

What can you do to make sure you are paying the right amount? What can you expect from your supplier when they review your payments? And what happens when things go wrong?

Ofgem is telling your supplier to make changes, but in the meantime ...

Direct debits What **you** need to know.

- **Read your electricity and gas meters regularly** - by providing regular meter readings to your supplier you can make sure you are only paying for the energy that you have used. This also gives your supplier an accurate starting point for reviewing your monthly direct debit payments. Contact your supplier if you need advice on how to read your meter.
- **Check your bills when they arrive** - if your bills are estimated, check the estimate against your meter. If they are different, contact your supplier to give an actual reading.
- **Let your supplier know if anything happens in your home that may make you use more or less energy** - for example if your children leave home or if you have loft insulation fitted.

What can **you** do?

- **Don't be afraid to ask questions and if necessary complain** - if you are unhappy with any change to your direct debit or have any questions

about why it has changed, contact your supplier. And if you receive an answer you don't understand or don't agree with, the Energy Ombudsman may be able to look at the complaint.

- **Ask about a refund** - your supplier will have their own policy on the level of credit you can be in before a refund will be offered automatically. Before requesting a refund remember:
 - 1) any credit built up over the summer will be used to pay for higher energy use over the winter, and
 - 2) if your supplier has recently changed their energy prices this may affect your future bills.
- **Think about what matters to you** - the table overleaf shows some of the different ways the supply companies handle direct debits. If you are unhappy with your supplier's approach, you might like to consider switching.



Direct debit is one of the **quickest and easiest** ways to pay your energy bills and over 40% of customers pay their energy bills in this way. You will also get a discount simply by paying by direct debit.

What can **you** expect from your supplier?

- **Information on how your direct debit is calculated** – Your supplier should clearly explain this. If you are an existing customer, your direct debit payments will be based on energy use over the previous year including any price changes. If you are a new customer, the payments may be based on a number of things such as the number of rooms and/or the number of people living in the property.
- **Information on why your direct debit needs changing and by how much** – don't be afraid to contact your supplier if you have any questions.
- **Regular reviews of your direct debit payments** – these are usually completed twice a year – information on each of the suppliers' review periods can be below.
- **Information on when you can expect a refund if your account is in credit** - details of each of the suppliers' current refund policies can be found below.
- **Information on what will happen if you still owe money at the end of the payment year** – some suppliers may take this money from your account as a lump sum and others will spread the debt over the next year.
- **A clear response to any question or complaint** – if your supplier is unable to answer your question or resolve your complaint to your satisfaction within 8 weeks, you can ask that your complaint be referred to the Energy Ombudsman.

And finally... Tell your supplier if your situation changes

If your situation changes and you are concerned about paying your bills, you should contact your supplier. They will be able to give you advice - for example, on the different payment methods and tariffs available, eligibility for a social tariff and grants for insulation. The Home Heat Helpline is also available to offer advice if you are concerned about paying your energy bills. The Home Heat Helpline can be contacted free on: **0800 33 66 99**

Suppliers' current direct debit policies

	British Gas	EDF Energy	E.ON	NPower	ScottishPower	SSE
Number of meter readings per customer per year	2	2	2	2	2	1
Number of attempted meter readings per year	4	4	4	2	2	2
Time of the year when credit should balance	Anniversary date	Anniversary date	Spring annual review date	Anniversary date	Anniversary date	Anniversary date
Automatic credit refund amount at review date	£200	£150	£5	£60	3 month's worth of consumption	£100
Amount for manual credit refund	At annual review, any amount, where requested	Upon request if credit less than £150	Upon request if based on meter read	Upon request if credit less than £60	Upon request if based on meter read	Upon request if based on meter read

How well does your supplier communicate?

We have looked at the most recent information on customers' bills and other information and have rated them on how clear they are and, most importantly, how they explain the payment change to each customer.

Explanation of why your payment has changed	★	★	★	★★★	★★	★★★
General information on direct debit	★★	★★	★★★	★	★★	★★

Useful contacts

Consumer Direct is the government-funded telephone and online service offering information and advice on consumer issues. Consumer Direct can be contacted on: **08454 04 05 06**.

The Energy Ombudsman can deal with complaints against any of the supply companies or network operators. They may be able to deal with your complaint if you have exhausted your supplier's complaints process or if your complaint is more than 8 weeks old. They can be contacted on: **0845 055 0760**

The Home Heat Helpline is a free, not for profit phone line set up to help energy customers who are concerned about paying their energy bills. The Home Heat Helpline can be contacted for free on: **0800 33 66 99**.

