

everwished bills

FundSaving Customer Guide

How customers choose a cause and how contributions are paid from our side, not theirs

For customers, service users, supporters, households and media reviewers

Programme guide | Version date: 31 May 2026

Core promise

Every eligible FundSaving contribution comes from everwished bills or a licensed FundSaving Partner, not from an added charge to the customer.

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1. The short version

FundSaving in one sentence

If you become an eligible customer through FundSaving, everwished bills or a licensed FundSaving Partner shares eligible commission with your selected validated charity or community cause. The money comes from our side, not as an extra charge on your bill.

FundSaving is attached to the customer introduction and commission process. Utility Warehouse provides the household services. everwished bills or a named UW Partner may receive commission if you become a customer.¹²

2. What you get to choose

Choice	What it means
Whether to request contact	You choose whether to fill in the form or ask for a callback.
Who you sign up through	You should be told whether your sign-up is handled by everwished bills or by a named independent UW Partner.
Which cause to support	You can choose a validated charity or approved community cause where the campaign allows.
Whether to accept the default cause	If you do not choose another cause, the disclosed default cause for that campaign or Partner is used.
Whether to stop supporting a specific cause later	You may ask for future FundSaving support to stop going to a specific cause. This does not create an extra customer saving; the relevant money remains commission-side and may be allocated by everwished to supported causes under programme rules.
Whether to continue as a customer	Your UW customer relationship is governed by UW terms and the services you take.

3. No extra charge

FundSaving does not add a donation line to your bill. It does not ask you to pay more so a cause can receive money. The contribution is made from eligible commission received by everwished bills or a licensed FundSaving Partner.

If you decide not to support a specific cause, this does not create a further discount. The relevant commission is still received by the Partner side and is dealt with under the programme rules. This keeps the customer price separate from the community contribution.

4. How the route works

- 1 You see FundSaving information from a charity, club, community cause, student campaign, local campaign, everwished bills or a licensed FundSaving Partner.
- 2 You are shown the default cause and, where available, the option to choose another validated cause.
- 3 You submit your details if you want contact.
- 4 everwished bills or the named Partner contacts you about the UW option.
- 5 You decide whether to proceed.
- 6 If you become an eligible live customer, eligible commission is tracked for the selected cause.
- 7 Payments are released to the cause on the FundSaving payment schedule if the account remains live and in good standing.

5. Who might contact you

Route shown to you	Who handles the conversation	What this means
everwished bills FundSaving	everwished bills.	The customer is handled by everwished bills and the FundSaving contribution is paid by everwished bills under the campaign rules.
Licensed FundSaving Partner	A named independent UW Partner licensed by everwished to use FundSaving.	The named Partner handles the customer relationship and shares eligible FundSaving commission under the published rules.
Ordinary UW Partner	A named UW Partner not using FundSaving.	This is not a FundSaving route unless everwished has separately said it will share its own group commission. The Partner does not have to share their direct commission.

UW explains that Partners recommend services and support customers in their network, and that they access customer information for support and commission-related purposes.²

6. Choosing a charity or cause

everwished bills validates causes before they are used for FundSaving. Registered charities may be checked using official charity registers. Community clubs, schools, PTAs, CICs, CASCs or informal causes may need a different validation route and must be described accurately.³⁴⁵⁶

If a cause is not available in the selection list, it may need to be validated before it can receive FundSaving payments. This protects customers, charities and the programme.

7. Payment timing

Payments are not released immediately at sign-up. FundSaving uses a three-month maturity buffer and a monthly rolling release schedule. This protects the programme from sign-up fraud, cancellations, unpaid accounts, failed installations and commission clawbacks.

Stage	What happens
Accrual	Eligible commission is tracked after the customer becomes live and commission is identifiable.
Maturity buffer	The accrued amount matures after three calendar months.
Good-standing check	If the account is live and in good standing, the matured amount is included in the next payment run.
If the account falls behind	The payment can be held until the account returns to good standing.
If the commission is clawed back before release	No payment is due on that unreleased amount.
Sign-up bonuses	Eligible shares of one-off sign-up bonuses are annualised, normally over twelve monthly portions, rather than paid all at once.
After the first three months	Matured amounts can release monthly, so ongoing paid bills can support ongoing cause payments from the three-month-buffered schedule.

8. If your circumstances change

- If you miss payments or your account is not in good standing, FundSaving payments linked to your account may be paused or held.
- If your account returns to good standing, held eligible amounts may be released in a later payment run.
- If you cancel or a service fails before commission becomes safe to release, no FundSaving payment may be made for that unreleased amount.

- Ordinary customer hardship is not treated as a charity repayment issue; the buffer is designed so charities are not asked to repay ordinary released amounts.
- You can ask to change or stop support for a specific cause for future eligible amounts, subject to programme cut-off dates and validation rules.

9. Your data and consent

The safest FundSaving route is opt-in. A charity or community organisation should invite you to request contact, not pass your details to everwished bills without a clear lawful basis. The ICO says organisations must identify a lawful basis before sharing personal data and be able to show they considered it.⁷

When you submit a FundSaving form, it should explain who will contact you, why they will contact you, which cause is selected or defaulted, and that commission may be earned. Electronic marketing has separate rules under PECR.⁸

10. What FundSaving is not

FundSaving is not	Meaning
An added donation on your bill	The contribution is made from eligible commission, not an extra customer charge.
A promise that every enquiry pays a charity	Payments depend on an eligible live customer, commission being received and retained, and good-standing rules.
A reason to pressure vulnerable users	Switching is optional and should never affect access to charity or community support.
Debt, benefits or financial advice	FundSaving is a bills introduction and community-benefit programme.
A hidden marketing list	You should opt in before being contacted by everwished bills or a named Partner.

11. Questions to ask before signing up

- Who is the UW Partner of record: everwished bills or a named Partner?
- Which charity or cause is selected?
- Is that the default cause, or did I choose it?
- How is the Community Benefit Payment calculated?
- When are payments released?
- What happens if my account is not in good standing?
- Can I change the cause for future eligible amounts?
- Where can I see the programme terms and privacy information?

12. Customer FAQ

Question	Answer
Will my bill be higher because of FundSaving?	No. FundSaving contributions come from eligible commission, not an added bill charge.
Do I get a bigger saving if I do not support a cause?	No. The money is commission-side. If no specific cause is supported, it is not returned as a further discount.
Can I choose my charity?	Yes where the campaign offers choice. Otherwise the disclosed default cause is used.
Can I stop supporting a cause?	You can ask for future eligible amounts to stop supporting a specific cause, subject to processing cut-offs.
When does the charity get paid?	Eligible amounts mature after three months and are paid monthly if the account is live and in good standing. Sign-up bonuses are annualised.
What if I fall behind on bills?	FundSaving payments linked to your account may be held until the account returns to good standing.
Who handles my data?	The form should name the organisation contacting you. UW also provides information about how Partners handle customer information. ²

13. Media and public summary

FundSaving by everwished bills lets customers support validated charities and community causes through eligible commission generated when they choose UW services through a FundSaving route. Customers do not pay extra for the contribution. They are shown the selected or default cause before submitting their details and may choose another validated cause where available. Payments are released on a protected rolling schedule to reduce fraud, cancellation and clawback risk.

Document control

Owner: everwished bills. Programme: FundSaving. Version date: 31 May 2026. Intended audience: customers, service users, supporters, community members, media reviewers and participating organisations.⁹

Endnotes and source notes

Source notes are included for the specific legal, data, advertising, charity-register and UW Partner points referenced in this guide. They should be checked before publication because programme rules and legal guidance can change.

1. Utility Warehouse, Earn Extra Income as a UW Partner. UW states that Partners can earn upfront commission for eligible customers and residual income, with terms and exclusions applying. Accessed 31 May 2026.
2. Utility Warehouse, Information about Partners. UW explains that Partners recommend services, support customers in their network, access customer information for support and commission purposes, and complete data protection training. Accessed 31 May 2026.
3. Charity Commission for England and Wales, Search the register of charities. The Charity Commission register allows searches by charity name, number, words, activities or classifications. Accessed 31 May 2026.
4. OSCR, Search the Scottish Charity Register. OSCR keeps the Scottish Charity Register and provides search tools for registered Scottish charities. Accessed 31 May 2026.
5. Charity Commission for Northern Ireland, Charity search. CCNI provides the charity search for registered charities in Northern Ireland. Accessed 31 May 2026.
6. GOV.UK / HMRC, List of community amateur sports clubs registered with HMRC. The HMRC CASC list can be used to check whether a sports club is registered as a Community Amateur Sports Club. Accessed 31 May 2026.
7. ICO, Data Sharing Code - lawful basis for sharing personal data. The ICO says organisations must identify at least one lawful basis before sharing personal data and must be able to show they considered it. Accessed 31 May 2026.
8. ICO, PECR electronic mail marketing rules and charitable purposes soft opt-in. The ICO explains electronic mail marketing requirements, including that only charities can use the charitable purposes soft opt-in and only where the stated conditions are met. Accessed 31 May 2026.
9. Programme notice. This document is operational programme information for everwished bills and FundSaving. It is not legal, tax, financial or regulated advice. UW Partner terms, charity law, advertising rules, tax treatment and data protection obligations should be checked against current requirements before launch or publication. Accessed 31 May 2026.