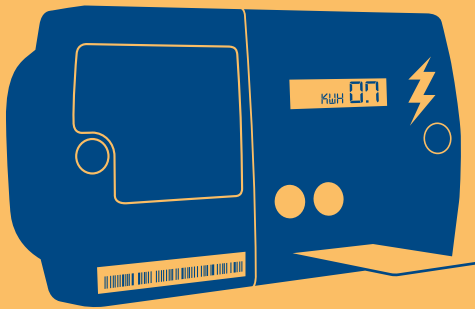


# Energy Best Deal

A guide to help you  
understand energy  
and make savings



ofgem

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 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 September 2018.

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# 1. Shop around to reduce your energy costs by switching tariff, payment method or supplier

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## Understanding your choices

You have a choice in who you buy your gas and electricity from. You also have a choice in how you pay for your gas and electricity. You can save a lot of money by shopping around, particularly if you have not changed your energy supplier for several years. You may save money by moving to a cheaper deal with your current supplier.

To make sure you are on the best energy deal, ask yourself:

- Would changing my energy supplier(s) save me money?
- Am I on the best energy tariff, most suitable for my needs?

A **tariff** is the amount you pay for your energy and can vary according to how you pay for your energy. For example, you can pay by quarterly bill, prepayment meter or direct debit. Many energy companies also offer online, fixed, capped, single and dual fuel tariffs.

There is more information about tariffs on the Citizens Advice website: [www.citizensadvice.org.uk/energy-tariffs](http://www.citizensadvice.org.uk/energy-tariffs) and on the Ofgem website <https://www.ofgem.gov.uk/what-energy-safeguard-tariff-or-price-cap>

You can also call the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

## Back Billing

Energy suppliers sometimes send you bills covering longer periods of energy usage and this is known as back billing.

As of 1st May 2018 your supplier can no longer back bill more than 12 months and this should be clearly set out in the suppliers terms and conditions. Suppliers can chase compliant bills sent out before this date but cannot back bill after it if the consumer is not at fault. You should not, for example, prevent access to a meter reader without a good reason as suppliers need accurate meter readings to compile accurate bills.

There is more information on the Citizens Advice website: [www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-bill/you-havent-received-a-gas-or-electricity-bill-in-a-while/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-bill/you-havent-received-a-gas-or-electricity-bill-in-a-while/) or you can search back billing.



### Top tip

Check whether you are on the best deal by shopping around once a year or when your current deal comes to an end.

## Understanding your current contract

There are rules in place to make it easier for you to understand your current deal and shop around for the best energy deal.

Energy suppliers must:

- tell you which of their tariffs is cheapest for you
- tell you which tariff you are on, the amount of gas or electricity you used for the past 12 months and an estimate of your likely energy costs over the next 12 months
- explain any price changes in pounds and pence
- provide 'tariff information labels' to make comparisons easier
- use clear terms & conditions that you will understand
- make sure you can tell the difference between all their tariffs
- make it easy for you to compare tariffs that are suitable for your circumstances and preferences



### **Top tip**

If you don't have a smart meter, give regular meter readings to your energy supplier so that your annual statement accurately reflects your use of energy.

Energy suppliers must also:

- give advance warning of any price changes and when your fixed energy deal finishes
- not charge you an exit fee after you receive your tariff end notice
- only recommend tariffs and services that are appropriate to your needs and characteristics
- not mislead you or use high pressure selling techniques

# How to find the best deal

## What you need before you start:

- the name of your suppliers and current tariffs.  
If you use 'dual fuel' you will have the same supplier for both gas and electricity
- how much energy you used in the last year
- how you currently pay for your energy, for example by prepayment meter, quarterly bill or direct debit (see page 10 for more information about payment methods)
- your postcode

This information is on your bill, or you can contact your supplier and ask them for this information.

## Alternatively you can use your QR code

A QR code is a bit like a barcode. You can scan it with a smartphone camera and information about your energy tariff and billing will be uploaded straight to your device. You can use this information to accurately compare different tariffs offered by energy suppliers.

You will need to download an app to be able to use a QR code. Search for 'energy bill QR codes' in the app store on your device.



## Shop around:

There are different ways you can find out about energy deals:

- use our price comparison website:  
<https://energycompare.citizensadvice.org.uk/>  
You can also use our energy supplier rating to compare the level of service offered by different energy suppliers: <https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/citizens-advice-consumer-work/supplier-performance/energy-supplier-performance/compare-domestic-energy-suppliers-customer-service/>
- use one of the **Ofgem.gov.uk** approved online price comparison services simply search for **Ofgem-accredited price comparison sites.**



- talk to your current energy supplier(s) or look at their website(s). Please note they will only advise you on their own tariffs
- contact other energy suppliers to compare deals (see page 50)

- if you cannot access the internet, you can call the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number



### **Top tip**

Most energy suppliers offer fixed price tariffs, where the price of your energy will stay the same for the length of the energy deal. These are often cheaper than other tariffs. However, you may need to pay by direct debit.

You may have to pay a penalty if you change energy supplier or tariff before the end of the current deal. However, your supplier can put you onto another fixed deal if you don't make an active choice to switch tariff or supplier at the end of your current deal. They can only do this if there is no termination or exit fee from the second fixed deal they roll you over onto and if it is the same price or cheaper than their standard variable tariff with no end date, if they have one. This second fixed deal must also be similar to your current one, so you should always check what tariff you're on to ensure you get the best deal for you.

## **Tariff Information Label**

Tariff Information Labels (TILs) are a simple breakdown of the key details relating to energy tariffs for gas and electricity. They are available to view on energy providers' websites.

By reading the Tariff Information Label on your energy bill, you can see exactly how your energy bills are calculated on a monthly and annual basis. More information at: <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-bill/understand-your-energy-bill/>

### **Key fact**

If you rent and are responsible for energy bills, you have the right to change energy supplier. A landlord only has the right to choose the supplier if they are paying the energy bills.

Further information is available at [www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier-if-youre-a-tenant/](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier-if-youre-a-tenant/)

# How to choose the best payment option for you

Energy suppliers offer several ways to pay for your energy. Before deciding what's best for you, it is important to consider the disadvantages as well as the benefits for all payment types.

Key:  Benefits  Disadvantages

## Prepayment meter (Pay-as-you-go)

- Pay in advance for your energy supply  
.....
- You can better budget what you spend on energy and manage how much energy you use  
.....
- If credit runs out there is limited emergency credit before supply is disconnected  
.....
- You only pay for what you use, so no estimated bills  
.....
- Limited choice of tariffs means you could end up paying more – although Ofgem now set a cap on the prices that suppliers can charge prepayment customers  
.....
- Can be inconvenient to top up or access the meter  
.....
- Daily standing charges can build up a debt on the meter even when you are not using a fuel, for example because you are not using your gas heating over summer.

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

For more information on pre-payment meters visit [www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/you-cant-afford-to-top-up-your-prepayment-meter/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/you-cant-afford-to-top-up-your-prepayment-meter/)

### Quarterly Bill

✔ Payment is every 3 months (some suppliers do offer monthly bills). When you receive your bill you will need to pay it by a certain date

.....

✔ There are a number of different options for paying your bill. Most suppliers allow you to pay by cash, cheque, standing order and credit or debit card

.....

✘ There is a risk of being charged a late payment charge if you forget to pay on time

.....

✘ The payment will cover 3 months of energy so you will need to pay a larger amount in one go compared with breaking it up into fortnightly or monthly payments

.....

✘ Payments are likely to vary, as people generally use more gas in the winter than the summer months

**This option might suit you if you are good at budgeting or don't have a bank account.**

## Fuel Direct

Payment for current use of energy and debt is taken directly out of your 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.**

## Weekly/fortnightly/monthly budget payments

Smaller payments on a regular basis using a payment card provided by your supplier

.....

You can pay your bill for free at a number of different places. Depending on your supplier, you can pay at the Post Office, PayPoint and Payzone outlets. All of these outlets accept cash, cheques and credit/debit cards. Find your nearest outlet at [paypoint.com](http://paypoint.com) or [payzone.co.uk](http://payzone.co.uk).

.....

Risk of being charged a late payment charge if you forget to pay

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

## Monthly or quarterly direct debit

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.**

## What if I am in debt to my supplier?

If you use a prepayment meter and owe your energy supplier less than £500 for each fuel (gas and electricity), you can still switch. Your debt will transfer with you but you may benefit from a lower price and potentially pay it off faster.

If you don't have a prepayment meter and have an outstanding debt to your energy supplier, they have the right to prevent you from leaving until you have paid off your debt. Your supplier can't stop you from leaving them if it is their fault you are in debt, for example, if they billed you incorrectly.

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 the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Or visit your local Citizens Advice. Search for your nearest at **<https://www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice/>** (in England and Wales) or **[cas.org.uk/bureaux](https://www.cas.org.uk/bureaux)** (in Scotland).

# How to change your tariff or supplier(s)

## Staying with your current supplier(s)

If you are staying with your current supplier(s) 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 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 once you have paid your final bill (or get a refund if you are in credit).

.....

### 2 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 supplier to another should take around 3 weeks. (See page 50)

.....

### 3 Check the contract

You have the right to see your contract. If you are not sent one automatically you should request it. Check it's correct and check the date you are due to change supplier. You may have the right to cancel the contract within a 14 day cooling-off period, depending on how and where you agree to the contract.



#### **4 Take a meter reading**

Your new supplier will read the meter, or ask you to take a reading, around the time of changing supplier. 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 don't know how to read your meter check out how to read it here [www.citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/how-to-read-your-energy-meter/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/how-to-read-your-energy-meter/) and for advice on the most common types of meter.

#### **Key fact**

If you get the Warm Home Discount as a discount on your electricity bill (see page 38 for more information), it is worth checking whether you will still get this help if you switch.

If you experience any problems during the process of changing supplier you can either contact your old or new supplier or the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

## Smart Meters and In-Home-Displays

Smart meters are a new type of meter for gas and electricity which energy suppliers will offer to all households over the next few years as part of a government scheme. A smart meter can automatically send meter readings to your supplier, meaning they can bill you accurately for the energy you have used.

Smart meters should mean that manual meter readings, estimated bills and back bills will become a thing of the past. Smart meters will also give you access to more detailed information about your personal energy use. This can help with deciding about switching and energy efficiency

### Key fact

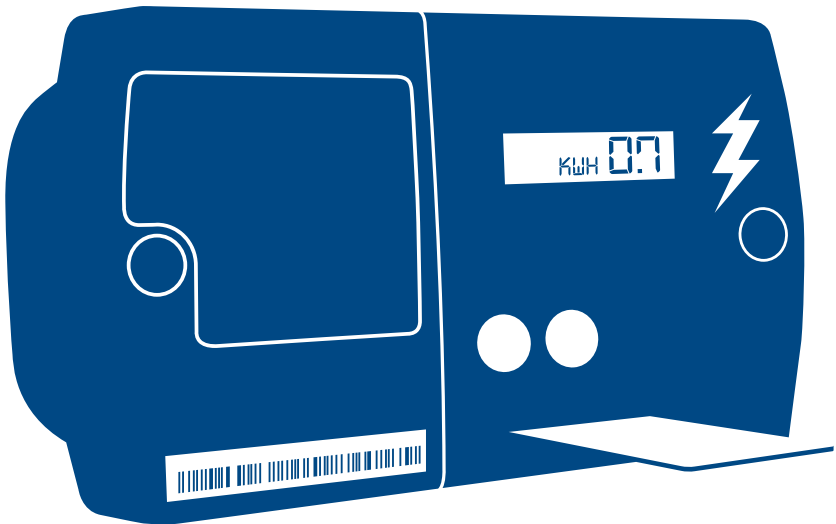
A smart meter won't automatically save you money – you have to take action yourself to reduce your energy costs. The best way to do this is to use the digital 'in-home' display that you will receive with your smart meter. This allows you to keep track of how much energy you are using. You can then try to reduce it, for example by turning off appliances you are not using.



### Top tip

The In-Home-Display will give you instant information about your heating costs. Avoid turning off your heating to reduce costs during cold weather. Cold homes can damage your health.

While energy suppliers are obliged to offer smart meters to everyone by 2020 **you don't have to accept one if you don't want one.** In the future, smart meters will be the only option available to replace old meters. However, you can still ask your supplier to not use the smart meter functions, meaning that it will act like a standard meter.



## **In-home displays**

Your energy supplier should offer you an 'In-Home Display' alongside your smart meter. The display will show you how much energy you are using and an approximate cost of that energy. Different suppliers will offer different In-Home Displays so you may want to ask which features yours will come with.

You can choose how often energy information is sent via your smart meter to your energy supplier. By default, your supplier will be allowed to collect one meter reading per day and they should tell you if they are going to do this. Energy suppliers will have to ask for your consent to collect anything more detailed.

You can also choose to share as little as one meter reading a month and change your mind about how much you share at any time. Your energy supplier is not allowed to use your smart meter data for purposes other than billing unless you give them permission. The detailed data shown on your In-Home Display will remain in your home and your supplier won't be able to see it unless you give them permission.

**Key fact**

If you have a smart meter, you can still change energy supplier as before. However, some energy suppliers have not started installing smart meters yet and early versions of smart meters might not work with the new supplier. If you change suppliers, you might lose some of your 'smart services'. For example, you may have to start submitting meter readings again.

Smart meters can operate in pre-payment mode or in credit mode. Because of this, prepayment tariffs should become cheaper in the future. Smart meters will also allow for new ways to top-up your meter by phone, online or through an app in addition to current methods.

You can choose to have a smart meter now and take advantage of the benefits they offer immediately. Or you can wait until the new smart meter models become available. These won't have the switching problems found with current models.

## Different types of heating and group buying

### Collective switching

You might be able to save money on your energy bill by taking part in a **collective switch**. This is when a group of energy consumers combine their buying power to get a better deal from energy companies.

For more information visit

[www.gov.uk/collective-switching-and-purchasing](http://www.gov.uk/collective-switching-and-purchasing)

## Advice for people without mains gas

### Electricity

If you use electricity to heat your home with storage heaters and hot water, it is usually cheaper to pay for your electricity with an Economy 7 tariff. This means the electricity you use at night, usually from midnight to 7.00 am, is much cheaper. However, be aware that electricity is also dearer than standard tariffs outside these times.

If you heat your home and water with electricity but don't have storage heaters or a hot water tank, Economy 7 is not suitable for you.

Electric storage heaters are designed to use electricity during the cheap period and then provide the heat when you need it during the day.

## **Top tips for saving money if you are on an Economy 7 tariff**

- Charge appliances such as mobile phones at night.
- Safety experts generally advise against running washing machines and dishwashers while you are asleep. **You should definitely not run tumble dryers while you are asleep.**
- Set the timer on your hot water tank so that the immersion heater comes on during the night, even if you use the hot water during the day.
- Consider using a 'slow cooker' – they use far less electricity than an oven.
- Use a microwave instead of the electric hob where possible.

If you are concerned about the safety of your electrical appliance you can check out whether it has been recalled on the Government product recall hub: **[www.productrecall.campaign.gov.uk](http://www.productrecall.campaign.gov.uk)**. You can also register your electrical goods, such as tumble dryers, fridges, and washing machines on the same website so manufacturers can contact you if there is a recall later.

## Heating oil

If you use heating oil, there are a number of ways you can save money on your bills. Here are some top tips:

- Fill up your tank well before winter arrives. Suppliers are less busy and can offer better value (fuel is more expensive in December, January and February).
- Ask several oil suppliers for quotes and get the best price.
- If you have difficulty paying for your fuel in one go, ask your supplier about flexible payment options.
- If switching supplier, give your new supplier accurate delivery instructions so they can then send an appropriate delivery vehicle and the driver can safely fill the correct tank.
- Consider joining an oil club if you have one in your area. Oil clubs will negotiate with suppliers for the best bulk purchase price for heating oil. Some clubs can help your cashflow by allowing you to order smaller amounts four times a year but still benefit from the bulk pricing. For more information visit the Action with Communities in Rural England website: [www.acre.org.uk/rural-issues/oil-buying](http://www.acre.org.uk/rural-issues/oil-buying) You can also find 'Ten top tips for heating oil customers' on this page.

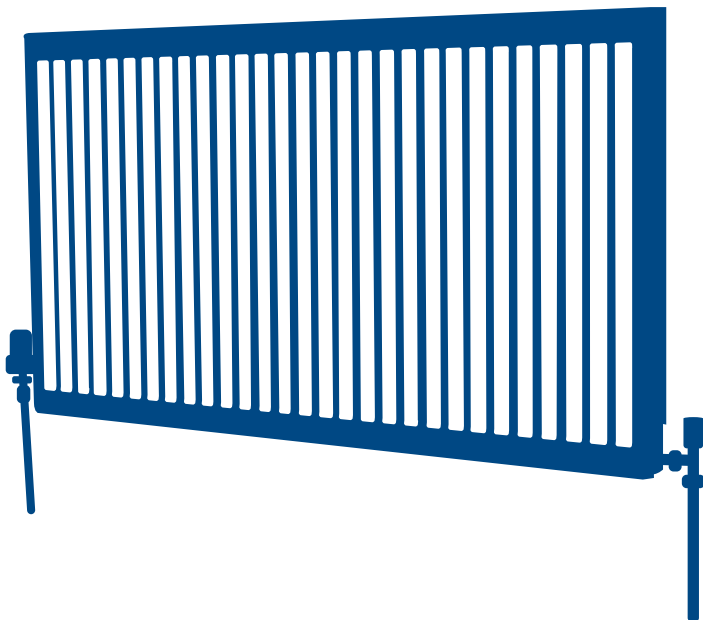


Most heating oil suppliers are members of the trade association, the Federation of Petroleum Suppliers (FPS). The FPS Customer Charter sets out the service you can expect from FPS members. This includes information about what to do if you have a complaint. Ask your oil supplier for a copy of the customer charter or find a copy here:

**<http://www.fpsonline.co.uk/customer-charter>**

The FPS also has a new Cold Weather Priority Initiative to support vulnerable customers. You can find out more here:

**<http://www.coldweatherpriority.co.uk/>**



## **Liquid Petroleum Gas (LPG)**

If you use LPG and have a tank for storing your LPG, you will normally have a contract with the tank owner to supply LPG. However, after 2 years you can shop around to see if you can get a better deal from other LPG suppliers.

Most LPG suppliers provide payment plans or direct debit options to help you spread the cost of buying LPG.

Nearly all LPG suppliers are members of the trade association, UKLPG. If you have a problem with your LPG supplier, you should ask your supplier for a copy of its complaints procedure. This will set out your rights as a LPG buyer. More information at [www.uklpg.org/](http://www.uklpg.org/)

All UKLPG members have a vulnerable consumers' protocol. This sets out the support available for customers with visual or hearing difficulties or who have problems paying their bills. LPG members will also give priority to vulnerable consumers when demand exceeds supply.

## **Solid fuel**

If you use coal or wood, it is usually cheaper to buy in bulk than in smaller bags. If you buy in bulk the supplier will normally deliver it to your home. However, you will normally have to pay up-front or agree a financial arrangement with your supplier. You also need to have space for storing solid fuel in bulk.

You can find a lot of useful information about coal and wood on the Solid Fuel Association's website: <http://solidfuel.co.uk/>

## District heating

If your home gets its heating and hot water through a heat network (often called district heating) or a communal heating system then you often have to stay connected to a single supplier. However, you can help to manage your energy bills and get the support you need by:

- Making sure you are on the right heat tariff.  
Some heat suppliers offer different tariffs for low, medium and high heat users. Check with your supplier directly to see what option would be best for your needs.
- Check the payment options available to you.  
Many heat suppliers have the option of spreading payments throughout the year.
- If you prefer to budget for your energy weekly then ask your supplier about the availability of pre-payment meter options.
- Ask your heat supplier if they have a Priority Services Register and get signed up if you are eligible (see page 28 for more information).  
This can help to ensure you get alternative heating should something go wrong.
- Check if your supplier is a member of the Heat Trust: [www.heattrust.org](http://www.heattrust.org). If they are you can get additional support in the event of a dispute with your supplier.

## Tina's Story

An 85 year old lady lives alone in a privately rented flat. She came to her local Citizens Advice office in June 2017 after receiving 2 large bills from her supplier. During her first appointment, it became apparent that the client had not made payments towards her usage for some time, and she had a number of issues with the efficiency in her property. The client seemed confused as to how she had amassed £2000+ of arrears for gas and electric, but admitted that she had not been making payments regularly.

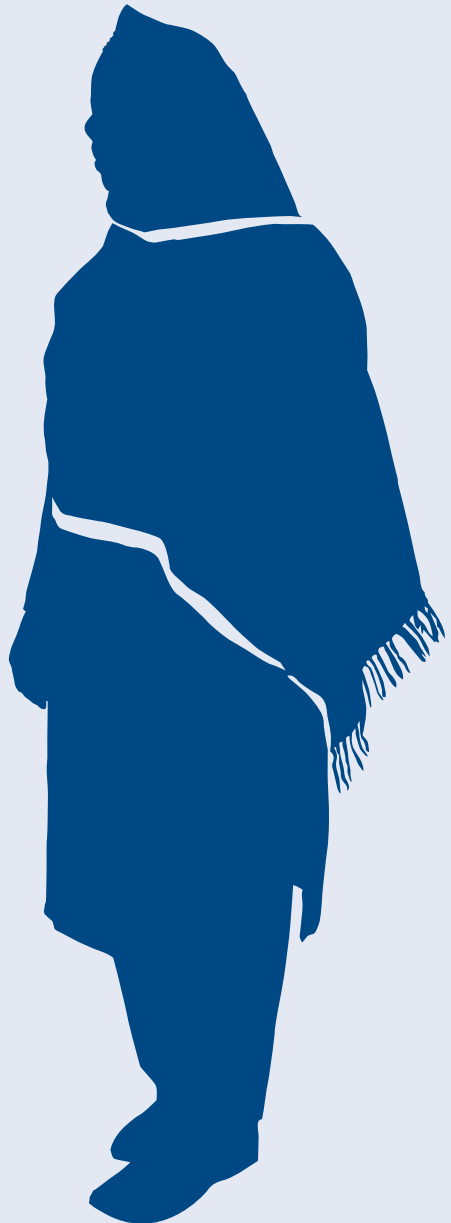
A referral was sent to the Energy Champion, who contacted the client to arrange a home visit as the client had been identified as vulnerable and struggling to make it into the office.

Whilst visiting the client, the Champion looked through the client's bills and got the client's signed authority to contact the supplier. Upon doing so, it became apparent that the client had made regular payments, but then stopped 2 years ago, and her usage had increased due to a faulty boiler. The client's tariff was switched and a regular payment plan with a set figure arranged for the client. The client also received energy efficiency advice about how best to use her heating system and how to report draughty doors and windows to her landlord.

An application was made to the suppliers trust. A provisional award for £2096 was made, which was subsequently confirmed as a full award after the client had continued to make regular payments towards her usage.

The client was extremely pleased with the outcome and was confident that she would not fall into arrears again by continuing to make regular payments, and submit meter readings to ensure her bills are accurate.

\*names have been changed



## 2. Where to go for help if you are struggling with your energy bills or services

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### How you can get extra free services

The **Priority Services Register** is a scheme which offers extra services free of charge if you are of pensionable age, disabled, chronically sick, have sight/hearing difficulties or are otherwise in need of Priority Services. The scheme is designed to provide additional support for those most in need.

To be added to the Priority Services Register, you simply need to contact your energy supplier. You can find their contact details on your energy bill. You can ask your supplier to pass your details on to your network operator, especially if you are dependent on your supply for medical reasons.

If you have a different supplier for your gas and electricity, you need to contact them both. If you switch supplier, you'll need to register for the service again with them.

Priority Service customers can get the following services from their energy supplier and distribution network. Distribution companies provide the gas pipes and electricity wires to your home.

### **Improved access to your meter**

If you have a prepayment meter and are unable to access it, you can ask for it to be moved or replaced with a credit meter. Please note, in some circumstances, some suppliers may charge for this.

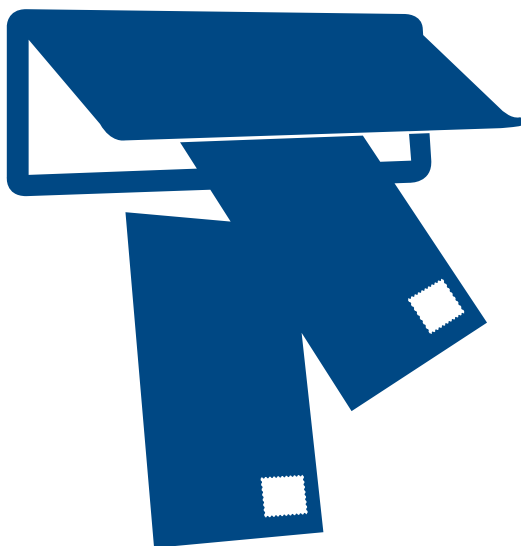
Where you are unable to access your electricity or gas meter, suppliers can arrange to read that meter for you at appropriate intervals and inform you of the reading.

### **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**

Suppliers can arrange for your bills to be sent to the address of a friend, relative or carer so that they can help to arrange payment, their agreement is required for this to happen.



## **Advance notice and support during interruptions**

Energy companies recognise that consumers in vulnerable situations may be more at risk than others if their gas or electricity supply is interrupted. For example, they may rely on their energy supply to:

- operate medical or mobility equipment
- store medicines
- stay warm

If you rely on your energy supply in this way, tell your network distribution company, or ask your supplier to tell them. If they know about your situation they will make special efforts to give you advance warning of supply interruptions and support during interruptions.

If you are not of pensionable age, disabled or chronically sick but feel that you need one of the services listed above, you should still contact your energy company to discuss your situation. They may be able to help you.

## **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 make sure you can access these additional services, contact your energy supplier directly. Remember, that if you have two different suppliers for your gas and electricity, you will need to contact 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 on means tested benefits and:

- live alone and are of pensionable age, disabled or chronically sick
- are of pensionable age, disabled or chronically sick and live with others who are all of pensionable age, disabled or chronically sick, or under 18
- have a child under the age of five living in the household.

If you are renting your home:

- your landlord is responsible for providing a free annual gas safety check

If your bill is unexpectedly high, contact your gas or electricity supplier to have the meter read or give your own reading. An unexpectedly high bill may be caused by the meter being misread, or by a number of estimated 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 how they can help.

## **Managing energy bills**

Depending on your supplier and your circumstances, you could receive other help. For example:

- money off your energy bill, for example the Warm Home Discount, see page 38 for more information
  - benefit entitlement checks to make sure you get all the benefits you are entitled to
  - trust funds which offer grants for things like writing off debts or buying new energy efficient appliances. Contact your energy company to see if they can help. Or try contacting Charis Grants or Auriga Services, direct, as they administer many of the companies' trust funds. Details available at: [www.charisgrants.com](http://www.charisgrants.com) and [www.aurigaservices.co.uk](http://www.aurigaservices.co.uk)
- For a complete charity search you can also use [www.turn2us.org.uk](http://www.turn2us.org.uk)

## **Debt repayment**

If you are in debt to your supplier, they must offer you an affordable payment arrangement that takes into account 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 (see page 13).

## **Avoiding disconnection**

If you let your energy debts build up, there is a risk that your energy supplier will eventually disconnect your supply. Most energy suppliers will fit a prepayment meter as an alternative to disconnection. However, if you are threatened with disconnection, there are strict rules as to whether or not this is allowed.

You cannot be disconnected in the six months between October and March if you are of pensionable age and live alone, or if you live with people who are of pensionable age or under 18. If you have a person of pensionable age living with you, you should tell your energy supplier as they must take all reasonable steps not to disconnect your supply. The same rule applies if someone living in your home is chronically sick or disabled.

The six main energy companies – British Gas, SSE, E.ON, npower, EDF Energy and ScottishPower – have also agreed to not knowingly disconnect vulnerable customers from their 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 (if you live in England or Wales) that includes existing energy debts. A debt relief order is a cheaper option than going bankrupt if you cannot afford to pay off your debts. Please note: if you live in Scotland and have a debt payment programme that includes energy debts. If you have any concerns about this, contact your debt adviser for advice. Wherever you live, you could still be disconnected if you build up new energy debts.
- You have been made bankrupt and the debt relates to a period before you went bankrupt
- Your debt is owed to a previous supplier
- 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
- You have a genuine dispute with your supplier.

Specific help is available if you have either been threatened with disconnection or have actually been disconnected. You can find out more by calling the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Or visit your local Citizens Advice. Search for your nearest at **[citizensadvice.org.uk/about-us/how-we-provide-advice/advice/](https://citizensadvice.org.uk/about-us/how-we-provide-advice/advice/)** (in England and Wales) or **[cas.org.uk/bureaux](https://cas.org.uk/bureaux)** (in Scotland).

## Help in winter

You may be able to get help with fuel costs with a Winter Fuel Payment or Cold Weather Payment.

**The Winter Fuel Payment** is an annual payment to help with the costs of keeping warm during the winter. Payments vary between £100–£300 depending on your circumstances. It is available to most people of state pension credit age and above. If you think you might be eligible and are not paid automatically you can call the Winter Fuel Payment helpline on **03459 15 15 15** or visit **[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)** to find out more.

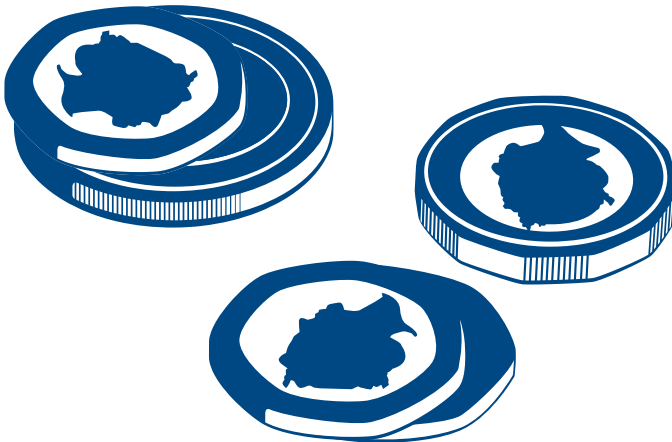
**Cold Weather Payments** help some households in an area where a period of exceptionally cold weather has occurred. The Department for Work and Pensions will automatically pay £25 for each seven-day period between 1 November and 31 March when the local temperature is an average of zero degrees Celsius or lower over seven consecutive days. To be eligible, you must be receiving certain benefits, and also be over state pension credit age, or disabled or responsible for a child aged under 5. Visit **[www.gov.uk/cold-weather-payment](http://www.gov.uk/cold-weather-payment)** or contact your local Citizens Advice to find out more.

## Check if a previous supplier owes you money

When you switch energy suppliers or move house, your current supplier should refund any credit remaining on your account. This is money you have paid to them in advance for energy you did not eventually use.

When you close your account the supplier must send you a closing statement telling you if there is credit on your account, or if you owe anything to them. Some suppliers will not always do this, so it's worth contacting them to see if you are owed money.

To find out if your previous supplier owes you money there is now a 'My Energy Credit' helpline **0370 737 7770** or go to **[myenergycredit.com](https://www.myenergycredit.com)**.



## **Solving problems with your energy supplier**

If you believe your supplier has done something wrong you should first tell them about the problem and ask them to put it right. You will find their contact details on your bill or energy statement.

If the problem is not solved in a reasonable time you should make a formal complaint to your supplier. The details of where to send this will be on your bill or statement. If you need some help in making your complaint you can contact the Citizens Advice consumer service on **03454 04 05 06** (English language) or **03454 04 05 05** (Welsh language). For textphone, dial **18001** followed by the helpline number.

Your supplier should resolve your complaint or send you a 'deadlock letter' saying there is no more they can do. If you receive a deadlock letter, or the formal complaint has been outstanding for more than eight weeks, you may take your complaint to the independent Energy Ombudsman who can make a ruling which the supplier must accept. You can visit their website **[ombudsman-services.org/energy](https://ombudsman-services.org/energy)**

**Remember, if you have not received a deadlock letter and it is less than eight weeks since you made your formal complaint, the Ombudsman cannot pursue the matter.**

# 3. How to save money and use less energy in your home

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## Where to find help

### Warm Home Discount scheme

Participating electricity suppliers offer a discount of £140 off your electricity bill if you are eligible. You will automatically qualify for the discount if on 8 July 2018 all of the following applied:

- your electricity supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the guarantee credit element of pension credit (even if you were getting savings credit as well)

You may also qualify if you are on a low income or receive certain other benefits.

To see if you qualify call your supplier or visit [www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/gov.uk/the-warm-home-discount-scheme/what-youll-get](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/gov.uk/the-warm-home-discount-scheme/what-youll-get)

### Park (mobile) homes

Contact Charis Grants for more information about the Warm Home Discount Scheme [www.charisgrants.com/case-studies/warm-home-discounts-scheme](http://www.charisgrants.com/case-studies/warm-home-discounts-scheme). Telephone **03303 801 040** Monday to Friday 9am to 5:30pm



## Schemes to improve energy efficiency and save money

There are government schemes that can help you save money by reducing the amount of energy you waste in your home. The main schemes are:

- in England, the Energy Companies Obligation (ECO)
- in Wales, ECO and Nest
- in Scotland, ECO and the Home Energy Efficiency Programme Scotland (HEEPS)

## Energy Companies Obligation

This scheme gives grants for efficient boilers and loft and cavity wall insulation to people on certain benefits across Great Britain. People not on certain benefits but on a low income or with a health condition may be able to get help under the 'ECO local flexibility scheme' which some local authorities have set up with fuel companies. The scheme is delivered by the larger energy companies who each have slightly different rules for the help they give.

While ECO is by far the largest fund for help with heating and insulation, there are sometimes other sources of help at a local level.

Find out more in England and Wales by visiting [www.eachomecountsadvice.org.uk](http://www.eachomecountsadvice.org.uk) Your local Citizens Advice might also be able to help. Some areas have specialist energy advice centres. Contact your local authority to see if there is one in your area.

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 people in Wales reduce their fuel bills. Nest can help you save energy, make your home more energy efficient, check your eligibility for benefits and advise you on money management.

You could also get energy improvement measures for your home at no cost if:

- you receive a means-tested benefit such as child tax credit
- live in a home that is privately owned or privately rented
- your home has an energy efficiency rating of E, F or G, which often applies to older and larger homes.

For more information contact Nest on **0808 808 2244** or go to **[nestwales.org.uk](https://www.nestwales.org.uk)**.

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

HEEPS is the Scottish Government's scheme to help people reduce their energy bills and make their homes more energy efficient. It includes these schemes:

## Area Based Schemes (ABS)

These schemes are local to your area and are run by local authorities to provide help to households experiencing fuel poverty. They are funded partly by the Scottish Government and partly through the Energy Companies Obligation (ECO). Measures available could include solid wall insulation, cavity wall insulation and heating systems. To find out if your property qualifies for support please call **0808 808 2282**

## Warmer Homes Scotland

Warmer Homes Scotland is designed to help vulnerable people make their homes warmer and more comfortable by installing a range of energy saving measures. The Scottish Government is offering assistance to homeowners and private sector tenants struggling to heat their home, who have lived in their property for at least twelve months, and who meet the qualifying criteria. For more information about the scheme, and to check if you qualify, please contact Home Energy Scotland on **0808 808 2282** and an energy advisor will be happy to assist you.

The measures offered will depend on a survey of the property. If you have had assistance through a Government programme before, you can still apply for Warmer Homes Scotland if you meet

the qualifying criteria. Assessors will come to your home to survey it and will recommend measures suitable for the property, which could include a range of insulation and heating measures, and in most cases costs will be met by the Scottish Government.

There will be a need for customer contributions in some instances for certain more expensive measures, such as solid wall insulation. If you are a private sector tenant your landlord will be made aware of the measures that are able to be funded by the Scottish Government and which ones they may be required to fund. Their permission is required to be given prior to any measures being installed.

### **Home Energy Scotland Loan**

The Home Energy Scotland loan helps homeowners make energy and money saving improvements to their home. This interest free loan is funded by the Scottish Government and is currently open to applications. Funding up to £32,500 per home is available to owner occupiers and eligible registered private sector landlords in Scotland. This covers a range of energy efficiency improvements including up to £17,500 for home renewables systems or connections to an approved district heating scheme powered by a renewable energy source. Cashback grants are also available for a limited time for energy efficiency improvements.

Only Home Energy Scotland can arrange for an application form to be sent to you. It is a condition of the scheme that you contact Home Energy Scotland personally to get impartial advice about your home and so you can make a decision about the best options for you. Third parties, for example installers or letting agents, are not allowed to apply on your behalf.

Work must not commence on any installation until you receive a loan offer in writing.

All applications will undergo credit and affordability checks. Successful applicants who go on to claim funding will be required to pay an administrative fee of 1.5% of the total loan value up to a maximum of £150 per application.

Applications can be made by owner occupiers and certain registered private sector landlords in Scotland.

Landlords are able to apply for up to 3 properties which must be currently occupied by one or more tenants or have one or more tenants in place within 30 days of the loan having been paid. The loan is only available to landlords who operate as “natural persons”. Businesses that own and rent domestic properties such as limited companies, charities, sole traders and partnerships are not eligible for funding under this scheme but may be eligible for support under the SME Loan scheme.

For more information please visit

**[www.resourceefficientscotland.com/funding](http://www.resourceefficientscotland.com/funding)**

Loans must be used to improve existing residential existing buildings. New buildings under construction, where the property is already owned by the intended owner occupier, are also eligible for support for renewables systems or district heating connections but not energy efficiency improvements.

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

**[energysavingtrust.org.uk/scotland](http://energysavingtrust.org.uk/scotland)**.

You can also visit Energy Action Scotland at **[eas.org.uk](http://eas.org.uk)** for information on HEEPS.

## Tips for saving energy

There are many things you can do to make your house more energy efficient and cut your energy bills. You can visit

**[www.eachhomecountsadvice.org.uk](http://www.eachhomecountsadvice.org.uk)**

(England & Wales)

or **0808 808 2282** (Home Energy Scotland).

### 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. For example, set it to start 30 minutes before you get up in the morning and to switch off 30 minutes before you are due to leave or go to bed

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**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

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**3** Close your curtains at dusk to stop heat escaping through the windows. Check for draughts around windows and doors that let cold air in and warm air out. Sometimes you may be able to block draughts using simple DIY materials

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**4** Always turn the light off when you leave a room

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**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

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**7** Try and make sure that you only boil as much water as you need

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**8** A dripping hot water tap can waste enough energy in a single week to half fill a bath with hot water. Fix leaking taps and make sure they are fully turned off

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**9** Consider getting a smart meter and in-home display installed when you are offered one by your energy supplier. The in-home display will show you how much energy you are using so you can work out where there may be opportunities to use less energy and save money. The government wants all households to have a smart meter by 2020 – see smart meters, page 16

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**10** Do a home energy check to find out about savings of up to £250 a year on household energy bills. Visit the **[www.eachhomecountsadvice.org.uk](http://www.eachhomecountsadvice.org.uk)** in England and Wales and at **[energysavingtrust.org.uk/domestic/home-energy-check-scotland](http://energysavingtrust.org.uk/domestic/home-energy-check-scotland)** in Scotland. Use this check to get a full report with details of your home's energy use and the savings you could make

# Energy efficiency improvements for private tenants

If you rent your home from a private landlord, there are some things your landlord has to do when renting out a property.

## Minimum Energy Efficiency Standards

When you first rented your home, your landlord should have provided you with your home's Energy Performance Certificate, or EPC.

This gives the property an energy rating between A (best) and G (worst). From April 2018, a landlord can't rent out a property with a rating of F or G, unless they have a good reason. This rule applies every time they sign a new tenancy, so if you're already renting an F or G rated property, the new rule will apply when your rental agreement is next renewed.

The landlord will need to make energy improvements to your home to bring it up to an E rating or better, unless they can claim a valid reason not to.

Reasons for not improving the home include:

- the improvements needed are not technically suitable for the building
- the improvements needed would change the character of the building
- the work can't be fully funded



There are a number of schemes that can help to fund home energy improvements. Your landlord may need help from you to claim some of these.

### **Complaining to the Council**

A landlord has to make sure that the homes they rent out are safe to live in. If you think your home is too cold or damp to be safe, speak to your landlord about the problem. If they don't sort it out you can ask your Council's private sector housing department to step in.

They will use a system called the Housing Health and Safety Rating System to decide whether your home is safe. If they decide that there is a Category 1 health hazard due to excessive cold or damp, then they can make the landlord do something to fix the problem.

## Penelope's story

Penelope, a 68 year old lady living in a privately rented 1 bedroom property with her long term partner, had been keen to switch energy supplier to save money on her outgoing bills, but she wasn't confident with doing this herself.

Client went into her local Citizens Advice office asking for assistance with switching after seeing coverage in the news and on television about how to go about getting the best energy deal. She admitted that her IT literacy levels were low, and she did not feel confident in switching, having never done so before.

The local Citizens Advice office offered Penelope an Energy Best Deal Extra appointment with an Energy Champion, who demonstrated to the client how to switch supplier, and explained what the Warm Home Discount (WHD) was. The client was happy to complete the switch during the appointment, and would save an estimated £259 a year, with an application for the £140 WHD also successful. The client decided to pay by Direct Debit for the first time after this payment method was explained to her.

The client then returned to the local office 12 months on, once her fixed tariff had ended, and a further 12 months after that, once that tariff had then also ended. The client admitted that she had attempted to compare tariffs and switch herself, but her lack of

confidence in using IT meant she requested further support from Citizens Advice. The client has expressed gratitude for the appointments she has had, and stated that she may not have bothered switching and saving were it not for the energy adviser's assistance. Clients estimated savings stand at £650+ over 3 appointments.

\*Names have been changed



# Energy suppliers' contact numbers

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
<b>Affect Energy</b>	<a href="http://affectenergy.com">affectenergy.com</a>	0330 606 2675		
<b>Avro</b>	<a href="http://avroenergy.co.uk">avroenergy.co.uk</a>	0330 088 5754		
<b>Avi Energy</b>	<a href="http://avidenergy.co.uk">avidenergy.co.uk</a>	0808 284 0456		
<b>Breeze Energy</b>	<a href="http://breezeenergy.co.uk">breezeenergy.co.uk</a>	0191 348 1212		
<b>Bristol Energy</b>	<a href="http://bristol-energy.co.uk">bristol-energy.co.uk</a>	0808 281 2222		
<b>British Gas (including customers of Scottish Gas)</b>	<a href="http://britishgas.co.uk">britishgas.co.uk</a>	0333 202 9802	0330 100 0303 prepay	0800 072 8625 credit 0800 294 8604 prepay
<b>Better Energy (gas only)</b>	<a href="http://betterenergy.org.uk">betterenergy.org.uk</a>	0115 846 0438*		Not part of the scheme
<b>Bulb Energy</b>	<a href="http://bulb.co.uk">bulb.co.uk</a>	0300 303 0635		0800 731 0214
<b>Cardiff Energy Supply Ltd</b>	<a href="http://cesl.me">cesl.me</a>	0292 225 0340		
<b>Co-operative Energy</b>	<a href="http://operativeenergy.coop">operativeenergy.coop</a>	0800 954 0693		0800 954 0693
<b>daligas (gas only)</b>	<a href="http://daligas.co.uk">daligas.co.uk</a>	0800 111 4568		Not part of the scheme
<b>Ebico</b>	<a href="http://ebico.org.uk">ebico.org.uk</a>	0800 028 6699		0800 300 111
<b>E</b>	<a href="http://e.org">e.org</a>	0333 103 9575		
<b>Economy Energy</b>	<a href="http://economyenergy.co.uk">economyenergy.co.uk</a>	0333 103 9053		Not part of the scheme
<b>Ecotricity</b>	<a href="http://ecotricity.co.uk">ecotricity.co.uk</a>	0800 030 2302		Not part of the scheme

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
<b>EDF Energy (incl. customers of Seeboard and SWEB)</b>	edfenergy.com	0800 056 7777	0113 820 7117	0808 101 4130
<b>Engie</b>	home.engie.co.uk	0800 280 8000		
<b>Enstroga</b>	enstroga.co.uk	0115 857 2572		
<b>Entice Energy</b>	enticeenergy.com	0330 403 0040		
<b>Extra Energy</b>	extraenergy.com	0800 953 4744	0330 303 4774	Not part of the scheme
<b>E.ON</b>	eonenergy.com	0333 202 4610		0345 052 0000*
<b>First Utility</b>	first-utility.com	0192 632 0700		0800 138 3342
<b>Fischer Energy</b>	fischerenergy.co.uk	0800 103 2769		
<b>Flow Energy</b>	flowenergy.uk.com	0800 092 0202	0330 333 7282	
<b>GB Energy</b>	gbenergysupply.co.uk	0800 644 4451		
<b>Gen4U</b>	gen4u.co.uk	0800 035 5902		
<b>Gnergy</b>	gnergy.co.uk	0125 249 4141		
<b>Go Effortless Energy</b>	goeffortless.co.uk	03333 444 109		
<b>Good Energy</b>	goodenergy.co.uk	0800 254 0000		Not part of the scheme
<b>Green Energy UK</b>	greenenergyuk.com	01920 486 156		

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
<b>Green Network Energy</b>	greennetworkenergy.co.uk	0800 520 0202	01920 486 156	Not part of the scheme
<b>Green Star Energy</b>	mygreenstarenergy.com	0800 012 4510	033 0088 1619	Not part of the scheme
<b>Igloo Energy</b>	igloo.energy	0333 405 5555		
<b>iSupply energy</b>	isupplyenergy.co.uk	0330 202 0298		
<b>Solarplicity</b>	solarplicity.com	0333 004 4666		Not part of the scheme
<b>M&amp;S Energy (in association with SSE)</b>	mandsenergy.com	0345 071 9603		0800 300 111
<b>National Gas</b>	nationalgas.org.uk	0190 538 0201		
<b>npower</b>	npower.com	0800 073 3000	0300 100 3000	0808 172 6999 or 0330 100 8669
<b>One Select</b>	oneselect.co.uk	0333 21 25 973		
<b>Octopus Energy</b>	octopus.energy	0808 164 1088	0808 164 1088	
<b>Our power</b>	our-power.co.uk	0808 168 4534		
<b>OVO Energy</b>	ovoenergy.com	08004 086 610	01173 326 945	
<b>PFP Energy</b>	pfpenergy.co.uk	01772 395 777		

Energy Company	Website	Customer Service	Cheaper from mobile*	Warm Home Discount
<b>Robin hood</b>	robinhoodenergy.co.uk	0800 030 4567		
<b>Sainsbury's Energy (in association with British Gas)</b>	sainsburysenergy.com	0800 316 0316	0330 100 0014	0800 077 3827
<b>Scottish Power (including Manweb)</b>	scottishpower.co.uk	0800 027 0072	0345 270 0700	0800 027 0072
<b>SO</b>	so.energy	0330 111 5050		
<b>Spark Energy</b>	sparkenergy.co.uk	0345 034 7474*		
<b>SSE</b>	sse.co.uk	0345 071 9710		0800 300 111
<b>Together Energy</b>	togetherenergy.co.uk	0333 150 1699		
<b>Tonik Energy</b>	tonikenergy.com	0333 344 2686		
<b>TOTO Energy</b>	totoenergy.com	0333 210 7070		
<b>Utilita</b>	utilita.co.uk	03303 337 442		
<b>Utility Warehouse (owned by Telecom Plus)</b>	utilitywarehouse.co.uk	0333 777 3212		
<b>Zog Energy (gas only)</b>	zogenergy.com	Not available		Not part of the scheme

\* Numbers starting with 01 or 02 are typically charged up to 9p per minute if you call from a landline; calls from mobiles between 8p and 40p per minute depending on your call package. Most providers offer call packages that allow calls free at certain times of the day. Numbers starting with 03 cost no more than calls to 01 or 02 numbers. Calls to 03 numbers from landlines and mobiles are included in free call packages.

# Other useful contact numbers

## Great Britain wide

Citizens Advice consumer service

**03454 04 05 06**

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

To talk to a Welsh speaking adviser

**03454 04 05 05**

Winter Fuel Payments helpline

**03459 15 15 15**

There are also lots of useful fact sheets about making your home warmer and saving money on your fuel bills on these websites:

Centre for Sustainable Energy:

**[www.cse.org.uk](http://www.cse.org.uk)**

Each Home Counts:

**[www.eachhomecountsadvice.org.uk](http://www.eachhomecountsadvice.org.uk)**

National Energy Action:

**[www.nea.org.uk](http://www.nea.org.uk)**

## Scotland

Home Energy Scotland

**0808 808 2282**

## Wales

Nest

**0808 808 2244**



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