

Switching your tariff / provider

If you have not switched for some time, it is likely that you can make significant savings on your energy bills by switching tariff.

We have our own switching tool powered by energyhelpline which can be found at www.energyhelpline.com/severnwyenergy. In addition, we offer a phone transfer service for switching – give us a call on our Freephone advice line – **0800 500 30 76**. If you use our services you will generate a small commission for us that will fund more work to support vulnerable householders reduce their energy costs.

There are also other switching websites available. If you use one of these, choose one that has been approved by the energy regulator, Ofgem. They guarantee that these sites are independent, and the options and prices you find on them will be calculated and displayed in a fair and unbiased way. You can find the full list of Ofgem approved sites at www.goenergysshopping.co.uk/energy-tariffs-and-deals/comparison-sites.

You can usually perform a comparison based on the size of your house and number of occupants from which an estimate of your annual consumption will be calculated. However, you will get a much more accurate comparison if you are able to input your annual consumption.

Once you have found the cheapest tariff, you can usually switch directly via the website. However, you may want to ring the new supplier directly if you have any questions or want to find out a bit more.

It is also worth bearing in mind that there are lots of different types of tariffs and this may help determine which is best for you (this may not always be the cheapest). For more detailed information on switching, see our separate leaflet dedicated to switching tariffs.

Energy Saving Workshop



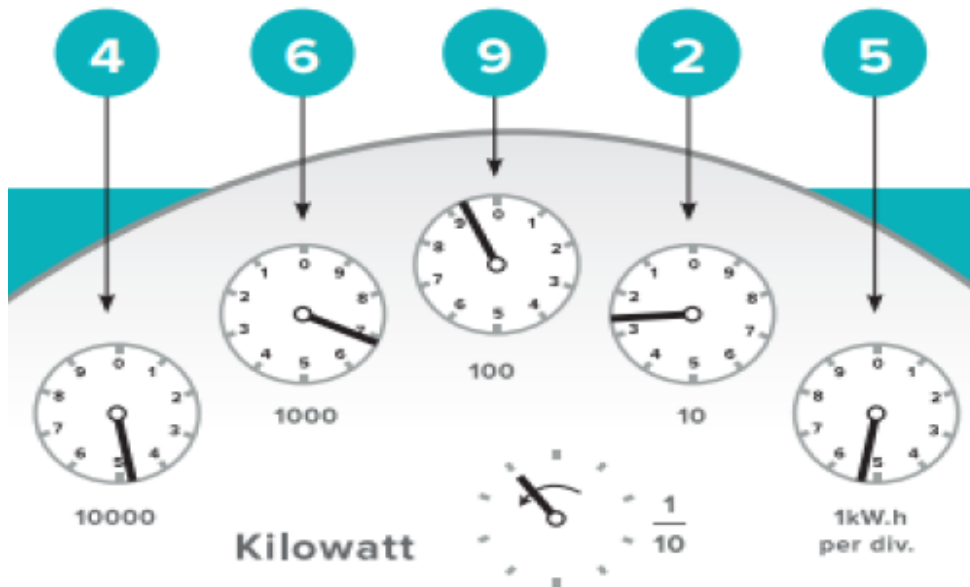
Thursday 13 March, 11am - 1pm



Types of Electricity Meter

Notes:

Dial Meter



- Read the dials from left to right starting with the dial marked 10.000
- If the pointer on a dial is between two numbers, write down the lower number. This may not be the number nearest to the pointer
- If the pointer is between 0 and 9, use 9
- If the pointer is exactly on a number, write it down and underline it
- If any of the underlined numbers you have written down are followed by a 9 or 8, you will need to take one away from the number you have underlined

Notes:

Single Rate Dial Meter

Write down all of the numbers from left to right including any zeros at the start. Ignore any numbers after the decimal point or shown in red.

2 1 1 3 8 4

The reading above is **2118**

Two Rate Dial Meter

	10,000	1,000	100	10	1	0.1
LOW	4	7	4	2	8	3
HIGH	0	6	0	1	9	3

If you get lower-price, off-peak electricity your meter may have two rows of numbers.

- The top row (marked LOW or NIGHT) shows how many units of off-peak electricity you have used
- The bottom row (marked HIGH or DAY) shows how many units of peak electricity you have used
- Write down the numbers from left to right including any zeros, making sure you clearly mark which is the LOW rate and which is the HIGH rate
- Ignore any numbers after the decimal point or which may be shown in red

The reading for the above meter is **LOW 47428**

The reading for the above meter is **HIGH 06019**

Two Rate Electronic Meter



Your electronic meter may show one or multiple screens. You will need to scroll through to find your reading.

Different electronic meters go through the information in different orders. Letters or numbers will come up on the display to show which rate the reading is.

For example:

Rate 1 or rate 2 - 1 or 2 - L or N - Low or Normal

For all electronic meters:

- Ignore the red button
- Press the blue button to change the screen display to show what you want
- Write down all of the numbers from left to right including any zeros
- Ignore the last number shown in red

The reading for the above meter is **Rate 43366**

Other Services

Citizens Advice Islington
Benefit and financial advice
020 7527 8222
heretohelp@islington.gov.uk

Shine London
Energy and fuel advice
0300 555 0195
shine@islington.gov.uk

Islington People's Rights
Welfare and debt advice
020 7561 3685
info@ipradvice.org.uk

Housing Aid
Through Islington Council
020 7527 2000

Manor Gardens Welfare Trust
Food Support
07538 562128
mgassistance@manorgardenscentre.org

Help on Your Doorstep
Support with wellbeing & health, housing, employment, and family issues
020 3931 6080
connect@helponyourdoorstep.com

Warm Spaces in Islington (side 2)

Tuesdays

10-6 - Hornsey Lane Estate Centre, N19 3YJ ²
11-1.30, Elizabeth House N5 1ED ^{2 7}
12-3 - St Jude and St Paul's Church N1 4PL ^{1 2 6}
12:30-2 - Mildmay Community Centre N16 8NA ³
6pm-8:30pm - St George's Tufnell Park (at the Vicarage, 72 Crayford Rd N7 0ND) ²

Wednesdays

12-3 - Brickworks Community Centre ²
10:30-12 - St George's Tufnell Park (at the Church) N7 0ND term-time only ²
11 - 1.30- Elizabeth House N5 1ED. Over 50's Blue House Club ²
12:30-3:30 - Holloway Neighbourhood Group N7 6QT. For people over 55 ²

Thursdays

12-3 - Brunswick Estate Community Centre EC1V OHP ²
12:30-2 - Mildmay Community Centre N16 8NA ³
2-5 - King's House Church Community Café N1 9JY ¹
12-4 Whittington Park Community Centre N19 4RS ²

Fridays

6pm - 8:30pm Mildmay Community Centre N16 ^{1 4}
6.30pm-8.30pm - Elizabeth House Youth Club N5 1ED ^{1 2}

Weekends

Sundays 11-3 - St Luke's Community Centre EC1V 8AJ ¹
1-5 - Central Library N5 1PF (by arrangement) - Hornsey Lane Estate Community Centre N19

Please Note

- St Mary's Church (Upper Street) opens daily 9:30-4 with heating
- ¹ means free drinks are offered
- ² means free food is offered
- ³ means food is offered on a Pay As You Can-basis
- ⁴ means games or activities
- ⁵ Hilldrop Community Centre warm space is not operating 20th December to 3rd January
- ⁶ St Jude and St Paul's Church offers a meal at 1pm
- ⁷ means advice sessions are available by appointment



For feedback and/or questions, please email hello@islingtonfoodpartnership.org.uk
For more avenues for food support, please visit islingtonfoodpartnership.org.uk

Warm Spaces in Islington (side 1)

Mondays

9-7 - St Luke's Community Centre EC1V 4NB¹
 9-8 - Finsbury Library EC1V
 9:30-1 - Mildmay Library N1
 9:30-4:30 Vibast Community Centre EC1V 9NH (not bank holidays)²
 10-1:30 Andover Community Centre N7 7RY¹
 9:30-8 - N4, South, Archway + Central Libraries
 10-3 - St. Mary's Hornsey Rise N19 3AD¹
 11:30-1:30 - Elizabeth House N5 1ED Women's Group (term time)^{2,4}
 10-6 - Hornsey Lane Estate Community Centre N19 3YJ²
 2-4 Margins Project at Union Chapel N1 2UN (includes digital skills classes)¹
 6.30pm-8.30pm - Elizabeth House Youth Club N5 1ED²

Tuesdays

9-5 - Finsbury Library EC1V 4NB
 9-7 - St Luke's Community Centre¹
 9:30-4:30 Vibast community centre EC1V 9NH² (except bank holidays)
 9:30-5 - N4 + Central Libraries
 9:30-5:30pm - Mildmay Community Centre N16 8NA (from 12/11/24) meal 12.30-2pm³
 9:30-7 - Cat and Mouse Library N7 0JN
 9:30-8 - Mildmay, North + West Libraries
 10-3 - St. Mary's Hornsey Rise N19 3AD¹
 9:45-4:30 - Highbury Roundhouse N5 1XB
 10-4 - Hilldrop Community Centre^{2,5}

Wednesdays

9-5 - Finsbury Library EC1V 4NB
 9:30-4:30 Vibast community centre EC1V 9NH² (not bank holidays)
 9-7 - St Luke's Community Centre EC1V 8AJ¹
 9:30-1 - Cat and Mouse Library N7 0JN
 9:30-11 + 19:30-20:30 Mildmay Community Centre N16 8NA¹
 9:30-8 - Central, South, Archway + N4 Libraries
 9:45-4:30 - Highbury Roundhouse N5 1XB
 10-2 - St Clement's Church EC1V 8DA
 10-3 - St. Mary's Hornsey Rise N19 3AD¹
 10-6 - Hornsey Lane Estate Community Centre N19 3YJ²

Thursdays

9-7 - St Luke's Community Centre EC1V 8AJ¹
 9:30 - 4:30 Vibast community centre EC1V 9NH² (except bank holidays)
 9-8 - Finsbury Library EC1V 4NB
 9:30-1 - N4 Library N4 2JF
 9:30-7 - Cat and Mouse Library N7 0JN
 9:30-8 - Central, Mildmay, West, and North Libraries
 10-3 - St. Mary's Hornsey Rise N19 3AD¹
 10-6 - Hornsey Lane Estate Community Centre, N19 3YJ²
 10:30-12 - St George's Tufnell Park N7 0ND (at the Church) for parents with children

Fridays

9-5 - Finsbury Library EC1V 4NB
 9:30-4:30 Vibast community centre EC1V 9NH² (not bank holidays)
 9-7 - St Luke's Community Centre EC1V 8AJ¹
 9:30-1 - North Library N7 6JX
 9:30-5 - Archway, South, West, Central, and N4 Libraries
 9:30-5:30 Andover Community Centre N7 7RY¹
 9:45-4:30 - Highbury Roundhouse N5 1XB
 10-3 - St. Mary's Hornsey Rise N19 3AD¹
 10-6 - Hornsey Lane Estate Community Centre, N19 3YJ²

Weekends

Saturdays
 9-5 - Finsbury Library
 9:30-5 - Central, N4, South, West, and Archway Libraries
 11-3 - St Luke's Community Centre EC1V¹
 11-5 - Cat and Mouse, North, and Mildmay Libraries
 11-5 - Hornsey Lane Estate Community Centre N19 3YJ²



ISLINGTON

continued on reverse Updated: October 2024

Notes:

HOW TO READ YOUR ELECTRICITY BILL



Different suppliers will have different-looking bills. Bills will also look different depending on the way you pay. See inside for information relating to the numbers in circles.

1 Account Number
123 123 1234 56

2 Electricity Supply Number:

5	01	012	123
10	9999	9999	100

 Distributor: Happy Electric Grid, UK
Call: 080 00 00

3 Efficient Energy
0800 00 000
efficientenergy.co.uk
Mon-Fri 8am-8pm

4 24 hour emergencies
Electricity 0800 00 001
Gas 0800 00 002

6 Mrs P Smith
1 Electric Avenue
Brighton
BR0 0AA

Hello Mrs P Smith

Your electricity bill

For 20 October 2020 - 21 November 2020 (31 days) 7	
The balance on your latest bill 8	£7.60 in credit
You paid us 1 payment of £60.00 9	£60.00 credit
Your charges for this period (including VAT@5%)	£70.78 10
Your new account balance 11	£3.18 in debit

12 **Your monthly payments are INCREASING**

Heading into the winter period your account is in debit. This means you have a fuel debt. This is likely to increase as your electricity consumption rises during the winter months. To help ensure you do not end up with a significant debit on your gas account your Direct Debit will be increasing.

13 **COULD YOU PAY LESS?**

Over the next 12 months
Electricity personal projection
£835.87 (excluding VAT@5%)

This is based on an estimate of your usage last year. It includes your current tariff and our standard tariff once your current contract comes to an end in December 2020.

14 **Our cheapest tariffs**
You are already on our cheapest tariff

Remember it may be worth thinking about switching your supplier to ensure a better tariff.

- a carer's addition included in with your pension credit payment (you must be of state pension age)
- a carer's direct payment from Islington Council and you are in receipt of means tested benefits like universal credit or pension credit.

We will use DWP data and other systems to check that you receive at least one of these payments. Only complete an application if you meet the eligibility criteria.

If you think you meet these requirements, make an application.

<https://www.islington.gov.uk/benefits-and-support/cost-of-living-support/household-support-fund>

Household Support Fund for Carers

This phase of the fund will help residents who are recognised as a carer to someone who needs help with their care. We understand that people with caring responsibilities can face extra challenges because of their caring duties. You might have more heating, water or transport costs or have given up paid work to care for someone.

Who can apply

You must live in Islington as your main and permanent address and be a recognised carer and receive one or more of these:

- carer's allowance
- a carer element - paid as part of your universal credit assessment
- a carer premium included in your Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit
- an 'underlying entitlement' to carer's allowance - this could be where you are of state pension age and have made a successful claim for carer's allowance but are not receiving it because your pension is too high or the carer's allowance stopped when you received your state pension
- some carer's allowance in addition to your state pension (you must be of state pension age)

Account Number
123 123 1234 56

Electricity Supply Number

S	01	012	123
	10	9999	9999 100

Efficient Energy
0800 00 000
efficientenergy.co.uk
Mon-Fri 8am-8pm

24 hour emergencies
Electricity 0800 00 001
Gas 0800 00 002

Page 2 of 2

Electricity					
Meter: 123456789			Tariff: Electricity Efficient Tariff 2020		
Period	Previous Reading	Latest Reading	Electricity Units Used	kWh rate	Charge
20 Oct 19- 20 Nov 19	63505 <i>your read</i>	63993 <i>estimated</i>	488 kWh	x 12.67p	£61.83
Standing charge (31 days @ 18.00p per day)					£5.58
Total electricity charges for this period (excluding VAT @ 5%)					£67.41

ABOUT YOUR TARIFF

You can use the information below to compare your current tariff with others.

Electricity

Tariff name Electricity Efficient Tariff 2020

Payment method Monthly Direct Debit

Tariff end date 31 Dec 2020

Exit fee £30
(for early cancellation of tariff)

Annual consumption 6,100 kWh
(based on estimates)

How did you work out my Direct Debit?

Direct Debit payments are calculated in a specific way. Meter readings are used to estimate usage until the end of your annual billing period. This is then adjusted for the time of year. Costs are calculated on current prices and any outstanding debit or credit already existing on the account. The cost is then divided over the number of payments made until the end of your annual billing period.

Services for customers with specific needs

If you have any extra needs, please contact us to let us know and ask us about our Priority Services Register.

Helpful Information

UK power cut call 105
No matter who your provider is, 105 is the number to call to get emergency help and advice, free of charge on mobile and landlines.

Gas emergency
Smell gas or think there might be a gas leak?
Call 0800 111 999 (24hrs)

In the event that you can smell gas immediately turn off the gas at the meter control valve. Also ensure you do not expose the gas to any heat or flames. That means no smoking or lighting matches! Where possible you should also open any doors and windows to allow the gas to ventilate.

Impartial advice
The Citizens Advice consumer service provides free confidential impartial advice on consumer issues and may be able to assist you during a complaints process. Visit www.citizensadvice.org.uk or call their helpline on 03454 04 05 06 (call charges may apply) 18001 03454 04 05 06 (Textphone)

1. Your **ACCOUNT NUMBER**, sometimes called a **CUSTOMER REFERENCE NUMBER**, is unique to you and is used to identify your personal account details when you contact your supplier.
2. Your **ELECTRICITY SUPPLY NUMBER** provides a unique identity reference number for your electricity meter.
3. The **CONTACT DETAILS** of your electricity supplier, including phone number and office opening hours.
4. **EMERGENCY CONTACT DETAILS** to be used out of hours.
5. The **DATE** your electricity bill was issued.
6. The bill will be **ADDRESSED** to the person whose name appears on the account. You may wish to have more than one named person on the account in case of a change in circumstances.
7. The **PERIOD OF TIME** you have been charged for the electricity you have used.
8. The **AMOUNT** that was left on your bill from the previous payment. This could be a credit, a debit or a zero balance depending on how you pay.
9. The **PAYMENTS YOU HAVE MADE** since the last bill.
10. This is the **TOTAL COST** of the electricity you have used (or have been estimated to have used) for the billing period.
11. Your **NEW ACCOUNT BALANCE** or **AMOUNT OWED** will take into account any existing credit you have on your account and will show as either a credit, a debit or zero balance
 - If you are a Direct Debit customer this will fluctuate throughout the year due to seasonality and the amount of electricity used.
- If you pay each bill in full, as with standard quarterly customers, it will usually show a zero balance followed by the full amount owed for the current billing period.
12. If you pay by **DIRECT DEBIT** you pay a fixed amount each month over a set period of time, usually a year. If these payments are too high and you are building up a large credit, or too low and you are building up a debt, your supplier will recalculate the amount you need to pay and will either increase or decrease your monthly payments to match your use.
13. The **PERSONAL PROJECTION** is an estimate of your electricity use over a set period of time, usually a year. This helps your supplier to set your payment plan if you are a Direct Debit customer, or can help people budget if they pay quarterly.
14. Cheaper tariff options now have to be highlighted to you by your supplier. Some suppliers will even tell you of cheaper tariffs with other energy suppliers. You can use an accredited switching site to view the best deals in your area.
15. Your **PREVIOUS** reading is the meter reading which is issued as the starting point for this billing period.
16. Your **LATEST** reading is the meter reading which is used as the end point for this billing period. It is used to generate your current bill.
17. The **ESTIMATED** or **'E'** readings are those supplied by your electricity supplier when they do not have an **ACTUAL** or **'A'** reading supplied by either yourself or a company meter reader. Some suppliers may show readings you have provided as **CUSTOMER, 'C' or YOUR** reading. **ESTIMATED** readings are based on your previous use and average consumption levels.

- Equigas (Ebico)
- First Utility
- M&S Energy
- Sainsbury's Energy
- Utility Warehouse
- Co-operative energy

The money isn't paid to you, it's a one-off discount on your electricity bill, usually paid between October and March.

You can also qualify for the discount if you use a pre-payment meter.

The criteria are slightly different for each energy company, so to check if you qualify and to register please call the **Energy Advice Team on 0800 953 1221 or 020 7527 2121**.

The energy companies have to find a minimum number of people to register and often close registration once this has been met so please call as soon as possible if you think you may be eligible.

If you are in receipt of pension credit and over 75 years old then you should automatically receive the discount and do not need to call.

Warm Home Discount

The Warm Home Discount is a government scheme which will offer **£140 off your electricity bills** this winter, or a voucher for households with prepayment meters.

To qualify you must meet the criteria set by your electricity company. The criteria for each company are different. You will probably qualify if:

- You are receiving benefits because of a disability
- You are receiving benefits and have a child under 5

However with some companies you may also qualify if:

- You are on a low income and have a dependant child under 16

The following suppliers are part of the scheme:

- British Gas
- EDF Energy
- SSE/ Southern Electric
- E.ON
- npower
- Atlantic
- Equipower (Ebico)

18. **ELECTRICITY UNITS USED** is the amount of electricity you have used during the set billing period. It is calculated by taking your **PREVIOUS** reading and subtracting it from the **LATEST** reading.

19. Electricity is measured in kilowatt hours (kWh). The kWh rate is the current amount you are paying for your electricity. You may be on a tariff that is **FIXED** and this will remain the same for the period of your contract, or you may be on a **STANDARD** tariff which means the cost of electricity will fluctuate depending on the market.

20. The **STANDING CHARGE** is a fixed cost associated with providing your electricity supply such as meter reading, maintenance and the cost of keeping your home connected to the network and fees paid to other companies who operate and maintain parts of the electricity network.

21. The **CHARGE** is the amount you need to pay, minus VAT which will be added to the total cost at a rate of 5%. If the VAT on your bill is more than 5% you may be being charged a commercial rate and you should contact your supplier.

22. How you pay for your electricity and the amount you pay is called a **TARIFF**. There are many different tariffs to choose from offering different payment options, discounts and terms and conditions. It is worth asking your supplier if you are on the best tariff, or looking to see if there is a better tariff with a different supplier. There may be a cancellation fee if you switch tariffs or suppliers.

23. Further information on how the **DIRECT DEBIT** plans are calculated.

24. Big energy suppliers have to offer their vulnerable customers extra services. They each have a Priority Services Register which offers free support to those with extra needs. Contact your supplier for further details.

25. Ask your energy supplier if you are entitled to the Warm Home Discount. This is a discount of £140 on electricity bills for the winter period. Those who receive the Guarantee Credit element of Pension Credit are eligible, as are some other low-income and vulnerable households. Contact your fuel supplier to see if you qualify.

CALL CHARGES

Calling advice lines and other services may incur call charges.

0800 and 0808 numbers are free from landlines and mobiles. Standard rates apply for 01, 02 and 03 numbers (typically 9p-13p per minute from landlines and 3p-55p from mobiles depending on your network), however they are usually included in free call packages.

See more information at www.gov.uk/call-charges

NEA's WASH Advice Service is a **free support service** providing advice to householders in England and Wales on their **energy bills** and keeping **warm and safe** in their home. We can also help with **benefits advice** and **income maximisation**.

For energy advice call: **0800 304 7159**

For benefits advice call: **0800 138 8218**

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NEA is the national energy efficiency and fuel poverty charity.
NEA is an independent charity, registration number 290511.
Company limited by guarantee.
Registered in England and Wales No. 1853927

Types of Gas Meter

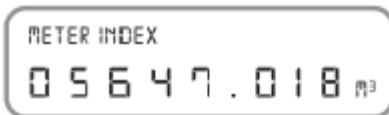
Digital Imperial Meter



Imperial gas meters are shown in cubic feet or ft³ and have four numbers to read. Write down all the numbers from left to right including any zeros. Ignore any numbers after the decimal point or which are shown in red.

The reading for the above meter is **5148**

Electronic Meter



Write down all the numbers from left to right including any zeros. Ignore any number after the decimal point or shown in red.

The reading for the above meter is **05647**

WHAT RULES MUST MY SUPPLIER FOLLOW?

- They should get in touch with you if they notice you falling behind – this can be via email, letter, or via phone
- They should try and understand your circumstances
- They must set any repayment plans based on what you can afford
- They must make sure you understand the arrangement
- They should get in touch if you fall behind again

For more information, please see the Standard Licence Conditions for energy suppliers. <https://www.ofgem.gov.uk/publications/introduction-supply-licences>

RULES AROUND PREPAYMENT METERS

Ofgem rules protect customers in debt where a supplier wants to install a prepayment meter.

If you or someone in your household is:

- Dependent on energy for medical equipment
- Over the age of 75 or under the age of five
- Dealing with physical or mental health conditions
- Facing any other difficulties in the home

Tell your supplier and they will check if a prepayment meter is suitable for you. For more information: <https://www.ofgem.gov.uk/publications/new-rules-installing-involuntary-prepayment-meters>



**IF YOU ARE STILL STRUGGLING,
CALL NATIONAL ENERGY ACTION'S
ENERGY ADVICE AND SUPPORT
SERVICE ON 0800 304 7159 OR GO TO
WWW.NEA.ORG.UK/GET-HELP.**

National Energy Action is the national fuel poverty charity, helping everyone to have a warm, safe and healthy home.

Go to www.nea.org.uk

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GETTING FINANCIAL HELP

IF YOU ARE STRUGGLING WITH DEBT, it can be difficult to know where to get help you can trust. The Money Helper website has a list of free debt advice services that may be able to help you. <https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator>

IF YOU HAVE FALLEN BEHIND WITH YOUR BILLS, you might be able to get help from a charitable trust or your energy company to help you pay off the debt. <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>

YOU MIGHT ALSO WANT TO REGISTER WITH LIGHTNING REACH, a service that can alert you to possible grants available, depending on your circumstances. <https://www.lightningreach.org/application-portal?referral=nea>

MAKE SURE YOU CHECK IF YOU ARE ENTITLED TO ANY ADDITIONAL BENEFITS – millions of pounds go unclaimed each year, so it is worth taking 10 minutes to check. <https://www.gov.uk/benefits-calculators>

WHAT ARE MY RIGHTS AS AN ENERGY CUSTOMER?

What if I can't afford my energy bills?

- **Talk to your supplier** as soon as you can, and tell them you're struggling
- **Ask about an affordable payment arrangement**
- **Ask about what kind of payment method may work for you**

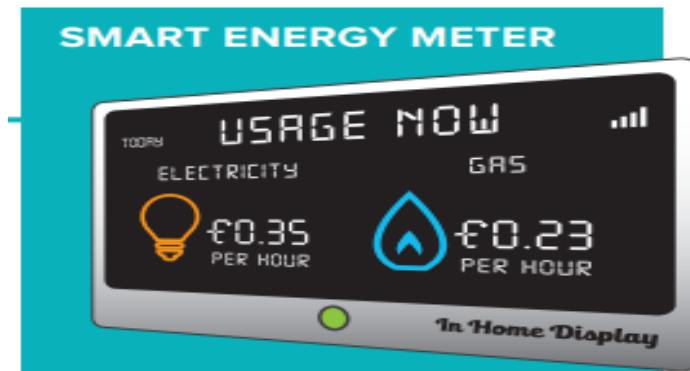
For more information: <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-help-if-you-cant-afford-your-energy-bills>

Digital Metric Meter



Metric gas meters are shown in cubic meters or m³ and have five numbers to read. Write down all the numbers from left to right including any zeros. Ignore any numbers after the decimal point or which may be shown in red.

The reading for the above meter is **09961**

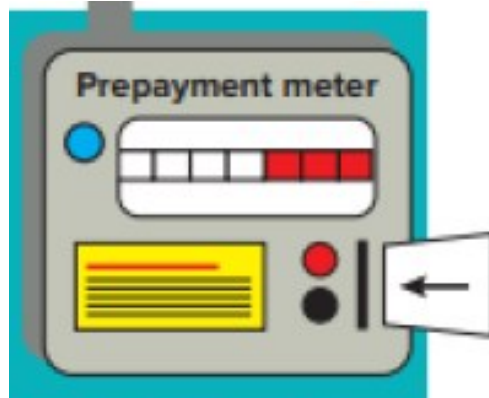


Every household in Great Britain will be offered a smart meter in the near future. They work in prepayment and credit mode and will send your meter readings directly to your supplier. This means an end to estimated bills.

Smart meters will also come with an in-home display allowing you to see how much energy you are using and how much it is costing you in pounds and pence. It will help you to work out which appliances in your home use a lot of energy and which are less expensive to run.

Prepayment Energy Meters

To use a prepayment meter you will need to go to a shop With PayPoint or PayZone or To a Post Office to charge (add credit) to your card or Key, or to buy tokens.



Your card or key is then inserted into the front of your prepayment meter.

The display window on the front of the meter can show a range of information including:

- Units of energy consumed
- Any fixed charge the energy supplier charges
- The rate per unit of fuel
- The amount of credit inserted
- Current credit
- Any outstanding debt
- Any debt repayments
- Emergency credit when the energy meter runs out of credit, the gas or electricity supply automatically stops

YOU'RE NOT ALONE – HELP IS HERE

Energy debt is a serious problem for millions of households across the UK. It's important to understand that anyone can fall into energy debt. Though debt can be frightening, there is support available for you.

WHAT SHOULD YOU DO IF YOU THINK YOU ARE IN ENERGY DEBT?

- 1** Get a recent meter reading to ensure your account is billed correctly and up to date.
- 2** Contact your supplier and explain your situation – they will let you know what support they can provide and help you set up a payment plan.
- 3** Check to see if you are eligible for your supplier's Priority Services Register:
<https://www.thepsr.co.uk/>
- 4** Ask your supplier if there's a more appropriate way for you to pay – suppliers can offer a range of payment methods that may be suitable to your needs.

HOW TO READ YOUR GAS AND ELECTRICITY METERS

<https://tinyurl.com/5endnfas>

WORRIED ABOUT ENERGY BILLS?

Get more information about the support available

<https://tinyurl.com/25samfb7>

IF YOU'RE BECOMING OVERWHELMED AND NEED SOMEONE TO TALK TO:

- Samaritans: 116 123
- Mind: 0300 123 3393
- Campaign Against Living Miserably: 0800 585858



DEALING WITH ENERGY BILL DEBT

National Energy Action is the national charity, helping you with your energy bills. This leaflet helps if you owe your gas or electricity supplier money.



You will be sent energy statements either quarterly or annually

These will show how much energy you have used and at what price, any debt that has been paid back, any outstanding debts and meter readings.

HOW TO READ YOUR GAS BILL



Different suppliers will have different-looking bills. Bills will also look different depending on the way you pay. See pages 3 and 4 for information relating to the numbers in circles.

1 Account Number
123 123 1234 56

Bill Date: 20 November 2020
Page 1 of 2

2 Gas Meter point reference
123456789

5

3 Efficient Energy
0800 00 000
efficientenergy.co.uk
Mon-Fri 8am-8pm

4 24 hour emergencies
Electricity 0800 00 001
Gas 0800 00 002

6 Mrs P Smith
1 Electric Avenue
Brighton
BR0 0AA

Hello Mrs P Smith

Your gas bill

For 20 October 2020 - 20 November 2020 (31 days) 7	
The balance on your latest bill 8	£12.36 in credit
You paid us 1 payment of £72.00 9	£72.00 credit
Your charges for this period (including VAT@5%)	£96.36 10
Your new account balance 11	£12.00 in debit

Your monthly payments are INCREASING **12**

Heading into the winter period your account is in debit. This means you have a fuel debt. This is likely to increase as your gas consumption rises during the winter months. To help ensure you do not end up with a significant debit on your gas account your Direct Debit will be increasing.

13 **COULD YOU PAY LESS?**

Over the next 12 months
Gas personal projection £867

This is based on an estimate of your usage last year. It includes your current tariff and our standard tariff once your current contract comes to an end in December 2020.

Our cheapest tariffs
You are already on our cheapest tariff

Remember it may be worth thinking about switching your supplier to ensure a better tariff. **14**

A good option if...	Bear in mind...
You want flexibility and don't want to be tied down to a contract.	Not usually the cheapest and may rise.
You want peace of mind.	You will not benefit from any price cuts whilst you are on a fixed tariff. There may be an exit fee if you leave before the fixed period ends, although if you switch up to 42 days before the end of your tariff your supplier cannot charge exit fees.
You want the convenience of just dealing with one supplier.	The amount of discount dual fuel offers does not always outweigh the potential savings of going with two separate suppliers for gas and electricity.
You want the cheapest possible tariff and you prefer managing everything via the internet.	If you opt for an online tariff, many suppliers will send all important correspondence via email rather than through the post. If you prefer paper bills, an online tariff may not be for you.
Some people find prepayment meters an easier way to manage their finances.	Prepayment is widely accepted to be one of the most expensive ways to pay for gas and electricity. Also, tariff options are more limited for prepayment customers.
You have night storage heaters or high night-time consumption for other reasons.	If you don't have very high night-time usage these tariffs are likely to work out more expensive.
You are concerned about the environmental impact of your gas and electricity use.	Many, but not all, green tariffs charge higher than average prices.

Different Types of Tariffs


	What is it?
Standard tariff	Variable prices that go up and down with the market.
Fixed tariff	Unit rates and standing charge fixed for a set period of time.
Dual fuel tariff	Gas and electricity from the same energy supplier (usually at a discount).
Online tariffs	Requires you to manage your account via the internet, usually in return for a discount. You will be asked to send meter readings online and will receive 'paperless' bills.
Pre-payment tariffs	For people with prepayment meters. Enables customers to pay in advance for gas and electricity by 'topping-up' their meter using prepay tokens, cards or a key.
Economy 7 / Economy 10 tariff	Offer electricity at a cheaper rate during the night.
'Green' tariffs	Either the supplier will promise to match your usage with generation from renewable sources of energy, or it will contribute towards environmental schemes on your behalf.

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Page 2 of 2

Gas					
Meter: 123456789			Tariff: Gas Efficient Tariff 2020		
Period	Previous Reading	Latest Reading	Gas Units Used	kWh rate	Charge
20 Oct 20-20 Nov 20	0832 <i>your read</i>	0899 <i>estimated</i>	67 = 21.49 kWh ¹	x 3.911p=	£84.05
Standing charge (31 days @ 25.00p per day)					£7.75
Total gas charges for this period					£91.80

*Your gas meter measures usage in units, but like all suppliers we have to do a bit of maths to turn it in to kWh. Here's how it works:
GAS UNITS USE X 2.83 X CALORIFIC VALUE (39.9) X VOLUME CORRECTION (1.02264) + 3.6

ABOUT YOUR TARIFF

You can use the information below to compare your current tariff with others.

Gas **24**

Tariff name Gas Efficient Tariff 2020

Payment method Monthly Direct Debit

Tariff end date 31 Dec 2020

Edit fee £30
(for early cancellation of tariff)

Annual consumption 10,519 kWh
(based on estimates)

How did you work out my Direct Debit? **18**

Direct Debit payments are calculated in a specific way. Meter readings are used to estimate usage until the end of your annual billing period. This is then adjusted for typical weather patterns. Costs are calculated based on current prices and any outstanding balance.

Services for customers with specific needs **25**

If you have any extra needs, please contact us to let us know and ask us about our Priority Services Register.

Helpful Information

Gas emergency
Smell gas or think there might be a gas leak?
Call 0800 111 999 (24hrs)

In the event that you can smell gas immediately turn off the gas at the meter control valve. Also ensure you do not expose the gas to any heat or flames. That means no smoking or lighting matches! Where possible you should also open any doors and windows to allow the gas to ventilate.

Impartial advice
The Citizens Advice Consumer Helpline provides free confidential and impartial advice on consumer issues and may be able to assist you during a complaints process. Visit www.citizensadvice.org.uk or call their helpline on 03454 04 05 06
Textphone: 18001 03454 04 05 06
Call charges may apply.

1. Your **ACCOUNT NUMBER**, sometimes called a **CUSTOMER REFERENCE NUMBER**, is unique to you and is used to identify your personal account details when you contact your supplier.
2. A **METER POINT REFERENCE NUMBER** or **MPRN** is attached to each UK property on the mains gas supply. It is needed when you switch your gas supplier or if you think there is a problem with your gas supply.
3. The **CONTACT DETAILS** of your gas supplier, including phone number and office opening hours.
4. The **EMERGENCY CONTACT DETAILS** to be used out of hours.
5. The **DATE** your gas bill was issued.
6. The bill will be **ADDRESSED** to the person whose name appears on the account. You may wish to have more than one named person on the account in case of a change in circumstances.
7. The **PERIOD OF TIME** you have been charged for the gas you have used.
8. The **AMOUNT** that was left on your bill from the previous payment. This could be a credit, a debit or a zero balance depending on how you pay.
9. The **PAYMENTS YOU HAVE MADE** since the last bill.
10. This is the **TOTAL COST** of the gas you have used (or have been estimated to have used) for the billing period.
 - If you are a Direct Debit customer this will fluctuate throughout the year due to seasonality and the amount of gas used.
 - If you pay each bill in full, as with standard quarterly customers, it will usually show a zero balance followed by the full amount owed for the current billing period.
11. Your **NEW ACCOUNT BALANCE** or **AMOUNT OWED** will take into account any existing credit you have on your account and will show as either a credit, a debit or zero balance.
12. If you pay by **DIRECT DEBIT** you pay a fixed amount each month over a set period of time, usually a year. If these payments are too high and you are building up a large credit, or too low and you are building up a debt, your supplier will recalculate the amount you need to pay and will either increase or decrease your monthly payments to match your use.
13. The **PERSONAL PROJECTION** is an estimate of your gas use over a set period of time, usually a year. This helps your supplier to set your payment plan if you are a Direct Debit customer, or can help people budget if they pay quarterly.
14. Cheaper tariff options now have to be highlighted to you by your supplier. Some suppliers will even tell you of cheaper tariffs with other energy suppliers. You can use an accredited switching site to view the best deals in your area.
15. Your **PREVIOUS** reading is the meter reading which is issued as the starting point for this billing period.
16. Your **LATEST** reading is the meter reading which is used as the end point for this billing period. It is used to generate your current bill.
17. The **ESTIMATED** or '**E**' readings are those supplied by your gas supplier when they do not have an **ACTUAL** or '**A**' reading supplied by either yourself or a company meter reader. Some suppliers may show readings you have provided as **CUSTOMER**, '**C**' or **YOUR** reading. **ESTIMATED** readings are based on your previous use and average consumption levels.
18. Further information on how the **DIRECT DEBIT** plans are calculated.
19. **GAS UNITS USED** is the amount of gas you have used during the set billing period. It is calculated by taking your **PREVIOUS** reading and subtracting it from the **LATEST** reading.
20. Gas is charged by kilowatt hour (kWh) so your **GAS UNITS USED** need to be formulated to change to kWh. The formula is the same across the industry.
21. kWh-rate is the current amount you are paying for your gas. You may be on a tariff that is **FIXED** and this will remain the same for the period of your contract, or you may be on a **STANDARD** tariff which means the cost of gas will fluctuate depending on the market.
22. The **STANDING CHARGE** is a fixed cost associated with providing your gas supply such as meter reading, maintenance and the cost of keeping your home connected to the network and fees paid to other companies who operate and maintain parts of the gas network.
23. The **CHARGE** is the amount you need to pay, minus VAT which will be added to the total cost at a rate of 5%. If the VAT on your bill is more than 5% you may be being charged a commercial rate and you should contact your supplier.
24. How you pay for your gas and the amount you pay is called a **TARIFF**. There are many different tariffs to choose from offering different payment options, discounts and terms and conditions. It is worth asking your supplier if you are on the best tariff, or looking to see if there is a better tariff with a different supplier. There may be a cancellation fee if you switch tariffs or suppliers.
25. All energy suppliers have to offer their vulnerable customers extra services. They each have a Priority Services Register which offers free support to those with extra needs. Contact your supplier for further details.

CALL CHARGES

Calling advice lines and other services may incur call charges.

0800 and 0808 numbers are free from landlines and mobiles. Standard rates apply for 01, 02 and 03 numbers (typically 9p-13p per minute from landlines and 3p-55p from mobiles depending on your network), however they are usually included in free call packages.

See more information at www.gov.uk/call-charges

NEA's WASH Advice Service is a **free support service** providing advice to householders in England and Wales on their **energy bills** and keeping **warm and safe** in their home. We can also help with **benefits advice** and **income maximisation**.

For energy advice call: **0800 304 7159**
For benefits advice call: **0800 138 8218**

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