

## LUMO ENERGY - CUSTOMER TERMS OF SERVICE

Version Date: 8 June 2026

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### KEY TERMS AT A GLANCE

This summary highlights the most important points. The full agreement below applies in all cases.

**What Lumo does:** Connects to your home battery or inverter to reduce your energy bills and earn you money from grid flexibility programmes.

**What you can earn:** 50% of the revenue Lumo receives from grid operators, after a £50 per year platform fee.

**Your Lumo Wallet:** Your earnings are held in a wallet in the app. You can withdraw to your bank account at any time once your balance reaches £10.

**14-day cooling-off right:** You can cancel within 14 days of signing up for any reason with no obligation. Any wallet balance will be paid out to you automatically.

**Cancellation:** After the cooling-off period, you can cancel at any time with 30 days' notice. Your wallet balance will be paid out automatically.

**Equipment control:** By signing up, you give Lumo permission to charge and discharge your battery within normal operating parameters. We will not damage your equipment or void your warranty.

**No earnings guarantee:** Flexibility Earnings depend on your equipment specification, location, and grid operator programmes and underlying markets. Lumo cannot therefore promise a specific level of earnings.

### The full terms are set out below:

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These are the terms on which Lumo Energy Limited ("Lumo", "we", "us" or "our") provides its energy optimisation service to you. Please read them before signing up. By creating an account and ticking the acceptance checkbox, you agree to these terms.

Lumo Energy Limited is a company registered in England and Wales (Company No. 14958748). Our registered address is 39 Aberdeen Avenue, Cambridge, CB2 8DL. You can contact us at [hello@lumoenergy.co.uk](mailto:hello@lumoenergy.co.uk).

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## **1. WHAT LUMO DOES**

Lumo is an energy optimisation service that connects to your home energy system - such as a solar inverter, battery or EV charger - and helps you get more from it. We do two things:

Tariff optimisation: we automatically charge and discharge your battery at the best times to reduce your electricity bills, working with your time-of-use energy tariff.

Grid flexibility: we use spare storage capacity within your battery to help balance the electricity grid at times of high demand. When we do this, you earn a share of the revenue Lumo receives from grid operators. This is called your Flexibility Earnings.

Availability depends on your equipment, tariff, location and the grid flexibility programmes running at the time.

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## **2. SIGNING UP**

To use the Service you need to:

- (a) be at least 18 years old and a resident of the United Kingdom;
- (b) have compatible home energy equipment (we will tell you what is compatible when you sign up);
- (c) have a compatible energy tariff or be willing to switch to one; and
- (d) give Lumo permission to connect to and control your energy equipment through the Service.

When you sign up, you will need to provide accurate information about yourself and your energy setup. Please keep this up to date.

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## **3. YOUR CANCELLATION RIGHT**

You have the right to cancel this agreement within 14 days of signing up without giving any reason (your "cooling-off period") under the Consumer Contracts Regulations 2013.

You can cancel any time. To cancel, simply contact us at [hello@lumoenergy.co.uk](mailto:hello@lumoenergy.co.uk) within 14 days. If you have asked us to start the Service during the cooling-off period and you then cancel, you may be charged for any service already provided. Lumo does not currently charge

you for the Service, so no charge will apply in practice. Any Flexibility Earnings in your Lumo Wallet at the point of cancellation will be paid out to you automatically.

After the cooling-off period, you can still cancel at any time by giving us 30 days' notice. See Section 7 for more on ending the agreement.

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## **4. HOW THE SERVICE WORKS**

### **4.1 Connecting to your equipment**

To provide the Service, we may connect to your solar inverter, battery, EV charger or other compatible device directly, or in some cases by using a secure third-party data connection (such as Enode). By signing up, you give us permission to access and control your energy equipment for the purposes described in these terms. This means we may charge and discharge your battery within normal operating parameters to optimise your energy usage and participate in grid flexibility programmes.

### **4.2 Optimising your energy**

Once connected, we will monitor your energy usage and automatically manage your battery to reduce your bills and maximise any earnings from grid flexibility. It may take up to seven days after connecting before optimisation begins, as we need time to learn your usage patterns. We will use reasonable care and skill when operating your equipment and will not operate it outside the manufacturer's published guidance, or in a way that could reasonably be expected to damage it or invalidate its manufacturer's warranty.

### **4.3 Grid flexibility**

When grid flexibility programmes are available and your equipment is eligible, we will participate on your behalf. You will earn Flexibility Earnings based on your equipment's contribution. We cannot guarantee that grid flexibility programmes will always be available or that your equipment will always be eligible.

### **4.4 Updates and availability**

We will do our best to keep the Service running smoothly. We may need to update or temporarily suspend the Service for maintenance, security or legal reasons. Where planned maintenance is required, we will aim to give you at least 48 hours' advance notice. In an emergency we may need to act without notice.

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## 5. YOUR FLEXIBILITY EARNINGS

### 5.1 How earnings are calculated

When your equipment participates in a grid flexibility programme, Lumo receives revenue from the grid operator. After deducting a platform fee of £50 per year (which covers the cost of setting up and running the Service for your household), Lumo shares 50% of the remaining amount with you as your Flexibility Earnings.

In plain terms:

Your Flexibility Earnings = (Flexibility Revenue - £50 platform fee) x 50%

### 5.2 What affects your earnings

Flexibility Earnings depend on many factors outside Lumo's control, including the grid flexibility programmes available in your area, your equipment type, specification and condition, your energy usage patterns, your internet connection, and market conditions. Lumo does not guarantee any specific level of earnings.

### 5.3 Your Lumo Wallet

Your Flexibility Earnings are held in a Lumo Wallet in the app. The Lumo Wallet holds earned flexibility revenues on your behalf and is not a regulated payment account or bank account. You can withdraw your wallet balance to your nominated bank account at any time, provided your balance is £10 or more. Withdrawals will be processed within 5 business days.

If your account is closed for any reason, we will automatically pay out your full wallet balance to your nominated bank account within 14 days, regardless of the £10 minimum threshold.

If your wallet has had no activity for 12 consecutive months, we will notify you by email. If no withdrawal is requested within 30 days of that notification, we will pay the remaining balance to your nominated bank account automatically.

### 5.4 If earnings are low

If the revenue generated in a period is less than the platform fee, no payment will be due for that period. You will never owe Lumo any shortfall.

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## **6. YOUR RIGHTS AS A CONSUMER**

The Consumer Rights Act 2015 gives you the following rights:

- (a) the Service must be provided with reasonable care and skill;
- (b) information we give you about the Service (for example, on our website or in our app) forms part of what you are entitled to expect; and
- (c) if we do not perform the Service with reasonable care and skill, you can ask us to repeat or fix it, and if we cannot, you may be entitled to a price reduction.

These rights are in addition to any other rights set out in these terms.

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## **7. ENDING THE AGREEMENT**

7.1 You can end this agreement at any time by giving us 30 days' notice by email to [hello@lumoenergy.co.uk](mailto:hello@lumoenergy.co.uk). Any balance in your Lumo Wallet will be paid out automatically in accordance with clause 5.3.

7.2 We can end this agreement by giving you 30 days' notice.

7.3 We may end this agreement or suspend your access immediately if:

- (a) you seriously or repeatedly breach these terms;
- (b) we reasonably suspect fraud or misuse; or
- (c) we are required to do so by law or regulation.

7.4 If we end the agreement without cause, we will give you 30 days' notice and any balance in your Lumo Wallet will be paid out automatically in accordance with clause 5.3.

7.5 If the Partner who introduced you to Lumo ceases to be a Lumo Partner, your agreement with Lumo continues unaffected. You will continue to receive the Service under these terms.

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## **8. OUR LIABILITY TO YOU**

8.1 We do not limit or exclude our liability for death or personal injury caused by our negligence,

fraud, or anything that cannot be limited by law.

8.2 We are not liable for any reduction in Flexibility Earnings caused by factors outside our control, including grid operator decisions, equipment failure, connectivity issues, market conditions or changes in flexibility programmes.

8.3 We are not liable for any loss you suffer as a result of your own failure to maintain your equipment or internet connection.

8.4 We do not guarantee specific energy savings or earnings.

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## **9. YOUR DATA**

We take your privacy seriously. We collect and use your personal data (including energy usage data from your equipment) to provide the Service, improve it, and comply with our legal obligations. For full details of how we use your data, please see our Privacy Policy at [[www.lumoenergy.co.uk/privacy](http://www.lumoenergy.co.uk/privacy)].

We may use secure third-party services to connect to your energy equipment. We will always tell you which third parties we use. You can withdraw your permission for us to connect to your equipment at any time, but please be aware that doing so will mean we can no longer provide the Service to you.

If we become aware of a data breach affecting your personal data, we will notify you without undue delay in accordance with our legal obligations.

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## **10. CHANGES TO THESE TERMS**

We may update these terms from time to time. If we make a material change, we will give you at least 30 days' notice by email or through the app. If you do not agree with the change, you can cancel before it takes effect. Continuing to use the Service after that point means you accept the updated terms.

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## **11. GENERAL**

11.1 These terms are governed by English law. If you have a dispute with us that we cannot resolve between us, you can refer it to an alternative dispute resolution scheme or the courts of

England and Wales.

11.2 If any part of these terms is found to be invalid or unenforceable, the rest will continue to apply.

11.3 If we do not enforce a right under these terms straight away, that does not mean we have given up that right.

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## **ACCEPTANCE**

You accept these terms by ticking the acceptance checkbox when you create your Lumo account. The version of these terms live on our website at the time you accept is the version that applies to you. We keep a record of your acceptance, including the date, time and version accepted.

If you have any questions about these terms, please contact us at [hello@lumoenergy.co.uk](mailto:hello@lumoenergy.co.uk).

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