

LUMO TERMS OF SERVICE v4.0

Effective from 5 October 2026.

These terms are an agreement between you and Lumo Energy Limited, a company registered in England and Wales under number 14958748, whose registered office is at 39 Aberdeen Avenue, Cambridge, CB2 8DL ("Lumo", "we", "us"). They apply when you create a Lumo account and whenever you use the Lumo app or our services. If you join Lumo Grid Rewards ("Grid Rewards"), the Grid Rewards Terms also apply.

Please read them carefully. They explain what we do with your battery, what each of us is responsible for, and how either of us can end the agreement.

1. SUMMARY

This summary is for convenience. The full terms below are what apply.

- Lumo connects to your solar, battery and related devices and controls your battery to lower your electricity costs.
- If you join Lumo Grid Rewards, we also sell the flexibility of your battery on energy markets and pay you a reward under the Grid Rewards Terms. We do not sell your battery's flexibility unless you have joined. Lumo Tariff Optimisation is free because it works alongside Lumo Grid Rewards.
- The core service is free. We make our money from selling flexibility, not from charging you.
- If an installer or business we work with referred you, we may pay them a referral payment.
- You stay in control. You can switch Lumo Tariff Optimisation off, disconnect your devices or close your account at any time, free of charge.
- We cannot guarantee a particular saving on your bill. Your reward is covered separately, by the Grid Rewards Terms.

2. WHO CAN USE LUMO

2.1 You must be 18 or over and live in Great Britain.

2.2 You must own the devices you connect, or have permission from everyone who owns them to connect them and to let us control them. If you rent your home, or your battery is leased or on finance, that normally means your landlord's or finance provider's permission.

2.3 Lumo is for household use. It is not intended for business, commercial or industrial premises.

2.4 You must give us accurate information, including about your devices, battery size and tariff, and keep it up to date. Our control decisions and any reward we pay depend on it.

3. YOUR ACCOUNT

3.1 Our agreement starts when you create your account and tick the box accepting these terms.

3.2 Keep your login details private. You are responsible for activity on your account unless it happens because we failed to keep it secure. Tell us straight away at hello@lumoenergy.co.uk if you think someone else has used it.

3.3 One account covers one home.

4. WHAT LUMO DOES

4.1 Connecting your devices. You connect your inverter, battery and other supported devices to Lumo through Enode, our device connectivity provider, using your device manufacturer's own login. Enode runs

the connection screen and accesses your device data under its own terms and privacy policy, which are linked from that screen, in order to share the data with us. We never see or store your manufacturer password. By connecting a device you authorise us and Enode to read data from it and, when you turn on Lumo Tariff Optimisation ("Tariff Optimisation"), to send it instructions.

4.2 Tariff Optimisation. When you turn on Tariff Optimisation, Lumo decides when your battery charges from the grid, charges from solar, discharges into your home and, where supported, exports to the grid. We base these decisions on your tariff, forecasts of your solar generation and household use, energy prices and the state of your battery. You can choose a fully optimised mode, a schedule you set, or manual control, and you can switch Tariff Optimisation off at any time in the app.

4.3 Checking control works. When you first turn on Tariff Optimisation, and from time to time afterwards, we send your battery a test instruction and check from your system's energy readings that it responded. A test normally lasts about 30 minutes and can take up to an hour. If the first test does not give a clear result, we may repeat it once. During a test your battery may charge or discharge, which may briefly change what you import from or export to the grid.

4.4 Flexibility trading. If you join Grid Rewards, we sell the flexibility your battery provides on GB electricity markets. Flexibility here means your battery's ability to change when your home draws electricity from, or exports it to, the grid. We sell it through a trading partner that is a registered party to the electricity market's settlement rules (the Balancing and Settlement Code) and acts on our behalf. Occasionally we may ask your battery to charge or discharge at a particular time to meet a market commitment, within the limits in section 5.

4.5 Your meter. By joining Grid Rewards you authorise us, and our trading partner on our behalf, to register your home's electricity meter for flexibility trading, and you authorise our trading partner to access your home's electricity settlement data as its role in the market allows. You keep your energy supplier, and your supply contract does not change.

4.6 Grid Rewards. The amount, eligibility, how your reward builds up and how we pay it are set out in the Grid Rewards Terms, which you accept separately when you join. If the Grid Rewards Terms and these terms conflict about rewards, the Grid Rewards Terms apply. If you signed up under our earlier terms, we will write to you separately about moving to these terms.

4.7 If you were referred to us. If an installer or other business that works with us (a "Partner") referred you to Lumo, we may pay them a referral payment, which may continue while your battery takes part in Grid Rewards. If that Partner stops working with us, your agreement with us carries on unaffected.

4.8 Savings figures. The app estimates what you have saved. These are estimates based on data from your devices, your tariff and our models. They are not a bill, they may differ from what your energy supplier charges you, and they are not a promise of future savings.

5. PROTECTING YOU AND YOUR EQUIPMENT

5.1 We control your battery only within the operating limits reported by your devices and your manufacturer's settings, and within any limit your electricity network operator has set on how much your home may export to the grid, where you or your devices have told us about it. We do not change the safety settings of your equipment.

5.2 Your reserve. Your inverter manufacturer's app (the app from the company that made the inverter that runs your battery) lets you set a minimum charge level to keep in reserve. Your battery enforces that level itself, so we cannot make it discharge below it.

5.3 Trading and your bill. Most of the flexibility we sell comes from how Tariff Optimisation already runs your battery, so for most customers, most of the time, trading makes no difference to their electricity bill. When we do send an instruction to meet a market commitment, we plan it around your tariff so that it has

little or no effect on your bill. We cannot promise it will never make a difference. Forecasts of weather, prices and household use are sometimes wrong, and devices do not always respond as expected, so occasionally a trading instruction may mean you import a little more, or export a little less, than Tariff Optimisation alone would have done. Your Grid Rewards payment does not depend on how any trade turns out. If you think trading has affected your bill, tell us and we will look into it. If something goes wrong on our side and it costs you money, section 8 applies.

5.4 Your installer and your device manufacturer remain responsible for the installation, safety and warranty of your equipment. Tell us if a manufacturer or installer tells you that the way Lumo controls your battery is not permitted under your warranty.

5.5 Battery wear. Every battery wears gradually with use. We operate your battery within the limits set by its manufacturer. Some warranties also limit the total energy a battery can put through over its life, and our use of your battery counts towards that limit in the same way as your own. We are not responsible for normal wear from operation within those limits.

6. YOUR RESPONSIBILITIES

6.1 Keep your devices connected to the internet and to Lumo, and keep your manufacturer account active. If a device disconnects, we cannot control it, and the Grid Rewards Terms explain how that affects your reward.

6.2 Do not let another service control your battery at the same time as Lumo, for example a supplier's intelligent tariff or another app. Two systems sending conflicting instructions can cause unexpected behaviour and may breach your supplier agreement.

6.3 While you are in Grid Rewards, do not sign your battery or your electricity meter up to any other flexibility, trading or grid services scheme. The same flexibility cannot be sold twice.

6.4 Tell us about changes that affect how we should run your system: a new tariff, a new supplier, new or replaced equipment, a change to your export limit, or moving home.

6.5 Do not misuse the app. That includes trying to access other people's data, interfering with our systems, reverse engineering the app, or giving us false information to increase a reward.

7. WHAT WE PROMISE, AND WHAT WE DO NOT

7.1 We will provide the service with reasonable care and skill.

7.2 We will try to keep the service running at all times, but it depends on your internet connection, your device manufacturer's systems, Enode and energy market systems, none of which we control. We may also need to pause the service for maintenance or to fix problems. If control stops, your battery normally carries on under its own settings, but some batteries keep the last setting we sent them. If that happens you may need to reset it in your inverter manufacturer's app, and we will help if you ask.

7.3 We do not guarantee any particular saving on your bill. Savings depend on your tariff, your usage, the weather and energy prices.

7.4 Energy prices, tariff data and forecasts come partly from third parties and may sometimes be wrong or out of date.

8. OUR LIABILITY TO YOU

8.1 Nothing in these terms limits or excludes our liability for death or personal injury caused by our negligence, for fraud, or for anything else the law does not allow us to limit.

8.2 If we break these terms or are negligent, we are responsible for loss or damage you suffer that was a foreseeable result. We are not responsible for loss that was not foreseeable.

8.3 We are not responsible for:

- loss caused by your devices, your installation, your internet connection, your device manufacturer, Enode or your energy supplier, except where we caused it;
- loss caused by you not following these terms, including connecting devices you are not entitled to control; or
- business losses, as the service is for household use only.

8.4 Nothing in these terms affects your statutory rights as a consumer. Citizens Advice can tell you more about them.

9. ENDING THE AGREEMENT

9.1 You can leave at any time, including in your first 14 days. You also have a legal right to cancel within 14 days of the day you create your account, without giving any reason. Switch off Tariff Optimisation, disconnect your devices in the app or with your manufacturer, and ask us to close your account by emailing hello@lumoenergy.co.uk. There is no charge for leaving.

9.2 We can end or suspend the service if you seriously or repeatedly break these terms, if we reasonably suspect fraud, if your devices stop being supported, or if continuing would be unlawful or unsafe. Where we can, we will warn you first and explain why. We may also end this agreement for any reason by giving you at least 30 days' notice by email and in the app. Section 9.3 explains what happens to any reward you have earned.

9.3 What happens to rewards. How rewards are handled when the agreement ends is set out in the Grid Rewards Terms.

9.4 When the agreement ends we stop controlling your battery, stop reading data from your devices and, if you were in Grid Rewards, withdraw your meter from flexibility trading. We keep and delete your data as described in our Privacy Policy.

9.5 Your battery may keep the last setting we sent it. After you leave, or if your service is paused, please check its mode in your inverter manufacturer's app and change it if you need to.

10. CHANGES TO THESE TERMS

10.1 We may change these terms only to reflect a change in the law, regulation or energy market rules; a change to the service, including new features or supported devices; a change of trading partner or supplier; a need to improve security or prevent fraud; or to correct mistakes or make the terms clearer. Each version is dated.

10.2 If a change is significant, we will tell you by email and in the app at least 30 days before it takes effect, unless a change in the law requires it sooner. We will ask you to accept the changed terms in the app, which you can do at any time after we tell you, and we will remind you before the change takes effect. Carrying on using Lumo is not acceptance. If you have not accepted by the date the change takes effect, we will pause Tariff Optimisation and Grid Rewards services on your account, and no reward will build up, until you accept. While the service is paused your battery carries on under its own settings, and section 9.5 applies. If you do not want to accept the change, you can leave free of charge at any time, as described in section 9.

10.3 Minor changes, such as corrections or clarifications that do not affect your rights, take effect when we publish them.

10.4 Changes to Grid Rewards rates are dealt with in the Grid Rewards Terms, not in this section.

11. YOUR PERSONAL DATA

We handle your personal data as described in our Privacy Policy.

12. COMPLAINTS

If you are unhappy with anything, please email hello@lumoenergy.co.uk. We will acknowledge your complaint within 5 working days and aim to resolve it within 8 weeks.

13. GENERAL

13.1 We may transfer this agreement to another organisation, for example if our business is sold. We will tell you, and your rights will not be reduced.

13.2 You may not transfer this agreement without our agreement.

13.3 If a court decides part of these terms is invalid, the rest still applies.

13.4 If we do not enforce a right straight away, we can still enforce it later.

13.5 Nobody other than you and us has any right to enforce these terms.

13.6 These terms are governed by the law of England and Wales. If you live in Scotland, you keep the protection of Scottish consumer law, and you can bring proceedings in the courts of Scotland or of England and Wales.

14. CONTACT

We will contact you by email at the address on your account, and in the app. Please keep your email address up to date.

- Email: hello@lumoenergy.co.uk
- Post: Lumo Energy Limited, 39 Aberdeen Avenue, Cambridge, CB2 8DL