

ofgem



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This booklet has been produced by Ofgem and Citizens Advice to give you a guide to the savings you could make by being energy efficient; switching energy supplier and/or changing your tariff.

It also highlights the help that is available from both suppliers and Government if you are struggling to pay your energy bills.





It is now easier than ever to shop around and choose the best energy deal. Suppliers are now required:

- to provide clearer information on bills
- to provide you with an annual statement (telling you what tariff you are on, the amount of gas or electricity used for the past 12 months with that supplier, estimated cost in £s for the next 12 months supply – if using the same amount of energy on the same tariff)
- to allow card, key or token meter customers to switch even if they have debts of up to £200
- to not charge you more for one payment type than another, unless the charges can be justified by cost
- to have their doorstep salespeople provide you with written estimates and sales literature that is clear, accurate and easy to understand.

Changing energy supplier is one way you may save money on your gas and electricity bills. You may also be able to get a better energy tariff¹ from your current supplier so it is worth contacting them to discuss if you are on the best tariff they offer. Potential savings could also be gained by changing the way you pay your bills – speak to your supplier.

¹ 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.

Examples of help found through **Energy Best Deal**

A frontline advice worker who had received training on Energy Best Deal spoke to an elderly consumer about her energy bills. The consumer was sure she had a good deal, especially since she was given a £30 shopping voucher from her supplier. The adviser asked her how much she paid a month for her energy - which was £55. The adviser told the consumer that she pays £40 a month and lives in a slightly larger property. This meant that the consumer was paying £180 a year more for her electricity - the £30 voucher no longer seemed such a good deal. Working together, they reviewed her energy tariff and successfully negotiated a reduction in the monthly payment to £41 per month – a saving of £168 per year.

After attending an Energy Best Deal session a consumer went home and told her supplier about her disability. The supplier said they would change her meter and put her on a lower tariff, she just has to send them details of her disability.



How to get the **best deal**

Before you decide to change supplier and/or tariff you should have your annual statement and a copy of your last few bills. If you use a card, token or key meter, have an idea of how much you spend a week/month on energy with you to make sure you choose the best deal for you. Information you'll need:

- the name of the tariff you are currently on (if you don't know you can contact your supplier)
- how much you spent on energy in the last year
- how you currently pay for your energy
- your postcode.





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

- talk to your supplier or view their website
- use one of the approved online price comparison services listed on Consumer Focus' website
 www.consumerfocus.org.uk
- if you cannot access the internet you can call Consumer
 Direct on 08454 040506 for a pricing factsheet for your area or general advice
- contact other energy suppliers to compare deals (numbers are at the end of this booklet).

Energy suppliers offer some of their most vulnerable customers rebates and assistance under the Warm Home Discount scheme. Call your supplier to see if you qualify, or if you have been on an Energy Best Deal session speak to the person who ran it as they'll have more information.

Sales people

If you talk to a sales representative who knocks on your door or who has a sales stall in a supermarket, it is important to remember that they only work for one energy supplier so they will only be able to show you deals from that particular supplier. It is important to have information from your annual statement or latest bills with you when considering any deal.

Some deals offer you a good price on your energy for a set period. Make sure you understand how long the contract you are signing is for as there may be a charge if you wish to leave the contract early. When your fixed period does end make sure you transfer onto the best deal for you.

Some deals are 'online deals' – this means that you manage your account online which may not be suitable for you if you do not have regular access to the internet.

Never allow yourself to be persuaded into accepting an energy deal that may not be the right one for you.



Once you've chosen...

If you are staying with your current supplier but changing to a different tariff your supplier will arrange the change. If you have chosen a new supplier and once the contract is signed, give your new supplier a meter reading to ensure that you are billed at the right time and for the correct amount.

If after signing the contract you are unhappy about your decision to change supplier, you have seven working days to call the new

supplier and cancel the contract.

There will be no interruptions to your electricity and/or gas supply while you are switching, and the process should be completed in 6-8 weeks (during that time your energy will continue to be supplied by your old supplier). You will not be cut off or be without gas or electricity and there is no need to change your meter.

If you experience any problems during the switching process you can either contact your old or new supplier or Consumer Direct for help and advice.

Things to consider

If you have an outstanding debt to your energy supplier and you try and switch to a different supplier, you may find yourself 'debt blocked'. This means that your current gas or electricity supplier has the right to prevent you from leaving until you have paid off your debt to them. You can't be debt blocked if it is your supplier's fault you are in debt, for example due to incorrect meter readings or billing problems. If your debt is less than £200 and you use a card, token or key meter, you can transfer your debt to your new supplier.

If you have a debt with your gas or electricity supplier and are struggling to make payments or cannot agree a payment plan with them – contact your local Citizens Advice Bureau for advice or visit **www.adviceguide.org.uk**

If you are of pensionable age, disabled or chronically sick, you can qualify for your supplier's Priority Service Register. This entitles you to additional services free of charge, such as: bills available in large print and braille as well as talking bills; quarterly meter reading services; moving a prepayment meter to improve access and priority treatment in an emergency (this could include providing alternative heating and cooking facilities in the event of supply disconnection).





Problems paying your energy bills?

Most energy suppliers offer help to their customers who are struggling to pay their bills.

Managing energy bills -

depending on your supplier and your circumstances, you could receive help from your supplier. Some examples include: rebates to certain customers who may qualify if they are over 60, on certain benefits or who are on a low income; money off your energy bill; benefit entitlement checks to ensure the customer is receiving all government benefits to which they are entitled and trust funds which offer grants to customers, for example to write off debts or purchase new appliances.

Debt repayment - if you are in debt to your supplier they must offer a payment arrangement that takes into consideration your financial circumstances and your ability to pay. For example you could repay your debt through the Fuel Direct scheme, if you are in receipt of the following benefits: income support; job seekers allowance; pension credits or employment and support allowance. A fixed sum will be removed weekly from your benefits by the Department of Work and Pensions and passed on to your energy supplier.

Avoiding Disconnection - If you let your energy bills build up there is a risk of eventually being disconnected, which means having your energy cut off by your supplier.

If you are threatened with disconnection there are strict rules as to who can or cannot be disconnected.

You cannot be disconnected in the six months between October to March if you are of pensionable age and live alone or you live with people who are of pensionable age or under the age of 18. If you have a pensioner living with you, you should inform your energy supplier as they must take all reasonable steps not to disconnect. The same rule applies if someone living in your home is chronically sick or disabled.

There is also a voluntary agreement you should be aware of if you buy your energy from any of the big six suppliers. These are British Gas, Scottish and Southern Energy, e.on, npower, EDF and Scottish Power. All these companies have agreed to not knowingly disconnect vulnerable customers from electricity or gas supplies at any time of the year. A person is regarded as vulnerable if for reasons of age, health, disability or severe financial insecurity they are unable to safeguard their personal welfare or the welfare of other members of the household.

You cannot be disconnected if you have a debt relief order; if your debt is owed to a previous supplier; if you have been made bankrupt and the debt relates to a period before you went bankrupt or if the debt is not for the gas or electricity you have used but for some other service or appliance you have bought from your supplier.

Specific help is available for people who have either been threatened with disconnection or who have actually been disconnected. You can find out more about this by calling Consumer Direct.





Industry Initiatives

Home Heat helpline

This is a free national helpline run by energy suppliers for customers having difficulties paying their fuel bills. It offers advice on things like cheaper payment schemes and grants for insulating your home. Give them a call on **0800 33 66 99** or visit their website at **www.homeheathelpline.org.uk**

Government initiatives

There are government initiatives available to some customers that can make energy more affordable. The key ones are:

 The Winter Fuel Payment which helps with the costs of keeping warm in winter for people born on or before 5 January 1951. Payments vary between £100-300 depending on individual circumstances.

For more info contact **08459 15 15 15** or visit **www.direct.gov.uk**

Where to find help continued

- Cold weather payments help people who are in receipt of certain benefits with their additional heating costs during winter. A payment will automatically be made for each seven day period between 1 November and 31 March when the local temperature is an average of zero degrees celsius or below over seven consecutive days.
- Energy Saving Trust Advice Centres
 Your local Energy Saving Trust can help you with advice and help on energy efficiency so you don't need to use as much energy saving you money. Contact your local advice centre

on 0800 512 012 or visit www.energysavingtrust.org.uk

England

 Warm Front can provide a package of insulation and heating improvements, for qualifying households up to the value of £3,500 (or £6,000 if oil, low carbon or renewable technologies are recommended).

For more information contact the Warm Front team on **0800 316 2805** or go to **www.direct.gov.uk**

Wales

 Nest provides energy improvement work if you receive a means tested benefit, your property has an energy efficiency rating of F or G and is privately owned or privately rented. For more information contact www.nestwales.org.uk

Scotland

 The Energy Assistance Package is funded by the Scottish Government and managed by the Energy Savings Trust. It gives advice and support to help consumers cut fuel bills and make homes warmer / comfortable.

For more information contact them on **0800 512 012** or go to **www.energyassistancepackage.com**

There is a wide range of help available from your energy supplier - give them a call to find out more. Your supplier may also be able to give you some information about how to make your house more energy efficient, so you do not need to use as much energy - saving you money! Suppliers also have schemes that deliver loft insulation to low income households or subsidise the cost of cavity wall insulation (for their customers on low-income or who are over 70 years old).

Being energy efficient

There are a range of things that can be done to make your house more energy efficient – therefore cutting your energy bills. You can speak to your energy supplier or to the Energy Saving Trust (0800 512 013), but for the time being here are some energy saving tips.

- 1 If you have a timer, set the heating and hot water to come on only when required: 30 minutes before you get up in the morning and set it to switch off 30 minutes before you are due to leave.
- 2 Set the hot water cylinder thermostat to either 60 degrees Celsius or 140 degrees Fahrenheit.
- 3 Close your curtains at dusk to stop heat escaping through the windows and check for draughts around windows and doors.
- 4 Always turn off the light when you leave a room.
- 5 Don't leave appliances on standby and remember not to leave laptops and mobile phones on charge unnecessarily.
- 6 When you are doing the washing try to fill up the machine, tumble dryer or dishwasher. One full load uses less energy than two half loads.

- 7 Try and ensure that you only boil as much water as you need.
- 8 A dripping hot water tap can waste enough energy in a single week to fill half a bath. So fix leaking taps and make sure they are fully turned off.
- 9 Energy saving light bulbs last up to ten times longer than ordinary bulbs and can save around £45 over the lifetime of the bulb.

With a little effort and research you can ensure that you are not spending any more on energy than you absolutely need.



Energy suppliers' contact numbers

British Gas	0800 072 8629
Ebico	0800 458 7689
Ecotricity	0845 555 7100
EDF Energy (including customers of Seeboard and SWEB)	0800 096 9000
E.ON	0845 059 9905
First Utility	0845 215 5000
Good Energy	0845 456 1640
Green Energy	0845 456 9550
Loco2energy	0845 074 3601
Npower	0845 078 2925



OVO Energy	0800 599 9440
Scottish Hydro	0845 300 2141
Scottish Power	0845 2700 700
Scottish & Southern Energy (including customers of Equigas/Equipower, Atlantic, Severn Trent Energy, Southern Electric)	0845 7444 555
Spark Energy	0845 869 4002
SWALEC	0800 052 5252
Telecom Plus (including Utility Warehouse)	0844 815 7777
The Co-operative Energy	0800 954 0693
Utilita	0845 450 4357

The main six energy suppliers (British Gas; EDF Energy; E.ON; Npower; Scottish Power and Scottish & Southern Energy) can provide a professional translation/interpreter service if English is not your first language. Call your supplier and let them know that you'd like this service, or that a family member or friend wishes to use the service – in order to feel confident in communicating with the supplier.

View our online videos at:

http://www.ofgem.gov.uk/consumers/smebd/pages/smebd.aspx

Energy Best Deal is a consumer campaign run by Citizens Advice, in England and Wales, which trains frontline advice workers from consumer agencies to give advice to consumers on saving money on their energy bills. Ofgem has supported the campaign from its launch in 2008, having funded the pilot.

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www.ofgem.gov.uk



www.citizensadvice.org.uk