



Facilitator background notes 2012-13



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Introduction to Energy Best Deal campaign

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 should be given the confidence to choose the best energy deal. Suppliers are trying to make it easier by:

- providing clearer information on bills;
- providing an annual statement (detailing consumer's tariff, consumption 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);
- allowing card, key or token meter customers to switch even if they have debts of up to £500;
- not charging consumers more for one payment type than another, unless the charges can be justified by cost; and
- having their salespeople provide consumers with written estimates and sales literature that is clear, accurate and easy to understand.

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

Questions consumers should ask themselves annually

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

- would switching supplier(s) save me money?
- am I eligible for welfare benefits?
- am I eligible for a grant to improve the insulation and energy efficiency of my home?
- am I on the best energy tariff¹ (dependent on your needs)?
- am I on the best payment option?

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.

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 statement; copy of their last few bills; or if they use a card, token or key meter have an idea of how much they spend a week/month on energy. Key information to know:

- the name of the tariff they are currently on (if don't know they can contact their supplier);
- how much was spent on energy in the last year;
- how they currently pay for their energy;
- any benefits received; and
- their postcode.

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

- talk to their own supplier or view their website;
- use one of the approved online price comparison services listed on Consumer Focus's website www.consumerfocus.org.uk and listed on page 7;
- if a consumer cannot access the internet they can call Citizens Advice consumer service on 08454 040506 for a pricing factsheet for their area or general advice; or
- contact other energy suppliers to compare deals (numbers are in the Energy Best Deal booklet).

To provide consumers with confidence in the switching process, suppliers are committed to abide by certain 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;
- products should not be unnecessarily complex or confusing; and
- 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.

Frequently Asked Questions

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 – although this does not necessarily mean they can't switch they may have to clear the debt before switching. In some cases the unpaid debt could be transferred to a new supplier (up to £500);
- the consumer has a fixed-term contract, they could be charged a fee if they try to switch during the contract;
- the consumer pays a landlord for gas and electricity either as part of their rent or separately; or
- the consumer's lease specifies that they cannot change the supplier.

How to 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 a competitive 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 fuel² – getting gas and electricity from the same supplier. Many suppliers offer money off bills if both gas and electricity is supplied from them;
- fixed rate – this means the price of the energy will not change for the duration of the deal; and
- internet deals – suppliers offer discounts for customers who receive their bills over the internet.

Both fixed rate deals and internet 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 a fee (similar to mobile phone contracts).

What is a 'switching site'?

With energy companies now offering a wide range of deals it can be confusing as to what's on offer. To help consumers decide which tariff is the best for them there are Internet price comparison services (switching sites) where comparisons can be made between the different offerings from domestic gas and electricity suppliers. 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

² Suppliers should offer a reflective cost discount to customers who are only supplied with electricity (if they are off the gas grid and therefore do not receive a gas supply at all).

price deals or green tariffs³. Some sites also show how different suppliers compare on customer service. The following switching sites are approved by Consumer Focus⁴:

Website	Telephone⁵
www.theenergyshop.com	0845 330 7247
www.moneysupermarket.com	0845 345 1296
www.uswitch.com	0800 404 7908
www.ukpower.co.uk	0800 093 2447
www.unravelit.com	0800 862 0021
www.energyhelpline.com	0800 074 0745
www.energylinx.co.uk	0800 849 7077
www.which.co.uk/switch	0199 282 2867
www.confused.com	N/A
www.beatthatquote.com	0845 652 1546
www.simplyswitch.com	0800 011 1395
www.fuelswitch.com	N/A
www.switchgasandelectric.com	0871 711 7771

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

They can phone Citizens Advice consumer service on 08454 040506, who will send them a factsheet with the deals available in their area.

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 statement or latest bill when considering any deal offered.

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

³ Please note that suppliers who are signed up to the green accreditation scheme i.e. those whose green tariffs are truly 'green' display the accreditation logo on their website.

⁴ The Consumer Focus Confidence Code is designed to help make the switching process easier, more reliable and provide reassurance for consumers

⁵ Note that some of these numbers are not free from either a landline or mobile phone.

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 6-8 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 up to seven working 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 (08454 040506) for help and advice.

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. 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 change over between them and there will be no break in supply to the consumer.

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

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 on average 6-8 weeks for a switch to take place. The new prices will apply to the consumer's new tariff unless they chose a product that guaranteed the price they will pay for a certain period. These are known as capped tariffs and they usually have a fixed term. Energy suppliers have to inform their customers if they change their prices.

What is the 30 day rule?

From the 28 April 2011 energy suppliers have been required to notify their customers of a unilateral variation to their contractual terms which increase prices or which are to their 'significant disadvantage' at least 30 days in advance (previously suppliers could notify customers up to 65 days after the change). No termination fees will be charged if the customer switches supplier within 30 days after notification of price rises.

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 the Department for Business Innovation & Skills (BIS) website:

<http://www.bis.gov.uk/assets/biscore/consumer-issues/docs/g/12-593-guide-for-community-buying-groups.pdf>

Oil clubs - by joining a club they will negotiate with suppliers the best bulk purchase price for heating oil. The club can help your cash flow by allowing you to order smaller amounts 4 times a year but still benefit from the bulk pricing. For more information visit the Citizens Advice website: <http://www.citizensadvice.org.uk/index/campaigns/oilclubs.htm>

Suppliers' annual energy statements

Consumers started to receive an annual energy statement from their supplier for the first time in 2010. The statement is not from January to December but for any 12 month period. The statement gives consumers information about how much gas and/or electricity they've used that year and how much it has cost. The statements should make it easier for consumers to compare tariffs and make sure that they are getting the best deal on their gas and electricity. It should also make it easier to switch, because it will provide the consumer with all the information they need to compare prices on one piece of paper, so there's need to hunt around for bills or do complicated calculations to work out annual usage.

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

The consumer will only receive a consumption level for the last year if they have been with the supplier for 12 months or more. If they have been with the supplier less than 12 months then the statement will include an illustrative projected cost for the following 12 months based on current tariff and consumption levels.

Debt

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 the debt could be repaid through the Fuel Direct scheme if the customer is in receipt of the following benefits: income support; job seekers allowance; pension credits or employment and support allowance. 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' ongoing supply. If the consumer is worried about debt they should contact their supplier, local CAB or other advice agency – their supply is at risk if they do not deal with the debts.

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
- 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 PPM on a warrant
- Not insisting on substantial upfront 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 PPM customers this includes explaining that debt will be recovered regardless of usage (eg over the summer)

Monitoring of arrangements after they have been set up

- Individual arrangements must be monitored:
 - for credit customers' broken arrangements;
 - and for PPM 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.

If a consumer is on a pre-payment meter and owes their energy supplier £150 are they able to switch?

Yes, the threshold for debt assignment (the level of debt you can have and still switch) is £500.

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 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;
- Under a voluntary agreement, the Big 6 suppliers have also committed to not disconnect any vulnerable customer at any time of the year;
- Not if the debt is to a previous supplier;
- Not if the debt is not for the gas or electricity the consumer has used. 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; and

- Not if the consumer has a debt relief order 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 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 08454 040506. 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 prepayment meter?

In general, this should not happen. However, there is one exception to this – token prepayment meters. Token meters are the only type of prepayment 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 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 Consumer Direct 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. As suppliers' programmes of

token meter replacement is almost complete, Ofgem has set out steps for suppliers to enable them to remain proactive with customers 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 prepayment meter?

The other way debt can be built up on a pre payment meter is through a standing charge (note not all tariffs have 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 energy statement 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:

- a copy of the contract;
- 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 Consumer Direct);
- an explanation of their cancellation rights; and
- what to do if they have any concerns (including Consumer Direct's 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 take all reasonable steps to inform the consumer of the principal terms of the contract. 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.

In any event, if the consumer has changed their mind about entering into a new contract, they should check whether the contract provides for a right to cancel (which may be referred to as a

“cooling off period”) and exercise that right by notifying the supplier in writing and within the stipulated time frame. The consumer should also consider whether they have a statutory right to cancel the contract under the Consumer Protection (Distance Selling) Regulations 2000. Further advice on this issue may be obtained from Consumer Direct on 08454 04 05 06. 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. If the supplier is unable to resolve the issue 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 the UK regulator 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 Ombudsman makes sure that the company does what’s asked of them.

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.energy-ombudsman.org.uk

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. Contact details below:

Region and distribution company	Contact number⁶
Eastern England (EDF Energy)	0800 783 8838
East Midlands (Central Networks)	0800 056 8090
West Midlands (Central Networks)	0800 328 1111
London (EDF Energy)	0800 028 0247
North Wales, Merseyside and Cheshire (SP Manweb)	0845 272 2424
North East England (CE Electric NEDL)	0845 601 3268
Yorkshire (CE Electric YEDL)	0845 330 0889
North West (United Utilities)	0800 195 4141
North Scotland (SSE Power Distribution)	0800 300 999
South Scotland (SP Power Systems)	0845 272 7999
South East England (EDF Energy)	0800 783 8866
Southern England (SSE Power Distribution)	0845 770 8090
South Wales (Western Power Distribution)	0800 052 0400
South West England (Western Power Distribution)	0800 365 900

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 Transco's MPRN Helpline on 0870 608 1524 to get it. If they cannot find any details it may be that the supply is via an Independent Gas Transporter (IGT). To obtain information about independent gas transporters call Envoy on 0845 055 6199.

How to read a meter?

If someone is unable to read their meter you may wish to visit this website with them: <http://www.moneymatterstome.co.uk/interactive-workshops/ReadingYourMeters.htm> or print out the diagrams to talk them through the process.

⁶ Note that some of these numbers are not free from either a landline or mobile phone.

Struggling to pay energy bills

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

- **Contact their energy supplier:** most energy suppliers offer help for customers on low incomes who are struggling to pay their bills. For information on the Warm Home Discount scheme see the bottom of this page.
- **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
- **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. [see further information on page 18]
- **Energy Saving Trust:** has a network of local offices across the country which can help with energy efficiency advice call 0800 512 012 for more information.
- **Help with debt:** available from local Citizens Advice Bureaux details of which can be found from www.adviceguide.org.uk and selecting your country from the list on the top left of the screen.
- **Staying Warm in Winter:** information site on how to keep warm, stay healthy and make the best use of heating a home
http://www.direct.gov.uk/en/HomeAndCommunity/InYourHome/KeepingSafeAtHome/DG_10027755
- **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 by getting in touch with your local Citizens Advice Bureau or visiting www.adviceguide.org.uk.

What is the Warm Home Discount scheme?

The scheme came into operation on 1 April 2011 and mandates domestic energy suppliers to provide £1.13 billion of direct and indirect support arrangements (in the form of rebates and discounted tariffs) to fuel poor customers over four years. The scheme is divided into four elements:

Core Group: consumers in receipt of a subset 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 £120 in 2011/12, rising to £140 by 2014/15.

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 or call the Home Heat Helpline.

Legacy Spend: suppliers have the option to continue to offer discounted/social tariffs or rebates to the types of customers who have benefited from these under the Voluntary Agreement. The number of customers who can be assisted with tariffs and rebates is limited by the scheme regulations to the number of customers who were assisted in the final year of the voluntary agreement.

As the long term aim of the scheme is to move to fixed rebates under the core and broader groups, the amount of legacy spending which can be counted towards WHD obligations will decrease over the four years of the scheme and will be replaced with increased spending on the Core and Broader Groups.

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 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. Consumers can find out what grants and discounts (for renewable energy,

central heating controls, cavity wall insulation, and alternatives to oil heating) are available by visiting www.energysavingtrust.org.uk or calling the Energy Saving Trust on 0800 512 012. The consumer will need to answer some simple questions and will then be provided with a list of deals available in their local area.

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 £50 per year. For a programmer, set the heating and hot water to come on only when required rather than all the time.
- 2) Set the cylinder thermostat (for hot water) to 60°C/140°F.
- 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) Use energy saving light bulbs. They last up to 10 times longer than ordinary bulbs, and using one can save you around £45 over the lifetime of the bulb. This saving could be around £70 over its lifetime if you're replacing a high wattage incandescent bulb, or one used for more than a few hours a day.
- 10) Do a home energy check on www.energysavingtrust.org.uk to find out about savings of up to £250 a year on household energy bills.

The Green Deal (England, Wales and Scotland): The Green Deal allows consumers to get energy efficiency improvements to their property without having to pay up front. Payment is by instalments

on the electricity bill, for a period of up to 25 years. Paying through the bill is like a loan – but for the property, not the person. The payments are agreed at the start, and the loan stays with the property after the bill payer moves on.

The Green Deal is designed to ensure that consumers won't pay back more than they are saving on their energy bill. This is called the **Golden Rule**. However, this is not a guarantee. The actual level of savings will depend on how much energy is used to heat the property and the future cost of energy.

- Information about The Green Deal on AdviceGuide at:
http://www.adviceguide.org.uk/consumer_green_deal_e.htm

Help for elderly, low-income or disabled customers

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

If the customer is on their supplier's Priority Services Register (PSR), and cannot use the 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, by up to 2 metres. If it turns out the meter cannot be moved, the supplier will arrange for it to be read at least once every quarter. If a consumer is not on the PSR there is a charge involved in moving the meter.

What is the 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:

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. Free annual check for owner occupiers on a means-tested benefit who live alone or with other adults all of whom also qualify for the free service or who live with others at least one of whom is aged under 5. If the gas supply must be turned off for safety reasons, and all adults in the home are eligible for the Priority Services Register, alternative cooking and heating facilities will be provided.

Relocation of meter for improved access

If it is difficult to read or access the electricity or gas meter, energy companies will consider moving the meter, free of charge, to a more convenient position.

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.

Quarterly meter readings

Some companies do this as standard, but if customers have difficulty in reading their meter or are worried about inaccurate bills, their supplier can arrange for someone to call every quarter to read the meter.

Bill nominee scheme

On request, bills can be sent to the address of a friend, relative or carer so that they can help to arrange payment.

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.

In addition, suppliers are also prohibited from disconnecting any premises occupied by a customer eligible for the PSR during the winter months (1 October - 31 March).

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

The Winter Fuel Payment: an annual payment to help with the costs of keeping warm in winter. The payment is available to people living in Great Britain or Northern Ireland who are aged 60 or over. The amount someone can get depends on their personal situation – find out how much by calling 08459 151515 or visit www.direct.gov.uk

ECO (Energy Company Obligation) (England, Wales and Scotland): The Energy Company Obligation scheme helps householders in older properties and those on benefits or from low-income households to make their homes more energy efficient. It is funded by certain energy companies. The scheme replaces the Warm Front in England and CERT and CESP schemes. It runs from 1 January 2013 to 31 March 2015. OFGEM monitor the scheme.

Enquiries about an existing Warm Front application

The final date for applications to the Warm Front scheme was 19 January 2013. To make an enquiry about an existing application on behalf of a customer:

Telephone: 0191 247 3822

Email: enquiry@carillionplc.com

The Energy Company Obligation scheme helps in three ways:

Under the **Affordable Warmth Obligation** - it provides help with heating, hot water, insulation and glazing if you get certain means-tested benefits and own or privately rent your home. Social housing tenants can't get this help.

Under the **Carbon Saving Communities Obligation** - it provides help with insulation and glazing if you are on low-income and live in certain areas with a population size under 10,000.

Under the **Carbon Saving Obligation** - it provides help with solid wall and cavity wall insulation for households in hard to treat homes.

- DECC guide to the ECO available at: www.decc.gov.uk
- Information about ECO on AdviceGuide at:
http://www.adviceguide.org.uk/grants_and_schemes_to_help_you_save_money_on_energy_bills.htm

Consumers who think they may be eligible should call The Energy Saving Advice Service (ESAS) - they can check eligibility for any help, explain the help available and provide access. Call ESAS on 0300 123 1234.

Energy Assistance Package (Scotland): funded by the Scottish Government and managed by the Energy Saving Trust the Energy Assistance Package gives advice and support to help consumers cut fuel bills and make homes warmer / more comfortable. For more information the consumer should contact them on 0800 512 012 or visit their website www.energyassistancepackage.com

The Universal Home Insulation Scheme (Scotland): provides energy efficiency measures to a large number of Scottish households while delivering emission savings and helping to reduce fuel poverty. It may offer you free loft and cavity wall insulation, depending on where you live. The scheme is delivered by local authorities in conjunction with local delivery partners. To find out if you live in a UHIS area and what UHIS can offer you, call the Home Energy Scotland Hotline on 0800 512 012.

NEST (Wales): provides energy improvement work to consumers who receive a means tested benefit, live in a property that has an energy efficiency rating of 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

What are cold weather payments?

They are for consumers who are in receipt of certain benefits (such as Pension Credit, Income Support, Income-based Jobseeker's Allowance or Income-related Employment and Support Allowance) 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 1 November and 31 March. Cold Weather Payments are different from Winter Fuel Payments which are made every winter to people over 60, 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.

Services available for non-English speaking consumers

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 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 operates 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 consumer body – Citizens Advice consumer service on 08454 04 05 06.

Energy Ombudsman: if a consumer is in a dispute with an energy company there is an independent Energy Supply 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: 0845 055 0760 or 01925 530 263 or visit their website on www.energy-ombudsman.org.uk.

Energy Best Deal materials (booklet and PowerPoint presentation) can be found on CABLINK, Adviser Net, www.cas.org.uk and Ofgem's website.