



# ENERGY

#### **Energy Best Deal**



Gas and electricity prices are rising but there are ways to cut the cost of your energy bills:

- Make sure you're getting the best energy deal for you.
- If bills are a struggle get help from suppliers or government schemes.
- Make your home more energy efficient.
- Energy Best Deal can help you pay no more than you need to.







## Developments in the energy sector – simpler, clearer, fairer

Suppliers are now required to make sure that:

- The number of tariffs has been limited to 4 for gas and 4 for electricity and their tariff structures are simpler.
- They provide better information on bills and your annual summary to help you compare deals.
- They treat you fairly in all your interactions with them.

Find out more and download a handy booklet from <u>www.goenergyshopping.co.uk.</u>







#### Every year, ask yourself:

- Would switching supplier(s) save me money?
- Am I eligible for welfare benefits?
- Am I eligible for a grant to improve the energy efficiency of my home?
- Am I on the best energy deal and/or payment option? (dependent on your needs)







# Information required to make an informed choice

Find your most recent annual summary or bill. It will show you:

- the name of the tariff you are currently on, and the tariff that is cheapest for you
- how much energy you used in the last 12 months
- your personal projection how much energy your supplier estimates you'll use over the next 12 months.

You will also need your postcode and to know how you pay for energy.







#### How to find better energy deals

- Talk to your supplier or view their website.
- Use an approved online price comparison site, found on <u>http://www.goenergyshopping.co.uk/en-gb/help/comparison-sites.</u>
- Contact other suppliers to compare deals.
- If you can't access the internet call the Citizens Advice consumer service on 03454 04 05 06.





#### **Before switching**



- Suppliers offer a range of payment options, so make sure that you choose one that is right for your circumstances.
- Discounts are available for dual-fuel accounts and managing your account online.
- If you have an outstanding debt to your supplier find out what your options are.
- Fixed price tariffs may be the cheapest but there could be penalties if you switch before the end of the deal.
- If you get the Warm Home Discount it's worth checking whether you will still get this help if you switch.





## Switching supplier



- Most people can switch supplier.
- With a pay-as-you-go meter you can switch with a debt of up to £500.
- If you rent and you are responsible for energy bills, you have the right to switch. A landlord only has the right to choose energy supplier if they are paying the energy bills.

#### If you switch:

- There is no danger of your energy supply being disconnected.
- You will not need a new meter.
- The gas and electricity you receive in your home will remain the same.
- The only difference you will see is that your bill will be from your new supplier.





# You don't have to switch supplier to save money



- **Dual fuel** although be aware that dual fuel isn't always the cheapest. Sometimes it can be cheaper to get gas and electricity from different suppliers.
- **Fixed term** this means the price of your energy will not change for the duration of the deal (there may be a penalty for leaving the deal early). Remember that bills could still increase if more energy is used
- Internet deals offer discounts for customers who manage their account online
- Payment options could save you money or help you budget:
- **Direct debit** payments for your energy come straight out of your bank account.
- <u>Standard credit</u> paying your bill by cheque, cash, bank card or PayPoint/Payzone.
- **Pay-as-you-go meters** pay in advance for your energy by topping up a card or a key.





#### Switching to a new supplier



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

4 Ensure you have paid all outstanding bills with your current supplier. Take a meter reading on the day you change supplier so you can check your bills.





#### **Priority Services Register (PSR)**



If you are of pensionable age, disabled, chronically sick or have sight or hearing difficulties you can qualify for your supplier's PSR. Dependent on circumstances, PSR customers can access services such as:

- Free gas appliance safety check
- Relocation of meter for improved access
- Password protection scheme
- Quarterly meter readings
- Bill nominee scheme
- Advance notice of supply interruptions
- Bills in alternative formats





## Getting help with your energy bills



- Most energy suppliers offer some form of help to their customers who are struggling to pay their energy bills.
- If you owe your supplier money, they must offer a payment arrangement that takes account of your financial circumstance and ability to pay. Talk to them about your options.
- The Home Heat Helpline also offers advice call them on 0800 33 66 99. In Scotland you can also call Home Energy Scotland 0808 8082282.







#### Warm Home Discount

- This is a discount of £140.00 which is deducted from your ELECTRICITY bill ONLY.
- You automatically qualify for the discount if on the 12 July 2014 all the following apply:
  - Your supplier was in the scheme
  - Your name (or your partner's) was on the bill
  - You were getting the Guaranteed Credit element of Pension Credit (even if you were getting Savings Credit as well)
- You may also qualify if you are on certain benefits. Call your supplier to find out if you are eligible and see <u>www.adviceguide.org.uk</u>.







#### **Help from the Government**

Winter Fuel Payment – an annual payment to people of pensionable age to help keep warm in winter. Payments vary between £100 to £300 depending on your individual circumstances. If you have not been receiving this payment, call the Winter Fuel Payment Helpline on 08459 15 15 15 or visit www.gov.uk or www.adviceguide.org.uk.

**Cold weather payments** – eligible households who experience temperatures below zero degrees Celsius over seven consecutive days between 1 November – 31 March will automatically receive £25 for each seven day period.





#### Initiatives where you live



**ECO (England, Scotland and Wales):** insulation and heating improvements for older properties and householders on low incomes.

**Green Deal (England, Scotland and Wales) :** improvements to energy efficiency paid by an extra cost added to your electricity bill over 25 years.

**Home Energy Efficiency Programmes (HEEPS):** helps eligible households in Scotland reduce bills and make their homes more energy efficient. **NEST** is the equivalent scheme for Wales.

For information on ECO, the Green Deal, HEEPS or NEST visit your local Citizens Advice Bureau or call the Energy Saving Advice Service (ESAS) on 0300 123 1234. For HEEPS call 0808 808 2282 and for NEST call 0808 808 2244.





#### **EN£RGY** BEST DEAL

# Cutting your energy bills by making your home more energy efficient

- Energy suppliers are obliged by the government to offer you help in doing this.
- Contact your energy supplier to see what help is available. Help may include free insulation.
- The Energy Saving Trust can offer advice on energy efficiency on 0300 123 1234





## Fair play prepay

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

- Increase the products and tariffs available for pay-as-you-go customers
- Raise awareness of the right to switch supplier, even with existing debt of up to £500
- Promote how technology can make using pay-as-you-go energy more convenient eg topping up and online account management

Look out for a survey on <u>www.adviceguide.org.uk</u> – we'd love to hear your views!





#### Private one to one appointments available (Energy Best Deal Extra Appointments)

- If you or someone you know would like a private appointment with a Citizens Advice Bureau Adviser to help you deal with any of the following matters, please let us know on your session feedback form.
- Our advisers are qualified to help you with matters relating to
  - whether you are on the best energy tariff for your circumstances
  - grants to help pay for thermal efficiency measures in your home
  - identifying and claiming benefits you are eligible to receive
  - dealing with fuel bills and other problem debts
- Let us know today if you would like to get an appointment booked. Or contact the EBDx coordinator at xxxx CAB, Direct line telephone xxxxxx [local rate number, no premium charges] any time and ask for an Energy Best Deal Extra appointment.





If you reach our answer phone, please tell us your name and daytime phone number and we will call you back to set up an appointment asap



The 2014/15 Energy Best Deal campaign is supported by: •British Gas •EDF Energy •First Utility •ScottishPower •SSE

•Utility Warehouse

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