

Survey Monkey: St Luke's Church, West Kilburn response

Do you agree that our theories of harm represent the most significant and impactful areas of consumer detriment?

Mostly. Think consumption data is easily available (ToH 3) but the rest are all significant problems.

Are there any other key areas of consumer harm that should form the focus of our review?

Would make a huge difference if 'whole market' comparison services were available, as in the retail energy market, ideally with service ratings. I'm fed up of trying to find prices and having to go to individual company sites as well as poor comparison services. And then companies (British Gas) ring you and say their 'real' prices aren't on the website and offer you a better deal.

Do you think awareness raising materials/initiatives would be of significant benefit to microbusinesses? What key information should any new materials focus on and how would they best be delivered to microbusinesses?

Only of value if there are proper price comparison services available, as in retail energy.

Our evaluation of the CMA's price transparency remedy (published alongside this document) has identified a number of issues at this stage of the customer journey. What do you see as the most impactful issues microbusinesses face when attempting to effectively browse the market in search of an improved deal/service offering? Please provide quantitative and/or qualitative evidence demonstrating why you believe these issues to be most impactful.

Not all suppliers make 'true' prices available publicly. I checked prices on British Gas website, then they rang me and said their 'real' prices were lower and offered a really good deal. I shouldn't be having to haggle with one of Britain's biggest companies like I'm in a souk. Don't know why retail energy price comparison services/Citizens Advice haven't picked up the microbusiness market opportunity to offer 'whole market' comparisons. Ofgem should work out how to get this done. Even having one place to go would be a huge help.

What do you see as the key issues microbusinesses face when they come to enter into a new contract for their energy supply? Please provide quantitative and/or qualitative evidence demonstrating the extent and impact of the consumer harm caused by these issues in the form of both financial and non-financial detriment.

1. Can't find prices in one place, and online prices may not be the price the company offers over the phone. 2. Brokers lie and are very hard to get rid of. One told me that E.on, who I was then with, still had the best price for me. It didn't, I got a much better deal elsewhere. Wouldn't stop calling for months and months. 3. For no reason that I can see, you have to give notice of leaving a set period (think it's a month, could be 2) before your contract ends. If you miss this you have to wait until you're on the high default rate before you can switch. Very anti-customer and makes it hard to engage when energy shopping is of course not the organisation's highest priority. Also EDF told me I couldn't switch to them as I had 'the wrong kind of gas meter'. It's a totally standard meter that's been there for decades. They'd been the electricity supplier for decades too. I think they just didn't want the business but wouldn't admit it.

Do you have evidence demonstrating the extent and impact of malpractice by brokers dealing with microbusinesses? We are seeking both qualitative and quantitative evidence demonstrating consumer harm in the form of both financial and non-financial detriment.

My case with Make It Cheaper happened over the phone. The deal with E.on I'd taken out via them was ending. They said E.on was still cheapest. It wasn't. I got a much cheaper deal elsewhere. MIC then wouldn't stop calling. It took around a year to get them to stop. We also get regular calls from brokers (Exchange Utility being one) to the church office saying our contracts are up and they can help us renew. The contracts have never been up at those times. Or (Utility Wise) calling to say that there's new government legislation they can help us with. There wasn't, they were a broker even though they said they weren't. And a probable broker ringing up claiming to be British Gas. They had the wrong tariff details. When we checked, British Gas said they didn't recognise the 0207 number and hadn't called.

Can you provide evidence demonstrating the extent and impact of any consumer detriment caused by providers approaches to dialogue with consumers about debt management issues? We are seeking both qualitative and quantitative evidence demonstrating consumer harm in the form of both financial and non-financial detriment.

Not applicable

Are you aware of microbusinesses facing significant and impactful issues when they come to exit a contract with their provider?

No problems with providers. The problem is having to give notice at least a month before leaving, then not being allowed to give notice during that last month of the contract and having to wait until you're on an expensive default tariff. There seems to be no logical reason for this. Why can't it be like retail energy where you can give notice without penalty from a set number of days before the contract ends? A smaller issue is that once you've signed you're locked into the contract until it ends, unlike retail energy where you can exit if you pay an exit fee. Not sure how many people would have time/interest to keep an eye on energy prices, but if services telling you when a better deal was available existed along with exit fees rather than lock in, this would help people get the best from the market.

Please provide evidence of the extent and impact of consumer detriment caused by the issues you have commented on in response to the above question. We are seeking both qualitative and quantitative evidence demonstrating consumer harm in the form of both financial and non-financial detriment.

As a church treasurer my evidence is only qualitative. I am never sure I've got the best deal because I can't get reliable 'whole market' prices and service ratings. I find the tariff change process stressful as I worry I'm going to miss the giving notice deadline. It's also really time consuming, checking several company and comparison websites to try to get decent information. And I'm an 'engaged' consumer. My treasurer predecessors had just left the church on expensive default tariffs for well over a decade.