location shown
- Choose Start Here

## STEP 4

Enter Customer:

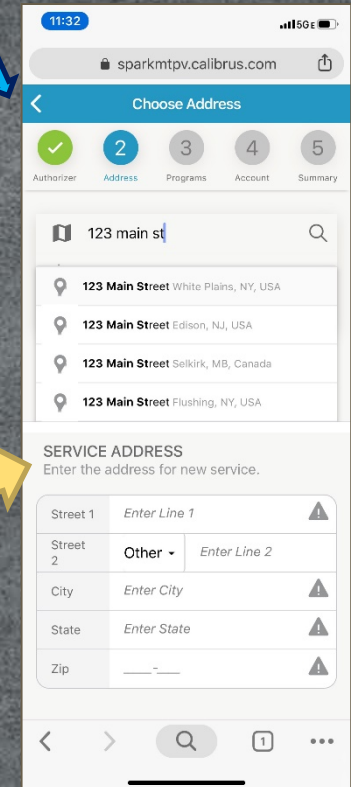
- Name
- Phone Number

- Email Address
- Indicate if phone number is mobile

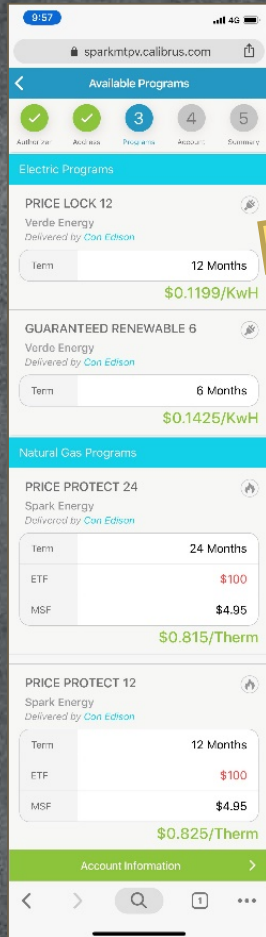


## STEP 5

- Choose populated address
- Manually enter if not listed

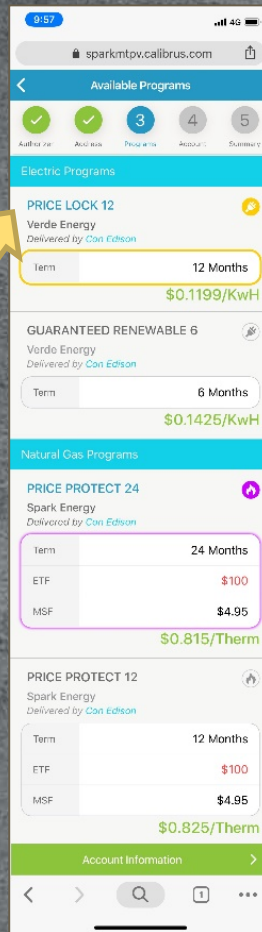


# Mobile Webpage Process (3/7)



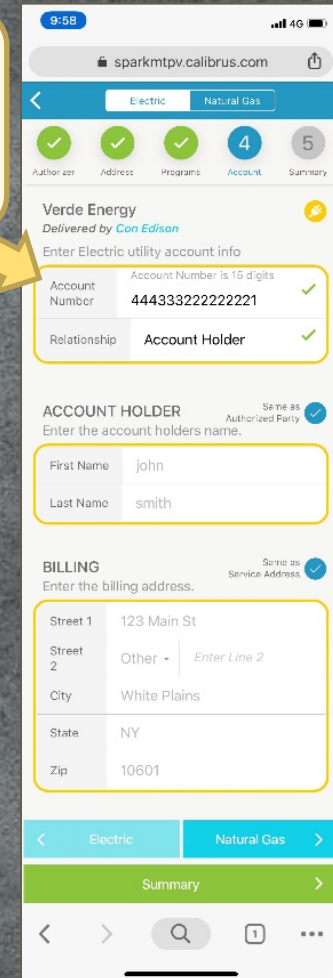
## STEP 6

- Choose the Product
- The Product icon will illuminate when selected



## STEP 7

- Utility information will
- Enter Account Number for each utility/commodity





# Mobile Webpage Process (4/7)

## STEP 8

- If more than 1 service address, select *Add Another Location\**

\*Adding additional locations in different utility markets must be completed on separate transactions.

## STEP 9

- Enter the service and billing address information for the additional account(s)

# Mobile Webpage Process (5/7)

## STEP 10

- Choose relationship to account holder
- NOTE: Only account holder and spouse are eligible

9:58 sparkmtpv.calibus.com

Electric Natural Gas

Authorize Address Programs **Account** Summary

Spark Energy  
Delivered by Con Edison

Enter Natural Gas utility account info

Account Number 3636363636363636 ✓  
Relationship Spouse ✓

ACCOUNT HOLDER Same as Set

Choose Account Holder  
Spouse  
Power of Attorney  
Family Member  
Other

## STEP 11

- This is an interactive page with the customer and agent
- Confirm contact and utility information details

9:59 sparkmtpv.calibus.com

Enrollment Summary

Authorize Address Programs Account **Summary**

John Smith  
123 Main St White Plains, NY 10601  
(147) 255-3890

Verde Energy  
Delivered by Con Edison

ACCOUNT John Smith  
Account Holder  
44433322222222

BILL TO  
123 Main St White Plains,  
NY 10601

Price Lock 12

Early Termination Fee	Monthly Service Fee	Term Months
\$0	\$0	12
\$0.1199/KwH		

Spark Energy  
Delivered by Con Edison

ACCOUNT John Smith  
Spouse  
3636363636363636

BILL TO  
123 Main St White Plains,  
NY 10601

Price Protect 24

Early Termination Fee	Monthly Service Fee	Term Months
\$100	\$4.95	24
\$0.815/Therm		

CUSTOMER ONLY  
Please complete the information below.

Receipt Confirmation sent to

Email Mobile

test@test.test

Please sign below.

X

Submit Enrollment



# Mobile Webpage Process (6/7)

## STEP 12

- The enrollment summary page includes product details (MSF, ETF & Term, etc.)

## STEP 13

- Customer selects Text (SMS) or Email and agree
- Touch signature box for customer signature screen

## STEP 14

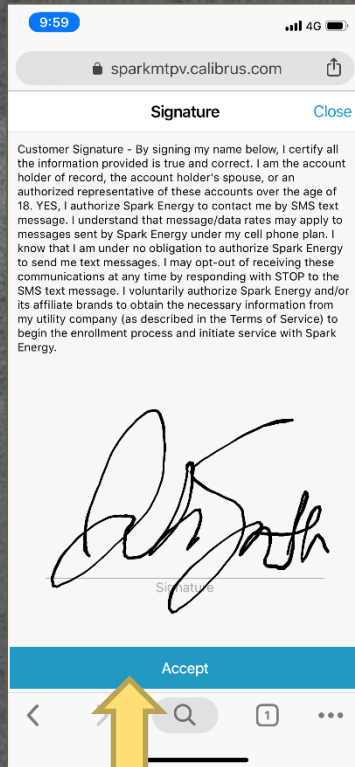
Customer signs name and clicks Accept

## STEP 15

Sales agent calls TPV to complete enrollment

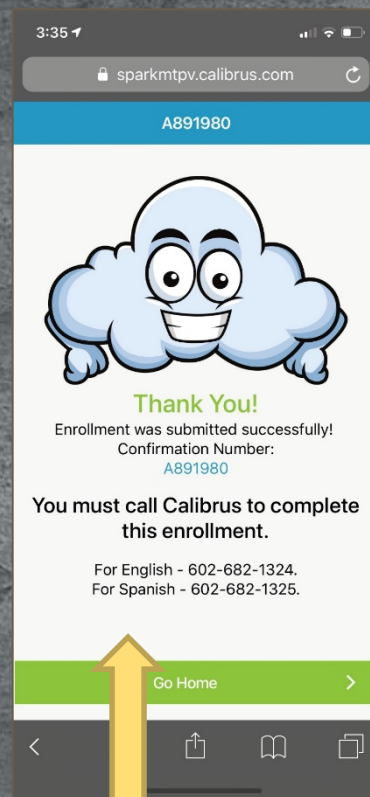
SALES  
PROCESS

# Mobile Webpage Process (7/7)



## STEP 16

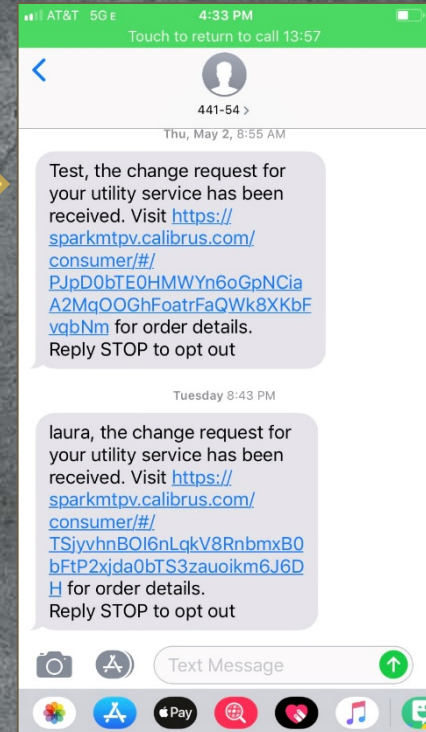
Customer signs name and clicks Accept



## STEP 17

Sales agent calls TPV to complete enrollment

Customers will receive notifications via text.





# Mobile Webpage Errors (1/2)

## ***Oh no! Something went wrong***

Use the logout from the menu bar on the first page and log back in.

Start a new order after logging in.

## ***This combination of information is already in use***

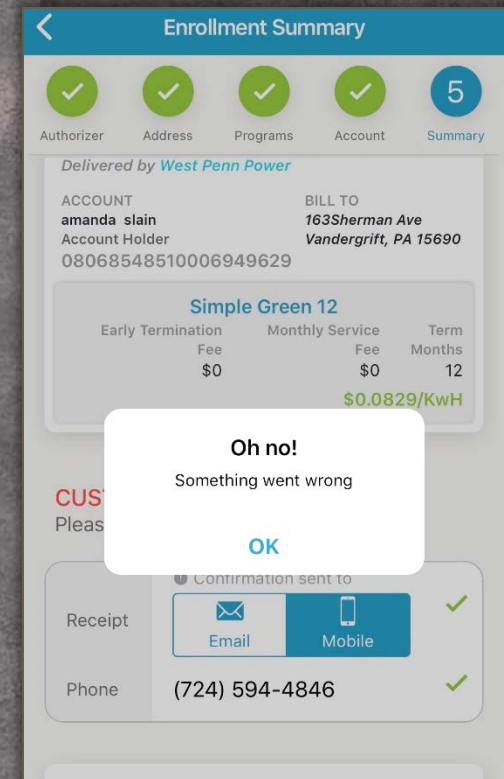
This is an existing customer.

The bill may not reflect Spark Family of Brands yet, the customer is either pending or may have started service and hasn't been billed yet.

## ***Oh no! Invalid Spark ID or Password***

Ensure you are using your *Spark ID*. This number is different than your *Agent ID*.

Ensure the password is the cell phone number on your TPV profile (no dashes).





## Mobile Webpage Errors (2/2)

If an error occurs please provide the following information including a **screenshot** to your manager.

- User Information
- Vendor Name
- Office Name
- Agent Name
- Agent Spark ID
- Contact Phone# (agent reporting error for team to contact)
- Operating System
- Error Received
- Geographical Location (location of sale)
- At what point is the error occurring
- Customer Information
- Name
- Account #
- Address



T

1. TRANSMIT ENROLLMENT INFORMATION



P

2. CONTACT TPV



3. ADVISE CUSTOMER TO EXPECT TPV CALL



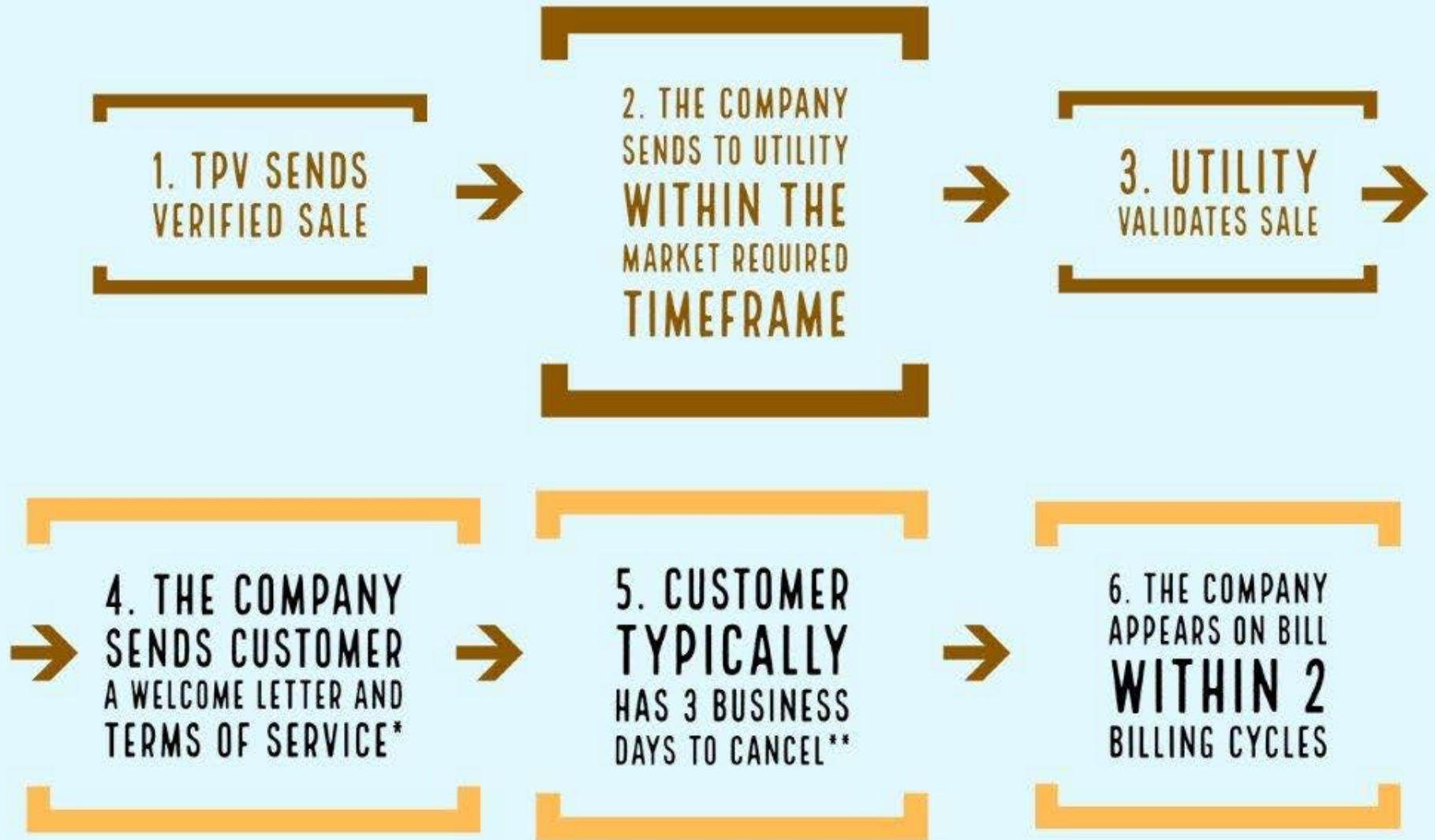
V

4. TPV SPEAKS WITH CUSTOMER



5. CUSTOMER RECEIVES VERIFICATION CODE AFTER SUCCESSFUL TPV





## SALES PROCESS

\*UTILITY MAY ALSO SEND NOTIFICATION TO CUSTOMERS

\*\*MAY VARY BY UTILITY OR STATE REGULATION



# MARKETING QUALITY AND COMPLIANCE



# Behave as though you are in the spotlight

- Prevent potential customer inquiries and complaints
- Ensure consistent experience with each customer
- Improve relationship with customer
- Anyone confirmed to be involved with fraudulent sales and/or enrollments will be subject to permanent removal and/or legal action.
- Always assume you are being recorded in the field, many neighborhoods and homes have recording devices installed for protection.



## Things you MUST do include, but are not limited to:

- Adhere to the code of conduct
- Obtain required permission and permits for the territory
- Dress professionally; khaki colored dress pants with branded shirt tucked in
- Ensure your photo ID badge is visibly displayed
- Ensure the name on your photo ID matches your name used during TPV
- Contact your manager immediately if you are contacted by a local authority
- Confirm the customer understands The Company is a licensed supplier in the state
- Confirm the customer understands The Company is not affiliated with the local utility
- Provide customer all required enrollment collateral; enrollment forms are always required
- Notify your manager of customer requesting placement on the "Do Not Contact" list
- Market only during the hours permitted by local law or ordinance
- Confirm the customer understands that switching to The Company is a choice, but is not required
- Adhere to the sales materials provided and approved by The Company

## Things you **MUST** do include, but are not limited to:

### **At all Times**

- Adhere to the code of conduct
- Adhere to the sales materials provided and approved by The Company
- Obtain required permission and permits for the territory
- Dress professionally; khaki colored dress pants with branded shirt tucked in
- Ensure your photo ID badge is visibly displayed
- Ensure the name on your photo ID matches your name used during TPV

### **In the Field**

- Contact your manager immediately if you are contacted by a local authority
- Notify your manager of customer requesting placement on the “Do Not Contact” list
- Market only during the hours permitted by local law or ordinance

### **During Enrollment**

- Confirm the customer understands The Company is a licensed supplier in the state
- Confirm the customer understands The Company is not affiliated with the local utility
- Provide customer all required enrollment collateral; enrollment forms are always required
- Confirm the customer understands that switching to The Company is a choice, but is not required



## Things you MUST NOT do include, but are not limited to:

- DO NOT enter a customer's home for any reason
- DO NOT speak to the media, if you notice that you are being recorded in any way, please excuse yourself from the premises
- DO NOT mention you can "save the customer money"
- DO NOT solicit a home that has a No Solicitation sign, No Trespassing, or related signage
- DO NOT be forceful or aggressive in any way
- DO NOT attempt TPV for a customer more than 3 times
- DO NOT market to customers that appear confused or impaired
- DO NOT leave materials with customer that are not approved and provided by The Company
- DO NOT enroll an unauthorized customer; customer must be account holder or spouse of
- DO NOT contact the utility on the behalf of a customer
- DO NOT allow other agents to use your agent code for sales
- DO NOT offer benefits/rewards not approved in The Company's Terms of Service



# Customer Complaints

Customers file inquiries and complaints through multiple resources including:

- PUC
- The Company
- Social Media
- Local Authorities
- Utility
- Judicial System (lawyers and courts)

Any complaints about The Company are taken very seriously by:

- Thoroughly investigating every complaint
- Requesting and reviewing applicable TPV and enrollment verifications
- Analyzing all marketing activity
- Requesting a written statement from agents involved, if necessary
- Providing the findings as required.

Complaint types can include:

- Misrepresentation of offer
- Misleading savings statements
- Too aggressive/pushy
- Unprofessional
- Slamming

All Sales Agents should adhere to the Code of Conduct and all training expectations to decrease the potential for customer complaints.



# PRE-FIELD CHECKLIST



## PRE-FIELD CHECKLIST

☐ I HAVE REVIEWED, UNDERSTAND, AND SIGNED THE CODE OF CONDUCT EXPECTED OF ME.

☐ I HAVE PRACTICED MY COMPLIANT PITCH.

☐ I HAVE ALL OF MY ENROLLMENT COLLATERAL (CONTRACTS, LEAVE-BEHINDS, ETC.).

☐ I HAVE ALL PERMITS AND PERMISSION FOR MY TERRITORY.

☐ THE NAME ON MY BADGE MATCHES MY NAME ON TPV AND ONBOARDING DOCUMENTS.

PRE-FIELD CHECKLIST



MY PROPERLY FORMATTED AND BRANDED ID BADGE IS VISIBLE TO THE CUSTOMER.



MY BRANDED APPAREL IS CLEAN AND NEAT.

## AGENT VERIFICATION

IF A CUSTOMER IS STILL CONCERNED WHETHER YOU ARE AN AUTHORIZED REPRESENTATIVE OF THE COMPANY, OR ANY OF OUR BRANDS, THE CUSTOMER MAY DIAL THE TOLL-FREE NUMBER ON YOUR BADGE.

THIS NUMBER IS ANSWERED BY SOMEONE WHO WILL BE ABLE TO VALIDATE YOUR ID. TO DO THIS, THE CUSTOMER WILL NEED:

- THE TOLL FREE NUMBER ON YOUR BADGE
- YOUR "VENDOR" ID - YOUR VENDOR NUMBER THE COMPANY HAS ASSIGNED
- YOUR PERSONAL ID NUMBER PRINTED ON YOUR BADGE.

AGENT VALIDATION IS OFFERED IN ENGLISH AND SPANISH

# REWARDS







## SHOPPING REWARDS

Redeem your Shopping & Dining reward however you'd like. We'll add another reward to your account every month you're a customer! Use rewards at stores like...



## ONLINE REWARDS

You'll also get access to over 330,000 local deals on everyday things, in addition to rewards for your favorite shopping brands like...



## HERE'S AN OVERVIEW OF YOUR REWARDS

Congratulations and welcome to the reward program! To help you get started, here's an overview of your rewards:

- 1 LOCAL SHOPPING DEALS**  
Use rewards on over 330,000 local deals.
- 2 DINING REWARDS**  
Rewards for over 85,000 local and chain restaurants.
- 3 TODAY'S DAILY DEAL**  
Enjoy featured daily deals.
- 4 EVERYDAY TRAVEL REWARDS**  
Deals on hotels, car rentals, resorts and more.
- 5 GIFT CARDS**  
Rewards for use on hundreds of popular gift cards.



\* All product and company names depicted are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them. Participating brands and offers subject to change.

## RESTAURANT REWARDS

Enjoy a great family night out! You can redeem your rewards at over 85,000 popular local and national chain restaurants like...



REWARDS



# DISCUSSION

HISTORY

BRANDS

SALES CHANNELS

MARKETS

ENERGY DEREGULATION

SALES PROCESS

MARKETING QUALITY AND COMPLIANCE

PRE-FIELD CHECKLIST

REWARDS





# ► New York Field Sales

## TRAINING v4



# Schedule

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- ▶ New York - Market Overview
- ▶ New York - Utility Requirements
- ▶ New York - Third Party Verification
- ▶ New York - Marketing Practices
- ▶ New York - Customer Documents
- ▶ New York - Business Cards
- ▶ New York - Bill Examples

# New York Market Overview



<b>Market</b>	Electric and Natural Gas
<b>Rescission Period</b>	Electric: 3 business days (plus 30 days to cancel without penalty) Gas: 3 business days (plus 10 days to cancel without penalty)
<b>Payment Options</b>	Customer pays their invoice to their local utility
<b>Rate, Term, MSF, ETF</b>	Refer to TPV portal page
<b>Government Assistance</b>	Cannot enroll government restricted or government assistance programs
<b>Past Due Restrictions</b>	Refer to local utility
<b>Budget Billing</b>	<b>NEED</b>
<b>Taxes Removed</b>	Electric and Gas customers are no longer charged state sales tax on delivery after switching
<b>Switching Fees</b>	None
<b>Solicitation Hours</b>	No specified hours in Uniform Business Practices; refer to municipal code in each local jurisdiction
<b>Marketing Activity Notice</b>	Not required








# New York Utility Requirements (1/5)

	CENTRAL HUDSON	CONEDISON (ConEd)	
Commodity	ELECTRIC AND GAS	ELECTRIC AND GAS	
Brand		<div><div>ELECTRIC  empower what matters </div><div>GAS  empower what matters</div></div>	
Enrollment Requirements	ACCOUNT NUMBER 11 digits	ACCOUNT NUMBER 15 digits	
Utility Rate Changes	MONTHLY	DAILY (Electric) MONTHLY (Gas)	



## New York Utility Requirements (2/5)

	KEYSPAN ENERGY DELIVERY ISLAND (KEYSPAN LI)	KEYSPAN ENERGY DELIVERY NEW YORK (KEYSPAN NY)
Commodity	GAS	GAS
Brand		
Enrollment Requirements	ACCOUNT NUMBER 10 digits	ACCOUNT NUMBER 10 digits
Utility Rate Changes	MONTHLY	MONTHLY

## New York Utility Requirements (3/5)




	NATIONAL FUEL	NATIONAL GRID (NIMO)	
Commodity	GAS	ELECTRIC AND GAS	
Brand		<div><div>ELECTRIC  </div><div>GAS  </div></div>	
Enrollment Requirements	POD ID 15 digits	ACCOUNT NUMBER 10 digits	
Utility Rate Changes	MONTHLY	DAILY (electric) MONTHLY (gas)	

## New York Utility Requirements (4/5)

	NYSEG	ORANGE AND ROCKLAND
Commodity	ELECTRIC	ELECTRIC AND GAS
Brand		
Enrollment Requirements	POD ID 15 digits	ACCOUNT NUMBER 10 digits
Utility Rate Changes	Monthly	Monthly



# New York Utility Requirements (5/5)

	ROCHESTER GAS AND ELECTRIC	
Commodity	ELECTRIC AND GAS	
Brand	<div>ELECTRIC</div> <div></div> <div></div>	<div>GAS</div> <div></div>
Enrollment Requirements	POD ID 15 digits	
Utility Rate Changes	MONTHLY	

# New York Requirements – Third Party Verification

---

Residential field sales require an independent TPV including;

- ▶ Field Sales Agent contacts TPV and provides necessary contract enrollment information
- ▶ TPV Agent confirms with customer that Field Sales Agent has left the property
- ▶ Field Sales Agent is NOT to return before, during, or after TPV process
- ▶ Field Sales Agent is NOT to advise or coach the customer how to answer the TPV questions
- ▶ Field Sales Agent notifying customer to answer each questions with a clear 'yes' or 'no'
- ▶ The TPV agent will not answer questions during this process

# New York Requirements – Marketing Practices (1/2)

---

## Residential Field Sales Agents:

- ▶ Are required to wear and display a valid supplier photo identification badge with name and ID number.
- ▶ Shall not change or authorize the change of a customer's supplier of retail energy service without the customer's prior consent.
- ▶ Shall not engage in marketing, solicitation, sales acts, or practices that are unfair, misleading, deceptive, or unconscionable in the marketing, solicitation, or sale of services.
- ▶ Must provide all documents and TPV must be provided/completed in the language the customer was solicited. If the sales agent does not speak the customer's language, they should not attempt to enroll them.
- ▶ Must obtain the proper permits before selling.

# New York Requirements – Marketing Practices (2/2)

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Residential Field Sales Agents must not advertise, market, or solicit using sales practices that:

- ▶ Falsely claim a specific guarantee, saving, or advantage
- ▶ Offer a fixed price without disclosing all commodity charges and all other recurring or nonrecurring charges
- ▶ Offer a variable price without disclosing all recurring and nonrecurring charges
- ▶ Fail to disclose all material contract terms of service and offer expiration dates
- ▶ Improperly imply a relationship with a Utility where one does not exist.
- ▶ Falsely marketing energy sources that provide an environmental advantage.
- ▶ Lead a customer to believe that the agent is soliciting on behalf of anyone other than the supplier
- ▶ Engage in Direct solicitation without following all ordinances or laws of the jurisdiction.



# Customer Documents

- ESCO Consumer Bill of Rights must be provided to every customer agent solicits to. Sending the document via email to the customer is an acceptable option.

Depending on the method of TPV, the following paper documents are required to be left with the customer for every sale

## TPV METHOD: MOBILE WEBPAGE\*

- ☐ 2 paper copies of Notice of Cancellation
- ☐ 1 paper copy of the Product Form

## TPV METHOD: MANUAL TPV

- ☐ 2 completed paper copies of Notice of Cancellation
- ☐ 2 completed paper copies of the Product Form
  - ☐ 1 completed copy to be left with the customer
  - ☐ 1 completed copy to be retained at the office

PRODUCT FORM SAMPLE

**EVERSOURCE VERIFICATION FORM**  
(Formerly known as CIP)

Verde Energy representative completes this section

Program Information  
Electric Program Code \_\_\_\_\_

**CUSTOMER ACCOUNT INFORMATION**  
Authorized Name \_\_\_\_\_  
Billing Name \_\_\_\_\_  
Billing Phone Number \_\_\_\_\_ Email \_\_\_\_\_  
Service Address \_\_\_\_\_  
Account Number \_\_\_\_\_ Service Reference Number \_\_\_\_\_  
Customer Name Key \_\_\_\_\_ Date \_\_\_\_\_

(If address is same as service address, leave blank)  
Billing Address \_\_\_\_\_  
Country \_\_\_\_\_

Customer to complete after verification call  
Verification Code \_\_\_\_\_  
Your offer is invalid without this location code \_\_\_\_\_  
Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

Customer first time to contact us at 1-800-588-5852 to confirm Verde Energy representative's credentials. To cancel your enrollment please contact us at 1-800-588-5852.

NOTICE OF CANCELLATION SAMPLE

**NOTICE OF CANCELLATION**

Date: \_\_\_\_\_

You may CANCEL the transaction, without any penalty or obligation, within **THIRTY (30) BUSINESS DAYS** from the above date. (You may be afforded more time and options to cancel without penalty. See your terms and conditions of service for more details.)

If you cancel, any property traded in, any payments made by you under this contract or sale, and any negotiable instrument executed by you will be returned within **TEN (10) BUSINESS DAYS** following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may, if you wish, comply with the instructions of the seller regarding the return or disposal of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you must return or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under the contract. To cancel this transaction, you may call Verde Energy at 1-800-588-5852, or mail or deliver a signed and dated copy of this cancellation notice or any other written notice, or send a telegram, to Verde Energy, at 32540 Wilshire Blvd., Ste 100 | Houston, TX 77079, NOT LATER THAN MIDNIGHT OF \_\_\_\_\_.

I HEREBY CANCEL THIS TRANSACTION.

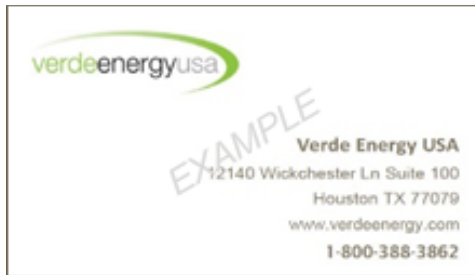
Date: \_\_\_\_\_  
Buyer Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Verification Code: \_\_\_\_\_  
Electric Account #: \_\_\_\_\_

All documents provided to the customer MUST be in language the customer was solicited in.

\* Applicable markets only

# Business Cards

- A business card or similar tangible object with:
  - Representative's first name
  - Employee identification number
  - ESCO's name, address, phone number
  - Website
  - Date/time of visit



Authorized Sales Representative

First Name: \_\_\_\_\_

Agent ID: \_\_\_\_\_

Date: \_\_\_\_\_

Time: \_\_\_\_\_

EXAMPLE

# ConEdison Electric Bill Example NEW YORK

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.

**1** **BARBARA MONROE**

Your account number: 83-3750-4962-0003-0

Service delivered to: 42-40 1ST HSE

Your electric rate: EL1 Residential or Religious

Next meter reading date: Tuesday, Dec 13, 2016

Avoid estimated bills - please give us access to read your meter.

**2** **billing summary** as of Nov 14, 2016

Your previous charges and payments	
Total charges from your last bill	\$45.00
Payments through Nov 9, thank you	-\$45.00
Remaining balance	None
Your new charges - details start on page 2	
Billing period: Oct 12, 2016 to Nov 10, 2016	
Level payment amount	\$45.00
Total new charges	\$45.00
Total amount due	\$45.00

Direct Payment Plan - The amount of \$45.00 will be automatically deducted from your bank on Nov 28, 2016.

**3** **Working for you 24/7.**

**Message Center**

With 08 month(s) remaining, your LEVEL PAYMENT AMOUNT billed to date of \$180.00 is \$193.87 less than your ACTUAL CHARGES to date of \$373.87. To stay current on your Level Payment Plan, please pay the TOTAL AMOUNT DUE shown.

Energy prices and your monthly usage affects your Con Edison bill. To avoid a large final payment, we will be increasing your LEVEL PAYMENT AMOUNT starting next month to \$81.00 for the remaining 08 month(s).

We promised to verify the last electric meter reading for your account when we next read the meter. We have read the meter for this bill and find no adjustment of the prior billing is required.

Con Edison's offices will be closed Thursday, November 24, and Friday, November 25, in observance of Thanksgiving. In the event of an emergency, our call center is available 24 hours a day, every day, including the holiday. However, we will experience very high call volumes on Monday, November 28. You can avoid an extended wait by not calling on that day.

VISIT MY ENERGY CALCULATOR Visit [www.coned.com/customercentral](http://www.coned.com/customercentral) and select My Energy Calculator. Then, use the calculators to estimate your savings when you "go green" and conserve energy.

**4** **Contact us** 24 hours a day, 7 days a week

To report a service problem, call 1-800-75-CONED (1-800-752-6633) or visit [coned.com](http://coned.com)

For payments, visit [coned.com](http://coned.com) or call 1-888-925-5016

For other information, call 1-212-243-1900 or 1-800-75-CONED (1-800-752-6633)

Con Edison  
Cooper Station  
P.O. Box 138  
New York, NY 10276-0138

**5** **Direct Payment Record**

**Do not Pay**

BARBARA MONROE  
42-40 1ST HSE  
FLUSHING NY 11358-2624

**Direct Payment Plan**  
Do not mail a payment

0005336

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.

Name: BARBARA MONROE Account number: 83-3750-4962-0003-0 Billing period ending: Nov 10, 2016

Page 2 of 2

**6** **Your electricity charges**

These charges are for the electricity you used (supply) and getting that electricity to you (delivery). Rates are based on a 30-day period. When your billing period is more or less than 30 days, we prorate your bill accordingly.

**Electricity you used during this 29 day billing period from Oct 12, 2016 to Nov 10, 2016**

Rate: EL1 Residential or Religious	Meter# 6199833
We measure your electricity by how many kilowatt hours (kWh) you use.	
One kWh will light a 100 watt bulb for 10 hours.	
Nov 10, 16 actual reading	7764
Oct 12, 16 actual reading	7482
Electricity use	282 kWh

**7** **Your supply charges**

Supply 282 kWh @7.5071¢/kWh \$21.17

Change for the electricity supplied to you by Con Edison.

Merchant function charge \$1.63

Charge associated with procuring electricity, credit and collection related activities and uncollectible accounts.

GRT & other tax surcharges \$0.55

Taxes on Con Edison gross receipts from sales of utility services and other tax surcharges.

Total supply charges \$23.35

Your total electricity supply cost for this bill is 8.3¢ per kWh. You can compare this price with those offered by energy services (ESCOs). For a list of ESCOs, visit [www.YourWay.com](http://www.YourWay.com) or call 1-800-780-2884.

**8** **Your delivery charges**

Basic service charge \$16.43

Charge for basic system infrastructure and customer-related services, including customer accounting, meter reading and meter maintenance. A billing and payment processing charge of \$1.20, which may be avoided by enrolling in an energy services company (ESCO), is also included.

Delivery 282 kWh @11.2411¢/kWh \$31.70

Charge for maintaining the system through which Con Edison delivers electricity to you.

**System Benefit Charge** @0.6205¢/kWh \$1.75

The System Benefits Charge recovers costs associated with clean energy activities conducted by the New York State Energy Research and Development Authority (NYSERDA) and energy efficiency programs implemented by the Company.

**Temporary NY State Surcharge** @0.1241¢/kWh \$0.35

Covers new fees imposed by the state.

**GRT & other tax surcharges** \$2.57

State definition.

**9** **Very charges** \$52.80

**10** **Your sales tax** \$3.43

Sales tax @4.5000%

Based on behalf of New York State and for your locality.

**10** **Other tax** \$3.43

**Total electricity charges** \$79.58

**Your average daily electricity use**

1 kWh

20

18

16

14

12

10

8

6

4

2

0

Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov

1 year ago

**Ways To Pay Your Bill**

**1. Direct Payment** — Pay your bill automatically from your checking or savings account at no charge. Enroll at [coned.com/myaccount](http://coned.com/myaccount) or call 1-212-243-1900.

**2. Internet** — Pay online at [coned.com/myaccount](http://coned.com/myaccount). There is no fee for payments from a checking or savings account, but our payment agent charges a small fee for debit/credit card transactions.

**3. Phone** — Pay by phone at 1-888-925-5016. There is no fee for payments from a checking or savings account, but our payment agent charges a small fee for debit/credit card transactions.

**4. In-Person Authorized Payment Agents** — Visit [coned.com/paymentagents](http://coned.com/paymentagents) or call 1-212-243-1900 for the nearest agents in your area. Our walk-in centers are open Monday to Friday, 8:30 a.m. to 5 p.m.

**Manhattan** - 122 East 124th Street  
**Queens** - @National Grid - 89-67 162nd Street  
**Staten Island** - 1140 Richmond Terrace (exact pay only)  
**Brooklyn** - 1775 Grand Concourse  
**Brooklyn** - @National Grid - One MetroTech Center  
**Westchester** - @Food Bazaar - 1 Boggess Plaza, Mt. Vernon  
**S. Mail** — Make check or money order payable to Con Edison and mail it in the window envelope provided with your bill. Do not send cash.  
**Mail to:** Con Edison, JAF Station, PO Box 1702, New York, NY 10116-1702  
**Check processing notice:** When you provide a check as payment, you authorize us to either use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. You will not receive your check back from your financial institution. **Address Change?** — If you're moving or changing your mailing address, call 1-800-752-6633 and let us know.  
For more information, call 1-800-75-CONED (1-800-752-6633).

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.


# ConEdison Gas Bill Example NEW YORK

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# National Grid Bill Example NEW YORK

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.  SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.

**nationalgrid**

SERVICE FOR  
JOHN SMITH  
1010 ANY STREET  
ANYTOWN NY 99999

BILLING PERIOD  
Mar 7, 2016 to Apr 6, 2016

ACCOUNT NUMBER  
99999-99999

PLEASE PAY BY  
May 1, 2016

AMOUNT DUE  
\$ 111.94

PAGE 1 of 4

www.nationalgridus.com  
CUSTOMER SERVICE  
1-800-642-4272  
AUTOMATED SERVICES  
1-888-932-0301  
GAS EMERGENCIES  
1-800-992-2345  
(Does not replace 911 emergency medical services)  
OUTAGE AND ELECTRIC EMERGENCIES  
1-800-667-5222

CORRESPONDENCE ADDRESS  
300 Erie Blvd West  
Syracuse, NY 13202

DATE BILL ISSUED  
Apr 7, 2016

**ACCOUNT BALANCE**

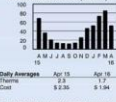
Previous Balance	136.06
Payment Received on MAR 31 (Check) THANK YOU	- 136.06
Current Charges	+ 111.94
<b>Amount Due</b>	<b>\$ 111.94</b>

To avoid late payment charges of 1.5%, \$ 111.94 must be received by May 1 2016.

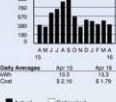
**SUMMARY OF CURRENT CHARGES**

	DELIVERY	SUPPLY	TOTAL
Electric Service	39.52	14.20	53.72
Gas Service	41.48	16.78	58.22
<b>Total Current Charges</b>	<b>\$ 80.98</b>	<b>\$ 30.96</b>	<b>\$ 111.94</b>

**GAS USAGE HISTORY (Therms)**



**ELECTRIC USAGE HISTORY (kWh)**



KEEP THIS PORTION FOR YOUR RECORDS

RETURN THIS PORTION WITH YOUR PAYMENT

ACCOUNT NUMBER  
99999-99999

PLEASE PAY BY  
May 1, 2016

AMOUNT DUE  
\$ 111.94


ENTER AMOUNT ENCLOSED  
\$

Write account number on check and make payable to National Grid

\*AUTO\*\*SCH 5-DIGIT 13027  
JOHN SMITH  
1010 ANY STREET  
ANYTOWN NY 99999

08431

NATIONAL GRID  
PO BOX 11742  
NEWARK NJ 07101-4742

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.  SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.

**nationalgrid**

SERVICE FOR  
JOHN SMITH  
1010 ANY STREET  
ANYTOWN NY 99999

BILLING PERIOD  
Mar 7, 2016 to Apr 6, 2016

ACCOUNT NUMBER  
99999-99999

PLEASE PAY BY  
May 1, 2016

AMOUNT DUE  
\$ 111.94

PAGE 2 of 4

**Exemption Information**

To enroll with a supplier or change to another supplier, you will need the following information about your account:

Location: Central  
Acct No.: 12345678  
Cycle: 7, ABCD

**DETAILS OF CURRENT CHARGES**

**Electricity Delivery**

Service Period	No. of Days	Current Reading	Previous Reading	Change
Mar 7 - Apr 6	30	94089 Actual	94589 Actual	398 kWh


**Electric SC1 Non Heat**

Rate	Basic Service (not including usage)	Delivery	Incr State Assessment	SBC	Legacy Transition Chrg	RCM	Transmission Rev Adj	Tariff Surcharge	Total Electricity Delivery
		0.048004 x 398 kWh	0.00078 x 398 kWh	0.006686 x 398 kWh	0.00309 x 398 kWh	-0.00017633 x 398 kWh	-0.00377 x 398 kWh	2.04082 %	\$ 38.52

**Gas Delivery**

Service Period	No. of Days	Current Reading	Previous Reading	Change
Mar 7 - Apr 6	30	2098 Actual	2047 Actual	51

**Gas SC1 Res Heat**

SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.  SPARK ENERGY IS NOT AFFILIATED WITH YOUR LOCAL UTILITY.

**nationalgrid**

SERVICE FOR  
JOHN SMITH  
1010 ANY STREET  
ANYTOWN NY 99999

BILLING PERIOD  
Mar 7, 2016 to Apr 6, 2016

ACCOUNT NUMBER  
99999-99999

PLEASE PAY BY  
May 1, 2016

AMOUNT DUE  
\$ 111.94

PAGE 3 of 4

www.nationalgridus.com

**High energy user? Consider Time-of-Use.**

Depending on your electricity usage patterns, your electricity rate may be lower on Time-of-Use (TOU) Service Classification 1C (SC-1C) rate than on standard residential service (SC-1). SC-1C customers pay a higher basic service charge—currently \$30 per billing period—and a lower delivery charge than on standard residential service. However, these customers will pay more per kilowatt-hour for electricity supply used during on-peak periods. In return, they pay lower rates for electricity supply during off-peak periods, when the demand for electricity is lower.

If your usage is greater than 600 kWh and you have the ability to shift at least 12 percent of your usage to shoulder peak hours and 50 percent of your usage to the off-peak/on-peak hours, you may benefit from this rate. Once enrolling on the rate, there is a one-year commitment.

For more information, visit [www.nationalgridus.com/sc1c](http://www.nationalgridus.com/sc1c)

On-peak hours are:  
December, January, February: 5 p.m. to 8 p.m. on weekdays  
June, July, August: 11 a.m. to 5 p.m. on weekdays  
Shoulder-peak hours are:  
December, January, February: 9 a.m. to 5 p.m. on weekdays  
June, July, August: 8 a.m. to 11 a.m. and 5 p.m. to 8 p.m. on weekdays  
Off-peak/on-peak hours are:  
December, January, February: 8 p.m. to 9 a.m. weekdays; all hours weekends  
June, July, August: 8 p.m. to 8 a.m. weekdays; all hours weekends  
All hours in the fall months (September, October and November) and spring months (March, April and May)  
All hours on Dec. 25, Jan. 1, and July 4

**Basic Service Charge (including first 3 therms)** 20.35  
**Next 47 Therms** 0.3852 x 47 therms 18.10  
**Over/Last 2 Therms** 0.00385 x 2 therms 0.13  
**Adjustment for Changes from Normal Weather** 0.71  
**Delivery Service Adj(s)** 0.00503 x 52 therms 0.26  
**System Benefits Charge** 0.01528 x 52 therms 0.79  
**Incr State Assessment** 0.0055 x 52 therms 0.29  
**Tariff Surcharge** 2.04082 % 0.63  
**Total Gas Delivery** **\$ 41.46**

**Total Delivery Services** **\$ 80.98**

**Supply Services**

**Electricity Supply**

Supplier	Electricity Supply	Merchant Function	ESRM
National Grid	0.02015 x 398 kWh	0.00169764 x 398 kWh	0.013667 x 398 kWh
	8.02	0.66	5.52
<b>Total Electricity Supply</b>	<b>\$ 14.20</b>		

**Gas Supply**

Supplier	Gas Supply	Merchant Function
National Grid	0.299273 x 52 therms	0.020844 x 52 therms
	15.57	1.19
<b>Total Gas Supply</b>	<b>\$ 16.76</b>	
<b>Total Supply Services</b>	<b>\$ 30.96</b>	

**For Your Information**

The following charges are already included in the "Delivery Services" portion of your bill. If you were to choose an alternate supplier, billing charges may be included, instead, in that supplier's charges.

**Billing Services**

Supplier	Billing Services
National Grid	1.24
<b>Total Billing Services</b>	<b>\$ 1.24</b>

# Keyspan Bill Example NEW YORK

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[illegible][illegible]









## **Code of Conduct for Sales Representatives**

As a sales representative (independent contractor) of Spark Energy, LLC/Spark Energy Gas, LLC, or their affiliated or related companies (hereafter collectively the “Company”), you are required to fully read, understand, and comply with this Code of Conduct at all times. Failure to do so will disqualify you from providing any future services for the Company.

### **GENERAL GUIDELINES FOR APPROPRIATE CONDUCT**

All Sales Representatives are expected to properly and diligently represent the Company while performing their work. Such behavior shall include, but not be limited to:

- Reviewing, understanding and complying with all training and marketing materials approved by the Company;
- Abiding by all laws including local ordinances, and regulations concerning any sales, allowable times for conducting sales visits or calls and requiring notification of authorities;
- Accurately identifying yourself to Customers, stating your name and the name of the company you represent and providing an ID badge, business card or other written confirmation of your name, in areas where required or requested;
- Providing the customer with the available written information about the Company upon request;
- Selling only to an authorized decision maker who confirms they are authorized to make changes to the applicable account. They must be the account holder OR the account holder’s spouse OR a monetary contributor to the bill, AND at least 18 years of age
- Confirming that the utility will continue to deliver energy and respond to any leaks, outages, or emergencies;
- Ensuring the customer understands what the offer is and that it is from the applicable Company entity, an independent supplier;
- Completing all sales in accordance with applicable procedure including completing all paperwork and appropriately connecting the customer with the Third-Party Verification (TPV) vendor for proper verification of the sale;
- Conveying all material information to the customer and not omitting information necessary for the customer to make an informed decision about whether to switch from their current electricity or natural gas supplier to the applicable Company entity;
- Answering all questions using the supplied FAQs. If necessary, ask your supervisor for help with questions that you cannot accurately answer
- Adhering to the marketing script provided.

## **PROHIBITED BEHAVIOR**

You are expected to demonstrate the highest standards of professionalism; ethical conduct and integrity at all times you are performing work for the Company. Inappropriate behavior includes, but is not limited to, the following:

- FOR OHIO ONLY: Knowingly enrolling percentage of income payment plan (PIPP) and arrearage crediting program customers, which are to be coordinated exclusively by the Ohio development services agency;
- Committing fraud of any kind, including;
  - Impersonating a Customer during a Third Party Verification, or having another person impersonate a customer during a Third Party Verification;
  - Falsifying a customer's signature or acceptance in order to successfully complete an enrollment or TPV verification;
  - Allowing someone to use your agent code or call in place of you for any reason;
  - Implying or knowingly allowing a Customer to believe you are a representative, employee, agent, or directly affiliated with the local utility or any other retail electric or natural gas provider
- Enrolling potential customers without proof of the customers' consent (Note this does not apply to opt out governmental aggregation). Such proof is dependent on the form of enrollment (whether electronic, verbal, or written);
- Soliciting or accepting gratuities from customers or clients;
- Selling services marketed for the Company on behalf of another energy marketer or representing multiple companies simultaneously;
- Using or misappropriating any information regarding the Company's customers, contracts, programs, or materials adversely against the Company or for the benefit of yourself or any third party without the Company's authorization;
- Discrimination of any kind including, without limitation, as to any Lead list or customer interaction;
- Mishandling a Customer's account or any other confidential information including but not limited to customer name, address, phone, social security numbers, email, bills, credit card information or any other personally identifiable information;
- Soliciting customers without the Company's prior written authorization including but not limited to, unauthorized calls, unauthorized knocks, unauthorized web posts, or unauthorized posts to social media sites such as Facebook, Twitter, etc.
- Possessing dangerous or unauthorized materials, such as explosives, firearms, or any other weapon, while in the office, or out in the field or at any other time on the job for the Company;
- Using, possessing, purchasing or selling alcohol or illicit drugs on the job for the Company,
- Using obscene, threatening, or abusive language/profanity, intimidation, or threats of harm to a Customer, even if provoked or initiated by a Customer;
- Acting in any sexual, unlawful and/or unwelcome harassing manner toward Customers or any other individuals encountered while on the job for the Company;
- Failing to comply with any applicable laws or regulations;
- Making negligent misrepresentations, intentional misrepresentations, false statements, or marketing, soliciting or sales acts or practices which are unfair, misleading, deceptive or unconscionable while performing service as a sales representative for the Company
- Making any guarantees or promises of any kind to a potential or actual customer that has not been authorized by the Company in writing.
- Responding negatively to a Customer who is not interested in talking to you;

- Providing or assuming to know the customer's current rate or a competitor's rate;
- Enrolling a customer without a valid telephone number that belongs to him/her—this number must be the Business Telephone Number (BTN) associated with the enrollment;
- Placing any undue pressure on a prospective customer to enroll with any Company entity;
- Attempting to enroll a Customer who is mentally challenged, confused/incapable, intoxicated, anyone under 18 years of age or any customer whose language skills are insufficient to understand and respond to the information being conveyed; and
- Further contacting a customer for any reason or in any form if you receive a complaint from that customer.

#### **PRIVACY REQUIREMENTS**

- You must protect the privacy at all times of all information provided by customers or prospects, including name, address, phone number, email address, social security number, account numbers, credit card numbers and any other personally identifiable information.
- Any paper contract form containing customer's information MUST be turned in to your office manager at end of each business day for appropriate archiving/retention/destruction.
- Except on previously approved Company forms, Customer's personal information such as address, phone number, social security number, driver's license number, or credit card/banking information should never be written down or taken home.

#### **CUSTOMER CONCERNS**

If a customer expresses concern regarding the interaction that they had with you, that concern should be reported immediately. If the Company receives any notice of a concern raised by a customer about their interaction with you, an investigation will be completed to investigate the circumstances surrounding the customer's concern. These incidents will be tracked and disciplinary action will be determined based on the specifics of the incident. The determined severity of the incident will indicate any disciplinary action that is necessary; such as representative coaching, retraining, suspensions or permanent removal from our campaign.

#### **ADDITIONAL DOOR-TO-DOOR REPRESENTATIVE REQUIREMENTS**

In addition to the above requirements, Door-to-Door (hereafter D2D) Sales Representatives are also expected to adhere to the following:

- Follow all general guidelines outlined in this Code of Conduct;
- Never show a Customer or leave behind any materials that have not been approved by the Company including homemade signs, flyers, copies of bills, newspaper articles, magazine articles, use of unauthorized websites, or anything that has not been given to you by the Company;
- Never ring/knock on a customer's door more than three times per day
- Never attempt to open any door of a customer's home or touch a Customer's personal property without permission from the Customer;
- Never enter a customer's home, or any area out of public view—if you are entering an enclosed building, do not go beyond the lobby;
- Always leave the Customer's utility bill with the Customer;
- Always immediately leave the premises upon request of the Customer;
- If a customer requests to be added to the Do Not Knock list, notify your sales manager immediately and do not return to that location;
- Never approach any residential property that has a No Solicitation or No Trespassing sign;

Last Updated: May 10, 2019

- Never physically touch a Customer, except to shake hands.

### **D2D UNIFORM REQUIREMENTS**

- Always wear a clean Company issued shirt with khaki pants or shorts (as season permits) OR business professional attire when working;
- Always wear your Company approved ID Badge over your outer layer of clothing and clearly visible to the customer.
- Never wear a Company issued uniform to conduct any business that is not related to the relevant Company entity.

### **STATE SPECIFIC D2D REQUIREMENTS**

**Sales Representatives in the New York Service Territory:** You must review and adhere to our company's Quality Assurance and Training Program for the New York Service Territory outlining applicable portions of the Revised Uniform Business Practices Guidelines (UBP) and the Home Energy Fair Practices Act (HEFPA).

**Sales Representatives in the Pennsylvania Territory:** You must review our company's Quality Assurance and Training Program for the Pennsylvania Service Territory outlining applicable portions of the PA Guidelines for Marketing and Sales Practices for Electric Generation and Natural Gas Suppliers.

**Sales Representatives in the Illinois Territory:** You must complete the **IL Part 412** Training presentation outlining applicable IL Guidelines for Marketing and Sales Practices for Electric Generation Suppliers. Proof of training completion is required in order for you to be authorized to sell on our Brands' behalf, in this market.

**Sales Representatives in the Massachusetts Territory:** In order to sell on behalf of our company, each sales representative is required to have the following completed: A) the Massachusetts-specific search of the criminal offender records (**iCORI**) maintained by the Massachusetts Department of Criminal Justice Information Services. B) A criminal history record from every other state that the applicant or employee has resided with the last 24 months. C) A search of the sex-offender registry maintained by the Massachusetts Sex Offender Registry Board."

**Sales Representatives in Ohio Territory:** Never conduct door-to-door marketing, solicitation, or enrollment outside the hours of nine a.m. to seven p.m. In order to sell on behalf of our company, each sales representative must have a criminal background check done by an independent contractor and an independent contractor must confirm that it has performed a comprehensive criminal background check on its employees or agents in accordance with OH Admin. Code § 4901:1-21-05(D).

**Sales Representatives in the Pennsylvania Territory:** In order to sell on behalf of our company, each sales representative must have a completed criminal history record from the Pennsylvania State Police and from every other state in which the person resided for the last 12 months

Last Updated: May 10, 2019



**MY COMMITMENT TO FOLLOW THIS CODE OF CONDUCT**

I have read and agree to abide by the terms of the Code of Conduct. I understand that failure to abide by the Code of Conduct may result in my disqualification of doing any further work related to the Company.

\_\_\_\_\_  
Sales Representative Name - PRINTED

\_\_\_\_\_  
Sales Representative Signature

\_\_\_\_\_  
Rep ID

\_\_\_\_\_  
Date

\_\_\_\_\_  
Manager Name - PRINTED

\_\_\_\_\_  
Manager Signature

\_\_\_\_\_  
Date





# TRAINING

O U T B O U N D   T E L S A L E S

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# TRAINING AGENDA

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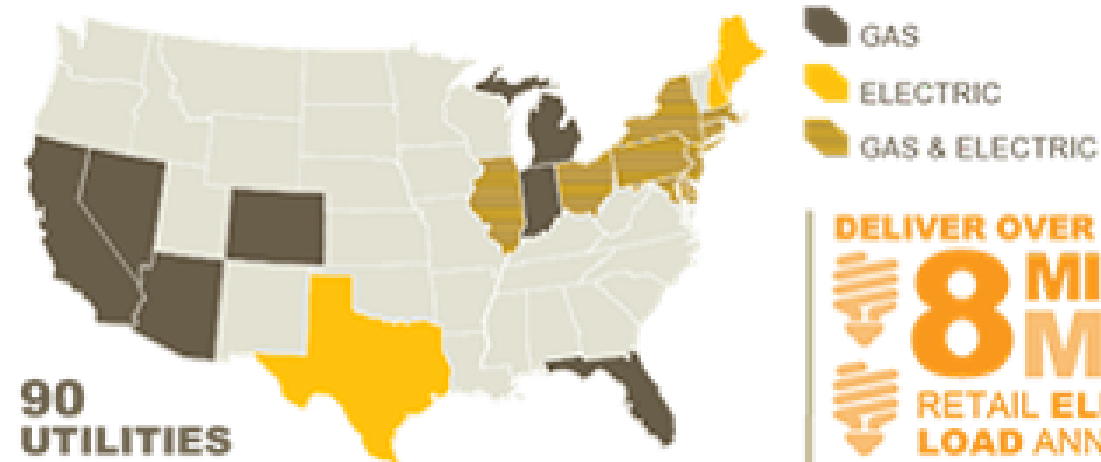
HISTORY  
BRANDS  
SALES CHANNELS  
MARKETS  
ENERGY DEREGULATION  
SALES PROCESS  
MARKETING QUALITY AND COMPLIANCE  
TCPA / DNC  
TELESALES CHECKLIST  
REWARDS



# HISTORY



# HISTORY



**90  
UTILITIES  
ACROSS  
19 STATES**

**SUPPLY 16 MILLION  
MMBtu  
OF RETAIL  
NATURAL GAS**

**MORE THAN  
617,000  
RETAIL CUSTOMERS  
AND COUNTING**

**DELIVER OVER  
8 MILLION  
MWh OF  
RETAIL ELECTRICITY  
LOAD ANNUALLY**

**\$1 BILLION  
IN REVENUE**

**14 NEW ACQUISITIONS**  
SINCE IPO IN Q3 2014

**RANKED #4** ON THE  
CHRONICLE 100 LIST OF PUBLICALLY  
TRADED COMPANIES IN HOUSTON



**TOP  
10  
BEST  
RATED  
TEXAS  
ELECTRICITY  
COMPANIES  
BY CONSUMER  
AFFAIRS**

**20 YEARS** IN THE  
RETAIL ENERGY BUSINESS



**BRANDS**



sparkenergy.com

majorenergy.com

providerpower.com/maine/

providerpower.com/mass/

verdeenergy.com

providerpower.com/nh/



Collectively called  
"The Company"  
hereafter

# BRANDS

Major Energy (includes Respond Power)  
Provider Power (includes Provider Power Mass, Electricity Maine, and ENH Power)  
Verde Energy (Verde Energy USA)



# SALES CHANNELS

slide 8





FIELD SALES



TELESALES



DIRECT MAIL



WEB



RETAIL/KIOSK



# SALES CHANNELS

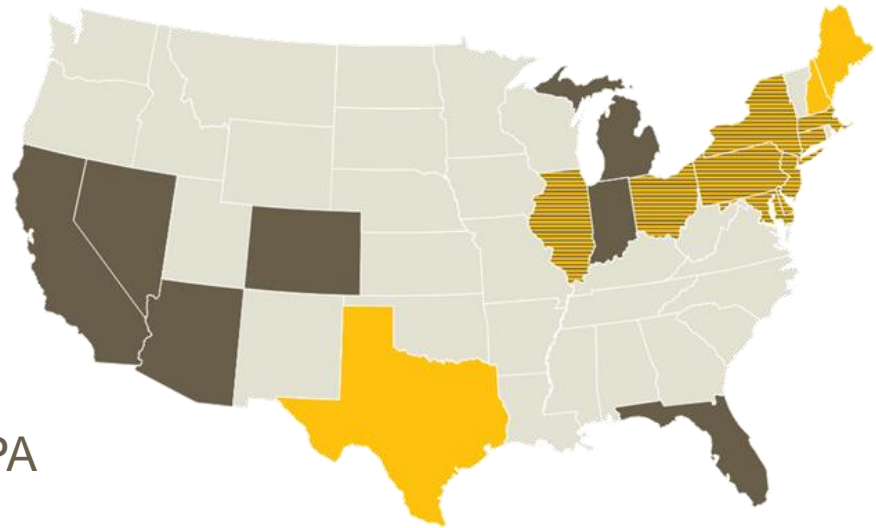
- ▶ The Company's products and services are made available to residential and commercial customers through multiple sales channels

# MARKETS



# MARKETS

- ▶ **Spark:**
  - ▶ CA, CO, DE, FL, IL, IN, MA, MD, MI, NV, NY, TX
- ▶ **Provider Power Mass:**
  - ▶ MA
- ▶ **Electricity Maine**
  - ▶ ME
- ▶ **ENH Power**
  - ▶ NH
- ▶ **Major:**
  - ▶ CT, IL, MD, MA, NJ, NY, OH, PA
- ▶ **Verde:**
  - ▶ CT, MA, NJ, NY, OH, PA







# ENERGY DEREGULATION



*In deregulated markets, customers can choose who supplies their electricity and/or natural gas*

*Delivery – the service of delivering electricity and/or gas supply to customer.*

*Supply – the actual commodity (electricity/natural gas) provided to customer.*

*The customer's utility company is still responsible for electricity and/or gas delivery.*

*Energy suppliers who sell electricity and/or natural gas to the customer are responsible for electricity and/or gas supply.*

A SUPPLIER IS NOT ASSOCIATED  
WITH, AND DOES NOT REPRESENT THE UTILITY.

SUPPLIERS, LIKE THE COMPANY, OFFER COMPETITIVE  
PRICING AND PROTECTION AGAINST VOLATILE  
ENERGY PRICES.

## REGULATED

GENERATION  
PRODUCE, STORE, SELL



UTILITY  
TRANSMIT, DELIVER



CUSTOMER  
RECEIVE, USE

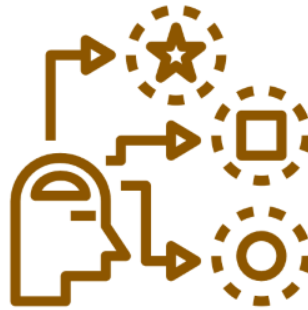


## DEREGULATED

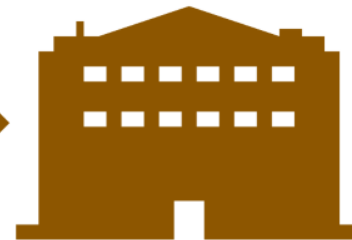
GENERATION  
PRODUCE, STORE, SELL



RETAIL SUPPLIER  
CREATES CUSTOMER-CENTRIC ENERGY PRODUCTS



UTILITY  
TRANSMIT, DELIVER



CUSTOMER  
RECEIVE, USE



ENERGY DEREGULATION



EACH STATE HAS A GOVERNING  
BODY THAT OVERSEES  
ACTIVITIES IN THE UTILITY AREA.

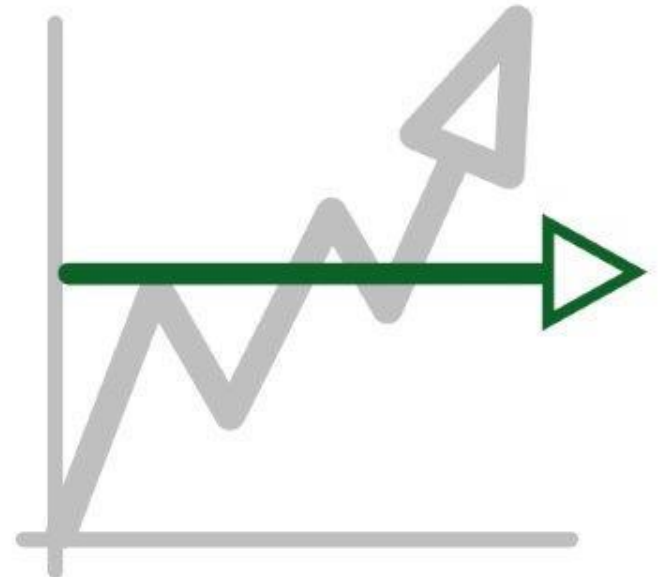


THE GOVERNING  
BODY SERVES AS A  
CONSUMER AND BUSINESS  
ADVOCATE TO ENSURE  
UTILITIES AND SUPPLIERS  
ARE FAIR, HONEST,  
AND DELIVER  
RELIABLE SERVICE  
ENSURING ALL  
CUSTOMERS ARE TREATED  
FAIR AND EQUAL.

ENERGY DEREGULATION

# FIXED RATE

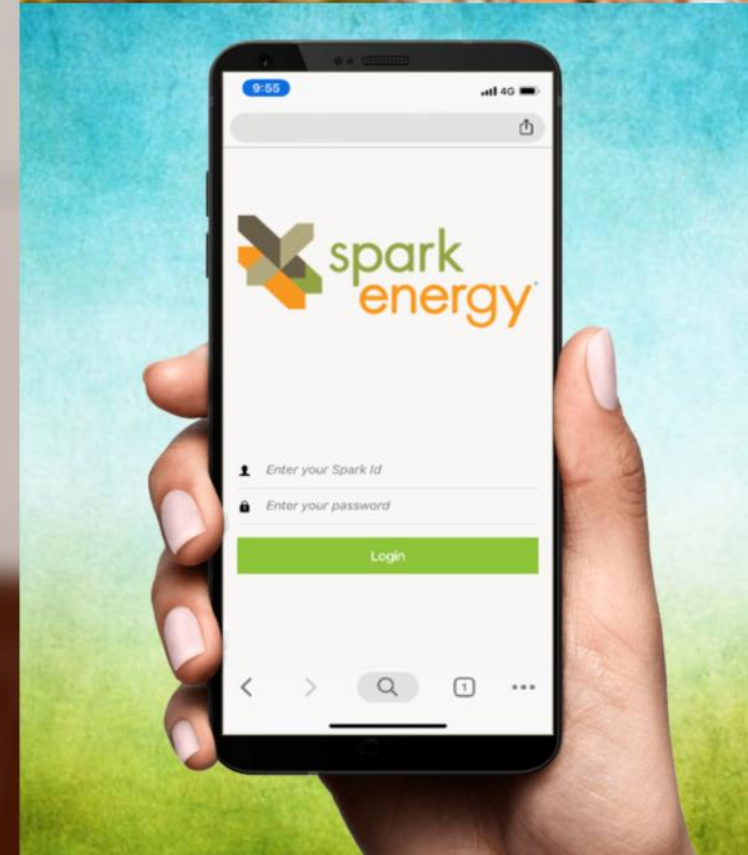
NATURAL GAS OR ELECTRICITY RATES LOCKED AT A SPECIFIC PRICE FOR A CERTAIN AMOUNT OF TIME.



# VARIABLE RATE

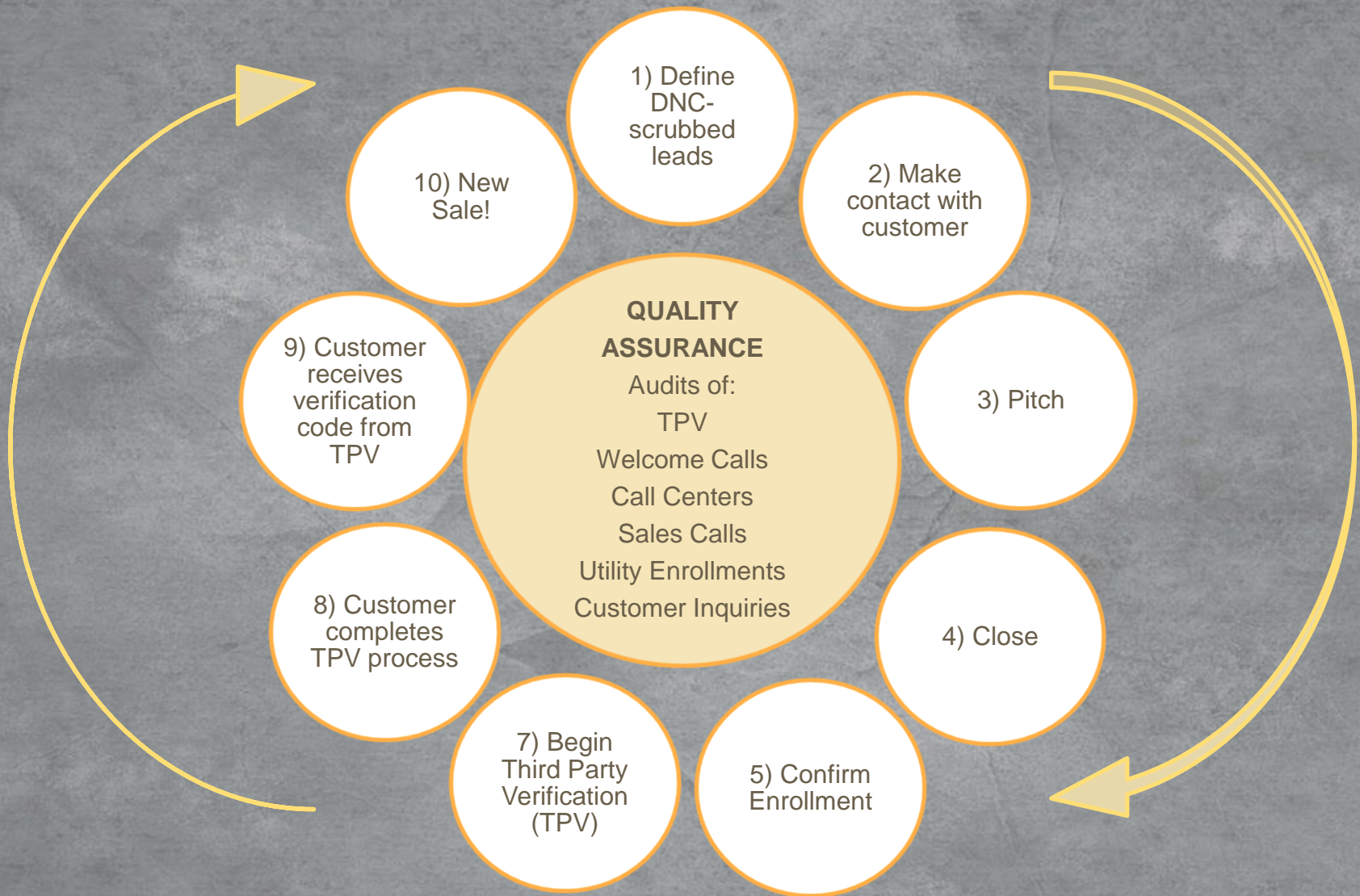
NATURAL GAS OR ELECTRICITY RATES MAY CHANGE MONTHLY ACCORDING TO THE MARKET CONDITIONS.

# SALES PROCESS





# ENROLLMENT PROCESS AND SALES QUALITY



**SALES PROCESS**



## ENROLLMENT PROCESS AND SALES QUALITY

All material used in the sales presentation must be approved by The Company's regulatory and legal team including scripting, enrollment verification, contracts, and customer-facing materials.

It is important to review and understand what is required for each utility in your territory. Each market requires specific information collected from the customer to ensure a successful enrollment including:

Customer's name

Billing address

Service address

Account Information (Account Number, POD ID, Customer Number, etc.)

Phone number

Email address

When acquiring customers, Sales Agents marketing on behalf of The Company must adhere to all laws, ordinances, and strict regulatory guidelines that enable you and The Company to stay compliant.

# 5 STEPS TO GROW A CONVERSATION



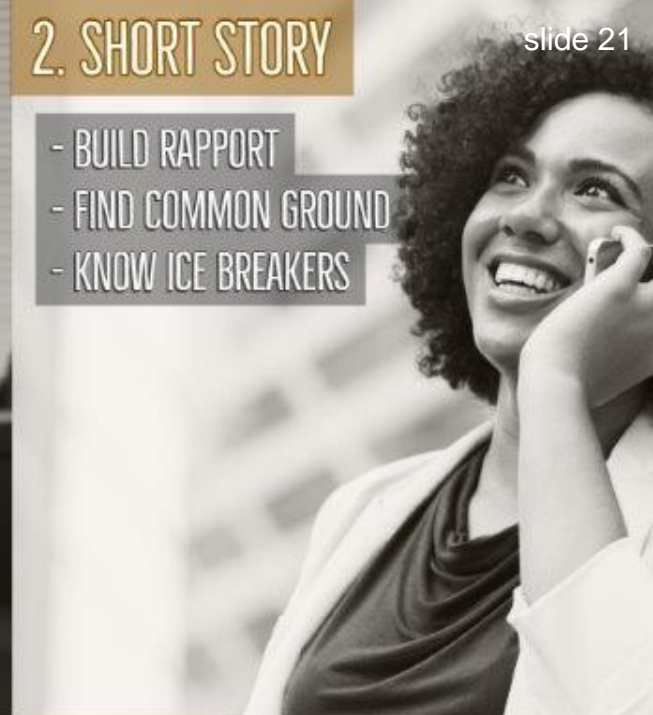
## 1. INTRODUCTION

- NAME
- BRAND
- PURPOSE
- NOT WITH UTILITY



## 2. SHORT STORY

- BUILD RAPPORT
- FIND COMMON GROUND
- KNOW ICE BREAKERS



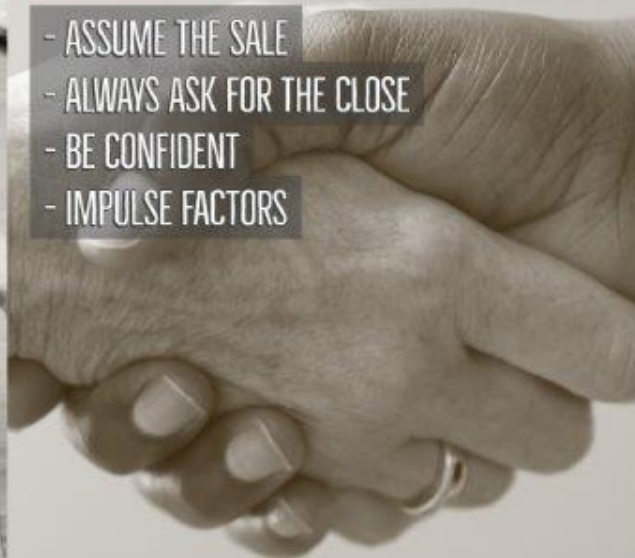
## 3. PRESENTATION

- PRESENT THE PRODUCT DETAILS (RATE, TERM, FEE)
- REVIEW THE FEATURES AND BENEFITS
- REBUTTALS
- SUGGESTIONS



## 4. CLOSE

- ASSUME THE SALE
- ALWAYS ASK FOR THE CLOSE
- BE CONFIDENT
- IMPULSE FACTORS



## 5. RECAP

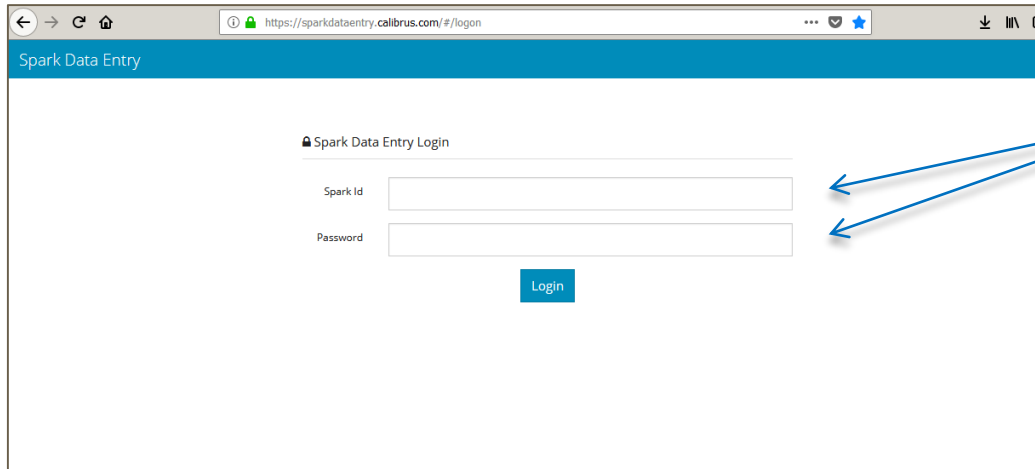
- REVIEW ENROLLMENT DETAILS WITH CUSTOMER
- INFORM CUSTOMER OF TPV PROCESS
- THANK AND BRAND!



SALES PROCESS

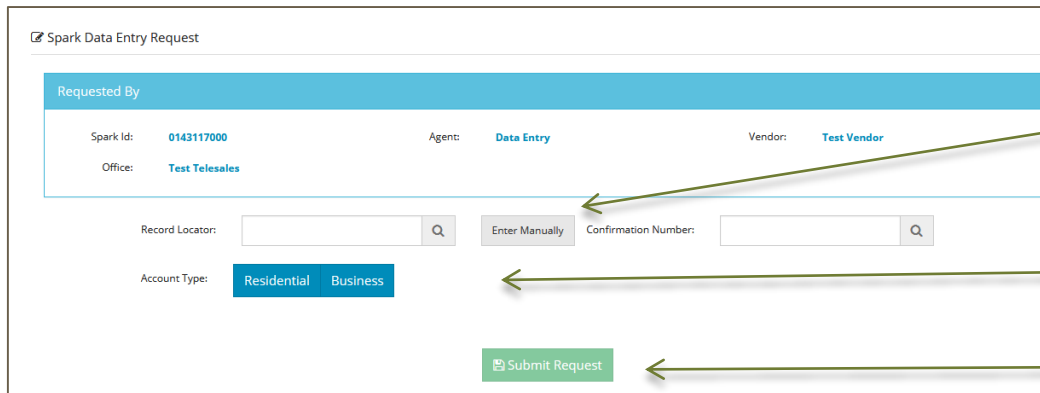
**SALES PROCESS**

# Data Entry Process (1/3)



The screenshot shows the 'Spark Data Entry Login' page. It features a blue header with the text 'Spark Data Entry'. Below the header, there is a section titled 'Spark Data Entry Login'. This section contains two input fields: 'Spark Id' and 'Password'. Below these fields is a blue 'Login' button. The browser's address bar shows the URL 'https://sparkdataentry.calibrus.com/#/login'.

1. Enter your Spark ID and password



The screenshot shows the 'Spark Data Entry Request' page. It features a blue header with the text 'Spark Data Entry Request'. Below the header, there is a section titled 'Requested By'. This section contains a table with the following information:

Requested By		
Spark Id:	0143117000	Agent: Data Entry
Office:	Test Telesales	Vendor: Test Vendor

Below the table, there are two input fields: 'Record Locator' and 'Confirmation Number'. Between these fields is a button labeled 'Enter Manually'. Below the 'Record Locator' field, there are two buttons: 'Residential' and 'Business'. At the bottom of the page, there is a green 'Submit Request' button.

2. Choose Enter Manually

3. Choose Residential

4. Submit Request



# Data Entry Process (2/3)

Spark Id: 0143117000      Agent: Data Entry      Vendor: Test Vendor  
Office: Test Telesales

Record Locator:        Enter Manually      Confirmation Number:

Authorization Name:       Middle Initial:

Phone Number:       Email Address:

Utility Type:

Electric

Service Address:

Billing Name:

Billing Address:

Utility:

Program:

Program Details:

Relationship:

## 5. Enter Customer data including:

- Name
- Address
- Phone number
- Email address
- Billing address
- Utility data

## 6. Choose Submit Request

## Data Entry Process (3/3)

Request Submission Successful

Confirmation Number: A778515

New Request



7. Provide Confirmation Number to TPV Agent

# T

1. TRANSMIT ENROLLMENT  
INFORMATION



# P

2. CONTACT TPV



3. REMAIN SILENT OR  
RELEASE LINE (BASED ON  
MARKET)



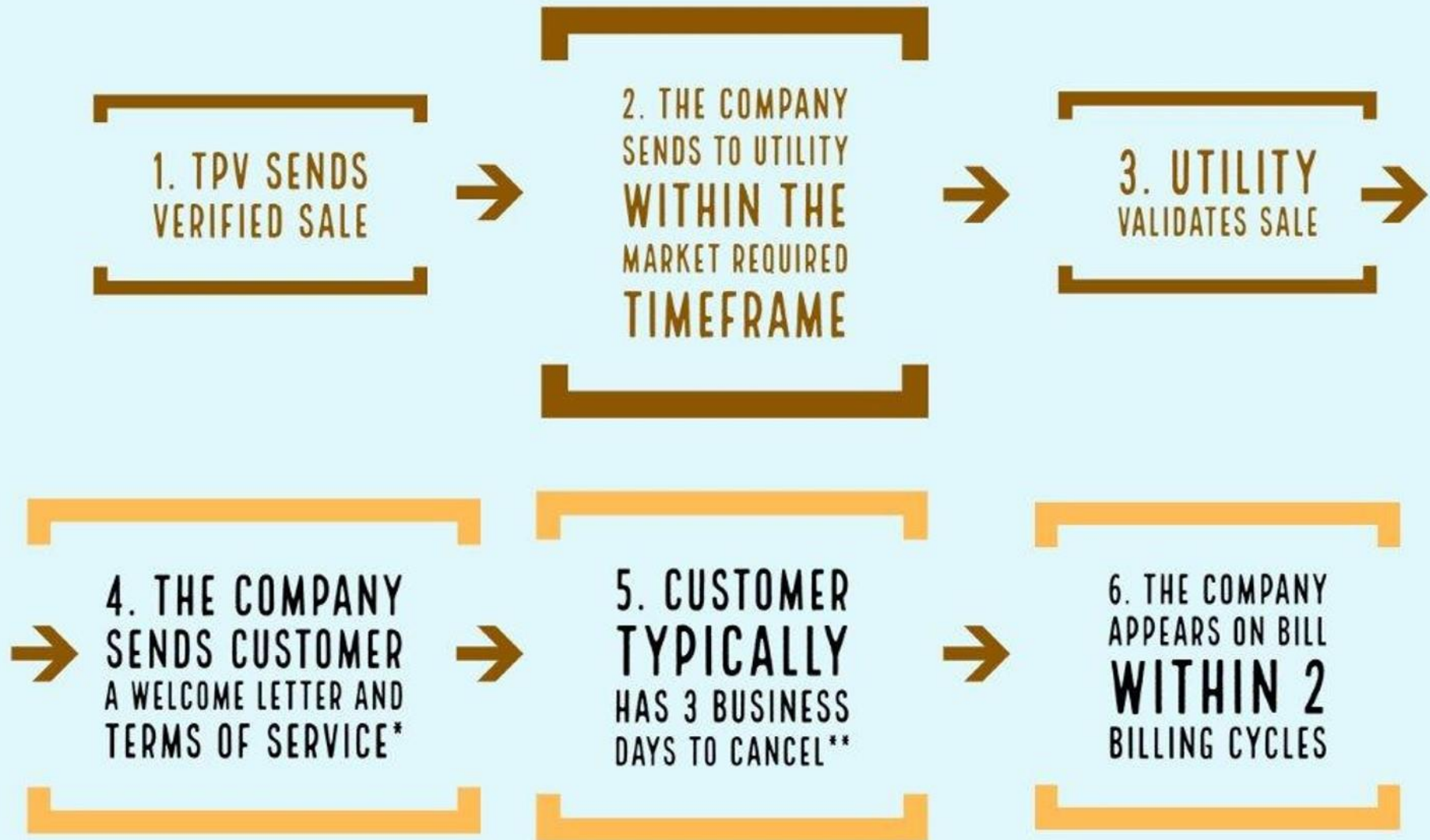
# V

4. TPV SPEAKS  
WITH CUSTOMER



5. CUSTOMER RECEIVES  
VERIFICATION CODE  
AFTER SUCCESSFUL  
TPV





## SALES PROCESS

\*UTILITY MAY ALSO SEND NOTIFICATION TO CUSTOMERS

\*\*MAY VARY BY UTILITY OR STATE REGULATION





# MARKETING QUALITY AND COMPLIANCE

# FEDERAL TRADE COMMISSION (FTC)

- The Federal Trade Commission rules prohibit telemarketing calls to numbers listed on the National Do Not Call (DNC) Registry and calls delivering prerecorded messages, known as robocalls.
- The FTC takes a multi-faceted approach to combating these calls including Strong Civil Law Enforcement.
- The Commission has investigated and litigated to enforce its DNC and robocall rules for more than 10 years, bringing federal court lawsuits against companies and individuals who violate the law.



## NATIONAL DO-NO-CALL (DNC) REGISTRY

- The DNC Registry was created to stop unwanted sales calls.
- It is free for consumers to register their home or mobile phone number to this registry.
- States also have their own DNC registries.
- The Company requires you to adhere to all state and national DNC registries.
- When you call someone on a DNC list it is illegal and can cost civil penalties and fines, may result in lawsuits to the Company and your employer and may cause you to be removed from Company campaigns.
- You must immediately notify your supervisor should someone request to be added to the Company Do Not Contact list so that we may update our records; any such persons should never be contacted again.

## TELEPHONE CONSUMER PROTECTION ACT (TCPA)

- o Enacted 1991 and restricts the making of telemarketing calls and the use of automatic telephone dialing systems and artificial or prerecorded voice messages.
  - o The rules apply to common carriers as well as to other marketers.
    - The TCPA includes the requirements:
      - o That entities making telephone solicitations institute procedures for maintaining company-specific do-not-call lists.
        - o To obtain prior express written consent from consumers before robocalling them
  - o The Company does not allow any calls that violate the TCPA or similar state statutes.

## SPOOFING

- The Federal Communication Commission has recently proposed rules which prohibit anyone from transmitting misleading or inaccurate caller ID information ("spoofing") with the intent to defraud, cause harm, or wrongly obtain value.
  - The means, for example, no calls should be shown as the same number as a local utility or governmental organization or identify as such.
    - The Company does not allow any spoofing of any caller IDs.
- You should never allow spoofing to be used on your caller ID and never represent that you are with a utility or governmental organization when speaking with a potential customer.



# Behave as though you are in the spotlight

- Prevent potential customer inquiries and complaints
- Ensure consistent experience with each customer
- Improve relationship with customer
- Anyone confirmed to be involved with fraudulent sales and/or enrollments will be subject to permanent removal and/or legal action.
- Your sales calls are being recorded and audited; always assume consumers may have recording devices as well.



## Things you **MUST** do include, but are not limited to:

### **At all Times**

- Adhere to and sign the code of conduct with name matching TPV name
- Adhere to the sales materials provided and approved by The Company
- Obtain required permission and permits for the territory

### **On the Phone**

- Ensure all leads have been DNC-scrubbed
- Contact your manager immediately if you are contacted by a local authority
- Notify your manager of customer requesting placement on the DNC or requesting placement on the “Do Not Contact” list
- Market only during the hours permitted by local law or ordinance

### **During Enrollment**

- Confirm the customer understands The Company is a licensed supplier in the state
- Confirm the customer understands The Company is not affiliated with the local utility
- Provide customer all required enrollment collateral; enrollment forms are always required
- Confirm the customer understands that switching to The Company is a choice, but is not required

## Things you MUST NOT do include, but are not limited to:

- DO NOT mention you can "save the customer money"
- DO NOT be forceful or aggressive in any way
- DO NOT attempt TPV for a customer more than 3 times
- DO NOT manually dial numbers even if asked
- DO NOT market to customers that appear confused or impaired; please end call
- DO NOT enroll an unauthorized customer; the customer must be the account holder or the spouse of
- DO NOT contact the utility on the behalf of a customer
- DO NOT allow other agents to use your agent code for sales
- DO NOT offer benefits/rewards not approved in The Company's Terms of Service

# Customer Complaints

Customers file inquiries and complaints through multiple resources including:

- PUC
- The Company
- Social Media
- Local Authorities
- Utility
- Judicial System (lawyers and courts)

Any complaints about The Company are taken very seriously by:

- Thoroughly investigating every complaint
- Requesting and reviewing applicable TPV and enrollment verifications
- Analyzing all marketing activity
- Requesting a written statement from agents involved, if necessary
- Providing the findings as required.

Complaint types can include:

- Misrepresentation of offer
- Misleading savings statements
- Too aggressive/pushy
- TCPA / DNC / spoofing / repeat calls
- Unprofessional/harassing
- Slamming

All Sales Agents should adhere to the Code of Conduct, TCPA, DNC and all The Company-provided scripting and training.





# TELESALES CHECKLIST



# TELESALES CHECKLIST

☐ I HAVE REVIEWED AND UNDERSTAND THE CODE OF CONDUCT EXPECTED OF ME.

☐ I HAVE PRACTICED MY COMPLIANT PITCH.

☐ MY TPV NAME MATCHES THE NAME I USE IN SALES.

☐ I WILL NOT MANUALLY CALL ANYONE.

☐ I WILL USE MY EMPLOYER'S DIALER AT ALL TIMES.

☐ I UNDERSTAND THE TCPA RULES.

☐ I UNDERSTAND THE DNC RULES.

TELESALES CHECKLIST

# REWARDS








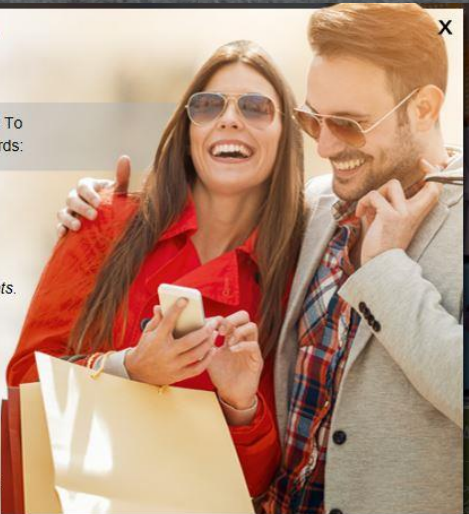

## SHOPPING REWARDS

*Redeem your Shopping & Dining reward however you'd like. We'll add another reward to your account every month you're a customer! Use rewards at stores like...*



## ONLINE REWARDS

*You'll also get access to over 330,000 local deals on everyday things, in addition to rewards for your favorite shopping brands like...*



## HERE'S AN OVERVIEW OF YOUR REWARDS

Congratulations and welcome to the reward program! To help you get started, here's an overview of your rewards:

- 1 LOCAL SHOPPING DEALS**  
*Use rewards on over 330,000 local deals.*
- 2 DINING REWARDS**  
*Rewards for over 85,000 local and chain restaurants.*
- 3 TODAY'S DAILY DEAL**  
*Enjoy featured daily deals.*
- 4 EVERYDAY TRAVEL REWARDS**  
*Deals on hotels, car rentals, resorts and more.*
- 5 GIFT CARDS**  
*Rewards for use on hundreds of popular gift cards.*

\* All product and company names depicted are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them. Participating brands and offers subject to change.



## RESTAURANT REWARDS

*Enjoy a great family night out! You can redeem your rewards at over 85,000 popular local and national chain restaurants like...*

# DISCUSSION

HISTORY

BRANDS

SALES CHANNELS

MARKETS

ENERGY DEREGULATION

SALES PROCESS

MARKETING QUALITY AND COMPLIANCE

TCPA / DNC

TELESALES CHECKLIST

REWARDS





## **Code of Conduct for Sales Representatives**

As a sales representative (whether employee or independent contractor) of Spark Energy, LLC/Spark Energy Gas, LLC, or their affiliated or related companies (hereafter collectively the "Company"), you are required to fully read, understand, and comply with this Code of Conduct at all times. Failure to do so will disqualify you from providing any future services for the Company and may lead to termination or the end of your assignment.

### **GENERAL GUIDELINES FOR APPROPRIATE CONDUCT**

All Sales Representatives are expected to properly and diligently represent the Company while performing their work. Such behavior shall include, but not be limited to:

- Reviewing, understanding and complying with all training and marketing materials approved by the Company;
- Abiding by all laws including local ordinances, and regulations concerning any sales, allowable times for conducting sales calls and requiring notification of authorities;
- Accurately identifying yourself to Customers, stating your name (and/or sales agent ID number if required) and the name of the company you represent, and informing the customer you're NOT representing the utility or any government agency;
- Selling only to an authorized decision maker who confirms they are authorized to make changes to the applicable account. They must be the account holder OR the account holder's spouse (OR a monetary contributor to the bill in markets where allowed), AND at least 18 years of age
- Confirming that the utility will continue to deliver energy and respond to any leaks, outages, or emergencies;
- Ensuring the customer understands what the offer is and that it is from the applicable Company entity, an independent supplier, and NOT the utility;
- Completing all sales in accordance with applicable procedures including completing all system requirements and appropriately connecting the customer with the Third-Party Verification (TPV) vendor for proper verification of the sale (if applicable);
- Conveying all material information to the customer and not omitting information necessary for the customer to make an informed decision about whether to switch from their current electricity or natural gas supplier to the applicable Company entity;
- Answering all questions and if necessary, asking your supervisor for help with questions that you cannot accurately answer;
- Completing all sales in accordance with applicable procedure including completing all paperwork and appropriately connecting the customer with the Third-Party Verification (TPV) vendor for proper verification of the sale (if applicable);
- Adhering, where applicable, to marketing scripts provided

### **PROHIBITED BEHAVIOR**

You are expected to demonstrate the highest standards of professionalism; ethical conduct and integrity at all times you are performing work for the Company. Inappropriate behavior includes, but is not limited to, the following:

- **FOR OHIO ONLY:** Knowingly enrolling percentage of income payment plan (PIPP) and arrearage crediting program customers, which are to be coordinated exclusively by the Ohio development services agency
- Committing fraud of any kind, including;
- Impersonating a Customer during a Third Party Verification, or having another person impersonate a customer during a Third Party Verification;
- Falsifying a customer's acceptance in order to successfully complete an enrollment or TPV verification;
- Allowing someone to use your agent code or call in place of you for any reason;
- Implying or knowingly allowing a Customer to believe you are a representative, employee, agent, or directly affiliated with the local utility, a government entity, or any other retail electric or natural gas provider;
- Soliciting or accepting gratuities from customers or clients;
- Enrolling potential customers without proof of the customers' consent (Note this does not apply to opt out governmental aggregation). Such proof is dependent on the form of enrollment (whether electronic, verbal, or written);
- Selling services marketed for the Company on behalf of another energy marketer or representing multiple companies simultaneously;
- Using or misappropriating any information regarding the Company's customers, contracts, programs, or materials adversely against the Company or for the benefit of yourself or any third party without the Company's authorization;
- Discrimination of any kind including, without limitation, as to any Lead list or customer interaction;
- Mishandling a Customer's account or any other confidential information including but not limited to customer name, address, phone, social security numbers, email, bills, credit card information or any other personally identifiable information;

- Soliciting customers without the Company's prior written authorization including but not limited to, contacting customers with pre-recorded messages, unauthorized calls, calls to wireless cell phones, calls to customers on Federal or State DNC lists, or customers that have previously advised us no to contact them.
- Using obscene, threatening, or abusive language/profanity, intimidation, or threats of harm to a Customer, even if provoked or initiated by a Customer;
- Acting in any sexual, unlawful and/or unwelcome harassing manner toward Customers or any other individuals encountered while on the job for the Company;
- Failing to comply with any applicable laws or regulations;
- Making negligent misrepresentations, intentional misrepresentations, false statements, or marketing, soliciting, or sales acts or practices which are unfair, misleading, deceptive or unconscionable, while performing service as a sales representative for the Company;
- Responding negatively to a Customer who is not interested in talking to you;
- Enrolling a customer without a valid telephone number that belongs to him/her—this number must be the billing telephone associated with the enrollment;
- Placing any undue pressure on a prospective customer to enroll with any Company entity;
- Attempting to enroll a Customer who is mentally challenged, confused/incapable, intoxicated, anyone under 18 years of age or any customer whose language skills are insufficient to understand and respond to the information being conveyed;
- Further contacting a customer for any reason or in any form if you receive a complaint from that customer unless authorized by your supervisor.

#### **PRIVACY REQUIREMENTS**

- You must protect the privacy at all times of all information provided by customers or prospects, including name, address, phone number, email address, social security number, account numbers, credit card numbers and any other personally identifiable information.
- Except on previously approved Company forms, Customer's personal information such as address, phone number, social security number, driver's license number, or credit card/banking information should never be written down or taken home.

#### **CUSTOMER CONCERNS**

If a customer expresses concern regarding the interaction that they had with you, that concern should be reported immediately. If the Company receives any notice of a concern raised by a customer about their interaction with you, an investigation will be completed to investigate the circumstances surrounding the customer's concern. These incidents will be tracked and disciplinary action will be determined based on the specifics of the incident. The determined severity of the incident will indicate any disciplinary action that is necessary; such as representative coaching, retraining, suspensions or permanent removal from our campaign.

#### **MY COMMITMENT TO FOLLOW THIS CODE OF CONDUCT**

**I have read and agree to abide by the terms of the Code of Conduct. I understand that failure to abide by the Code of Conduct may result in my disqualification of doing any further work related to the Company, up to and including termination or the end of my assignment with Spark and affiliated companies.**

\_\_\_\_\_  
**Manager Name - PRINTED**

\_\_\_\_\_  
**Sales Representative Name - PRINTED**

\_\_\_\_\_  
**Manager Signature Date**

\_\_\_\_\_  
**Sales Representative Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Date**