

# Energy Best Deal

Facilitator background notes, 2015-16



**ENERGY  
BEST  
DEAL**



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# Energy Best Deal

## Introduction to Energy Best Deal campaign

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Citizens Advice and energy regulator Ofgem have been involved in this campaign since 2008, with funding coming initially from the Department of Energy and Climate Change (DECC) and then various energy suppliers. The campaign provides advice on how to ensure consumers are not paying more than they need to for their energy, and where they are struggling to pay their energy bills, highlighting where help is available. Consumers have the confidence to choose the best energy deal.

The best advice to give your clients is that they should talk to their supplier about their circumstances and ask what their supplier can offer them to reduce their energy bills. Then they can speak to other suppliers to compare deals offered and choose the best based on their circumstances. They can also take advantage of the help available from suppliers and Government initiatives. You can help facilitate this discussion using the information found in here.

### Ofgem changes

Ofgem has made changes that mean it is now easier than ever to shop around and choose the best energy deal.

#### Simpler – reducing the number and complexity of tariffs suppliers can offer

- suppliers are limited to four tariffs for gas and four tariffs for electricity ‘for each customer’ (It should be noted that the limit to four tariffs is ‘per meter type or meter mode’ ) for each customer
- only two cash discounts can be offered - one for dual fuel and one for managing your account online
- one charging structure – a standing charge (which can be zero) and a unit rate

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## Clearer – improving the information consumers receive on bills and other communications

Suppliers must keep you informed by:

- regularly giving you personalised information about the cheapest tariff they have for you
- giving you an annual summary containing a range of information to help you understand your current tariff and compare it with others
- providing you with a personal projection that estimates your likely energy costs over the next 12 months in bills and other communications
- explaining price changes in pounds and pence
- providing tariff information labels (similar to food labels) to make comparisons easier
- displaying tariff comparison rates (similar to APR for credit cards) on bills and other communications so that you can quickly and approximately compare the costs of different tariffs.

## Fairer – ensuring suppliers and their representatives treat consumers fairly in all their interactions with them

Ofgem is helping consumers get a better deal by enforcing new rules for energy suppliers:

- Advance warning of any price increases or contract changes that would disadvantage you. You can decide to switch to avoid the change. Fixed means fixed - if you signed up to a fixed-term deal on or after 15 July 2013, your supplier cannot increase the price.
- When you're on a fixed-term deal, you'll receive a notice 42-49 days before the end date to remind you the tariff is coming to an end. If you switch after this point, suppliers can't charge a termination fee.

For an explanation of terminology introduced by Ofgem reforms [see Appendix A](#).

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## Questions consumers should ask themselves annually

As with insurance for products or mobile phone packages, consumers should check that they are on the best energy deal for their circumstances at least once a year.

They should ask themselves these questions:

- am I on the best energy tariff for my needs?<sup>1</sup>
- am I on the best payment type<sup>2</sup> for my needs? (see Appendix B for comparison of different payment types)
- would switching supplier(s) save me money?
- am I eligible for welfare benefits and could I get the Warm Home Discount?
- am I eligible for a grant to improve the insulation and energy efficiency of my home?

## Information required in making an informed choice

Before a consumer decides to change their energy deal (i.e. switch payment method, tariff or supplier) they should make sure that they have one of the following to hand: their annual summary; copy of their most recent bill; or if they use a pay-as-you-go meter have an idea of how much energy they use each year (consumers who use the prepayment method should receive an annual statement each year).

### Alternatively Consumers can use their QR code

In 2015 QR codes were introduced to all energy bills. A QR code is a bit like a barcode. Consumers can scan it with a smartphone camera and information about their energy tariff and billing will be uploaded straight to their device. The information can be used to accurately compare different tariffs offered by energy suppliers.

The consumer will need to download an app to be able to use a QR code. They should search for 'energy bill QR codes' in the app store on their device.

Key information to know:

- the details of the tariff they are currently on - including the tariff name, standing charge and unit rate, and whether there is an exit fee (if they don't

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<sup>1</sup> There are a number of different tariffs, an example of some are: prepayment; online; single fuel; dual fuel; capped prices; green energy; economy 7; market tracker etc. Visit [citizensadvice.org.uk/energy-tariffs](http://citizensadvice.org.uk/energy-tariffs) for more info.

<sup>2</sup> There are a number of different payment options, an example of some are: direct debit, pre-payment, quarterly billing etc.

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know, they can contact their supplier, all of this information is also located within the consumer's bill)

- how much energy they used in the last year
- how they currently pay for their energy
- any benefits they may be getting, and
- their postcode.

There are different ways to find out about potentially better energy deals:

- view other energy websites or talk to their own supplier
- Citizens Advice have a new comparison website [energycompare.citizensadvice.org.uk](http://energycompare.citizensadvice.org.uk)
- use one of the Ofgem approved online price comparison services listed on [goenergyshopping.co.uk/confidence-code](http://goenergyshopping.co.uk/confidence-code) and listed on page 8. Ofgem is the independent regulator and the comparison websites are accredited to the Confidence Code.
- If a consumer cannot access the internet they can call the Citizens Advice consumer service on 03454 040506.
- contact other energy suppliers to compare deals.

To provide consumers with confidence in the switching process, suppliers are committed to abide by standards set by Ofgem, which say:

- customers must not be sold inappropriate products and services or anything they do not fully understand
- energy firms must not change the product or service a customer receives without explaining why
- suppliers must not prevent customers from switching without good reason
- suppliers must treat customers fairly
- it should be easy for customers to contact energy firms, and suppliers must act promptly and courteously where they have made mistakes.

If a consumer feels that a supplier is not abiding by these standards they can lodge a complaint with the supplier by following their complaints procedure. The supplier is obliged to provide details of this on their website and/or post a copy to the consumer when asked.

The Citizens Advice consumer service (03454 04 05 06) can advise clients how to make a complaint and can pass details of unresolved complaints direct to some suppliers.

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# A new energy deal

## Are there any reasons why a consumer might not be able to switch?

Most people will be able to change their supplier. But there are times when changing may not be possible, for example if:

- the consumer has unpaid debts with their supplier – this does not necessarily mean they can't switch but they may have to clear the debt before switching. Customers with a pay-as-you-go meter can switch with debts of up to £500 per fuel. Their debt will transfer with them to their new supplier but a cheaper deal may allow them to pay off their debt more quickly. If the debt was caused by an error made by the supplier, they can't stop the consumer switching.
- the consumer has a fixed-term contract, they can switch but they may be charged an exit fee
- the consumer pays a landlord for gas and electricity either as part of their rent or separately. Where the customer is responsible for paying their energy bill directly to the supplier, they have the right to choose their own energy supplier and their landlord or letting agent should not unreasonably prevent this. The consumer may need to tell the landlord or letting agent if they switch supplier and to return the account to the original supplier at the end of the tenancy, if this is part of the tenancy agreement. Further information is available at: [goenergysshopping.co.uk/tenants](http://goenergysshopping.co.uk/tenants).

## Can a supplier insist on suitable financial security before it agrees to supply a consumer?

In some situations before they'll agree to supply gas or electricity the energy supplier might insist a consumer do one of the following:

- set up a regular payment plan
- agree to have a prepayment meter
- provide a guarantor
- put down a security deposit.

This might apply if they are a new customer and cannot provide proof of their identity, or if they have a poor payment record.

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## If a consumer wants to pay by direct debit or payment on demand, can a supplier ask them to go through a credit check?

Yes. However, the consumer will need to give permission for the check.

Additionally, a credit check is used for direct debit and people paying quarterly in arrears, payment on demand or by cash or cheque. Failing the credit check may have a negative impact on their credit score.

## How do I choose the best deal?

Before switching, it is important to decide what sort of deal is best suited to the consumer's circumstances – for instance an internet deal is unlikely to suit someone who does not own, or has infrequent use of, a computer. There are many different types of deals available, the most common are:

- dual fuel – if you buy gas and electricity from the same supplier they may offer you a small discount. Be aware that dual fuel isn't always the cheapest and it can be cheaper to get gas and electricity from different suppliers;
- fixed term – this means the price of the energy unit will not change for the duration of the deal, but bills could still increase if more energy is used; and
- internet deals – suppliers may offer discounts to customers who receive their bills over the internet.

Fixed term deals may state that the customer can only switch to another deal or supplier after a fixed period. If the consumer wishes to switch before the set period they will have to pay an exit fee (similar to mobile phone contracts).

## What is a price comparison site?

Internet price comparison sites are a great way to shop around for energy as they can help consumers decide which tariff is best for them. Confidence Code approved sites are independent and the options and prices you find on them will be calculated and displayed in a fair and unbiased way.

Most of the switching sites search for the best deal based on price. However some will find the best deal based on other preferences or priorities such as capped price deals or green tariffs. Some sites also show how different suppliers compare on customer service.

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The following switching sites are approved by Ofgem<sup>3</sup>:

<b>Switching service</b>	<b>Phone number</b>	<b>Website</b>
Energylinx	0800 849 7077	<a href="http://energylinx.co.uk">energylinx.co.uk</a>
Energy Helpline	0800 074 0745	<a href="http://energyhelpline.com">energyhelpline.com</a>
Money Supermarket	0800 177 7087 / 0333 123 1983	<a href="http://moneysupermarket.com">moneysupermarket.com</a>
My Utility Genius	0203 468 0461	<a href="http://myutilitygenius.co.uk">myutilitygenius.co.uk</a>
Quotezone	Online only	<a href="http://quotezone.co.uk">quotezone.co.uk</a>
Runpath	Online only	<a href="http://runpathdigital.com">runpathdigital.com</a>
Simply Switch	0800 011 1395	<a href="http://simplyswitch.com">simplyswitch.com</a>
Switch Gas and Electric	0333 321 9060	<a href="http://switchgasandelectric.com">switchgasandelectric.com</a>
The Energy Shop	0845 330 7247	<a href="http://theenergyshop.com">theenergyshop.com</a>
UK Power	0800 320 2000	<a href="http://ukpower.co.uk">ukpower.co.uk</a>
Unravel It	0333 344 0031	<a href="http://unravelit.com">unravelit.com</a>
uSwitch	0800 051 5493	<a href="http://uswitch.com">uswitch.com</a>

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<sup>3</sup> The Ofgem Consumer Confidence Code is designed to help make the switching process easier, more reliable and provide reassurance for consumers. Further information is available at: [goenergyshopping.co.uk/confidence-code](http://goenergyshopping.co.uk/confidence-code)

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Ofgem have created a Be An Energy Shopper guide to help consumers through the process of switching supplier. It includes a comparison notepad for consumers to compare different deals [goenergysshopping.co.uk](http://goenergysshopping.co.uk)

Citizens Advice has created a price comparison tool. This tool is not Confidence Code accredited because Ofgem do not accredit white label sites. However, Citizens Advice will be meeting all the requirements of the Code and the company running the site ([energylinx](http://energylinx)) is accredited.

## What to do if a consumer doesn't have internet access

They can phone Citizens Advice consumer service on 03454 040506.

Consumers may get approached by sales people from energy suppliers (e.g. in shopping centres) offering them new deals. It is important to remember that these salespeople, like most doorstep salespeople, may only work for one energy supplier so they will only be able to show deals from that particular supplier. If the consumer wishes to consider an offer from a salesperson, they should be armed with information from their annual summary or latest bill when considering any deal offered.

## What to do if a consumer has not heard of a supplier before

While most people will have heard of the 'big six' energy suppliers (British Gas Centrica, EDF Energy, E.ON, RWE Npower, Scottish Power and SSE) not everybody will have heard about other smaller energy suppliers. While they may not be household names, smaller energy suppliers are subject to the same rules and regulations as the 'big six' and customers may miss out on a good deal if they do not consider them in their switching decision. If a customer receives Warm Home Discount they should check that they will continue to receive this if they switch supplier. Some small suppliers are not required to offer the discount. See page 27 for information on the Warm Home Discount. The following companies are offering WHD:

- [Atlantic](#)
- [British Gas](#)
- [Co-operative energy](#)
- [EDF Energy](#)

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- [E.ON](#)
- [Equipower \(Ebico\)](#)
- [Equigas \(Ebico\)](#)
- [First Utility](#)
- Manweb - see [ScottishPower](#)
- [M&S Energy](#)
- [npower](#)
- [OVO](#)
- Sainsbury's Energy - see [British Gas](#)
- Scottish Gas - see [British Gas](#)
- [Scottish Hydro](#)
- [ScottishPower](#)
- [Southern Electric](#)

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# Switching

## What happens next?

Once a new deal is chosen a consumer can either switch using an internet price comparison service or by contacting the supplier they would like to switch to, and providing the supplier with some basic billing information so a new account can be opened as smoothly as possible. The new supplier will be responsible for organising the switch. The whole process can take up to 5 weeks. During that time the consumer's gas and / or electricity will continue to be supplied by their old supplier.

If after signing the contract the consumer is unhappy about their decision to change supplier or change their mind for any reason, they have **14 days to cancel** the contract. In these circumstances they will not have to pay anything to cancel the contract.

If the consumer encounters any problems during the switch or is unhappy about the process they can contact the old or new supplier or Citizens Advice consumer service (03454 040506, or for the Welsh language service 08454 040505) for help and advice or visit [citizensadvice.org.uk](http://citizensadvice.org.uk).

Switching will only take 3 days after the cooling off period.

## Is there anything the consumer needs to do during the switching process?

The new energy supplier will take responsibility for the switch and keep the consumer informed of progress. When the switch takes place they will need to give a meter reading to their new supplier. If the consumer pays by Direct Debit they should contact their bank to cancel the Direct Debit to their old supplier after their final bill has been paid.

## Will the energy supply be interrupted?

No, the new supplier will use the same meters, wires and supply lines as the previous supplier. The suppliers will sort out the changeover between them and there will be no break in supply to the consumer.

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## What happens if a consumer switches and their new supplier changes their prices?

If the customer has switched to a fixed term tariff then the tariff price they agreed to when they switched is guaranteed for the fixed term. If the consumer is on a fixed term tariff, the amount they will pay will go up if their energy usage increases.

If a customer has switched to a variable tariff with there is a chance that the new supplier may make changes to their prices before the consumer has completed the switching process, as it can take up to 5 weeks for a switch to take place (in most cases the switch will take around 3 weeks). In this case the new supplier is still required to inform the consumer that their prices are changing, and the consumer can choose to switch again to avoid the price increase should they wish.

## What is the '30 day rule'?

Energy suppliers are required to notify their customers of a unilateral variation to their contractual terms (i.e. price changes) which increase prices or which are to their disadvantage at least 30 days in advance. No termination fees will be charged if the customer switches supplier within 30 days after notification of price rises.

## What if a consumer's tenancy agreement says that they cannot switch supplier

Under Ofgem rules if a tenant is directly responsible for paying the gas and/or electricity bills, they have the right to change energy supplier at any time. They also have the right to change the way they pay for energy. The only circumstance where a landlord has the right to choose the energy supplier is when they are directly responsible for paying for the gas or electricity.

The consumer may need to tell the landlord or letting agent if they switch supplier or change the way of paying. They may also need to return the account to the original supplier or way of paying at the end of the tenancy, if this is part of the tenancy agreement. Further information is available at [www.goenergyshopping.co.uk/tenants](http://www.goenergyshopping.co.uk/tenants).

If a tenant pays their landlord for energy and is concerned about the cost of their bills, it is worth them talking to their landlord. There is a maximum price that landlords can charge tenants for energy, called the Maximum Resale Price. Tenants may need to check they are not being charged too much. The maximum amount landlords or "resellers" are permitted to charge for gas or electricity is the amount they have paid for it, plus VAT at the appropriate rate. For more information visit

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the Ofgem website:

[www.ofgem.gov.uk/publications-and-updates/maximum-resale-price-provisions-decision-document](http://www.ofgem.gov.uk/publications-and-updates/maximum-resale-price-provisions-decision-document).

If a tenant believes their supplier is unreasonably preventing them from switching or changing the way they pay, they should contact their supplier to complain. Energy companies have a maximum of 8 weeks in which to resolve complaints and if they cannot resolve them customers can ask the Energy Ombudsman to investigate. See page 22 for more information about the Energy Ombudsman.

## Group buying – another saving option

### Collective purchasing and switching

There are benefits to joining together with your neighbours and combining your buying power to get better electricity and gas deals. For more information visit: [gov.uk/collective-switching-and-purchasing](http://gov.uk/collective-switching-and-purchasing)

### Oil clubs

Joining an oil club means they will negotiate with suppliers for the best bulk purchase price for heating oil. The club can help your cash flow by allowing you to order smaller amounts four times a year but still benefit from the bulk pricing. For more information visit the Citizens Advice website:

[www.citizensadvice.org.uk/oilclubs](http://www.citizensadvice.org.uk/oilclubs).

## Suppliers' annual energy summaries

Consumers started to receive an annual energy summary from their supplier for the first time in 2010. The summary is not from January to December but for any 12 month period. It gives consumers information about how much gas and/or electricity they've used that year and how much it has cost. The summary should make it easier for consumers to compare tariffs and make sure that they are getting the best deal on their gas and electricity. From April 2014, the annual summary also includes all the key information about the consumer's current tariff, and useful information for comparing tariffs. It should make it easier to switch, because it provides the consumer with all the information they need to compare prices on one piece of paper, so there's no need to hunt around for bills or do complicated calculations to work out annual usage.

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## What information will a consumer receive about their consumption level in an annual summary if they haven't been with their supplier for a year?

If a consumer has been with a supplier for less than a year, the supplier will be required to provide the consumer with a best estimate of their annual consumption. This estimate could take into account any actual meter readings the supplier has access to, or other information such as the size of the premises and number of occupants.

## Does the consumer have a faulty meter?

If a consumer has a much higher bill than usual, this could be due to a price increase, a mistake with the bill or getting an actual meter reading after estimated readings, leading to a large catch-up bill. It could also be because more energy has been used, for example if someone has just had a baby or if the weather has been exceptionally cold. If it's not for one of these reasons, it is worth checking out if there is a faulty meter, although this is rare.

### How to check a meter

A consumer can check their meter after turning off appliances or the gas pilot light and seeing if there is a change. If the meter stops, it's worth turning appliances on one by one to check there isn't a problem with a particular appliance.

### Reporting a problem with a meter

If the consumer thinks there is a problem with the meter they should report it to their supplier. The supplier may suggest providing frequent meter readings which can be taken daily over a week to check patterns of energy use. They may also suggest installing a check meter alongside your current meter to see if it records the same energy usage. They may charge for these tests.

If there is a fault the supplier will repair or replace it. If the consumer was paying too much, their supplier has to give them a refund. If they were being undercharged, they may have to pay extra. The amount will be based on how long the meter has been wrong and by how much. If paying it off will cause the consumer financial hardship, ask the supplier to spread the payments over a longer period. The consumer should also contact the Citizens Advice consumer service

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(03454 040506) for more advice to ensure that they obtain a fair outcome. For example, suppliers may write off debts in certain circumstances where the meter has been under-recovering (assuming there has been no tampering on the consumer's part), since it was not something that the consumer could do anything about.

### Getting an official meter test

If these tests don't solve the problem the consumer can get an official meter test. The consumer will have to pay for the test, but they will get the money back if their meter turns out to be faulty. If the tester wants to take the meter away, the consumer should make a note of its serial number and the reading beforehand. This may help avoid disputes over billing later.

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# Debt

## Fuel Direct

If a consumer is in debt to their supplier then the supplier must offer a payment arrangement that takes into consideration the customer's financial circumstances and ability to pay. For example, if the customer is on certain benefits, they may be able to repay the debt through the **Fuel Direct** scheme. Under Fuel Direct, a fixed sum is removed weekly from the customer's benefits by the Department of Work and Pensions and passed on directly to the customer's energy supplier.

Debts can be repaid over a period of months along with customers' on-going supply. Suppliers will also take account of a common financial statement showing how much the consumer can afford to repay. If the consumer is worried about debt they should contact their supplier, the Citizens Advice consumer service (03454 040506) local CAB or other advice agency – their supply is at risk if they do not deal with the debts. They can find details of their local Citizens Advice by visiting [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or [www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux).

## Key Principles suppliers take into account

Ofgem has identified a number of **Key Principles** suppliers should take into account to ensure that they are properly and proactively taking account of a customer's ability to pay:

### Having appropriate credit management policies and guidelines

- Allowing for customers to be dealt with on a case-by-case basis.
- Linking staff incentives to successful outcomes not repayment rates.

### Making proactive contact with customers

- Making early contact to identify whether a customer is in payment difficulty.
- Regularly reviewing methods of proactive contact to ensure they meet the needs of customers.
- Using every contact as an opportunity to gather more information about the customer's situation.

### Understanding individual customer's ability to pay

- Providing clear guidance and training for staff on how to elicit information on ability to pay and monitoring the effectiveness of this.
- Making it easier for customers to raise concerns.

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- Making full use of all available information.
- Proactively exploring not only payment amount but appropriate payment methods.

### Setting repayment rates based on ability to pay

- Where default amounts are set it should be made clear that these are guidelines only and in any event the levels should be reasonable.
- Ensuring all available information is obtained and taken into account including the customer's circumstances identified on the warrant visit or when installing a prepayment meter on a warrant.
- Not insisting on substantial up-front payment before reconnection.

### Ensuring the customer understands the arrangement. There must be clear communication with the customer which allows them to understand:

- How much they are repaying each week.
- When the debt will be repaid.
- What to do if they experience difficulties.
- For prepayment meter customers this includes explaining that debt will be recovered regardless of usage (e.g. over the summer).

### Monitoring of arrangements after they have been set up

- Individual arrangements must be monitored:
  - for credit customers' broken arrangements
  - and for prepayment meter to check whether it is being used initially and on an ongoing basis.
- There should be monitoring of agreed repayment rates across staff using call listening and other techniques to encourage a consistent approach.
- Monitoring of failed arrangements to understand whether inappropriate rates are being set.
- Monitoring of overall repayment rates and recovery periods to understand trends.

A supplier must not install a pay-as-you-go meter to recover debt if it is not safe or practicable for the consumer to top it up.

If a consumer is on a pay-as-you-go meter and owes their energy supplier £500 are they able to switch?

Yes - the level of debt you can have and still switch (threshold for debt assignment) on a pay-as-you-go meter is £500 per fuel.

If a consumer is in debt to their energy supplier and is paying it off by instalments and then their supplier puts up their prices and because of this the consumer wishes to switch – what can they do?

Customers have 30 working days from the time they receive notice of the price rise in which they can avoid any retrospective application of this price rise by clearing their debts and switching supplier. If they do not clear their debts then their energy usage will be charged at the new price. If this impacts the amount that the customer is able to pay in instalments towards paying off their debt they should discuss this with their energy supplier.

If the customer pays by a pay-as-you-go meter they can switch supplier with debts of up to £500 a meter.

If a consumer has outstanding debt as a result of an error made by their supplier, can the supplier stop them from switching?

No – blocking a switch to another supplier on this basis has been banned.

Can a consumer switch supplier if they are owed money by the supplier?

Yes - a supplier would be required to pay back any money owed to the customer on switching. The customer can request the money owed to be paid back to them at any time.

Can suppliers disconnect their customer if they have a debt?

- Not from 1st October to 31st March for households that only include people of pensionable age or people of pensionable age and children. For households that have someone of pensionable age in them, but also other younger adults, suppliers should take all reasonable steps to avoid disconnection.
- Suppliers should take all reasonable steps to avoid disconnection from 1st October to 31st March if someone in the home is chronically sick or has a disability.

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Under a voluntary agreement known as the Energy UK Safety Net, the 'big six' energy suppliers have also committed to not disconnect any vulnerable customer at any time of the year. Their definition of vulnerable for this purpose is: *A customer is vulnerable if for reasons of age, health, disability or severe financial insecurity, they are unable to safeguard their personal welfare or the personal welfare of other members of the household*”.

- Not if the debt is to a previous supplier.
- Only if the debt is for gas or electricity or green deal payments. For example, if the consumer bought a new boiler from their supplier but then could not afford all the payments, the supplier is not allowed to disconnect the supply to their home.
- Not if the consumer has a debt relief order (in England and Wales) or has been made bankrupt (a supplier cannot disconnect for a debt that was built up before the date of the bankruptcy order or for a debt that was included in a debt relief order). However, any debts built up after the date of the bankruptcy order or debt relief order would be pursued as a new debt and the customer could be threatened with disconnection or disconnected on the basis of the new debts. If the consumer lives in Scotland and has a debt payment programme as part of the debt arrangement scheme, it's unlikely that their supply will be disconnected (if they have any concerns about this they should be advised to speak to their debt adviser).

If a consumer has been threatened with disconnection it is important they act quickly, for advice on what they should do contact Citizens Advice consumer service on 03454 040506 (or for the Welsh language service 03454 040505). It is worth noting that suppliers can only disconnect if they have taken reasonable steps to reach another solution beforehand. *However a consumer could still be disconnected if there is a safety problem with the supply or there is evidence of fraud/meter tampering.*

## How is it possible for a consumer to owe money due to a price increase when they have a pay-as-you-go meter?

In general, this should not happen. However, there is one exception to this – token pay-as-you-go meters. **There are very few of these meters left.** They are the only type of pay-as-you-go device that must be manually adjusted after every price rise. Delays in recalibrating token prepayment meters can result in customers building up significant levels of debt and Ofgem has consistently encouraged suppliers to consider debt write off in cases of genuine hardship and to be sensitive in setting debt repayment levels. Suppliers should already be complying with the back billing rules and write off all debts which have been accruing for more than 12 months

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and some suppliers have arrangements in place to limit the overall level of debt that any customer will pay. If a consumer has a token meter and their supplier is asking for payment against a debt they did not expect, ask them:

- Did your supplier warn you that your prices were increasing?
- Did your supplier warn you that your meter needed to be adjusted and, if it didn't happen, you would be at risk of arrears?
- Were you advised to contact your supplier as soon as possible to arrange an appointment to replace your token meter with a key meter?
- Prior to the visit to recalibrate your meter, when was the last time you had a visit to reset your meter?
- Has your supplier offered any assistance?

Once the above points have been considered, the consumer should first contact their supplier and explain why they feel this is unfair and highlight the answers to the above questions. If they are not satisfied with their supplier's response they should contact Citizens Advice consumer service on 03454 040506 (or for the Welsh language service 03454 040505) for more advice.

Energy companies have programmes to replace token prepayment meters with key meters that do not require visits to customers' homes to recalibrate their meters. Suppliers' programmes of token meter replacement are almost complete. Suppliers should take steps to ensure that no customer is left without supply if the token meter facility is withdrawn in an area.

### How else can debt build up on a pay-as-you-go meter?

The other way debt can be built up on a pay-as-you-go meter is through a standing charge if no top up is made for a period of time then the standing charge is still taken every day leaving a debt when the next top up is made.

# Being approached by salespeople

What can a consumer do if they have verbally agreed to switch supplier as a result of being approached by a salesperson but aren't sure if it is a better deal?

The salesperson is required to give a written estimate before a sale can be concluded. If the consumer doesn't want to accept the contract on the basis of the estimate they do not have to conclude the sale. They can compare the price quoted with the current price they pay for energy from their annual summary or bill and also their estimated usage and cost for the following year. The following information should be left at the point of sale or provided shortly afterwards for the consumer:

- pre-contract information including providing the tariff information label, a personal projection of the costs the consumer will pay on the new tariff, and their cancellation rights
- a copy of the contract including the principal terms
- an explanation of what happens next
- a reminder to the consumer to check the product is right for them (including where to find impartial advice and information, such as from the Citizens Advice website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or the Citizens Advice consumer service)
- what to do if they have any concerns (including the Citizens Advice consumer service phone number).

What can a consumer do if a supplier has phoned them to see if they would like to switch, the consumer says yes to the switch but then becomes unsure as to whether the overall price is cheaper?

In this situation, the consumer won't receive a written estimate. However, before a supplier enters into a contract with the consumer they are required to provide them with pre-contract information. This would include details of the charges for the supply of gas/electricity, the duration of the contract and details of any cancellation rights. If this information wasn't brought to the consumer's attention during the telephone conversation they should consider contacting the supplier immediately to make a complaint and to ask for details of any right to cancel and a copy of the terms and conditions of the contract.

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If after signing the contract the consumer is unhappy about their decision to change supplier or changes their mind for any reason, they have **14 days to cancel** the contract. This is known as a cooling-off period.

Further advice on this issue may be obtained from Citizens Advice consumer service on 03454 0405 06 (or for the Welsh language service 03454 040505) or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). Consumers should take action as soon as possible in order to have the best chance of being able to cancel within the relevant time frame.

## What should a consumer do if they think their supplier has been dishonest in selling them a product, or has failed to meet the requirements outlined above?

In the first instance the consumer should contact their supplier to query the circumstances or complain. **The consumer should also report the allegation of dishonest selling to the Citizens Advice consumer service as suppliers may be in breach of the Consumer Protection from Unfair Trading Regulations. The consumer service will also pass such matters to the supplier to investigate.**

## What should a consumer do if they are unable to resolve an issue with a supplier?

If the supplier is unable to resolve the issue and the assistance offered by the consumer service has been exhausted, then the consumer can contact the Energy Ombudsman (either 8 weeks after the complaint is made or when the supplier issues a deadlock letter stating that it is unable to resolve the matter – whichever comes first). The Energy Ombudsman is a service set up to sort out disagreements between gas and electricity companies and their domestic and micro business customers. All suppliers are members of the Energy Ombudsman. The Energy Ombudsman:

- provides the consumer with a free and independent service that has been approved by Ofgem as a statutory redress scheme
- investigates the complaint fairly by listening to both sides of the story and looking at the facts
- provides the consumer with a resolution to their complaint. If the consumer accepts the Ombudsman's resolution then the Energy Ombudsman makes sure that the company does what's asked of them.

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Like any service, there are rules about when the Energy Ombudsman can and cannot accept a complaint, and rules about the types of complaints that they can look at. Their website provides further information [www.ombudsman-services.org/energy.html](http://www.ombudsman-services.org/energy.html).

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# Moving into a new home

Consumers can change the energy supplier when they move into a new home, but will need to know which energy companies are supplying the property. To do this they may need to find out the gas and electricity meter numbers known as MPRN (gas) and MPAN (electricity) numbers.

## How to find the electricity (MPAN) number

The MPAN is the unique identifying number for the electricity meter at the property, commonly referred to as a "Supply Number" or "S" number and is 21 digits in length. The number can be found on the electricity bill or by contacting the local distribution company's MPAN service. Note that your regional distributor is separate from your supplier(s) and cannot be changed. Contact details below:

Region and distribution company	Contact number <sup>4</sup>
Eastern England (UK Power Networks)	0845 601 4516
Midlands (Western Power Distribution)	0845 724 0240
London (UK Power Networks)	0845 601 4516
North Wales, Merseyside, Cheshire & North Shropshire (SP Energy Networks)	0845 273 4444
North East England (Northern Powergrid)	0845 070 7172
Yorkshire (Northern Powergrid)	0845 070 7172

## How to find the gas (MPRN) number

The MPRN is the unique identifying number for the gas meter at the property, commonly referred to as an "M" number. If the MPRN is not printed on the gas bill, call the National Grid MPRN Helpline on 0870 608 1524 to get it. If a customer cannot find any details it may be that the supply is via an Independent Gas Transporter (IGT). Customers can find out who their IGT is by looking on their bill or meter – there will usually be sticker on the meter with the name of the IGT.

## How to read a meter

If someone does not know how to read their meter you may wish to visit this website with them:

[www.moneymatterstome.co.uk/interactive-workshops/ReadingYourMeters.htm](http://www.moneymatterstome.co.uk/interactive-workshops/ReadingYourMeters.htm) or print out the diagrams to talk them through the process. You can also visit the

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<sup>4</sup>Note that some of these numbers are not free from either a landline or mobile phone.

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Citizens Advice website to find out how to read your gas meter and how to read your electricity meter:

- <https://www.citizensadvice.org.uk/development/energy-supply2/energy-bills/understanding-your-energy-bill/how-to-read-your-electricity-meter/>
- <https://www.citizensadvice.org.uk/development/energy-supply2/energy-bills/understanding-your-energy-bill/how-to-read-your-gas-meter/>

If someone is unable to read their meter their energy supplier may be able to provide a meter reading service.

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# Struggling to pay energy bills

What can consumers do when they are unable to pay their energy bills?

- **Contact their energy supplier:** energy suppliers must provide advice on how to save energy and agree an affordable plan to pay off debts and keep on top of ongoing usage. Some suppliers may offer financial help for customers on low incomes who are struggling to pay their bills.
- For information on the **Warm Home Discount scheme** see the next section.
- **Call the Home Heat Helpline 0800 33 66 99:** this is a free national helpline run by energy suppliers for customers having difficulties paying their fuel bills. It offers advice on cheaper payment schemes, grants for insulating homes, how to get on to the Priority Service Register (PSR) for extra services and information on extra government benefits that consumers may be entitled to. For more information visit: [www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk).
- **Seek help with energy efficiency:** energy suppliers are obliged by the government to offer help and advice in using energy efficiently. So it is always worth contacting them to see what help is available. (Suppliers' numbers are in the Energy Best Deal booklet and Appendix C).
- **Energy Saving Trust:** has a network of local offices across the country which can help with energy efficiency advice call in England or Wales 0300 123 1234, for more information. In Scotland contact Home Energy Scotland 0808 808 2282.
- **Help with debt:** is available from the Citizens Advice website where you can also find details of your local Citizens Advice office:
  - [www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice/](http://www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice/)
  - [www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux)
- **Financial help is available which could make it easier to afford your bills –** check you are receiving all of the benefits and tax credits you are entitled to and find out about extra help you can get with bills in the winter if you are on a low income, a pensioner, disabled, chronically ill or looking after someone else who is unable to look after their own welfare. You can do this by getting in touch with your local Citizens Advice office or visiting the Citizens Advice website:
  - <https://www.citizensadvice.org.uk/benefits/>,

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- <https://www.citizensadvice.org.uk/wales/benefits/>,
- <https://www.citizensadvice.org.uk/scotland/benefits/>
- You can find details of your local Citizens Advice by visiting:
  - [www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice/](http://www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice/) or
  - [www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux)

## What is the Warm Home Discount scheme?

The scheme came into operation on 1st April 2011 and mandates domestic energy suppliers to provide direct and indirect support arrangements (in the form of rebates and discounted tariffs) to fuel poor customers over four years. Not all small suppliers offer it. Visit [www.gov.uk/the-warm-home-discount-scheme/eligibility](http://www.gov.uk/the-warm-home-discount-scheme/eligibility) for a list of those that do.

The scheme is divided into following elements:

**Core Group:** consumers in receipt of the Guarantee Credit part of Pension Credit will automatically (following a data matching exercise between the Department for Work and Pensions and suppliers) receive a fixed annual rebate of £140 by 2015/16.

**Broader Group:** in addition to the core group, suppliers will be required to provide an annual rebate to a group or groups of customers based on eligibility decided by suppliers. Government has provided eligibility criteria based on receipt of state benefits that suppliers can choose to use to target Broader Group support but suppliers are also free to propose additional eligibility criteria to identify customers who are vulnerable and on low incomes and therefore likely to be in or at risk of fuel poverty. Eligible consumers will not automatically receive the discount. Only those who apply will receive it. To find out whether they might be eligible under the Warm Home Discount scheme, consumers should contact their supplier, call the Home Heat Helpline or visit: [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme).

Warm Home Discount is paid as a discount on the energy bill. Receiving this payment does not impact receipt of Cold Weather Payment (see page 36) or Winter Fuel Payment (see page 32).

Supplier telephone numbers for Warm Home Discount can be found in Appendix C.

**Industry Initiatives:** suppliers have the option to spend up to a maximum of £30 million per year on initiatives aimed at providing and targeting support at those in

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or at risk of fuel poverty. The types of initiatives that suppliers could undertake include:

- working in partnership with organisations which support referrals to suppliers of customers potentially eligible for support under the scheme
- funding benefit entitlement checks for consumers
- funding services which deliver energy advice or energy efficiency measures to consumers (for example the suppliers' 'Home Heat Helpline')
- measures to reduce or cancel debts targeted at customers that are in or at risk of fuel poverty.

## How can a consumer improve the energy efficiency of their home?

Improving the energy efficiency of a consumer's home is one of the simplest ways they can save energy and money. There are a number of schemes that may be able to help from the government, energy suppliers, local councils and others.

Consumers can find out what schemes are available by visiting the Citizens Advice website or visiting the Energy Saving Trust website at:

[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk) or by calling the Energy Saving Trust in England or Wales on 0300 123 1234. In Scotland contact Home Energy Scotland on 0808 808 2282.

### England

Support is available under Energy Companies Obligation (ECO).

### Wales

Support is available through Nest Programme (page 36) and Energy Companies Obligation (ECO)

### Scotland

In Scotland, help is available through Home Energy Efficiency Programmes for Scotland (HEEPS).

## Ten tips to stop wasting energy and money:

1. Turn the thermostat down. Reducing the room temperature by 1°C could cut heating bills by up to 10% and typically saves around £65 per year. For a programmer, set the heating and hot water to come on only when required rather than all the time.

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2. Set the cylinder thermostat (for hot water) to 60°C/140°F. Cylinder thermostats are usually fitted between one quarter and one third of the way up the hot water cylinder.
3. Close curtains at dusk to stop heat escaping through the windows and check for draughts around windows and doors.
4. Always turn off the lights when leaving a room.
5. Don't leave appliances on standby and remember not to leave laptops and mobile phones on charge unnecessarily.
6. If possible, fill up the washing machine, tumble dryer or dishwasher: one full load uses less energy than two half loads.
7. Only boil as much water as needed.
8. A dripping hot water tap wastes energy and in one week wastes enough hot water to fill half a bath, so fix leaking taps and make sure they're fully turned off.
9. Do a home energy check to find out about savings of up to £250 a year on household energy bills. Visit the Energy Savings Trust home energy check at [energysavingtrust.org.uk/domestic/home-energy-check](http://energysavingtrust.org.uk/domestic/home-energy-check) in England and Wales and at [energysavingtrust.org.uk/domestic/home-energy-check-scotland](http://energysavingtrust.org.uk/domestic/home-energy-check-scotland) in Scotland. Use this check to get a full report with details of your home's energy use and the savings you could make.
10. Get a smart meter and in home display installed when you are offered one by your energy supplier. The in home display will show you how much energy you are using so you can work out where there may be opportunities to use less energy and save money. The government wants all households to have a smart meter by 2020. Visit the Smart Energy GB website <http://www.smartenergygb.org/> or the Citizens Advice website for information on smart meters:

## England

<https://www.citizensadvice.org.uk/development/energy-supply2/saving-money-on-energy-bills/energy-monitors-and-smart-meters/>

## Wales

<https://www.citizensadvice.org.uk/wales/development/energy-supply2/saving-money-on-energy-bills/energy-monitors-and-smart-meters/>

## Scotland

<https://www.citizensadvice.org.uk/scotland/development/energy-supply/saving-money-on-energy-bills/energy-monitors-and-smart-meters/>

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# Help for older, low-income or disabled customers

## If a consumer struggles to view their meter - can it be moved?

If the customer is disabled, chronically sick or of pensionable age and cannot read their meter their supplier can arrange for it to be read at least once every quarter.

If a consumer has a prepayment meter and they are unable to access it, the supplier must move it or replaced with a credit meter. If the meter is inaccessible to the consumer the supplier should not be charging for moving it or exchanging it. The supplier is responsible for ensuring the prepayment meter is in a safe and practicable location.

## What is the Priority Service Register (PSR)?

If you are of pensionable age, disabled, chronically sick or have sight/hearing difficulties you can qualify for your supplier's Priority Service Register (PSR). Talk to your supplier to see if you qualify. The PSR entitles you to additional services, such as:

### If your gas supply is interrupted

If the gas supply is interrupted and all adults in the home are eligible for the Priority Services Register, alternative cooking and heating facilities may be provided in the event of a prolonged interruption.

### Relocation of meter for improved access

If the customer cannot top up their pay-as-you-go meter because it is in a place that is difficult to access, they may be able to get the supplier to move it free of charge.

Suppliers may not insist that a customer use a pay-as-you-go meter if it is not safe or practicable for them to top it up. Customers should contact their energy supplier to discuss their situation.

### Password protection scheme

Energy companies and customers can agree a personal password for use by company staff when they visit the home. In this way, customers will be protected from bogus callers pretending to be representatives of the gas/electricity company.

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## Bill nominee scheme

Suppliers can arrange for your bills to be sent to the address of a friend, relative or carer so that they can help to arrange payment (with their agreement).

## Advance notice if electricity supply is to be interrupted

Companies should recognise the possible increased dependence on energy services by vulnerable consumers e.g. those reliant on electricity to operate medical equipment, and make special efforts to provide these consumers with advance warning of supply interruptions.

## Services for customers with impaired hearing or vision

Companies can provide Braille and talking bills and must also have available suitable facilities to handle complaints and enquiries from customers who are visually or hearing impaired.

## Free gas appliance safety check

This check will ensure that gas appliances are safe and that they are not giving out a harmful level of carbon monoxide. There is a free annual check for owner occupiers on a means-tested benefit who live with at least one child under the age of 5. There is also a free annual check for owner occupiers on a means-tested benefit who are of pensionable age, disabled or chronically sick and live alone or with others, all of whom are also of pensionable age, disabled or chronically sick, or under 18.

Landlords are responsible for providing free gas appliance safety checks where the consumer does not own their own home.

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## What government and supplier initiatives are available for low income, older and disabled consumers to make energy more affordable?

### The Winter Fuel Payment

This is an annual payment to help with the costs of keeping warm in winter. The payment is available to older people living in Great Britain or Northern Ireland. In 2015, the payment is made to anyone who was born on or before 5 January 1953 (for winter 2015 to 2016 - this date changes every year) and who normally live in the UK, throughout the week of 15 to 21 September 2014.

The amount someone can get depends on their personal situation, normally £100-£300 – find out how much by calling the Winter Fuel Payment Helpline on 08459 151515 or visit [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment).

### The Energy Companies Obligation (ECO)

The Energy Companies Obligation (ECO) aims to save carbon and get efficient boilers and insulation into the homes of vulnerable people across Great Britain. If a customer is eligible, they can get these measures from any energy supplier, whether or not they actually supply energy to that person.

ECO can help in three ways:

The **Carbon Emissions Reduction Obligation (CERO)** - focuses on hard to heat homes, for example by funding solid and cavity wall insulation.

Under the **Home Heat Cost Reduction Obligation (HHCRO)** also known as the **Affordable Warmth Scheme**, helps with the cost of loft or cavity wall insulation, boiler repairs and replacements if you or someone else in the household gets certain benefits. You must also own your home, have a mortgage or be a tenant in a privately owned property.

If they are a social housing tenant they can't get this help but they may be able to get help under the **Carbon Saving Communities Obligation (CSCO)** – it provides help with insulation and glazing if they:

- live in a specified postcode area or
- live in a low-income household in a rural area. This means they live in private or social housing, in a population of under 10,000 homes and get or someone who lives with them gets the same benefits as they need for the Affordable Warmth Scheme.

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- DECC guide to the ECO is available at:
  - [www.decc.gov.uk](http://www.decc.gov.uk)
  - <https://www.gov.uk/government/policies/helping-households-to-cut-their-energy-bills/supporting-pages/energy-companies-obligation-eco>

Consumers who think they may be eligible can:

- go to their local Citizens Advice or
- call the Energy Saving Advice Service (ESAS) - on 0300 123 1234 or in Scotland, call the Home Energy Scotland on 0808 808 2282.

### Home Energy Efficiency Programmes for Scotland (HEEPS)

HEEPS is the Scottish Government's initiative launched in 2013 to help households reduce bills and make their homes more energy efficient. It includes these schemes:

#### Area Based Schemes (ABS)

These local schemes to your area and are being run by local authorities to provide help to households experiencing fuel poverty. They are funded partly by the Scottish Government and partly through the Energy Companies Obligation (ECO). Measures available could include solid wall insulation, cavity wall insulation and heating systems.

#### Cashback Scheme

The Scottish Government is offering owner occupiers, private and social tenants and registered private sector landlords a rebate towards installing eligible energy efficiency measures for properties that are in council tax bands A to C. The measures must be recommended in a pre-install Green Deal Advice Report for the property. The scheme is available on a first come, first served basis and is subject to available funding. Landlords can receive loan funding for a maximum of 5 properties.

#### Loan Scheme

The HEEPS Loan scheme is open to owner occupiers and registered private sector landlords in Scotland. An interest free loan of up to £10,000 is available to install measures such as solid wall insulation, double glazing or new boilers. The repayment period depends on the amount that you borrow. Successful applications will be subject to an administration fee. You must not start work until you have received an offer under the HEEPS Loan scheme. The scheme is available on a first

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come, first served basis and is subject to available funding. Landlords can receive loan funding for a maximum of 5 properties.

### Gas Infill Loan Scheme

Under the HEEPS Loan programme loans are available to help owner occupiers and private sector landlords with the costs of connecting to the gas grid. The Gas Infill Loans scheme provides interest free loan funding for gas connection costs and installation of a gas central heating system. It is available for individuals wishing to connect to the gas grid, or where the property is included in a gas infill project or gas grid extension project. Loans are available between £500 – £5,000. Landlords can receive loan funding for a maximum of 5 properties. Successful applications will be subject to an administration fee. The scheme is available on a first come, first served basis and is subject to available funding

You can get more details on these schemes, energy efficiency advice, information on low-cost energy tariffs and advice on how to make the most of your income by contacting Home Energy Scotland on 0808 808 2282 or visit [www.energysavingtrust.org.uk/scotland](http://www.energysavingtrust.org.uk/scotland). You can also visit Energy Action Scotland at [www.eas.org.uk](http://www.eas.org.uk) for information on HEEPS.

### NEST (Wales)

NEST provides energy improvement work to consumers in Wales who receive a means tested benefit, live in a property that has an energy efficiency rating of E, F or G which is privately owned or privately rented. For more information the consumer should contact NEST via their website [www.nestwales.org.uk](http://www.nestwales.org.uk).

### What are cold weather payments?

They are for consumers who are in receipt of certain benefits to help with additional heating costs during winter. A payment of £25 will be made automatically when the local temperature is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days between 1st November and 31st March. Cold Weather Payments are different from Winter Fuel Payments which are made every winter to older people, regardless of the temperature. Cold Weather Payments are usually paid into the same bank or building society account as the consumers' benefit payments. After each period of very cold weather in the consumers' area, they should receive a payment to their account within 14 working days. If the consumer has not received a payment and feels they should have done then they should contact their pension centre or Jobcentre Plus.

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# Services available for help with communicating in English

Energy suppliers may be able to provide a professional translation/interpreter service if English is not the consumer's first language. They or a family member or friend should call the supplier and let them know that they'd like to use the service.

The external translations services operate as follows:

- A customer calls the supplier and is connected to an agent
- The agent works out that the customer struggles with English and finds out what language they are most comfortable with
- The agent then puts the customer on hold and calls a third party language service or colleague who speaks the language requested
- The agent conferences the customer back in to the call
- A three way conversation then takes place with the interpreter translating what the agent asks and the customer's reply.

## Problems and complaints – who to contact

### Citizens Advice consumer service

The consumer should contact their supplier and give them the chance to put things right first. If the consumer is still unhappy they can contact the Citizens Advice consumer service on 08454 040506 (or for the Welsh language service 08454 040505). As well as general advice, the consumer service can provide:

- access to fast track complaints teams for some energy suppliers for unresolved energy complaints before they can be taken to the Energy Ombudsman
- for vulnerable consumers or consumers with complex complaints, access to the Extra Help Unit (part of Citizens Advice Scotland but with a GB remit to provide assistance to vulnerable consumers)

<http://www.cas.org.uk/about-us/consumer-advice/extra-help-unit>

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## Energy Ombudsman

If a consumer is in a dispute with an energy company there is an independent Energy Ombudsman they can call once all other resolution avenues have failed. Unlike Citizens Advice consumer service this organisation can offer customers up to £5,000 compensation. Contact the Ombudsman on: 0330 440 1624, textphone 0330 440 1600 or visit their website: [www.ombudsman-services.org/energy.html](http://www.ombudsman-services.org/energy.html).

# Citizens Advice Fair play prepay campaign

A Citizens Advice campaign about pay-as-you-go energy, that aims to:

- Bring the **level of customer service and access to advice and support** for PPM users in line with other payment methods
- Ensure prepay energy is **competitive**
- **Smart prepay** energy offers are fit for purpose and delivered in a timely way.

Energy Best Deal materials (booklet and PowerPoint presentation) can be found on the Financial Skills for Life website

<https://www.citizensadvice.org.uk/about-us/how-we-provide-advice/our-prevention-work/financial-skills-for-life/financial-skills-for-life-what-we-do/energy-best-deal/>

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# APPENDIX A - Glossary

Annual summary	A written document that a supplier will send you each year. Your annual summary will contain the key facts about your tariff, your energy use over the previous 12 months, and an estimate of your likely costs over the next 12 months. It will also tell you how much you could save by changing to another tariff with your current supplier.
Dead tariff	A variable tariff with no end date that you can no longer sign up to. By 30 June 2014, if you're on a dead tariff that is more expensive than the cheapest equivalent tariff that is still open with your supplier, you'll automatically be moved to that tariff. If your dead tariff isn't more expensive, you won't be moved to another tariff. Your supplier will have to check once a year to make sure that your dead tariff remains cheaper than or the same price as the cheapest equivalent tariff that's still open.
Dual fuel	Where you take both your gas and your electricity from the same supplier.
kWh	A kilowatt hour (kWh) is a unit used to measure the amount of electricity or gas you use. 1 kWh is roughly equivalent to the amount of electricity you'd use if you left a 40W lightbulb on for 25 hours.
Personal projection	An estimate of how much you'll pay for your electricity, gas or both over the next 12 months, assuming you don't switch supplier or tariff. The calculation is standardised across all suppliers, so it can help you compare tariffs. It's based on your personal energy use – either your actual use or, if meter readings aren't available, the best estimate of your energy use. It will include the unit rate, standing charge and discounts that apply to you. It may also include the cost of any extra products or services you take from your supplier (for instance, insurance for boiler maintenance). You'll receive a personal projection before you sign up to a tariff, and one will also be included on communications from your supplier, such as bills or annual summaries.
Standing charge	A fixed cost associated with providing you with energy. It includes things like meter reading, maintenance, and the cost of keeping you connected to the network. It will be displayed in pence per day (p/day).

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Tariff	The package of charges and conditions that a supplier offers you for providing electricity, gas or both. This differs from a core tariff as it will include any discounts you receive (such as for managing your account online), and any extra products or services in the package (such as supermarket shopping points).
Tariff Comparison Rate (TCR)	<p>This represents the cost of a tariff for a typical consumer. Suppliers use it when advertising their tariffs – much like mortgage and credit card providers do with APR.</p> <p>It assumes a medium level of energy use, and includes the unit rates, standing charges and discounts that apply to a given tariff. It also includes the value of some extra products and services. You can use it as a starting point when comparing tariffs, as it combines the costs of a tariff into one simple pence per kWh figure. It isn't personalised, so although it can be a quick way to check whether another tariff might be cheaper than your current one, you should follow up and get a personalised comparison through a supplier or price comparison website.</p>
Tariff Information Label	A table that summarises the key features of a tariff. The labels of all tariffs are available on suppliers' websites and on demand free of charge. The labels contain the tariff name, payment method, standing charge, unit rate, tariff end date and date the price is guaranteed until, as well as exit fees, discounts and any other products or services that are part of the tariff. They also contain the Tariff Comparison Rate and an estimated annual cost for a medium energy user.
Unit rate	The amount you pay for each unit (kWh) of gas or electricity used.



# APPENDIX B - Comparison of different payment types

## Quick reference guide: payment methods for credit meters

Method	Advantages	Disadvantages
<b>Direct Debit:</b>  Monthly / quarterly       Variable	<ul style="list-style-type: none"> <li>● Assists with budgeting as the same amount is paid each month/quarter (avoids unexpected high bills)</li> <li>● Tends to be the cheapest payment method</li> <li>● Payments are protected by the direct debit scheme (e.g. immediate refunds for payment errors and notice of any changes)</li> <li>● Consumer can cancel at any time</li> <li>● The consumer pays for their energy based on actual usage</li> </ul>	<ul style="list-style-type: none"> <li>● Payment level may be insufficient/too high</li> <li>● Consumer must manage their bank account to ensure that there are sufficient funds every month</li> <li>● Makes budgeting more difficult if the amount is not fixed (will usually be high in winter and lower in summer)</li> </ul>
<b>Monthly /quarterly standing order</b>	<ul style="list-style-type: none"> <li>● Assists with budgeting as the same amount is paid each month/quarter (avoids unexpected high bills)</li> <li>● Payments cannot be taken by the supplier in error</li> </ul>	<ul style="list-style-type: none"> <li>● Consumer might need to complete a form for the bank each time the payment needs to be changed</li> </ul>
<b>Continuous arrangement</b>	<ul style="list-style-type: none"> <li>● The consumer can benefit from the 'interest free' period provided by the relevant card (sometimes up to 56 days)</li> <li>● The card may offer reward/loyalty points</li> </ul>	<ul style="list-style-type: none"> <li>● Consumers are not protected in the same way as they are for direct debit schemes (e.g. against unauthorised withdrawals)</li> <li>● If the consumer does not pay off the balance during the interest free</li> </ul>

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		period it can be an expensive way of paying due to interest charges
<b>On demand</b> (cash/ cheque/ debit card/ credit card)	<ul style="list-style-type: none"> <li>● The consumer controls when they pay their bill</li> </ul>	<ul style="list-style-type: none"> <li>● tends to be more expensive than paying by direct debit</li> <li>● There is a risk of late payment Which may incur a late payment charge</li> </ul>

## Quick reference guide: payment methods for pay-as-you-go meters

Method	Advantages	Disadvantages
<b>Token / card</b>	<ul style="list-style-type: none"> <li>● As they are widely available they are easy to replace if lost and the consumer does not have to wait to receive one from the supplier</li> </ul>	<ul style="list-style-type: none"> <li>● Must pay off any emergency credit first when the meter is re-credited</li> </ul>
<b>Key</b>	<ul style="list-style-type: none"> <li>● The meter can be adjusted using the key rather than manually</li> </ul>	<ul style="list-style-type: none"> <li>● Some suppliers charge for replacement keys</li> </ul>
<b>Smart card</b>	<ul style="list-style-type: none"> <li>● The meter can be adjusted using the card rather than manually</li> </ul>	<ul style="list-style-type: none"> <li>● Some suppliers charge for replacement cards</li> </ul>

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# APPENDIX C - Supplier contact details

Energy company	Website	Customer Service	Cheaper for Mobile *	Warm Home Discount
British Gas (including customers of Scottish Gas)	<a href="http://www.britis hgas.co.uk/">http://www.britis hgas.co.uk/</a>	0800 048 0202		0800 072 8625 credit 0800 294 8604 prepay
e.on Energy	<a href="https://www.eo nenergy.com/">https://www.eo nenergy.com/</a>	0333 202 4698		0345 052 0000*
EDF Energy (incl. customers of Seaboard and SWEB)	<a href="http://www.edfe nergy.com/">http://www.edfe nergy.com/</a>	0800 096 4063	0113 820 7117	0808 101 4130
npower	<a href="http://www.npo wer.com/home/">http://www.npo wer.com/home/</a>	0800 073 3000	0300 100 3000	0800 980 5525
Scottish Power (including Manweb)	<a href="http://www.scott ishpower.co.uk/">http://www.scott ishpower.co.uk/</a>	0800 027 0772	0345 270 0700	0800 027 0139
SSE	<a href="https://www.sse .co.uk/">https://www.sse .co.uk/</a>	0800 975 0485 / 0800 980 9440		0800 300 111
Better Energy	<a href="http://betterener gy.org.uk/">http://betterener gy.org.uk/</a>	0115 846 0438		
Cooperative Energy	<a href="https://www.coo perativeenergy. coop/">https://www.coo perativeenergy. coop/</a>	0800 954 0693 / 0192 631 7650		0800 954 0693
E Gas and Electric	<a href="http://www.e-uk .com/">http://www.e-uk .com/</a>	0333 103 9575		
EBICo	<a href="https://www.ebi co.org.uk/">https://www.ebi co.org.uk/</a>	0800 458 7689 / 0199 360 8404		0800 458 7689
Economy Energy	<a href="http://www.eco nomyenergy.co .uk/">http://www.eco nomyenergy.co .uk/</a>	024 7776 7296		
Ecotricity	<a href="http://www.ecot ricity.co.uk/">http://www.ecot ricity.co.uk/</a>	0800 030 2302 / 0143 575 6111		
Extra Energy	<a href="http://www.extr aenergy.com/">http://www.extr aenergy.com/</a>	0800 953 4774		
First Utility	<a href="https://www.first -utility.com/">https://www.first -utility.com/</a>	0192 632 0700		0800 138 3342

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Flow Energy	<a href="http://www.flowenergy.uk.com/">http://www.flowenergy.uk.com/</a>	0800 092 0202	0330 333 7282	
<b>Energy company</b>	<b>Website</b>	<b>Customer Service</b>	<b>Cheaper for Mobile *</b>	<b>Warm Home Discount</b>
GB Energy	<a href="https://www.gbenergysupply.co.uk/">https://www.gbenergysupply.co.uk/</a>	0800 644 4451		
Good Energy	<a href="http://www.goodenergy.com/">http://www.goodenergy.com/</a>	0800 254 0000		
Green Energy UK	<a href="http://www.greenenergyuk.com/">http://www.greenenergyuk.com/</a>	0800 783 8851	0192 048 6156	
Green Star Energy	<a href="http://www.mygreenstarenergy.com/">http://www.mygreenstarenergy.com/</a>	0800 012 4510	0330 088 1619	
Gnergy	<a href="http://gnergy.co.uk/">http://gnergy.co.uk/</a>	0125 249 4141		
iSupply Energy	<a href="http://www.isupplyenergy.co.uk/">http://www.isupplyenergy.co.uk/</a>	0330 202 0298		
LoCo2 Energy	<a href="http://loco2energy.com/">http://loco2energy.com/</a>	0330 1241500 / 0845 074 3601		
M&S Energy (SSE white label)	<a href="http://www.mandsenergy.com/">http://www.mandsenergy.com/</a>	0800 980 2473		0800 300 111
Ovo Energy	<a href="http://www.ovoenergy.com/">http://www.ovoenergy.com/</a>	0800 599 9440 / 0800 358 3532		
Sainsburys Energy (British Gas white label)	<a href="http://www.sainsburysenergy.com/">http://www.sainsburysenergy.com/</a>	0800 107 1879	0330 100 0014	0800 077 3827
Spark Energy	<a href="http://www.sparkenergy.com/">http://www.sparkenergy.com/</a>	0345 034 7474	0345 034 7474	
Utilita	<a href="http://www.utilita.co.uk/">http://www.utilita.co.uk/</a>	0330 333 7441		
Utility Warehouse (owned by Telecom Plus)	<a href="https://www.utilitywarehouse.co.uk/">https://www.utilitywarehouse.co.uk/</a>	0800 131 3000		0800 781 7777

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