

everwished bills

FundSaving Partner Programme Guide

Rules, roles, brand use, customer ownership and payment model

For UW Partners, prospective FundSaving Partners, team leaders and campaign 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. Programme summary

Purpose

FundSaving is the everwished bills impact programme. It allows customers to support a validated charity or community cause through commission that everwished bills, or a licensed FundSaving Partner, has chosen to share. The customer does not pay extra for FundSaving.

The programme sits alongside the UW Partner opportunity. It does not replace UW rules, UW customer ownership, UW compliance training or the normal support structure for Partners.¹²³

The operating model is deliberately simple:

- Customers signed up by everwished bills remain everwished bills customers within the UW Partner structure.
- Customers signed up by an independent downstream UW Partner remain that Partner's customers.
- A downstream UW Partner is not required to join FundSaving and is not treated differently for choosing not to.
- Only licensed FundSaving Partners may use FundSaving marketing, claims, assets, campaign wording or charity-linked lead-generation materials.
- Charity-originated FundSaving leads come to everwished bills by default, unless the named downstream Partner is licensed for that FundSaving campaign and the customer knowingly chooses that route.
- everwished bills validates the supported charity or community cause and records the customer's informed choice.

2. Non-negotiable principles

Principle	Programme position
Partner autonomy	A Partner may build a normal UW business without applying FundSaving to their own customer book. No charity, campaign partner or team member may require otherwise.
Equal support	All Partners directly downstream of everwished bills receive normal team inclusion, training, guidance, coaching, events, updates and encouragement. FundSaving participation is not a condition of belonging.
Brand integrity	FundSaving branding is a licensed impact promise. It cannot be used for personal lead generation unless the Partner applies the published FundSaving split to every customer generated through that FundSaving route.
Customer choice	Every FundSaving customer must be told who they are signing up through, which cause is selected, what the default cause is, and how to choose a different validated cause where available.
Charity benefit	If a charity refers a person into FundSaving, the referral route must protect the charity benefit. Leads therefore default to everwished bills unless a licensed FundSaving Partner is handling that campaign under the same split rules.
No hidden charge	The contribution comes from eligible commission received by everwished bills or a licensed FundSaving Partner. It is not added to the customer's bill.
No data swamp	Charities do not hand over raw service-user lists. Users opt in directly before everwished bills or a named Partner contacts them. ⁴

3. Roles and status

Role	What it means	FundSaving rights
everwished bills	The central UW Partner-led service, campaign operator and FundSaving brand owner.	Can run FundSaving campaigns, validate charities, receive charity-originated leads, make Community Benefit Payments and license approved Partners.
Independent UW Partner under everwished bills	A normal UW Partner in the everwished team. Their customers are their own within UW.	May use approved everwished bills team materials and normal UW Partner materials. May not use FundSaving materials or claims unless separately licensed.
Licensed FundSaving Partner	A UW Partner who voluntarily joins FundSaving and accepts the split, disclosure, validation and reporting rules.	May use approved FundSaving materials, market charity-linked routes, and access the wider FundSaving partner offer stack where approved.
FundSaving Campaign Partner	A charity, club, CIC, school, PTA, association or approved community cause supporting a campaign.	May promote approved campaign wording. Does not become a UW Partner unless a named person separately joins UW.
Customer / service user	A person considering or taking household services through UW via everwished bills or a named UW Partner.	Chooses or knowingly accepts the supported validated cause for FundSaving-applied customers.

4. The three operating lanes

Lane	Customer ownership	FundSaving status	Commission share
A. everwished bills FundSaving direct	everwished bills is the UW Partner of record.	Applies where the lead came through an everwished/FundSaving campaign or the customer chooses FundSaving.	everwished bills shares the published eligible commission amount with the selected validated cause.
B. Independent downstream UW Partner	The downstream UW Partner is the UW Partner of record.	Does not apply by default. Partner is not bound to FundSaving.	everwished bills may still share its own second-level/group income with the referring charity where applicable. The downstream Partner does not have to share their direct commission.
C. Licensed FundSaving Partner	The licensed Partner is the UW Partner of record.	Applies to every customer generated through their FundSaving marketing or campaign route.	The licensed Partner shares eligible direct commission under the published FundSaving rules. everwished bills may also share eligible group income.

Plain rule

A Partner may have ordinary UW customers and FundSaving customers. The boundary is the marketing route. If FundSaving was used to generate the lead, FundSaving rules apply to that customer.

5. Partner autonomy and team inclusion

everwished bills treats every directly downstream Partner as a full team member. A Partner who does not join FundSaving receives the same UW team support, training access, onboarding guidance, updates, events, shared learning and day-to-day encouragement as every other Partner.

If a referring charity or campaign partner is disappointed that a named person has chosen not to apply FundSaving to their own business, everwished bills will support the Partner and explain the programme position. The Partner is entitled to build their UW business properly, independently and without moral pressure. FundSaving is a voluntary licensed programme, not a condition of being respected or supported.

The only practical difference is brand permission. Non-licensed Partners may use approved everwished bills team materials and normal UW Partner materials. They may not use FundSaving marketing, FundSaving claims, FundSaving logos or charity-linked FundSaving campaign assets for personal lead generation.

6. Brand permissions

Use case	Independent UW Partner	Licensed FundSaving Partner
Use approved everwished bills team materials	Yes, subject to normal brand and UW compliance rules.	Yes.
Use normal UW Partner materials	Yes, subject to UW rules.	Yes, subject to UW rules.
Call themselves a FundSaving Partner	No.	Yes, once approved and while licence remains active.
Use FundSaving logo, campaign pages, flyers or charity-linked claims	No.	Yes, approved materials only.
Market general personal UW lead generation using charity support claims	No.	Yes, but all customers generated through that FundSaving marketing must follow the FundSaving split.
Access wider FundSaving partner offer stack	No default right.	Yes, where approved by everwished and the relevant product-line partner.
Be included in team meetings, training and support	Yes.	Yes.

7. Charity-originated leads

Where a charity, non-profit, school, club or community organisation refers a customer through a FundSaving campaign, the default route is everwished bills. This protects the charity benefit, ensures the customer receives the published choice and disclosure, and keeps reporting clean.

A charity-originated lead may be handled by a named downstream Partner only where all of the following are true:

- the Partner is licensed for FundSaving or specifically approved for that named campaign;
- the Partner has accepted the FundSaving split for that customer route;
- the customer is told that they are signing up through the named Partner rather than everwished bills;
- the customer is still offered a clear choice of validated cause or informed default cause;
- the Partner provides sufficient status and commission information for FundSaving reporting and payment scheduling.

If those conditions are not met, the lead must be routed to everwished bills.

8. Charity and cause validation

everwished bills validates charities and approved community causes before FundSaving marketing is used. Validation is required for everwished bills campaigns and for downstream Partners who voluntarily join FundSaving.

Validation area	Required record
Legal identity	Registered charity number, CIC/company number, CASC listing, school/PTA identity, club constitution or approved community-cause category.
Register check	England and Wales Charity Commission, OSCR for Scotland, CCNI for Northern Ireland, HMRC CASC list where relevant. ⁵⁶⁷⁸
Permission	Written permission to use name, logo, cause description and campaign wording.
Bank details	Organisation-controlled account wherever possible. Payments to personal accounts are not the normal route.

Validation area	Required record
Agreement	Signed campaign or commercial participation agreement where a registered charitable institution is named in the promotion. ⁹
Default cause setting	Whether the organisation is a default cause for a campaign or Partner, and whether customers can choose another validated cause.
Review	Revalidation at least annually, and immediately if there is a known governance, status, safeguarding or reputational concern.

Organisations that are not registered charities must not be described as charities. Approved alternatives include community cause, local cause, club, society, school fund, campaign beneficiary or approved good cause.

9. Customer choice and disclosure

A FundSaving customer must make an informed choice. The form, landing page or sign-up conversation must clearly state:

- who the customer is signing up through: everwished bills or a named independent UW Partner;
- that UW services are provided by Utility Warehouse and the Partner may receive commission;
- that the FundSaving contribution comes from eligible commission, not an added customer charge;
- which charity or cause is selected;
- which cause is the default if the customer does not choose;
- whether the customer can choose another validated cause;
- the basis on which contributions are calculated and any limits or conditions.¹⁰

Approved short wording

"You can choose which validated charity or community cause your FundSaving signup supports. If you do not choose one, the disclosed default cause for this campaign will be used. Your bill is not increased by FundSaving."

10. Payment policy

FundSaving payments are designed to be generous, predictable and protected from avoidable clawback risk. The programme therefore uses a rolling three-month maturity buffer and an annualised release schedule for sign-up bonuses.

Term	Programme meaning
Eligible FundSaving income	Commission actually received and retained by everwished bills or a licensed FundSaving Partner for a FundSaving-applied customer, excluding VAT where applicable, failed installs, cancellations, refunds, chargebacks, clawbacks, fraud holds, unpaid accounts and amounts not actually paid by UW.
Accrual month	The month in which eligible income is recognised internally for a customer or customer bill.
Three-month maturity buffer	Each accrued amount matures three calendar months after the accrual month. If the customer account is live and in good standing at maturity, the matured amount enters the next charity payment run.
Good standing	The customer account is live, not materially overdue, not cancelled, not subject to fraud or clawback hold, and has no known status issue that makes the related commission unsafe to release.
Monthly rolling release	After the first three months, matured monthly amounts can release every month. In practice, a paid bill can cause a charity payment to release from the matured amount sitting three months behind.
Account not in good standing	Payment is held. If the account returns to good standing, held eligible amounts can be released in the next appropriate payment run. If the underlying commission is cancelled or clawed back before release, no payment is due on that amount.
Sign-up bonuses	Any eligible share of a one-off sign-up or customer bonus is annualised, normally over twelve monthly portions, so neither the charity nor everwished bills is exposed to an immediate large clawback risk. Each portion follows the maturity and good-standing rules.

Term	Programme meaning
No ordinary charity clawback	For ordinary customer hardship, missed payment, cancellation or UW clawback after release, everwished bills aims not to request repayment from the charity. Fraud, knowingly false referrals or serious misconduct may be treated separately.

11. FundSaving split rules

Each campaign has a published split or formula. A formula may be percentage-based, fixed-fee, tiered by service count, based on retained commission, based on monthly residual income, or a blend of those approaches. Whatever formula is used must be visible to the customer and to the charity before promotion begins.

A downstream Partner who uses FundSaving as a general marketing proposition must apply the FundSaving split to every customer generated through that FundSaving marketing. A Partner may still have ordinary non-FundSaving UW customers from ordinary non-FundSaving routes.

A Partner may not use FundSaving wording to create a lead and later classify that customer as ordinary because the customer is commercially valuable. FundSaving status is recorded at lead capture.

12. Lead classification

Code	Meaning	Payment logic
EW-FS	everwished bills FundSaving customer.	everwished bills pays selected validated cause under campaign rules.
EW-ORD	everwished bills ordinary customer.	No FundSaving payment unless everwished voluntarily allocates one and discloses it.
P-FS	Licensed Partner FundSaving customer.	Partner pays required split. everwished may also share eligible override/group income.
P-ORD	Downstream Partner ordinary customer.	No Partner direct-commission split required. everwished may still share its own group income with the referring charity where applicable.
EW-OVR	Partner customer where everwished shares only its own second-level/group income.	The customer is not represented as a full FundSaving customer unless the Partner has opted in.
NO-FS	No FundSaving application.	No charity/cause payment linked to the customer.

13. Marketing and advertising rules

All FundSaving marketing must be specific. It must name the charity or cause, explain the nature of any non-charity cause, state how the contribution is calculated, identify any limits and avoid exaggerating the benefit.¹⁰

Avoid	Use instead
"Switch and we donate loads to charity."	"If you become a live customer through this FundSaving campaign, eligible commission will be shared with [Cause] under the published formula."
"Free charity money."	"The contribution comes from eligible commission received by everwished bills or a licensed FundSaving Partner. Your bill is not increased by FundSaving."
"Our charity partner will send us your details."	"Request a callback using the opt-in form. Your details will be passed to everwished bills or the named Partner only after you submit the form."
"Guaranteed donation from every enquiry."	"Payments are made only for eligible live customers, subject to maturity, good-standing and clawback protection rules."

Where a registered charity is named, the relevant campaign agreement should be in place before public promotion starts.⁹

14. Data and service-user protection

FundSaving avoids raw service-user data transfers. The preferred flow is charity communication first, user opt-in second, everwished or named Partner contact third.

- 1 The charity sends approved wording to its own audience where it has a lawful route to do so.
- 2 The service user or supporter chooses whether to request contact.
- 3 The person submits an everwished/FundSaving or licensed Partner form.
- 4 The form identifies the Partner, purpose, selected/default cause and data use.
- 5 Contact happens only after opt-in, subject to normal marketing and privacy rules.

Electronic marketing must follow PECR and data-protection requirements. The charitable purposes soft opt-in is available only to charities and only where its conditions are met; it is not a transferable permission that lets everwished or a Partner market to a charity's list.¹¹

15. Licensed FundSaving Partner onboarding

Step	Requirement
1. UW Partner status	The person is, or becomes, a UW Partner through the normal route. They complete required UW training and follow UW terms.
2. FundSaving briefing	The Partner receives the FundSaving rules, payment model, lead codes, approved wording, cause-validation process and brand permissions.
3. Licence acceptance	The Partner accepts the FundSaving licence terms, including split, reporting, disclosure and brand-use rules.
4. Default cause selection	The Partner chooses a validated default cause, or uses the campaign default. The default must be visible to customers.
5. Materials issued	everwished provides approved materials, landing pages, QR codes or templates. No unapproved charity claims.
6. Reporting set-up	Partner agrees how customer status, good-standing status, commission data and payment calculations will be reported.
7. Campaign activation	The Partner may promote FundSaving only after all relevant charity/cause permissions and campaign agreements are in place.

16. Wider FundSaving offer stack

Licensed FundSaving Partners may be approved to sell, refer or introduce other FundSaving lines from everwished and approved FundSaving partners. These could include future services such as insurance introductions, telecoms, energy-efficiency offers, charity admin services, payment services, funding support or other household/community benefit products.

Access is a benefit of the FundSaving licence. It can be suspended or withdrawn if brand, split, disclosure, reporting or customer-choice rules are breached.

17. Reporting and records

- Every FundSaving customer should have a lead source, Partner of record, selected/default cause and campaign code.
- Charity reports should show eligible live customers, mature released amounts, held amounts, payment dates and any general explanations for holds.
- Customer-level personal data should not be disclosed to charities unless there is a clear lawful basis and customer permission.
- Current or final contribution totals should be available on request where required for charity-linked promotions.¹⁰

- Records should be retained for agreements, campaign approvals, cause validation, customer choice, payment calculations and complaints.

18. Complaints and conflicts

If a customer, charity or Partner challenges the FundSaving route, everwished bills will review the lead source, disclosure shown, selected cause, Partner of record and payment status. The objective is to protect customer choice, charity benefit, Partner autonomy and brand honesty in that order.

Where the complaint concerns a Partner who declined FundSaving, everwished will explain that FundSaving is voluntary and that the Partner remains entitled to ordinary UW team support. Where the complaint concerns misuse of FundSaving branding, everwished may withdraw materials, pause campaign access, require corrective wording, re-route future leads or terminate the FundSaving licence.

19. Partner quick checklist

- Decide whether the customer is ordinary UW or FundSaving before lead capture.
- Do not use FundSaving words, logos, charity claims or campaign pages unless licensed.
- If licensed, show the customer the selected/default cause and the contribution basis.
- Never accept raw charity service-user lists without an approved data route.
- Keep ordinary customer activity separate from FundSaving activity.
- Use only approved marketing materials for charity-linked campaigns.
- Report status and commission data on time so charities can be paid accurately.
- Ask everwished before naming a new charity or community cause.

20. Glossary

Term	Meaning
Community Benefit Payment	A payment made by everwished bills or a licensed FundSaving Partner to a validated charity or approved cause from eligible commission.
Default cause	The validated cause that will receive the payment if the customer does not choose another available validated cause.
Eligible commission	Commission actually received and retained after exclusions, holds, clawbacks and other adjustments.
FundSaving-applied customer	A customer whose lead was generated through FundSaving or who opted into FundSaving before sign-up.
Licensed FundSaving Partner	A UW Partner who has voluntarily accepted the FundSaving brand, split, disclosure and reporting rules.
Validated cause	A charity, non-profit, club or approved community cause verified by everwished bills for FundSaving use.

Document control

Owner: everwished bills. Programme: FundSaving. Version date: 31 May 2026. Intended audience: UW Partners under everwished bills, prospective FundSaving Partners, charity contacts and internal reviewers.¹²

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.

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9. Fundraising Regulator, Guidance for charitable institutions working with commercial participators. The guidance describes a commercial participator as a business promoting goods or services on the basis that it will contribute to charitable institutions, and says a signed Commercial Participation Agreement should be in place before such promotion starts. Accessed 31 May 2026.
10. ASA / CAP Code, Promotional marketing - charity-linked promotions, rules 8.33 and 8.34. The CAP Code requires charity-linked promotions to name the charity or cause, state what it will gain and how the contribution is calculated, disclose limits, avoid exaggeration and make totals available if asked. Accessed 31 May 2026.
11. 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.
12. 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.