

Staying connected



This booklet was compiled by Consumer Focus, the independent body that represents energy consumers

#### What is this booklet?

This booklet has important information for gas and electricity customers in England, Scotland and Wales. It will help you:

- find the right gas and electricity tariffs for you
- understand what to expect from your gas or electricity supplier
- find out information about energy efficiency and the Green Deal
- find out about smart meters
- know what to do if you cannot pay your bill or there is another problem

#### Why have I been sent this booklet?

By law, all energy suppliers must provide their customers with relevant energy information each year. Please keep this booklet safe. It contains important advice and guidance to help you make the most of your energy supply.

It also tells you about organisations that can help you.

You can find a longer, more detailed version of this booklet by visiting: http://bit.ly/Stayingconnected

# **Emergencies**

If you smell gas or have a sudden loss of gas supply, call the 24 hour gas emergency hotline on **0800 111 999**.

For a power cut, the number will be on your bill or at www.nationalgrid.com/uk/Electricity/AboutElectricity/DistributionCompanies

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## Glossary

**Annual statement –** If you have been with your supplier for more than 12 months, it is required to send you an annual statement once a year. The annual statement includes information about your tariff, annual energy usage and costs and the information you need to help compare tariffs and switch supplier.

**Cancellation charge** – A charge made when a customer wants to leave before the end date of their contract. This is also known as a termination fee or an exit fee.

**Cooling off period –** After you have agreed to switch supplier, you have 14 days to cancel your energy contract if you change your mind. This is also known as a cancellation period.

**Green Deal –** A Government-backed programme to help make energy efficiency affordable for consumers by enabling work to be paid for from expected savings in energy bills.

**Kilowatt hour (kWh) –** A unit of energy. Suppliers measure their customers' consumption in kilowatt hours when working out how to charge them.

**Opening meter reading –** The first meter reading you take after moving into a new property or after you have switched supplier. This will ensure your first bill is accurate.

**Prepayment meter –** Some consumers pay in advance for the energy that they use using a prepayment meter. They are often known as Pay As You Go meters.

**Price comparison website –** Allows you to compare the prices of different suppliers. Look for one that has the Consumer Focus Confidence Code logo so that you know it is reliable.

**Security deposit –** A sum of money suppliers are allowed to request up front if they are concerned that bills will not be paid. The money will be refunded with interest after you have demonstrated you have paid in full for a year.

**Smart meter –** The next generation of gas and electricity meters with a range of additional functions. Unlike standard meters, that have to be read manually by a meter reader, smart meters can be read without the energy company visiting your home as a result of new communications technology.

**Supplier –** The company that supplies your electricity and/or gas.

**Switching** – You have a choice over which supplier you use for your electricity and gas. If you move to another supplier this is known as switching.

**Tariff** – The price you pay for your energy. Most suppliers offer more than one tariff, for example Variable; Fixed; Online; and Economy 7 and may charge different prices depending on which tariff you're on.

# 1 Finding the best tariff for you

It is worthwhile contacting your current supplier to see if it can offer you a better tariff. Or you can use a price comparison website that allows you to compare the prices of different suppliers. Look for one that has the Consumer Focus Confidence Code logo. This logo means that the site has been checked and is reliable.



You can find a list of approved websites on the Consumer Focus website at:

www.consumerfocus.org.uk/get-advice/ energy/confidence-code. Many of the price comparison websites offer a telephone service.

The website also has contact details for all energy suppliers.

When looking for the best tariff for you, you will need to know what tariff you are on, how much energy you use (in kWh or how much you pay) every year. You should use this information when comparing tariffs to get the best possible estimate of your likely costs.

If you have been with your energy supplier for longer than 12 months, you will find this information on your annual statement or a recent bill, but if you cannot find it you can ask your supplier.

#### If you decide to switch supplier

- Contact the new supplier and tell them you want to switch
- If you use an independent price comparison website, they will contact the supplier on your behalf
- Changing supplier will take on average three to five weeks. Your new supplier will inform you of your new start date during this process
- You do not have to contact your old supplier as your new supplier will contact them on your behalf

- Your new supplier will ask you for an opening meter reading.
  This is to ensure that your account is set up accurately.
  You may wish to keep a note of this reading for future reference
- Your old supplier will send you a final bill for you to pay
- You do not need to pay to switch. However, the terms and conditions of your old contract may state that a cancellation charge applies for your old tariff, for instance if you were on a fixed-term contract and leave before the end of the contract

If you experience a problem with your switch you should contact your supplier. Which supplier to contact (old or new) depends on the nature of the problem. For example, if it relates to ending your old energy contract you should contact your old supplier. Alternatively, if you are having difficulty setting up your new contract, contact your new supplier.

If you need advice, you can call the Citizens Advice consumer service (see Section 9 Who can help?).

#### Who can't switch supplier?

The majority of people have no problem switching supplier, but you may have problems switching if:

- you are in debt to your supplier, that is you have not paid your bill at least 28 days after receiving it
- you have a special meter or tariff that other suppliers cannot support

However, if you have an outstanding balance with a supplier, you may still be able to switch if:

- you pay for your energy in advance via a prepayment meter and have a debt of less than £500
- your supplier has increased its prices and you have said you want to switch and are able to pay off your outstanding balance within 30 days
- you have an outstanding balance because your supplier has made a mistake

It is also worth checking if there is a cancellation charge if you want to end your contract early.

If you are having a problem, you should call your supplier. If your supplier can't resolve your issue you can call the **Citizens Advice consumer service** for advice (see Section 9).

#### Before you agree a contract

Your energy contract is a legally binding document. It is important that you understand what you are agreeing to when you enter into a contract. An energy contract can be agreed over the telephone, online or signed face-to-face with a sales advisor. Your new supplier must provide you with written confirmation of your energy contract.

Your contract has to include information about:

- unit prices of gas and electricity (ie the tariff you're being supplied under)
- the terms and conditions of the contract
- length of contract and end date (if fixed term)

- discounts and charges
- cancellation rights
- standing charges

If something is not in your contract, it is not part of the tariff. So make sure it includes everything you have agreed to.

Take time to consider the whole document. Your supplier will give you a minimum of 14 days to change your mind about the contract after you have agreed it. This is called the cooling off period.

# 2 Moving home

#### What to do in your old home

When moving home, you can stay with your existing supplier. Just let your supplier know you wish to stay with them at your new address and they can arrange everything for you.

If you would like to switch supplier, check with your existing supplier whether you are on a fixed-term tariff as they may charge you to end your contract early. You will also need to be billed for all the energy you have used before moving, so take a meter reading on the day you move and give it to your current supplier. You need to contact your supplier even if you pay for your energy using a prepayment meter.

Tell your current energy supplier at least two days before your move. If you don't tell your supplier, you may experience a delay in obtaining your final bill or it may not be accurate. Until you provide notification of your move to your supplier or someone else moves in and takes up the supply contract, then you will be liable for all energy used to that point.

#### How to set up a new energy contract

When you move into your new home, take meter readings on the day and phone your new supplier with the details. You still need to contact your supplier with this information even if you have a prepayment meter.

When you move into a new home, you automatically have a contract with the same supplier as the person who lived in the home before you.

You can choose whether to stay with this supplier or choose another. You will also have to pay bills to the current supplier until the date your new contract starts.

#### Finding out who your supplier is

**For electricity,** contact your local distribution network operator by looking in the phone book or on **www.energynetworks.org/info/faqs/who-is-my-network-operator.html**. You will need to tell them your address and your meter serial number. You should find this number on a sticker on your meter.

**For gas**, contact the Meter Point Reference Line on **0870 608 1524**. Telephone lines are open Monday to Sunday, 8.00am – 8.00pm. It has a list of gas suppliers for your area.

## 3 Paying for your energy

You should contact your energy supplier to find out the different ways you can pay for your energy. All suppliers offer a range of payment options, but some options are cheaper than others. For example, if you pay by a monthly Direct Debit, you may receive a discount compared to paying by cash or cheque after you receive a bill.

In some cases your supplier may ask for a security deposit before agreeing to a new energy supply contract. For example, if you have had problems paying bills in the past or if you are not on the electoral roll (the list of people who can vote in this country).

If your supplier asks for a security deposit, they cannot ask for an unreasonable sum of money. You will get the money back with interest when you have shown your supplier you have paid your bills on time and in full for a year.

Your supplier cannot ask for a security deposit if you're prepared to take your supply through a prepayment meter (where it's suitable for you to do so).

Some suppliers may, instead of a security deposit, accept the name of someone who will guarantee to pay your energy bills if you fail to do so. You can also look around for a supplier which doesn't require you to pay a security deposit.

# How and when should you be notified of price changes by your supplier?

Your supplier has to give you 30 calendar days advance notice if it is going to raise its prices.

If you know your supplier is going to increase prices, you can decide to switch to another supplier with cheaper prices. You will not be charged to leave your contract early under these circumstances, providing you let your supplier know you wish to switch before the price change takes effect. Your new supplier must contact your old supplier no more than 15 working days after you have notified them of your intention to switch. You will continue to be billed at the old prices until your switch is completed.

Your supplier does not need to give you any notice of a price decrease.

## 4 Understanding your bill

#### How often should you get a bill?

Some customers will get bills for gas and electricity more frequently than others depending on how they pay for their energy and the type of tariff that they have. Customers with online accounts can view and manage their own bills whenever they want. You can speak to your supplier or check your contract to see how you will be billed.

If you have been with your supplier for longer than 12 months, you will receive an annual statement once a year to tell you:

- the name of your tariff, and if it is a fixed-term product, when it ends
- how much energy you have used in the past 12 months
- how much you are likely to pay in the next 12 months if you continue to use the same amount of energy and prices stay the same
- the principal terms and conditions of your contract
- information about any premiums or discounts that may apply to your tariff in comparison to the supplier's standard tariff where the payment is by Direct Debit
- a reminder that you can change supplier
- where to go for impartial advice and information about switching supplier

#### Meter readings

Your supplier must attempt to read your meter at least once every two years, though most will choose to read it more frequently. This is called an actual meter reading. It's a good idea to read your meter yourself regularly and give the reading to your supplier to make sure your bills are accurate. Contact details and methods for doing this are usually provided by suppliers on their bills. If you do not give your readings to your supplier, and your bill is based on estimated readings this could result in under/over payments.

When visiting your home, an authorised meter reader must have an identity card with a photograph. Ask to see this card before allowing someone into your home, and do not let anybody in who does not have a card.

To make you feel safer, your supplier offers a password service. This means that its meter readers can quote your unique password to identify themselves. You may also be able to arrange an appointment for your supplier to come to read your meter at a specific time.

If you have problems reading your meter, and you are over 60, have a disability, are chronically sick, visually impaired or hearing impaired you can then ask your supplier to read your meter four times a year free of charge.

#### If you're having trouble understanding your bill

If you don't understand the information on your bill, you should contact your supplier and ask them to explain it to you. All suppliers have sections on their websites explaining how to read meters or understand your bill. You can contact the **Citizens Advice consumer service** if you need further advice (see Section 9).

# 5 If you're having difficulties making a payment

#### Contact your supplier as soon as possible

Your bill usually becomes a debt if it remains outstanding after the 'payment due date'. So it is important to tell your supplier as soon as possible if you are having problems paying and it will do its best to help you.

If you do not contact your supplier, it will contact you to discuss ways to make it easier for you to pay. These may include:

- paying by regular instalments (for example cash, debit card, Direct Debit, etc)
- installing a prepayment meter (if it is suitable for your needs)
- agreeing for payments to be deducted from your benefits so that you pay regularly (this is known as Fuel Direct)

Your supplier will discuss with you what you can afford to pay toward the debt each week or month. They should also offer you advice on how to use less energy in the future.

If you still cannot pay, speak to your supplier or, for independent advice, one of the **debt advice agencies** listed in **Section 9**. A debt advice agency can help you prepare a financial statement that explains how much money you have coming in and how much you have to spend every month.

#### Help for vulnerable customers

Energy suppliers offer additional help to customers. This may include people with a chronic illness, those with a disability or young children, and older adults. Make sure your supplier is aware of your circumstances. If your circumstances change and you find yourself in difficult times, please speak to your supplier as soon as possible. You can also contact the **Citizens Advice consumer service** (see Section 9), who may be able to refer you to an agency that can help.

For information on free benefits and services that your supplier offers, see **Section 9**.

## If you don't pay your bill

If your bill remains unpaid, your supplier can apply to the courts for a rights of entry warrant in order to access your meter (even if this is inside your home). Your supplier has to tell you in advance that it is going to apply for a warrant as there will be a court hearing, which you can attend and have your say in front of the magistrate. If you live in Scotland, you will need to write to the court manager.

If the magistrate grants a warrant, your supplier could then disconnect your supply. However, in most cases where they are able to do so and it is suitable for you, suppliers will seek to fit a prepayment meter instead of disconnecting your supply.

Suppliers have agreed not to, knowingly, disconnect at any time during the year, anyone who is considered vulnerable.

In addition suppliers **must not**, between October and March, disconnect people if they are pensioners who live alone, or only with other pensioners, or with children under 18. Suppliers must also try to avoid disconnecting properties during the winter period where any pensioners, disabled or chronically sick people live.

#### **Getting reconnected**

If your supplier disconnects you, it will give you contact details so you can discuss paying off your debt and how you can be reconnected. For example, it may offer you a prepayment meter, which allows you to have a supply of energy and pay off the money you owe bit by bit as you top up your meter. What your supplier agrees with you will depend on your past payment history and your circumstances.

Your supplier may add a reconnection fee, administrative costs associated with disconnection and reconnection and a security deposit to the money you owe.

## 6 Energy efficiency information and the Green Deal

Your energy supplier can provide you with information on how to save energy, either over the telephone or via its website. Your supplier will also give you energy efficiency advice if you are having difficulties paying your bill and may offer suggestions to help you reduce your bill in future.

You can also contact the Government-funded Energy Saving Advice Service for free independent advice based on your personal situation and information on energy efficiency grants and how to apply for them. For online advice, visit <a href="https://www.gov.uk/energyhelp">www.gov.uk/energyhelp</a>. Or you can call **0300 123 1234** for England, Wales and Northern Ireland. For Scotland call **0800 512 012**.

The Energy Saving Advice Service will also provide information on the 'Green Deal'. The Green Deal launched in October 2012 and provides new ways for consumers to pay for energy efficiency improvements from expected savings in energy bills.

#### 7 Smart meters

The Government has asked Britain's energy suppliers to install smart meters in every home in the country by 2019. These will replace existing electricity and gas meters. Smart meters are the next generation of gas and electricity meters and are designed to give you more control over your energy use.

Unlike standard meters which have to be read manually by a meter reader, smart meters can be read by the energy supplier without them having to visit your home, thanks to new communications technology. This should end estimated and inaccurate bills.

Until now, gas and electricity meters have measured the total amount of energy you have used – but not when you have used it. Smart meters will help you to access accurate and up-to-date information on the energy you are using in your home. Smart meters will be able to operate in either credit or prepayment mode, giving you more flexibility and choice on the way you want to pay for your energy. In addition to a smart meter, you will be offered an energy display which will help you understand and reduce your energy consumption.

Some energy suppliers are already installing smart meters and others are carrying out trials. Full scale rollout is due to start in 2014. If you are interested in getting a smart meter early we recommend you shop around and contact different energy suppliers to see what their plans are. Future national and local campaigns will provide further information on how smart metering will be delivered to you.

Consumer Focus has a section on its website with a series of questions and answers containing more information on smart meters. See <a href="http://bit.ly/Smartmeters">http://bit.ly/Smartmeters</a>

# 8 Resolving problems

#### Complaints

#### How to complain if a problem arises

If you are not happy with your gas or electricity supplier, information about how to complain can be found on your bill, or on your supplier's website.

If your complaint is about the way your energy is provided to your home, including issues such as new connections, gas mains replacement activities or electricity cable diversions, you should contact your gas transporter or electricity distributor directly. Its contact details will be on your energy bill or look in the phone book.

Energy companies must resolve the complaint to your satisfaction within eight weeks. If you are still not happy and the issue has not been resolved after eight weeks (or sooner if the company says they can do no more, known as deadlock), you can take your complaint to the **Ombudsman Services: Energy using the details in Section 9**.

Ombudsman Services: Energy is an independent body which provides a free of charge service to customers who are in dispute with their energy company. It has the power to arbitrate between the customer and the energy company to resolve a complaint where an agreeable solution cannot be reached.

Should you require advice or help on making a complaint, you can ask to see your company's complaint's procedure or contact the **Citizens Advice consumer service** (see Section 9) for free, independent advice.

#### Compensation for guaranteed standard failings

You may be entitled to a small amount of compensation if your gas and electricity supply does not meet the minimum standards – this can include issues such as power cuts, loss of gas supply, disputes about meter accuracy or missed appointments.

These are known as the Guaranteed Standards. Suppliers, electricity distributors and gas transporters should operate to these standards. You can contact your supplier or the Citizens Advice consumer service for more information.

## 9 Who can help?

#### Your rights, general advice and complaints

#### Citizens Advice consumer service

- A Government-funded helpline that provides free, independent advice on energy issues, including how to resolve complaints and how to switch supplier. It can refer vulnerable consumers to other organisations that may be able to help. Your energy supplier has to include its contact details on the back of your bill
- Helpline: 08454 04 05 06 (08454 04 05 05 for Welsh speakers),
  Monday to Friday 9.00am 5.00pm
- www.adviceguide.org.uk

#### **Consumer Focus**

- Does not provide personal advice but its website has general advice on switching
- www.consumerfocus.org.uk

#### Taking your complaint further

#### **Ombudsman Services: Energy**

- Offers free, impartial help to consumers who are not happy with the way their energy company (supplier, electricity distributor or gas transporter) has handled a complaint. Your energy supplier has to include its contact details on the back of your bill
- The Ombudsman Services: Energy cannot investigate the complaint until the energy company has had the chance to investigate it
  - Tel: 0330 440 1624
    Monday to Friday 9.00am 5.00pm
  - http://www.ombudsman-services.org/energy.html

#### Free benefits and services from your supplier

- If you are over 60, disabled, or chronically sick, you can ask to join your supplier's Priority Services Register. It entitles you to a range of free services including:
  - a password to prove that a worker is a representative of the supplier or distribution company
  - bills in large print or Braille
  - free repositioning of a prepayment meter if it can't be easily accessed
  - free meter reading every quarter if you or no-one else in the property can do it
  - sending a bill to a nominated representative of the consumer
- Home-owning customers in receipt of a means-tested benefit (for example, income support, pension credit etc) who:
  - (a) have at least one child under five living with them; or
  - (b) are of pensionable age, disabled or chronically sick and live alone or with others who are of pensionable age, disabled or chronically sick, or live with someone under 18

are entitled to a free gas safety check once a year

## Help paying your bills

#### Your supplier

- Some suppliers automatically provide a **Warm Home Discount** to eligible electricity customers, including pensioners who receive the Guarantee Credit element of Pension Credit, but not the Saving Credit element, and also pensioners aged 80 and over who are receiving both Guarantee Credit and Savings Credit elements of Pension Credit. In winter 2012/13 the discount was £130.
- Suppliers also provide support to other low income or vulnerable households which meet certain criteria. Contact your supplier to see if you are eligible for this discount.

#### Home Heat Helpline

- Supplier-funded helpline that provides information to people worried about paying their energy bills and keeping warm during the winter
- Provides information about grants, benefits and payment schemes as well as energy efficiency advice
- Tel: 0800 33 6699, Monday to Friday 9.00am 6.00pm, Saturdays 10.00am – 2.00pm
- www.homeheathelpline.org.uk/

#### Trust funds

- Some suppliers have trust funds that can offer help to customers struggling to pay their energy bills.
- Charis Grants
- Tel: 01733 421 021
- www.charisgrants.com/

#### Help with saving energy

#### Your supplier

 Contact your supplier's energy efficiency team for information about saving energy and insulation

#### **Energy Saving Advice Service**

- Government-funded service providing impartial advice on how to save energy in homes and businesses
- Tel: 0300 123 1234, Monday to Friday 9.00am 8.00pm,
  Saturdays 10am 2.00pm (England, Wales and Northern Ireland)
- Tel: 0800 512 012, Monday to Friday 9.00am 8.00pm, Saturdays 10.00am – 2.00pm (Scotland)

#### **NEST** (Wales only)

- Welsh Government scheme to help reduce fuel poverty
- Provides a range of advice, as well as a full home energy assessment and home improvements at no cost to eligible households
- Tel: 0800 512 012 or 0300 456 2655
- www.nestwales.org.uk

#### **Energy Assistance Package (Scotland only)**

- Provides access to grants and information to increase energy efficiency and incomes
- Tel: 0800 512 012

## Warm Zones Scheme (parts of England and Scotland only)

- Provides financial support and practical advice to vulnerable people
- Website explains whether help is available in your area
- www.warmzones.co.uk

#### Your local authority

 Your local authority may be able to help with saving energy and getting insulation for your home

## Support with financial hardship

#### Citizens Advice and Citizens Advice Scotland

- Provides general advice based on your personal situation
- Website gives you details of your local office
- Online advice: www.adviceguide.org.uk
- www.citizensadvice.org.uk or www.cas.org.uk (Scotland)

#### StepChange Debt Advice Charity

- Provides free, anonymous debt advice.
- Helpline: 0800 138 1111, Monday to Friday 8.00am 8.00pm, Saturday 9.00am – 4.00pm
- www.stepchange.org

#### **National Debtline**

- Free, confidential and independent money advice based on your personal situation
- Helps people across the UK to tackle their debts and manage their money wisely
- Tel: 0808 808 4000
- Opening hours: Monday to Friday 9.00am 9.00pm;
  Saturday 9.30am 1.00pm
- http://www.nationaldebtline.co.uk/

#### My Money Steps

- Free and easy to use online debt advice and money management service from National Debtline
- Personalised, positive steps to help you get back in control of your finances
- https://www.mymoneysteps.org/