

ofgem



ENERGY BEST DEAL

This booklet is aimed at consumers in England, Scotland and Wales. Unless otherwise indicated, information is valid in all three countries.

The booklet has been produced by Ofgem, Citizens Advice and Citizens Advice Scotland as a guide to help you get the best deal from your energy supplier. It also highlights the help that is available from both energy suppliers and government if you are struggling to pay your energy bills.

All information in this booklet is correct as of August 2013.

A yellow semi-circle graphic containing the text 'ENERGY BEST DEAL' in orange and yellow.

ENERGY
BEST
DEAL

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1

How to reduce your energy costs by switching tariff, payment method or supplier

Understanding your choices

To make sure you are on the best energy deal, ask yourself these questions at least once each year:

- Would switching supplier(s) save me money?
- Could I get welfare benefits?
- Am I on the best energy tariff (most suitable for my needs)? For example, there are online, fixed, single and dual fuel tariffs.
- Am I on the best payment option? For example, you can pay with a prepayment meter, quarterly by cash or cheque or by direct debit.
- Could I get a grant to improve the insulation and energy efficiency of my home?



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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
- 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 and the estimated cost for the next 12 months supply
- allow card, key or token meter customers to switch even if you have debts of up to £500 per fuel
- not charge you more for one payment type than another, unless the charges can be justified by cost.

Ofgem is making changes in 2014 to make it easier for you to compare tariffs and get a better deal. As part of these changes you will get personalised information on your bill about the cheapest tariff from your supplier and how much you could save.

Top tip...

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 may 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.

How to find the **best deal**

You'll need the following information to start off with:

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

This information can be found on your annual statement from your energy supplier as well as on your bill.

If you get the Warm Home Discount (a scheme which can help some people who are older and/or on a low income) it's worth checking whether you will still get this help if you switch.

You can check this with your energy supplier or visit www.adviceguide.org.uk.

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 Ofgem's website www.ofgem.gov.uk.
- If you cannot access the internet, you can call the Citizens Advice consumer service on **08454 04 05 06** (English language) or **08454 04 05 05** (Welsh language) for a pricing factsheet for your area or general advice. For textphone, dial **18001** followed by the helpline number.
- Contact other energy suppliers to compare deals (see page 26).

How to choose the **best payment option** for you

Energy suppliers offer a range of ways to pay for your energy but it is important to consider the *disadvantages* as well as the *benefits* for all payment arrangements, before deciding on the best method for you.

Payment types

Weekly/fortnightly/monthly budget payments

- Smaller payments on a regular basis.
- Some Post Offices and banks may charge for use of this facility to make payments.

This option might suit you if you don't have a bank account, or you are repaying any debts.

Card meter/token meter/key meter

- You can better budget what you spend on energy.
- If credit runs out there is limited emergency credit before supply is disconnected.

This option might suit you if you want to avoid getting into debt or if you want to manage an existing debt.

Key



Benefits



Disadvantages

Fuel Direct

- Payment for current use of energy and debt is taken directly out of benefits by the Department for Work and Pensions and given straight to your supplier.
- If you use more than the amount deducted from your benefits, your debt will increase and so will future payments.

This option might suit you if you find it difficult to manage your money and are on certain benefits.

Monthly or quarterly direct debit/standing order

- Payment is the same time and amount every month, which may help with budgeting.
- You may be paying too much or too little if bills have been estimated.

This option might suit you if you have a regular income or have a bank/building society account.

Top tip...

Most energy suppliers offer **fixed price tariffs**, where the price of a unit of energy will stay the same for the length of the energy deal. These may be cheaper than other tariffs but be aware that you may need to pay by direct debit, and that the amount you pay could be increased if more energy is used.

When the deal ends, you will need to get your timing right when you switch to another deal and there could be penalties if you switch before the end of the current deal/offer.

What if I am in debt to my supplier?

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 if they have read your meter or billed you incorrectly.

If you use a card, token or key meter and owe your energy supplier less than £500 for each fuel (gas and electricity), you can switch supplier and transfer your debt to your new supplier. By doing this you may benefit from a lower price for their energy and potentially be able to pay off your debt faster.

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 or the Citizens Advice consumer service on

08454 04 05 06 (English language) or

08454 04 05 05 (Welsh language).

For textphone, dial **18001** followed by the helpline number.



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How to make the **best energy deal**

Staying with your current supplier

If you are staying with your current supplier but changing to a different payment option or tariff, your supplier will arrange the change. Simply get in touch with them and tell them what you want to do. They should then write to you confirming the details of your new contract.

Switching to a new supplier

If you have chosen a new supplier follow these steps:

1 Contact the supplier to agree a new energy deal.

2 Make sure you confirm what deal you would like e.g. fixed rate.

3 Tell your existing supplier that you are switching to a new supplier.

4 You will be sent a contract – check it's correct and the date you change supplier.

5 Ensure you have paid all outstanding bills with your current supplier.

6 Take a meter reading on the day you change supplier so you can check your bills.

1 Contact the supplier to agree a new energy deal: you can do this face-to-face with a salesperson, over the telephone or on the internet. The process to transfer supply from one company to another should take no longer than three weeks after the end of a 14 day cooling-off period. The cooling-off period is the time you have to change your mind after you've agreed to a new energy deal.

2 Confirm what deal you want: suppliers should contact you to make sure you understand that a contract has been entered into and that you are happy with the way the sale was made. You have the right to cancel the contract within a 14 day cooling-off period.

3 Tell your existing supplier: you can do this either by writing to them or giving them a call. If they don't know you want to change, they may block the transfer. There may be circumstances where the existing supplier can prevent switching to a new supplier – this normally occurs where there is an existing fuel debt and your current supplier insists that this debt be repaid before a transfer will be allowed. If you have a prepayment meter, you can switch if you have debts of £500 or less per fuel.

4 Check the contract: you will be sent a contract – **check it's correct** and check the date you are due to change supplier.

5 Pay any outstanding bills: if you don't do this, your existing supplier may block the transfer. Cancel any direct debits or standing orders set up to pay your existing supplier.

6 Take a meter reading: your new supplier will read the meter (or ask you to take a reading) around the time of the switch. The old supplier will use the meter reading to work out the final bill and the new supplier will use it to start the new account. Keep a note of the reading in case of any future dispute. If you experience any problems during the switching process you can either contact your old or new supplier or the Citizens Advice consumer service on **08454 04 05 06** (English language) or **08454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

How to make further savings: group buying

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 www.gov.uk/collective-switching-and-purchasing.

Oil clubs – joining a 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.



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Paul's Story

Examples of help found through Energy Best Deal

Following an Energy Best Deal session, Paul* asked his current supplier for a better deal and checked other suppliers' prices online. As a result he found he was already on the best tariff for him, but by switching his payment method to direct debit he saved £13 a month. Subsequently he contacted his landlord about insulation within the house. His landlord has now fitted draft excluders and additional insulation, which has reduced the amount of time he needs the heating switched on. He has also advised his mother and grandmother to improve their home insulation and his mother has made her house much warmer as a result.

*name changed

2

Where to go for help if paying your energy bills is a struggle

How you can access **special services**

The Priority Services Register is a scheme which offers extra free services to you if you are of pensionable age, are registered disabled, have a hearing or visual impairment, or have long term ill-health. This entitles you to the following additional services:

Relocation of meter for improved access

If you are unable to bend down or reach your prepayment meter you can ask for it to be moved or replaced with a credit meter free of charge.

If you find it difficult to read or access another type of meter, some suppliers may consider moving it to a more convenient position. Otherwise they will send somebody to read your meter for you each quarter.

Password protection scheme

Suppliers can agree a personal password for use by their staff when they visit your home, so you know they are genuine.

Bill nominee scheme

Bills can be sent to the address of a friend, relative or carer so that they can help to arrange payment, if you request it.

Advance notice if electricity supply is to be interrupted

Suppliers should recognise the possible increased dependence on energy services by vulnerable consumers (for example, if you rely on electricity to operate medical equipment) and make special efforts to give you advance warning of supply interruptions.

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 will be provided in certain circumstances.



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Services for customers with impaired hearing or vision

Suppliers can provide you with large print, Braille and talking bills and must also offer suitable facilities to handle complaints and enquiries from customers who are visually or hearing impaired.

To ensure you can access these additional services, contact your supplier directly. Remember that if you have two different suppliers for your gas and electricity, you will need to register with both.

Free gas appliance safety check

This is a check to make sure gas appliances are safe and not giving out a harmful level of carbon monoxide. You can get a free annual check from your energy supplier if you are an owner occupier and:

- live alone and are older, disabled or chronically sick
- live with others, and all household occupants are older and/or disabled and/or chronically sick
- get a means-tested benefit and have a child under the age of five living in the household.

If you are renting your property, your landlord is responsible for providing a free annual gas safety check.



How to get help paying your **energy bills**

If your bill is unexpectedly high, contact your gas or electricity supplier to have the meter read or provide your own reading. An unexpectedly high bill may be caused by the meter being misread, or by a number of underestimated bills followed by an accurate bill. Energy suppliers will work with you if you are struggling to pay your bills. Always contact them as soon as you can to find out whether they can help.

Managing energy bills – depending on your supplier and your circumstances, you could receive other help. Some examples include: rebates if you are older, on certain benefits or on a low income; money off your energy bill; benefit entitlement checks to ensure you get all welfare benefits to which you are entitled and trust funds which offer grants, for things like writing off debts or buying 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 by cash or cheque, by direct debit, using a payment card, through a prepayment meter, or through the Fuel Direct scheme, which is mentioned in more detail on page 6 of this booklet.

Avoiding disconnection – if you let your energy debts build up, there is a risk that you will eventually be disconnected, which means having your energy cut off by your supplier. If you are threatened with disconnection, there are strict rules as to whether or not this will be allowed to happen. You cannot be disconnected in the six months between October to March if you are of pensionable age and live alone, or if 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 six main suppliers. These are British Gas, Scottish and Southern Energy, E.ON, npower, EDF Energy and ScottishPower. All these companies have agreed to not knowingly disconnect vulnerable customers from electricity or gas supplies at any time of the year. You may be considered vulnerable for reasons such as your age, health, disability or financial status.

You cannot be disconnected if:

- you have a debt relief order that includes existing energy debts. A debt relief order is a cheaper option than going bankrupt if you can't afford to pay off your debts. You could still be disconnected if you build up new energy debts
- your debt is owed to a previous supplier
- you have been made bankrupt and the debt relates to a period before you went bankrupt
- 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 if you have either been threatened with disconnection or have actually been disconnected. You can find out more about this by calling the Citizens Advice consumer service on **08454 04 05 06** (English language) or **08454 04 05 05** (Welsh language), or visiting your local Citizens Advice Bureau. For textphone, dial **18001** followed by the helpline number.

Help in winter

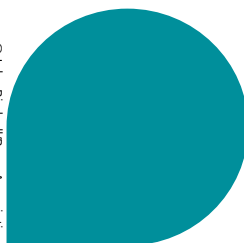
If you are older or on a low income you may be able to get help with fuel costs with a winter fuel or cold weather payment.

The Winter Fuel Payment is an annual payment to help older people with the costs of keeping warm during the winter. Payments vary between £125–£300 depending on individual circumstances. If you are in receipt of certain benefits, this will be paid to you automatically. If not, call the Winter Fuel Payment helpline on **08459 15 15 15** or visit www.gov.uk or www.adviceguide.org.uk.

Cold weather payments help some households in an area where a period of exceptionally cold weather has occurred. A payment of £25 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 lower over seven consecutive days. Eligible households are those receiving certain benefits. Visit www.gov.uk, www.adviceguide.org.uk or your local Citizens Advice Bureau to find out more about cold weather payments.



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3

How to save money and use less energy in your home

Where to find help

Home Heat Helpline

This is a free national helpline run by the six main energy suppliers if you are having difficulties paying your fuel bills. It offers specialist advice on benefits, grants for free home insulation, reduced tariffs and special payment options the energy suppliers provide. The Home Heat Helpline is open 9am-6pm Monday to Friday and is free to call –

0800 33 66 99 or visit their website at www.homeheathelpline.org.uk.

Warm Home Discount scheme

Some energy suppliers offer rebates and assistance to some people who are older, disabled or chronically sick or on a low income under this scheme. Call your supplier to see if you qualify, visit www.adviceguide.org.uk.

Schemes to improve **energy efficiency** **and save money**

There are government initiatives available that can make energy more affordable by being more efficient with energy. The key ones are:

- The Energy Companies Obligation.
- The Green Deal.
- In Wales, the schemes above and NEST.
- In Scotland, the schemes above and the Home Energy Efficiency Programme Scotland (HEEPS).



Energy Companies Obligation

This scheme aims to get efficient boilers and insulation into the homes of vulnerable people across Great Britain.

It can help you in three ways:

- **Carbon Emissions Reduction Obligation (CERO)**
– help with solid and cavity wall insulation in hard to treat homes.
- **Home Cost Reduction Obligation** – the Affordable Warmth Scheme – help 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.
- **Carbon Saving Communities Obligation (CSCO)**
– help with insulation and glazing if you live in a specified postcode area or live in a low-income household in a rural area. A rural area means you live in private or social housing, in a population of under 10,000 homes and you get, or someone who lives with you gets, the same benefits as you need for the Affordable Warmth Scheme.

Find out more in England and Wales by visiting your local Citizens Advice Bureau. You can also call the **Energy Saving Advice Service (ESAS)** for advice and to see if you are eligible on **0300 123 1234**.

Find out more in Scotland by calling **Home Energy Scotland** on **0808 808 2282**.

Green Deal

The Green Deal helps you improve the energy efficiency in your home without having to pay upfront. It helps with things such as loft insulation, double glazing, door insulation, lighting and renewable energy such as solar panels.

The cost is paid in instalments added to your electricity bill, for up to 25 years and if you move this must be paid by the new home owner or tenant.

The scheme is designed to make sure you don't pay back more than you are saving, but this is not guaranteed. The savings you get will depend on how much energy is used and the future cost of energy.

For advice on the Green Deal call the **Energy Saving Advice Service (ESAS)** on **0300 123 1234** and visit www.adviceguide.org.uk and www.gov.uk.

Find out more in Scotland by calling **Home Energy Scotland** on **0808 808 2282**.



NEST (Wales only)

Nest is the Welsh Government's scheme to help households in Wales to reduce their fuel bills. Nest can provide you with a range of advice and support including advice on how to save energy, access help to make your home more energy efficient, have a benefit entitlement check to ensure you are getting all the income you are entitled to, and advice on money management. You may also be able to receive a package of energy improvement measures for your home at no cost to yourself, if you receive a means-tested benefit such as Income Support and live in a property that is privately owned or privately rented and has an energy efficiency rating of F or G, which often applies to older and larger homes. For more information you can contact Nest on **0808 808 2244** or go to www.nestwales.org.uk.



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Home Energy Efficiency Programme Scotland (HEEPS) (Scotland only)

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:

- Affordable Warmth.
- Area Based Schemes (ABS).
- Energy Assistance Scheme.
- Gas Infill to help with connection to the gas grid.

Depending on the scheme, if you are eligible you can get help with things like the cost of loft and cavity wall insulation, boiler repairs, a new boiler, draught proofing and getting room thermostats and heating controls.

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. You can also visit Energy Action Scotland at www.eas.org.uk for information on HEEPS.



Tips for saving energy

There are a range of things that you can do to make your house more energy efficient and to cut your energy bills. You can speak to your energy supplier or for independent advice contact **0300 123 1234** (Energy Saving Trust England and Wales) or **0808 808 2282** (Home Energy Scotland) or visit www.gov.uk/energyhelp.

Top tips for saving energy:

1 If you have a timer on your central heating system, 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 If you have a hot water tank, set the cylinder thermostat to either 60 degrees Celsius or 140 degrees Fahrenheit. Cylinder thermostats are usually fitted between a quarter and a third of the way up the hot water cylinder.

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. Fix leaking taps and make sure they are fully turned off.

9 Dry your clothes outside during nice weather so you don't need to use your tumble drier.

10 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 <http://hec.est.org.uk>. Use this check to get a full report with details of your home's energy use and the savings you could make.



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Energy suppliers' contact numbers

British Gas	0800 072 8629
Ebico	0800 458 7689
Ecotricity	0800 030 2302
EDF Energy (including customers of Seeboard and SWEB)	0800 096 9966
E.ON	0345 059 9905
First Utility	01926 320 700
Good Energy	0845 601 1410
Green Energy	0800 783 8851
Loco2energy	0845 074 3601
npower	0800 073 3000
OVO Energy	0800 599 9440
Scottish Hydro	0800 980 8754
ScottishPower	0800 027 0404
Scottish & Southern Energy (including customers of Equigas/Equipower, Atlantic, Severn Trent Energy, Southern Electric)	0800 980 8831
Spark Energy	0845 034 7474
SWALEC	0800 980 9041
The Co-operative Energy	0800 954 0693
Utilita	0845 450 4357
Utility Warehouse (owned by Telecom Plus)	0844 815 7777

The main six energy suppliers (British Gas; EDF Energy; E.ON; npower; ScottishPower and Scottish & Southern Energy) can provide a professional translation and 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.

Other useful **contact numbers**

UK wide

Citizens Advice consumer service	08454 04 05 06
For textphone, dial 18001 followed by the helpline number	
To talk to a Welsh speaking adviser	08454 04 05 05
Winter Fuel Payments helpline	08459 15 15 15
Home Heat Helpline	0800 33 66 99
Energy Saving Advice Service (ESAS)	0300 123 1234

Scotland

Home Energy Scotland	0808 808 2282
Home Energy Efficiency Programme	0808 808 2282

Wales

NEST	0808 808 2244
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Posed by model. © Nerian5XC

Dan's Story

Examples of help found through Energy Best Deal

Dan* attended an Energy Best Deal session in Derby, he tells us “there were a number of things which I didn’t know. I have an adult son with special needs who lives with his wife in Skegness. I wasn’t aware that individuals who are on disability benefits and income support should be on special tariffs. On that matter (and because I have Power of Attorney) I have already been in touch with their provider to adjust their bills accordingly – they have now been given £134 off their annual bill through the Warm Home Discount Scheme and through a small dual fuel discount.”

*name changed

A yellow semi-circle graphic is positioned in the bottom-left corner of the page. Inside this semi-circle, the text "ENERGY BEST DEAL" is written in a bold, orange-red font. The word "ENERGY" is on the top line, "BEST" is on the middle line, and "DEAL" is on the bottom line.

ENERGY
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DEAL

Energy Best Deal is a consumer campaign run by Citizens Advice and its partners in England, Scotland and Wales. It offers household energy consumers and frontline advice workers (both paid and volunteers) the opportunity to attend an information session on getting a better deal on their energy bills. Ofgem has supported the campaign since its launch in 2008.

The 2013/14 Energy Best Deal campaign is funded by British Gas; EDF Energy; First Utility; ScottishPower; Scottish and Southern Energy.

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