



The Opportunity

Everything you need to know
about being a UW Partner

Welcome to the opportunity of a lifetime

**Whatever success means to you – congratulations!
You’ve found the means to achieve it.**

This booklet is designed to introduce you to the UW opportunity, how you can earn money and be part of part of something really exciting. If you have any questions at all or want to know what to do next, please contact our Partner Services team here at Network HQ, partnerservices@uw.co.uk.

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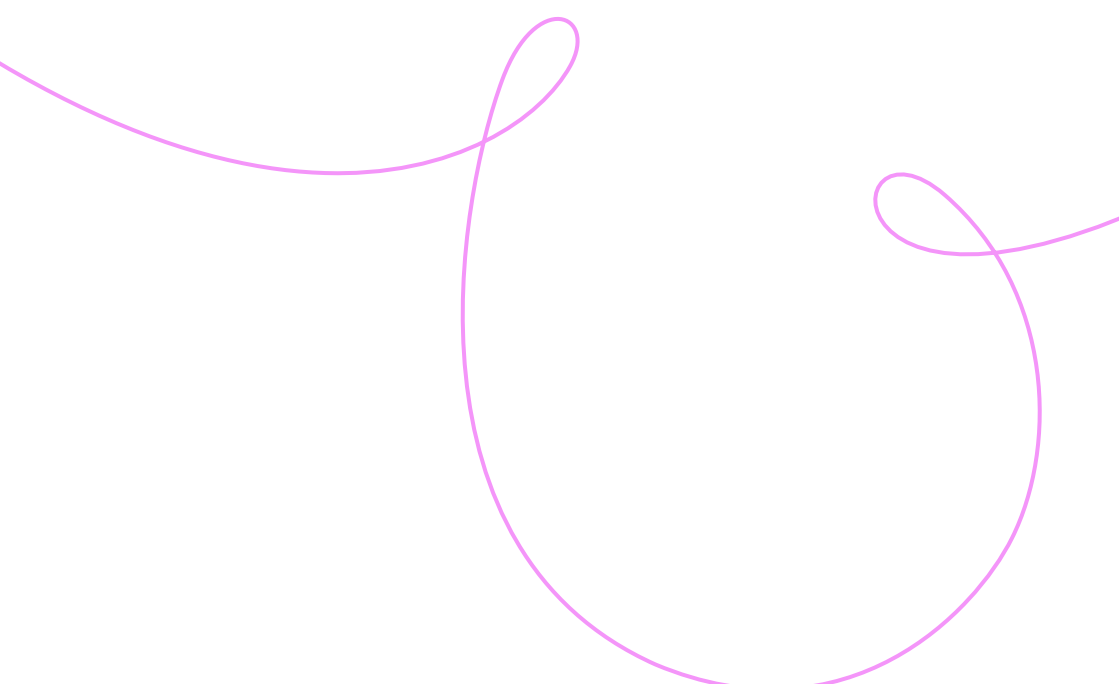
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The stairway to success

National Network Leader



National Group Leader



Senior Group Leader



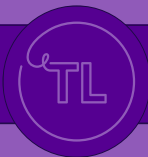
Group Leader



Senior Team Leader



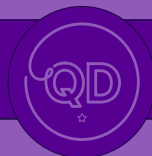
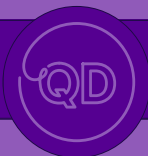
Team Leader



Future Team Leader



Qualified Distributor



Building a profitable partner business, by following the UW stairway to success is stepping you closer to a financially secure future! Gather new customers, partners and help your recruits to build legs within their own network, to be promoted through the ranks! The higher up the Stairway you climb, the greater your monthly and annual earnings could be – up to a maximum of £1 million as a 5 Star>NNL!

The Initial Stages

The table below outlines the titles and promotion requirements for the early stages of your UW journey, all the way up to becoming a Senior Team Leader (STL)! If you reach this point you will have proven yourself as both an effective customer gatherer and team builder:

Position requirements up to STL						
	QD	QD*	SQD	FTL	TL	STL
Personal Customers	3	6	6	6	10	15
Group Customers			12	25	50	250
Personally recruited partners		1	2	2		
Leg requirements	N/A	1D	2D	1D, 1QD	3QD	3QD, 2TL

- Personally recruited partners must have 1 live customer each, which can be themselves.
- Leg requirements for QD* and SQD must be met by Partners you've personally recruited.
- For FTL and above, they can be met by having Partners placed under you.

The initial stages (Continued)

The following diagrams display the basic structures you need to achieve in order to grow into an STL. Each 'Title' once achieved is permanent, although your 'Status' will always be based on the Status of the Partners in your Downline and your Personal and Group Customer numbers at any point in time.

Distributor – 'D'

As a new Partner, you can earn Customer Bonus (see page 13) on all the new personal customers you gather provided your identity has been verified. Your first objective is to become a Qualified Distributor (QD) by completing the compulsory training and gathering a minimum of three personal customers who each take at least one Core Service.



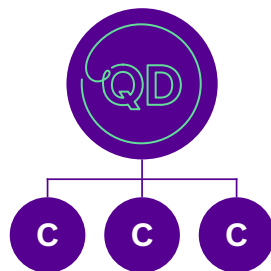
The more personal customers you gather, the quicker you'll start building a substantial residual monthly income, in addition to multiple other commissions and bonuses.

Your next goal is to get to 6 customers in your first 45 days when you will automatically 'graduate' your Partner position.

Qualified Distributor – 'QD'

Once you have completed the COE Getting Started Online training and have three personal customers, you will be promoted to Qualified Distributor (QD).

As a QD you will continue to receive CB on every personal customer you gather, and will also start earning Residual Income (see page 19) on your personal customers when you get to six personal customers.

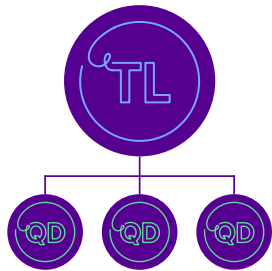


Team Leader – ‘TL’

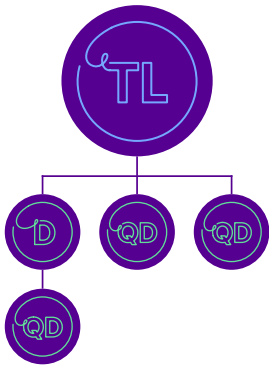
A Team Leader must have a minimum of 10 personal customers, and have three separate QD legs. The Partners making up these legs may not all have been personally sponsored by you (see example 2).

You must also have a total of 50 Group Customers, including your personal customers. As a TL you are eligible to receive a promotion bonus depending on how long you have taken to achieve TL Status.

Example 1



Example 2



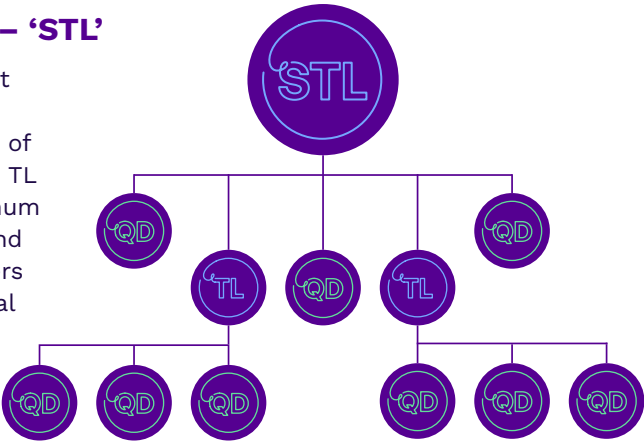
Senior Team Leader – ‘STL’

To become an STL you must develop your group to have five separate qualified legs, of which at least two must be TL legs. You also need a minimum of 15 personal customers and at least 250 group customers (including your own personal customers).

Once you are promoted to STL, you are eligible to receive a promotion bonus depending on how long you have taken to achieve STL Status.

Each promotion will increase the rate at which you are able to receive Group Residual Income (see page 21)!

For further explanation on tree structures and positions, please refer to the glossary diagram on page 39.



Group Leadership positions

After becoming an STL, your next target is to become a Group Leader (GL), where your focus will shift from customer gathering, to working more closely with your teams and recruits to build their networks and help them achieve promotions themselves. Below shows the titles and requirements at Group Leader (GL) level and above. On the Stairway to Success there are four Group Leadership Positions:

Group Leader – ‘GL’

Senior Group Leader – ‘SGL’

National Group Leader – ‘NGL’

National Network Leader – ‘NNL’

Group Leadership position requirements				
	GL	SGL	NGL	NNL
Personal Customers	20	25	50	100
Total Group Customers	750	2,000	7,000	25,000
Qualified Distributors	2			
Team Leaders	3	3	1	
Senior Team Leaders	1	2	2	2
Group Leaders		1	2	3
Senior Group Leaders			2	2
National Group Leaders				1

Once you have achieved promotion to a Group Leadership position, we provide commission protection to enable you to consolidate your new team structure. Your commission will be calculated at the rate which applies to your new Title for a period of 90 days. Thereafter payment is always based on your Status, not your Title, during the commission calculation period. This protection will not affect the payment to any upline who will be paid Group Residual Income in accordance with the true Status of anyone who is protected, except in the case of a newly promoted NGL where the Status protection of that leg will apply to any upline NGL or NNL for a period of 90 days.

Important notes on Status and Promotions

1. Promotion (and determination of your own Status at any time) is based on the Status of the Partners in your downline and your personal and group customer numbers. However, upon achieving promotion to NNL, a Partner no longer needs to maintain any personal customer count in order to retain their NNL Status.
2. If a Partner in your downline achieves a higher Status than you, for the purposes of calculating your total group customer numbers, only 25% of the customers in their group will be included in your group numbers
3. In order to build your team and gain promotion, we allow you to place new Partners you have recruited in your downline. You have seven days (one week) from the date we process their Partner application form in which to make this decision; once placed, they cannot subsequently be moved.
4. If a Partner in your downline opts to retire their position at SGL, NGL or NNL then it will be held at SGL (for SGLs) or NGL (for NGLs and NNLs) status for the purpose of the upline structure. Only a single leg can be permanently secured for an upline status; an NNL or NGL can at any time select this single retired leg, which is then considered permanent for their structure.

SGL Stars

An SGL working their business and progressing towards NGL can be recognised by earning up to 3 Stars as the structure of their business grows.

Title	Minimum Group Customers	SGL legs in team
SGL 1 Star	4,000	1
SGL 2 Star	6,000	2
SGL 3 Star	8,000	3

Notes on SGL Stars

1. The SGL legs in the team are based on Title.
2. SGL Star Titles do not affect any payments under the Compensation Plan.

NGL Stars

As an NGL builds their business towards>NNL, they can earn NGL Stars; these increase the maximum monthly residual income (see page 22) they can receive:

The NGL structure is as follows:					
	SGL Legs	GL Legs	STL Legs	TL Legs	Group Customers
NGL	2	2	2	1	7,000
NGL 1 Star	2	2	3	-	8,000
NGL 2 Star	2	3	2	-	9,000
NGL 3 Star	3	2	2	-	10,000
NGL 4 Star	3	2	3	-	15,000
NGL 5 Star	3	3	2	-	20,000

NNL Status

Achieving promotion to>NNL requires sustained effort and commitment. To acknowledge this, a Partner that achieves promotion to>NNL will benefit from protection at that status (such that they continue to be paid as though an>NNL and are protected from being overtaken) provided they maintain their underlying status at NGL 3 Star or higher.

If their underlying status falls below NGL 3 Star, but remains at NGL or higher, this protection falls away, they can be overtaken, and they will be paid according to their underlying status, but subject to an income cap that reflects their overall group size (ie their>NNL Star title). They can of course always regain their status to NGL 3 star or above, and begin again to be paid as>NNLs.

NNL Stars

As the size of their business continues to grow. The criteria for earning>NNL Stars is as follows:

Criteria to earn>NNL stars	
	Group Customers
1 Star>NNL	100,000
2 Star>NNL	175,000
3 Star>NNL	250,000
4 Star>NNL	375,000
5 Star>NNL	500,000

Our Payment Plan

Payment plan overview

UW Partners have a unique opportunity to build substantial monthly income by helping people save time and money on their utilities. This is not a 'get rich quick' scheme but a way to build a meaningful monthly income by investing consistent time and effort in building your UW business.

The Partner Payment Plan is simple at its core, and rewards UW Partners for a few key behaviours:

- Customer-gathering
- Effective team-building (partner recruitment)
- Help others to replicate strong teams throughout the business
- Generate long term security and income for all Partners

The joining fee to become a partner is an initial £10, with a £3 monthly fee from month three onwards. New Partners receive a comprehensive training programme containing all the information required to start building a UW business, plus unlimited resources, tools and tips, a dedicated website and email, regulatory licensing, public liability insurance and much more.

All Partners must complete the College of Excellence (COE) Online Training before gathering any customers; the COE Getting Started Online training and virtual training are free of charge and can be completed as many times as wished, in order to gain the confidence needed to start promoting our services effectively.

The below section explains the main terms that we use and summarises the different types of bonuses and earnings you can receive.

Key definitions:

This section explains the main terms that we use, and summarises the different types of bonuses and earnings you can receive.

Joining date

For all Partners, the Joining Date is the date that we successfully process their application. Where we refer to something needing to happen within the first [X] days of joining, this is the starting date that we are referring to.

Core services

A 'Core Service' is any of the following service types that we offer:

- Broadband
- Mobile 1 (first SIM)
- Mobile 2 (second SIM)*
- Energy - Gas and/or electricity
- Insurance - Boiler & Home Cover, Income Protector or Home Insurance (not Bill Protector)

*Legacy mobile tariffs count as a single core service only. A minimum of two Unlimited+ and/or Essential tariffs are needed to count as a second core service. Up to a maximum of two core services for mobile.

Notes on Core Services:

- i. All new customers gathered must successfully apply for at least one Core Service to meet any activity requirements.
- ii. For the purpose of calculating bonuses or Group Residual Income (GRI), multiples of the same types of service are ignored.
- iii. You will be eligible to receive a share of the customer's spend, known as 'Personal Residual Income' (PRI) on each service a customer uses, including multiples.
- iv. Any 'Mobile only' customer signed up will not count towards any monthly activity requirements and will not be included in personal or group customer numbers, for purposes of achieving Promotion or maintaining Status.
- v. Both Residential and UW for Business customers must pay by direct debit for the services to qualify as Core Services. Note: UW for Business is closed to new customers for the foreseeable future.
- vi. Energy-only prepay meter customers will not count as a Core Service for Customer Bonus.

‘Double Counted’ customers

Customers / partners can become double counted in two scenarios. In the first scenario, you may sign up a customer and then subsequently sign them up as a Partner also. In this scenario, the customer account is moved to the new Partner’s position and you (the Recruiter) will earn exactly the same benefits, payments, rewards, bonuses (excluding Customer Bonuses) and incentives that you would have received, as if they had remained as your own personal customer (the customer and Partner must be gathered by the same recruiting Partner).

We do this by ‘double-counting’ them, meaning they count towards all activity requirements, Personal Customer numbers and incentives for the Recruiter and the new Partner (although they will only count once within any Group Customer totals and the new Partner will not earn commission on their own customers account).

In the second scenario, an upline Partner may recruit a Partner who then becomes a customer. Should they become a customer within 30 days of becoming a partner, the Recruiter will earn full Customer Bonus, Achiever Points, be deemed to have been active and gain a Group Customer. The new Partner will not earn Customer Bonus, but will earn Achiever Points, be deemed to have been active and gain a personal customer.

Commission types

Customer bonus

Partners can earn a Customer Bonus (CB) on every new customer they gather; the more services the customer takes, the higher the amount of CB. To generate CB, the customer must become active with at least one live Core Service. There is no limit to the number of customers a partner can introduce or the amount of CB that can be earned.

CB is paid at different rates based on whether the customer signed up is a homeowner or tenant and whether the partner is ‘supported’ by an experienced Partner (see page 16 for details). Partner cannot earn CB on their own accounts. CB is paid as per the below for Homeowners:

Homeowners		
Number of core services applied for by customer	One-off payment	Months before residual income starts
1	£50	24
2	£100	36
3	£250	60
4+	£300	60

Important restrictions on the payment of CB

- CB is only payable once a Partner has had their identity verified
- CB is only paid once on each type of service
- No further CB is payable when a customer subsequently takes additional services after signing up
- Mobile only applications (or those with single parts of usually combined services i.e. Landline without Broadband) generate a £10 CB, with PRI paid after 12 months.
- Partners will not earn CB for signing tenants, but instead earn RI on tenants from the first month after the customer goes live (page 15 for RI details).
- CB is not paid when an existing customer moves to another property.
- CB is not paid where new occupiers move into a home previously occupied by a UW customer.
- Energy prepayment meters - at least one energy service must be on a credit meter to qualify as a 'Service Type'. If both energy services use prepayment meters (or the only energy service applied for is prepayment), it will not be counted as a core service, and PRI will not be paid.
- CB is not paid where the services have been cancelled by the customer within their statutory 'Cooling Off' period after the service has gone live.

If we become aware that a Partner is systematically providing inaccurate information on the residential property status of their customers (eg: owner/tenant), then the Company reserves the right to withdraw their entitlement to CB on any future customers they gather.

New Partners: it's proven that Partners get off to the best possible start by getting support from an existing partner! (see page 15 for details)

Growing Residual Income (RI) faster

Partners can opt-out of earning full CB for new customers signed up (strictly on customers signed up themselves), helping them build RI even faster. This will reduce their CB payments as per below:

Homeowners		
Number of core services applied for by customer	One-off payment	Months before residual income starts
1	£10	1
2	£20	1
3	£50	1
4+	£60	1

Tenant sign ups also generate residual income from the first month after the customer goes live (as per the above table), but do not generate any upfront CB

To opt out of the full Customer Bonus to receive Residual Income sooner, call our Partner Services team on **0333 777 8777** or email partnerservices@uw.co.uk. (partners can opt in or out once every six months).

Is the choice to opt out of full Customer Bonus payments available to all Partners?

Yes

Supported appointments

An experienced Partner is able to accompany you on appointments to help you gain confidence in your ability to promote our services successfully. When you are supported by a partner, both the supported partner and the supporting partner have an opportunity to earn.

The Supporting Partner must have 6 or more live personal customers and have gathered at least 1 customer or partner in the previous 60 days before the appointment they are supporting. CB is paid in full for the first 6 customers in the partner's first 45 days even if they are supported:

Supported appointment payments

Homeowners		
Number of core services applied for by customer	Supported partner	Supporting partner
1	£50	£25
2	£100	£50
3	£250	£125
4+	£300	£150

On any customers signed up after 45 days OR after your first 6 customers, where you are supported, then the CB will be equally divided between the two partners:

Homeowners		
Number of Core Services taken by customer	Supported Partner	Supporting Partner
1	£25	£25
2	£50	£50
3	£125	£125
4+	£150	£150

Important restrictions on CB for supported appointments

If you receive a Supporting Bonus payment on a customer as a supporting partner, the GRI for that customer will start in line with the number of months shown in the tables on page 16.

Supporting bonus is not payable on tenant sign ups. If a tenant is signed up in a supported appointment, then the supported partner will receive residual income from the first month after the customer goes live, as detailed in the customer bonus section (Page 16).

Customer Bonuses are not paid for supporting a Partner signing themself up as their own personal customer.

UW for Business is closed to new customers for the foreseeable future. Partners cannot submit applications to UW for Business or earn commission for new business customers.

Referral appointments

Where a customer provides a referral to a Partner that leads to a new customer, the customer that provided the referral will receive £50 towards their utility bill. As a partner, if you have opted into earning full CB for new customers you sign up, you will earn CB as shown in the table below:

Referrals - Homeowners		
Number of core services taken by Customer	Partner	Referrer
1	£50	0
2	£50	£50
3	£200	£50
4+	£250	£50

If you have opted out of earning full CB for new customers you sign up, you will earn CB as shown in the table below (and start earning personal residual income from the first month):

Homeowners		
Number of core services taken by Customer	Partner	Referrer
1	£10	0
2	£0	£50
3	£0	£50
4+	£10	£50

If the new customer is a tenant or the terms of the refer a friend scheme are not met, then no referral fee is paid to the referrer and you will be compensated as described in previous sections.

Important notes on supported referral appointments

For supported appointments, customer bonus (CB) is split between the supported partner and the supporting partner and is paid the month after one of these services goes live: gas, electricity, broadband or landline.

If none of these services are present (e.g. mobile only), CB is paid after the first service goes live, at the rates shown in the above tables, on all the different service types requested on the initial application, where the customer was gathered directly by the Partner.

CB is not paid where:

- The Partner has not acquired a customer, recruited a partner, or supported an appointment in the 60 days prior to customer signing up.
- On applications resulting directly from Company sponsored marketing activities that are fulfilled without any direct involvement by the Partner.
- Where the application was processed over the phone by our Sales Team (unless part of an official Sales Team Supported Appointment)

See section 14 for other general reasons that CB may not be paid.

Residual Income

Residual Income (RI) is the mechanism we use to share the profits we're making from customers that you or your team have gathered. To receive RI, Partners must have successfully gathered 1 customer in the previous month (who takes at least one Core Service), have completed their COE Getting Started Online training and have verified their identity, by the commission calculation date. Additional eligibility requirements apply for receiving PRI or GRI on home owner insurance.

Personal Residual Income (PRI)

Personal Residual Income (PRI) is how we share the profits we’re making from customers that you’ve gathered directly. PRI is calculated as a percentage of customer bills, which means that it varies based on the type of service taken, as per below:

Personal Residual Income percentages on all Residential Club services		
Service type	Personal customers – Level 1	Standard rate
Broadband	Standard, Ultra and Ultra Plus	4%
	Full Fibre (FttP)	3%
Landline	Calls	6%
	Line rental	2%
Mobile	Calls	6%
	Monthly charges	2%
	Mobile Broadband	4%
Energy	Gas and Electricity usage	
	– Home Owners	2.5%
	– Established Tenants	2%
	– Tenants	1%
Insurance	Home Insurance, Boiler & Home Cover and/or Income Protector, not Bill Protector	4%
NGN	Calls	6%

Personal Residual Income percentages on all Business Club services		
Service type	Personal customers – Level 1	Standard rate
Broadband	Broadband	8%
Landline	Calls and bundles	6%
	Line rental	2%
Mobile	Calls	6%
	Monthly charges	2%
	Mobile Broadband	4%
Energy	Gas and Electricity usage	2%
NGN	Calls	6%

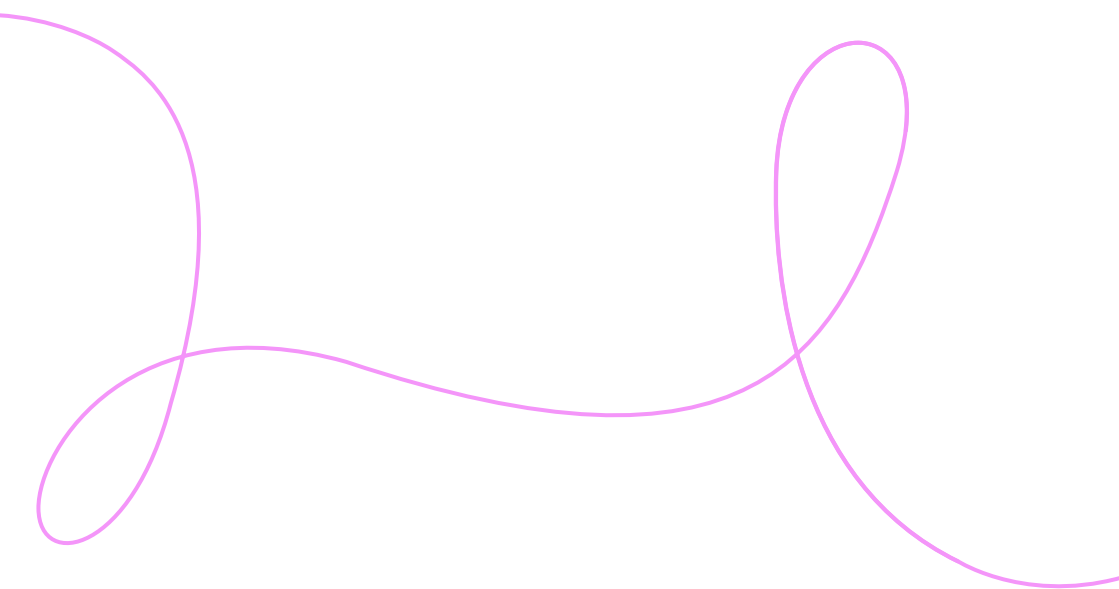
PRI also varies based on other factors such as whether the customer is a Home Owner or a Tenant, your position on the Stairway to Success (called Title, or Status) and your personal group numbers.

Homeowners taking multiple services generate the highest levels of PRI, while a tenant taking only energy will typically generate far less. On average, you can expect to earn RI of between £30 and £60 per year from each personally gathered 3 Core Service customer. If you gather one of these each week for your first two years, the RI from this activity will be paid upfront and RI on homeowner will appear after 5 years.

Note on tenants:

Once a tenant has been with us for at least 24 months (providing they are paying by direct debit and there is no money outstanding on their account), we deem them to be an ‘Established Tenant’ and PRI and (Group Residual Income (GRI)) are payable on their usage at a higher rate.

Tenants who join our Residential Club before 1 April 2016 shall be deemed as Established after 12 months if they meet the criteria above. The following tables show the percentages and rates at which you can receive PRI



Group Residual Income (GRI)

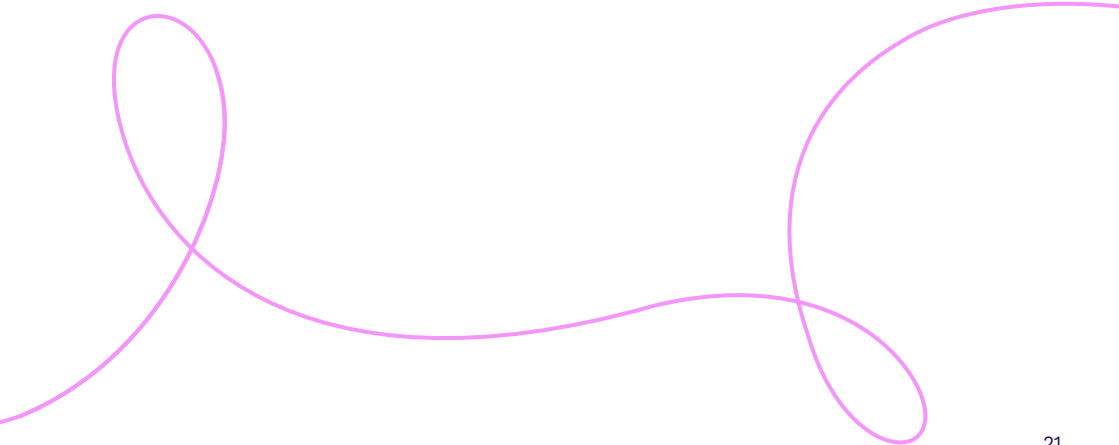
Group residual income (GRI) is the way that we share the profits we’re making from customers that have been gathered by partners within your team.

GRI is calculated at a fixed amount per service and is counted from the services that are supplied to customers gathered by members of your team. The rate at which GRI is paid increases as you climb the Stairway to Success; for many Partners, this eventually forms the main element of the residual income that they are receiving each month.

There is no limit to the number of levels in their group down which a Partner can receive RI, although the rate at which it is paid reduces after a certain number of levels have been exceeded, as per below:

GRI paid down to different levels at different rates				
Status	Full rate GRI per service	Levels paid at 100% rate	Levels paid at 50% rate	Levels paid at 25% rate
QD	8p	1-8	9-16	17+
TL	9p	1-8	9-16	17+
STL	10p	1-8	9-16	17+
GL	10.5p	1-8	9-16	17+
SGL	11p	1-10	11-18	19+
NGL	12p	1-12	13-21	22+
NGL	13p	1-24	15-22	23+

Example: If you are an STL, you can earn 10p per service on all of your customers customers on levels 2-8, 5p per service on your customers on levels 9-16, and 2.5p per service on customers on level 17 and below.



Monthly GRI limits

In order to provide a powerful incentive to Leaders to climb the Stairway to Success, there are maximum monthly GRI limits that a Partner can earn at any Status, as shown below (the higher up the Stairway you climb, the greater your monthly and annual earnings could be –up to a maximum of £1 million as a 5 Star NNL):

Monthly and annual Group Residual income		
Status	Maximum monthly potential earnings	Maximum annual
QD	£2,000	£24,000
TL	£3,000	£36,000
STL	£4,000	£48,000
GL	£5,000	£60,000
SGL	£10,000	£120,000
NGL	£12,500	£150,000
NGL with 1 star	£15,000	£180,000
NGL with 2 stars	£17,500	£210,000
NGL with 3 stars	£20,000	£240,000
NGL with 4 stars	£22,500	£270,000
NGL with 5 stars	£25,000	£300,000
NNL	£30,000	£360,000
NNL with 1 star	£35,000	£420,000
NNL with 2 stars	£40,000	£480,000
NNL with 3 stars	£50,000	£600,000
NNL with 4 stars	£60,000	£720,000
NNL with 5 stars	£83,333	£1,000,000

Important notes on the payment of Residual Income

1. RI eligibility

Residual Income (RI) is only payable to Partners who have:

- Completed the College of Excellence (COE) Online Services training on the date the commission run is calculated.
- For insurance products - met the registered insurance eligibility criteria, including on an annual basis, completing insurance training and a declaration of eligibility.

2. Commission on non-Energy services

Subject to the notes in this section, a Partner will receive RI at the full standard rate on commissionable non-energy services (from both personal customers and group customers) provided the Partner is 'Qualified' and has gathered at least one new customer (who has applied for at least one CoreService) in the preceding calendar month and either:

- Has at least 20 active personal customers
- Has a Status equal to or greater than Senior Team Leader (STL)

3. Commission on Energy services

Subject to the notes in this section, a Partner will receive Residual Income at the full standard rate on Energy Services (from both personal customers and group customers) provided that the Partner is 'Qualified' and has gathered at least one new customer (taking at least one Core Service), in the preceding calendar month and either:

- Has at least 50 personal customers; or
- Has a status equal to or greater than Group Leader.

Partners not qualifying to receive commission at the full rate in accordance with this clause, will receive RI on Communications and other commissionable non- energy services at half the standard rate, and will not receive any Residual Income on Energy. Partners are reminded that a customer who is just taking our mobile service does not count towards yourActivity requirements.

PRI on energy services for residential customers is paid at a lower rate where we have been unable to verify that the customer owns and occupies the property at the address we are supplying the services (except where our records identify that the customer is also a Partner).

This verification is based on an automated Land Registry check – no other form of evidence of ownership can be taken into consideration, however subject to payment of an administration fee, a Partner can request a further Land Registry check at a later date.

As per the ‘Double Counted’ customers’ description on page 13, where you sign up a customer who subsequently signs up as a Partner, their customer account will remain in your personal customer count and you will receive PRI on that customer. The customer account will also be counted under the new Partner as a virtual customer and they will also receive PRI. Group Residual Income (GRI) will also be paid to all Partners between your new Partner and yourself, but not paid to you. If the new Partner subsequently ceases to be a Partner, the virtual customer will also disappear.

4. Overtaking and GRI earnings

If a Partner immediately below you (Level 2) has a higher Status than you during the Commission Calculation Period, we deem that they have overtaken you and you, meaning will be only paid down four levels in that leg (provided you have personally gathered at least one 3 Core Service customer in the previous calendar month as usual). If a partner below you that you have not sponsored reaches a higher status than you within the commission calculation period, you will not be paid on any group customers in their leg.

5. Plus club member benefits

Partners that excel in personal customer gathering become Plus Club members, qualifying them to receive a higher rate of PRI on their personal customers, as shown in the table below (except in the scenario that their personal customer tenancy percentage is above 45%, in which case the partner will not earn the uplift.):

The Plus Clubs - Residual Income Uplift		
Plus Club	Telephony Services	Energy Services
50+ (and 100+) club	10%	5%
200+	15%	7.5%
500+	25%	10%
1000+	30%	12.5%

Plus Club Members of 200+ and above can also qualify for an Eco Break in the UK, which is further enhanced as you progress up the Plus Club levels.

6. Refer a friend

If you gather a customer through our Refer a Friend (RAF) scheme, for this to show as a Personal Customer and to receive PRI, you must be logged into your personalised UW website. Customers gathered via our sales team or without the assistance of a Partner, will be listed as a Group Customer and you will be paid level 2 GRI.

7. Payment & outstanding balance

Residual Income is only payable in respect of customers who have paid the relevant monthly invoice by the date the commission is calculated and who do not have any outstanding balance on their account.

8. Customer cancellations

In the event a Partner cancels their position, they will continue to be displayed on Genie, and the cancellation will not have an impact on the structure or personal customer numbers of the up-line. The only exception is where the cancelling Partner has no downline Partners or personal customers; in these circumstances their position will be removed from the genealogy, as will Partners who cancel within their first 90 days. If a closed position subsequently drops down to zero personal customers and no downline they will similarly be removed from the genealogy.

9. Priority services register

No GRI is payable on Energy Services for customers who are on the Priority Services Register.

10. GRI for tenants

Group Residual Income (GRI) is subject to a reduction of 50% where the customer is deemed by us to be a Tenant and 25% where we deem the customer to be an Established Tenant.

Where an Established Tenant cancels their Direct Debit or balance becomes outstanding on their account then they will cease to be treated as an Established Tenant until such time as the direct debit has been reinstated and all outstanding bills have been paid.

11. Maximum annual earnings

The maximum annual earnings shown on page 25 exclude Personal Residual Income.

12. Peak & international savers

Where a customer pays for our Peak Saver or International Saver option, we will pay RI at 2% on the monthly cost of the option. Where a customer is charged for the usage of a Calling Feature (e.g. Reminder Call) Residual Income will be paid at 2%. Residual Income is not paid on the monthly cost of the Calling Feature itself.

Promotion bonuses

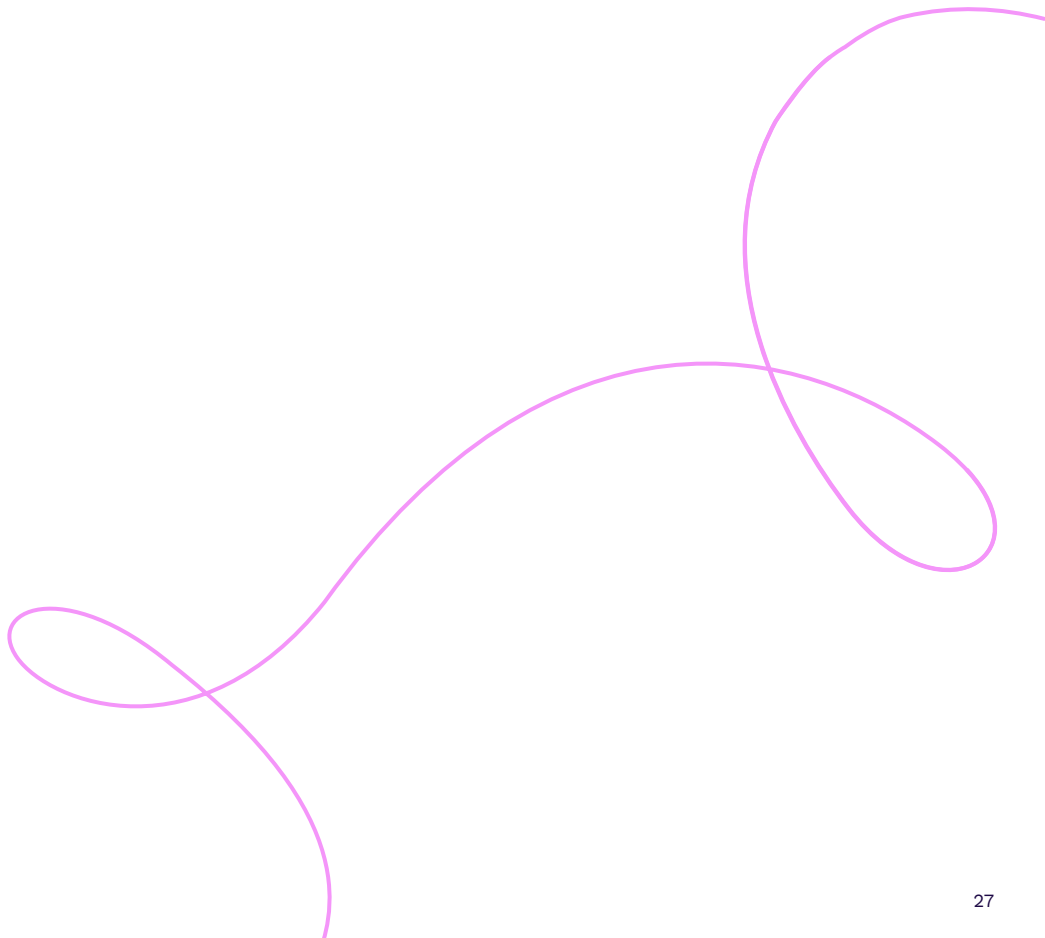
Promotion Bonuses are payable to Partners upon achieving promotion to a new title of Team Leader (TL) or above, within a pre-determined period of their most recent promotion. See all available promotion bonuses below:

Promotion Bonus - PB		
Status	Bonus amount	Time-frame requirements
QD	N/A	-
QD*	£200	30 days after promotion to QD
SQD	£200	60 days after promotion to QD
FTL	£250	90 days after promotion to QD
TL	£300	Within 6 months of reaching FTL
STL	£500	Within 18 months of reaching TL
GL	£2,000	Within 24 months of reaching STL (Paid at £1,000 if promoted to GL after deadline of 24 months)
SGL	£5,000	Within 36 months of reaching GL (Paid at £2,500 if promoted to SGL after deadline of 36 months)
NGL	£10,000	Within 48 months of reaching SGL
NNL	£20,000	Within 60 months of reaching NGL

Promotions also come with improved GRI earnings.

All commission and bonus payments are made based on your highest Status during the Commission Calculation Period (i.e. to continue receiving RI as a TL, you must have the Status of a TL at some time during this period). Promotions will be calculated and applied immediately prior to the payment of each month's commission. No payments are made for recruiting Partners or on purchases of marketing materials. A single monthly statement will be issued showing all commissions and bonuses due.

Please be aware that submitting a customer application for anyone other than yourself before you have completed your Getting Started Online training course is a serious breach of our Policies and Guidelines, and may result in the immediate termination of your position. The only exception to this is if you are supported by an experienced Partner who is authorised to sign up your customers with you present.



Additional bonuses

Customer bonus, PRI and GRI are a Partner’s key sources of income, although we also offer a number of additional performance related bonuses, as per the below:

Between QD and TL

Between QD and TL there are three interim steps where you can earn extra bonuses. Below are details of these steps:

	QD	QD*	SQD	FTL
Personal Customers	3	6	6	6
Group Customers	-	-	12	25
Personally recruited partners	-	1	2	2
Leg requirements	-	-	-	1QD
Promotion Bonus	-	£200	£200	£250
Mentor bonus	-	£100	£100	£100
Time frame	-	30 days	60 days	90 days

- Personally recruited partners must have 1 live customer each, which can be themselves.
- Leg requirements for QD* and SQD must be met by Partners you’ve personally recruited. For FTL and above, they can be met by having Partners placed under you.
- Time frames are from the point of reaching QD.
- Customers must become live within the time frame with at least one live core service

Fast starter bonus

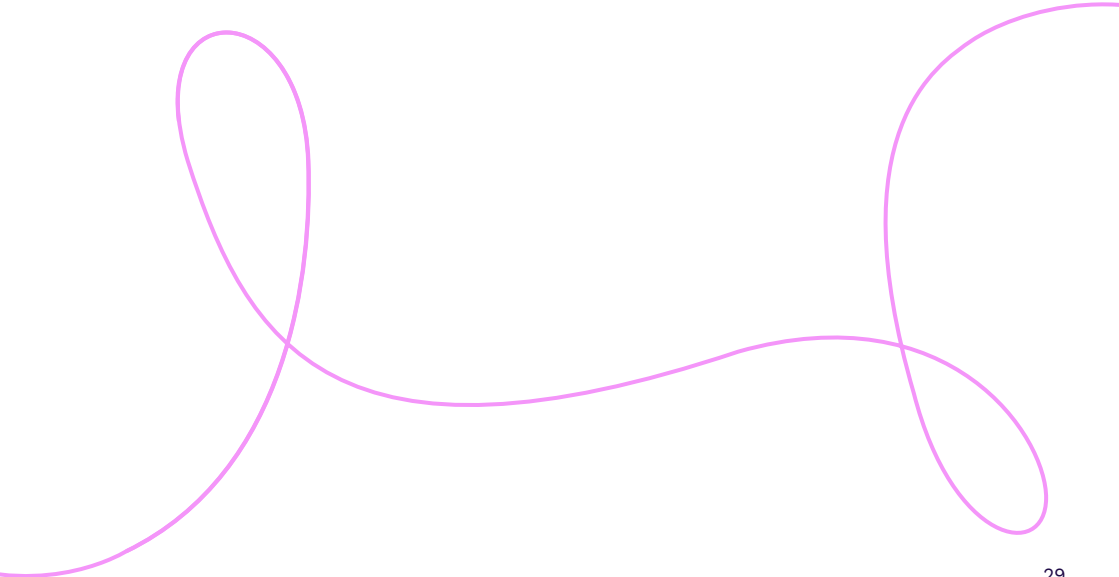
We also offer Partners an additional Fast Starter Bonus, to reward Partners that make a quick start to their journey with UW. If a new Partner makes it to QD* within their first 30 days, we reward the Partner themselves, as well as their sponsor (mentor), as per below:

Fast starter bonuses	
Status requirement	QD*
Time frame	30 days after becoming a partner
Partner bonus	£300
Mentor bonus	£300

As a result, if a new partner makes it to QD* within their first 30 days they will earn £500 in status based bonuses alone, with their mentor earning £400! (and this is on top of the CB they for each customer signed up!)

High Activity Bonus (Trial)

From December 2024 to April 2025 we are trialling an extra High Activity Bonus, where partners will earn extra for being highly active within the month (full details in the Partner Portal [here](#)).



Leadership Development Bonus (LDB)

To encourage Leaders to drive and support promotions within their teams, Group Leaders (GLs), Senior Group Leaders (SGLs), National Group Leaders (NGLs) and National Network Leaders (NNLs) can qualify for a LDB as follows:

LDB payout						
	Promotion Bonus to Partner	First eligible GL	First eligible SGL	First eligible NGL	First eligible NNL	Extra Info
FTL to TL						
Promoted within deadline (6 months)	£300	£300	£300	£0	£0	If no SGL is eligible, the first eligible NGL will get it
Promoted outside of deadline	£0	£150	£0	£0	£0	
TL to STL						
Promoted within deadline (18 months)	£500	£500	£500	£0	£0	If no SGL is eligible, the first eligible NGL will get it
Promoted outside of deadline	£0	£250	£250	£0	£0	
Promoted within Double Promotion deadline (12 months)*	£800	£800	£800	£800	£800	
STL to GL						
Promoted within deadline (24 months)	£2,000	£2,000	£2,000	£0	£0	If no SGL is eligible, the first eligible NGL will get it
Promoted outside of deadline	£1,000	£1,000	£1,000	£0	£0	
Promoted within Double Promotion deadline (12 months)*	£2,500	£2,500	£2,500	£2,500	£2,500	
GL to SGL						
Promoted within deadline (36 months)	£5,000	£0	£5,000	£5,000	£0	If no NGL is eligible, the first eligible NNL will get it
Promoted outside of deadline	£2,500	£0	£2,500	£2,500	£0	
Promoted within Double Promotion deadline (12 months)*	£7,000	£0	£7,000	£7,000	£7,000	

*Additional LDB payout in addition to the existing amounts

LDB Bonus will be paid to the first upline leader of the promoted partner. The upline partner must have held the required Status within the 30 days preceding the down line partner's promotion and must also have accumulated the required number of achiever points, as outlined below:

- GLs and SGLs - 12 Achiever Points in the previous 3 months, prior to the date of the downline promotion.
- NGLs - 8 Achiever Points in the previous 3 months, prior to the date of the downline promotion.
- NNLs - 8 Achiever Points in the previous 6 months, prior to the date of the downline promotion.

Where there is no eligible upline at the specified status, the bonus is passed on to the next eligible upline e.g. if LDB bonus due to be paid to a first upline SGL but it cannot be (as they are not eligible), that LDB bonus is given to the first eligible NGL in their upline (if there is one).

LDB will be paid on the commission in the month following the qualification.

Scenarios when LDB will not be paid

Leaders will not qualify for the bonus if the promoted team member is below a Partner in their downline, that is of a higher Status than themselves.

LDB will not be paid if a downline promotion has re-qualified the receiving partner to the status of GL or SGL.

A Leader will be disqualified from LDB if they are also working in another MLM business or have an outstanding founded Sales Quality or Conduct Complaint in the last 12 months.

GRI Uplift programme

SGLs, National Group Leaders (NGLs) and National Network Leaders (NNLs) have the opportunity to further increase their income through a specific performance based uplift programme. Eligible SGLs and Nationals will receive additional RI and bonuses (full details on page 29).

Other notable commission rules

Enhanced income for SGLs and Nationals

SGLs, NGLs and>NNLs have an additional opportunity to increase their income through an uplift programme, within which they will receive the following benefits:

Group Residual Income

- Removal of tapering
- Extra 1p on energy services
- GRI paid for accounts with more than one mobile service
- Minimum GRI uplift of £300 per month

Quarterly Bonuses

- One off bonus of £3 per Homeowner Service added in the prior quarter
- Maximum bonus £7,500 per quarter

In order to qualify for these enhancements, Leaders must be personally active (a minimum of 15 Achiever Points per quarter) and meet growth targets in terms of gross group services added and / or team development. Exact targets are calculated each quarter and communicated to SGLs and Nationals individually via email.

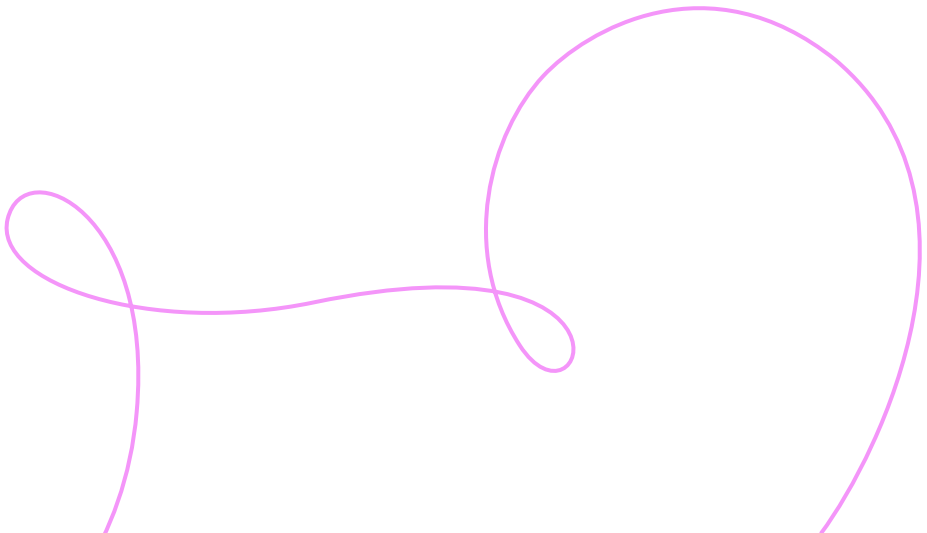
Leader income protection

We recognise that as teams get much larger it can be more difficult to maintain Status when, for example, a single customer in a weak leg may cancel their services at short notice, and the effort required to get that leg back into Status may take more than a few weeks.

We will provide additional income protection for active GLs, SGLs, or NGLs when they unexpectedly drop status for up to two months within any 12 month period, effectively paying them as though they had remained in Status but not actually protecting or changing their Status.

To qualify for this protection a Leader must:

- Be eligible for LDB
- Have been in Status within the previous 6 months
- Claim the protection payment within 10 days of the commission statement being produced, by emailing partnerservices@uw.co.uk. This protection does not apply to anyone who has been overtaken by a Partner with a higher status than themselves (or NNLs who have a separate protection - see NNL Status on page 15).



Retirement plan

Once a Partner has achieved a Status of SGL or above, they can elect to retire and ‘lock-in’ their residual income irrespective of what happens to their future Status. After retirement, Partners only receive CB and Residual Income. They will not be eligible to receive any other commissions or bonuses.

Group Residual Income is paid at the Level 2 Residual Income rates being paid to a QD at the time the commissions are calculated. Group Residual Income will continue to be paid down a number of levels dependent on your Status on retirement as detailed in the table below. Under the Retirement Plan a Partner must continue to abide by the terms and conditions of the Partner Agreements.

Under our Retirement Plan, your income can even continue to grow depending on activity within your Group. For more information on the retirement plan, please contact Partner Services by emailing partnerservices@uw.co.uk.

Retirement plan	
Status on retirement	Paid down to & including levels shown below
SGL	5
NGL	8
NNL	10

Notes on retirement plan

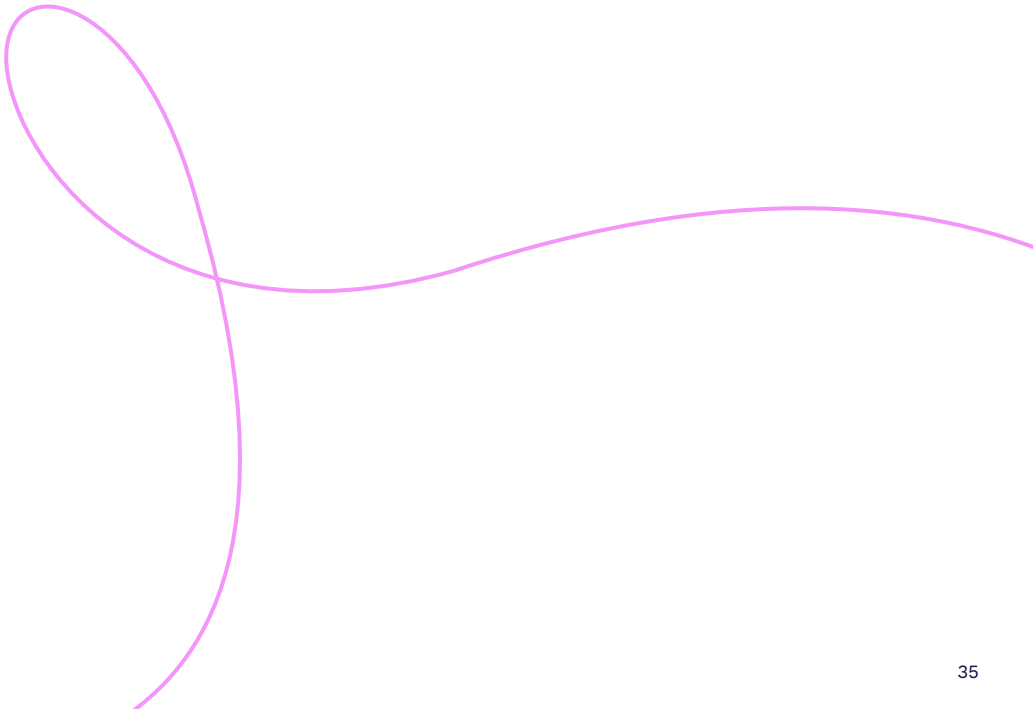
- Residual Income (RI) on Personal Customers will continue to be paid at the PRI rate applicable at the time the commission is paid.
- Once a Partner has elected to retire, they may not have a beneficial interest in any other Partner position but may continue to recruit new Partners and gather new customers for their existing position if they choose.
- Following retirement, any change in the underlying Status of a Partner, or promotions within their Group, will not affect the number of levels down which they are paid. Their Status on the date of their retirement will be considered permanent for all aspects of the Compensation Plan, and they will become a permanent leg with that Status, which may assist their upline in gaining future promotions or maintaining their current Status.
- There is a cap on the total amount that can be paid out in aggregate to retired Partners, which has been set at 25% of the Residual Income being paid at that time to all live Partners. In the unlikely event that the cap is exceeded at any time, then the amount payable to all retired Partners at that time will be reduced pro-rata. In addition, SGLs can only retire provided they have maintained SGL Status for at least ten of the twelve months immediately preceding retirement.

UW for Businesses

CB is not paid on UW for Business customers, rather, payment for UW for Business customers is as follows, based on these eligible services: gas, electricity, broadband, landline and mobile:

Business customers	
Number of services applied for by customer	Customer Gathering Bonus (CGB)
1	£2.50
2	£5
3	£10
4	£20
5	£40

Residual Income is paid on UW for Business services at the rates shown in the relevant table on the following pages. In addition, if a UW for Business customer’s total commissionable call spend on Landline Phone exceeds £500 over the first three months, then you will qualify for a one off commission payment of 15% of the customer’s eligible Landline Phone call spend during their third month.



Glossary of Terms

Active

An 'Active' customer is any customer who has at least 1 live Core Service being supplied by us. Customer targets set for achievement of promotional targets or levels of status are based on 'Active' customers.

Compensation Plan

The various earnings and other incentives available to Partners as set out in the relevant section of this booklet, including potential bonuses and the commission structure.

Commission Calculation Period

The period between the 1st of the month and the date at which the commission is calculated that month, which is normally between the 11th and the 15th day of the month.

Core Services

A 'Core Service' is any of the following main service types that we offer:

- Broadband
- Mobile 1 (first SIM)
- Mobile 2 (second SIM)*
- Energy (gas and/or electricity)
- Insurance (includes Boiler & Home Cover, and Income Protector but not Home Insurance or Bill Protector)

*Legacy mobile tariffs count as a single core service only. A minimum of two Unlimited+ and/or Essential tariffs are needed to count as a second core service. Up to a maximum of two core services for mobile.

Downline

All Partners that you have sponsored, and the Partners that they have sponsored make up your 'Downline'.

Energy-only Customer

A customer that only takes energy (Gas and/or Electricity) and no other Core Service (eg. A cashback card does not stop a customer being energy-only).

Gold Status

A UW for Business customer achieves 'Gold Status' by taking at least four Core Services from us, provided they pay by Direct Debit. See the back page of the UW for Business Tariff guide for full details. **Note: UW for Business is closed to new customers for the foreseeable future.**

A historical 'Gold Status' customer is a residential customer who joined the UW before 8 November 2013 and who successfully applied for at least four Eligible Services (from Gas, Electricity, Home Phone, Broadband and Mobile).

Group

A Partner's personal customers plus all their downline Partners and their customers, down to, but not including, the next Partner of higher Status in each leg.

Independent Distributor (ID)

A Partner who has paid the applicable joining fee and is authorised, in accordance with the relevant Terms and Conditions, to build their own business by promoting the services made available by the Company to customers and, once qualified, is also able to introduce new Partners as members of their team.

Joining Date

The date we successfully process a Partner application. This date is used for The Fast Start Bonus. Note, for Partners who joined on or after 1 August 2009, but before 18 March 2013, the Joining Date is deemed to be either when they have completed the College of Excellence Online Services training, or one calendar month after we process their Partner application, whichever is the earlier.

Leg

Each personally sponsored Partner (Level 2) and all their downline form a 'leg' of Partner's group.

Leg status

The status of a leg ('leg status') is determined by the highest Status existing within a leg of a partner's team e.g. if a leg has 5 partners within it and the highest status of any of those partners is STL, that leg has an STL 'leg status'. This is true regardless of where in that leg the STL partner sits.

Level

The distance between two Partners in the same leg; eg. You are Level one, all your personally sponsored Partners are at your Level 2; their personally sponsored Partners are at your Level 3. (See diagram on the next page). All customers are included in a Level.

Partner

A generic term for an Independent Distributor (ID) or Community Fundraiser (CFR) or Independent Representative (IR).

Recruiter

The Partner who has personally recruited a new Partner even though that new Partner may be placed under another Partner who is the Sponsor.

Sponsor

The Partner who is the immediate upline of a Partner, (The Sponsor is usually also the recruiter, and is responsible for the new Partner's guidance and motivation and encouraging their attendance at training (where applicable).

Supporting Partner

An experienced Partner who supports another Partner on successful appointments and shows them the ropes. A Supporting Partner must have 6 or more live personal customers and have been active in the previous 60 days before the appointment they are supporting on (i.e. must have personally gathered at least one customer or Partner).

Status

A Partners position calculated according to the current structure of their downline in terms of customer and Partner numbers.

Title

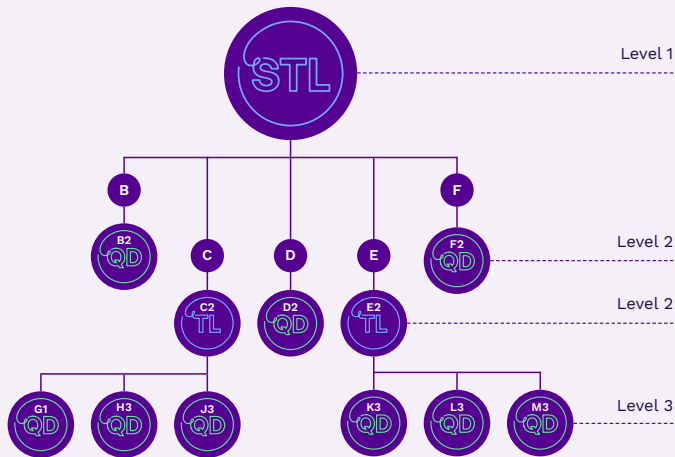
The 'title' a Partner is given represents the highest Status they have achieved. The first title is 'Qualified Distributor' and the ultimate target to achieve is that of 'National Network Leader'.

Upline

A Partner's Sponsor and all Partners above him or her continuing through to the Company.

This diagram will help explain some of the terms described in this section:

- A1 is a 'Distributor' with Senior Team Leader (STL) Status. A1 represents 'level 1' in his/her group.
- On 'level 2' he/she has 5 Qualified Partners, two of whom, C2 and E2 have achieved Team Leader 'Status'.



- A1 has 5 'legs' in his/her 'group', legs B, C, D, E and F.
- A1 is the 'sponsor' of Distributors B2, C2, D2, E2 and F2.
- Distributor E2, who is on A1's 'level 2', is the 'sponsor' of Distributors K3, L3 and M3.
- Distributor C2 and A1 are 'upline' to G1, H3 and J3.
- If A1 recruits G1 and places him/her under C2, then A1 is the recruiter and C2 is the sponsor.

If you need to talk to us, call **0333 777 8777**
or email **partnerservices@uw.co.uk**

General information

Commission and Bonus payment times

All commission and bonuses are paid together on or around the 21st day of each calendar month as follows:

- Commission will only be paid to Partners whose identity has been verified by the Company and who comply with all the terms, conditions and requirements. We will only accept a UK driving licence or passport as acceptable forms of identity.
- CB is paid on the commission statement processed the month after all the relevant services have gone live.
- The Fast Start Bonus is paid on the first commission statement processed following the Partner meeting all the criteria for the bonus.
- PB is paid on the commission run following the date of qualifying promotion.
- Where a Partner has not provided the Company with their bank details for payment of commissions and bonuses, a cheque will only be issued once the accumulated amount due to the Partner exceeds £100.
- Where a Partner is VAT registered, they should complete a VAT self-billing declaration and provide the Company with a copy of their VAT registration certificate. This will enable the Company to automatically account to HMRC under the 'self-billing' regulations (on behalf of the Partner) for all the VAT payable by them on their commission. In the event a VAT registered Partner chooses not to participate in the self-billing scheme, then any manual invoices submitted by them in respect of VAT on their commission will be subject to an administration charge of £15 which will appear on their commission statement for the following month.

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