

This e-leaflet is part of a larger information pack which also includes pages on **Cash and Other Payment Methods** and **Staying Safe Online**. All three are available as summarised hand-held versions.

We would kindly appreciate your time to provide us with feedback on our information sheets. [Please click here to access our survey](#).

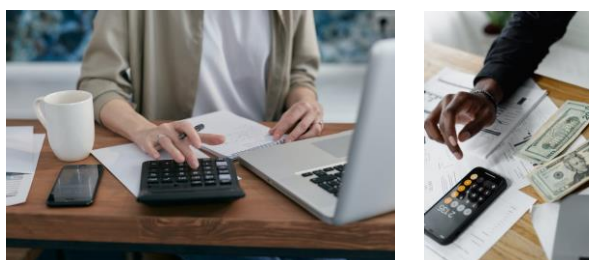
## PAYING BILLS

|                         |  |
|-------------------------|--|
| <b>DIRECT DEBIT</b>     | A <b>simple and straightforward method</b> , that will ensure that all your bills are paid on time, so that there are no late-payment charges. Some companies may offer discounts for customers who pay by direct debit. <b>Cheapest ✓ Easiest ✓ Consistent ✓</b>  |
| <b>ONLINE OR PHONE</b>  | Paying bills directly online is <b>quick, easy</b> and allows you to choose what you pay and when. However, it can be difficult to get used to banking online and you must remember to <b>pay your bills in full and on time</b> .   |
| <b>POST</b>             | Most companies will allow you to send a cheque for a bill amount to a postal address. However, it can take <b>up to five days</b> for the company to process the cheque and problems with the post could cause issues with your payments.  |
| <b>POST OFFICE</b>      | You can usually pay a bill by cash or card in a local Post Office. However, you may <b>be charged a fee</b> for using this service and getting to the Post Office on a regular basis may be difficult during the pandemic.   |
| <b>PREPAYMENT METER</b> | Gas and electricity can sometimes be prepaid by topping up a key or card that goes into your gas or electricity meter. This can be one of the <b>most expensive ways</b> to pay for energy. If you run out of credit on your key or card, you might not be able to immediately get more energy if you need it. |

## SWITCHING PROVIDERS

“Switching” is where you change which supplier provides you with your gas or electricity.

Switching utility supplier is likely to save you money. Research by **Ofgem**, the **Citizens Advice Guide**, **Moneyweek** and **Which?** have found that changing tariff or supplier will likely **reduce your bills**, especially if you haven't switched in a while.



There are several types of **energy tariffs**:

## FEELING UNSAFE?

- A family member might be able to help you set up a direct debit, but you will first have to **contact your service provider** to request a **direct debit mandate** and **sign the forms**.
- You can also **nominate a relative as a third party**, but you will also first have to contact your service provider and explain the situation.
- If a relative is made your named third party, they will receive **copies of your bills** and be able to **pay them on your behalf**.

### FIXED OR CAPPED

Generally, the **cheapest** option if you don't mind signing a contract for a set period. The cost of energy won't go up for the length of your contract, so your bills only vary dependent on how much energy you use.

### STANDARD OR VARIABLE CONTRACT

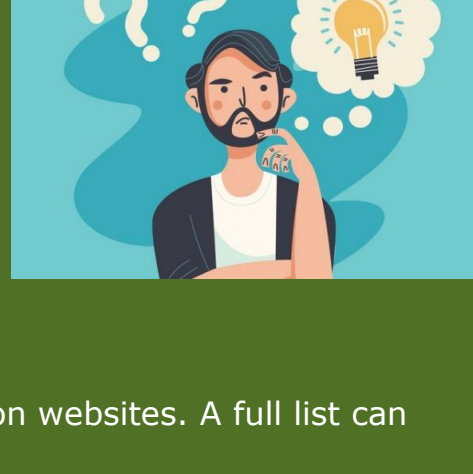
Doesn't tie you to a contract but is almost always **more expensive** than a 'fixed' deal.

### PREPAYMENT

The only option for those with a prepayment meter, which charge you for energy before you use it. These are almost always **more expensive** than a 'fixed' tariff.

## THINKING ABOUT SWITCHING?

- Check the [Citizens Advice Guide](#) for more information on different types of tariff.
- Ensure that you have your **postcode**, the name of your **current supplier** and the name of your **current tariff** to hand.
- Use a **price comparison website** (or ask a friend or relative to use one for you). These are websites that can help you to choose which tariff will be **cheapest and best** for you.
- Ofgem has some accredited price comparison websites. A full list can be found [here](#).
- When you pick a new supplier, check if they are signed up to the **Energy Switch Guarantee**. If they are, the switch will be reliable and hassle-free and take just twenty-one days!



## COMMON SCAMS

- Claiming they can sell you a **pre-loaded prepayment key, token or smart card**.
- Claiming that purchasing a prepayment card can mean a **discount** on your bill.
- Claiming a product can **save energy**.
- An **example of a scam** product: Pay £100 now for this top up card and you will get £150 off your next bill, or gadgets that will supposedly reduce your energy consumption.
- Be vigilant**. Switching Energy supplier is a great idea for saving money, but don't become a victim of nasty tactics such as the above.
- Do not give your payment details unless you are **completely convinced** everything is above board and to your liking.
- Information regarding scams can be found via [Age UK](#).

## MIS-SELLING AND ENERGY

- It's normal to be worried about switching supplier or changing payment method, but it is important to **remember not to panic** and **consult** a friend, relative or independent body if you have any questions. Although there are bad actors out there, there are many more people who can help and support you.
- It is however important to be aware of **'mis-selling'**, which is where a supplier gives you unsuitable advice, fails to explain any risks, does not give you the right information or sells you a product that wasn't right for you.
- If you have been mis-sold a product, you can **complain** and **seek compensation**. See the **'How to complain?'** section below for more details.
- If you want to know more about mis-selling, please see the **Staying Safe Online** pamphlet or speak to Age UK East London on the number at the bottom.
- If you **follow these steps**, switching supplier or changing payment method should be an **easy, safe** and **straightforward** process that can save you money or ensure your bills are paid on time.

**They should not pressure you into signing up to a tariff or trick you into switching suppliers.**

- These are the tactics you should look out for:**

Telling you that you need to sign something to confirm visit.

Telling you that you need to sign something before they can read your meter.

Telling you that you need to sign something before they can leave your home.

Telling you the offer is only available today.

Asking you to sign something in order to receive a quote.

## HOW TO COMPLAIN

**First Check whether you can get a refund**, "you are legally entitled to a full refund if you got the product or started the service less than 90 days ago and a partial refund after this date".

**Step 1:** Complain in person – phone call.

**Step 2:** Complain in writing.

**Step 3:** Involve an **Ombudsman** – if the response from the above steps was not satisfactory.

If you ever need support contact [Citizens Advice](#) on **03454040506**.

## CHECKLIST

**Energy Selling by Telephone: A call from salesperson, cold calling, a form of distance selling.**

**Before agreeing to any contract, consider whether the caller has provided the following information, it's a legal right that this pre-purchase information is provided.**

- An **accurate description** of the product or service.
- The **total price** of the product or service.
- Any **rights** you have to cancel.
- The **length** of the contract.
- Any **delivery or installation** costs.

## CHECKLIST

**Energy Selling at your doorstep: Very few energy suppliers sell energy on doorsteps, those that do, have signed a strict code of practice with the Association of Energy Suppliers and are obliged to follow certain rules.**

**Checking that they have followed these rules can help in identifying a scam.**

- All suppliers are required to **inform you in advance of visiting** your home, they should not turn up out of the blue.
- If they are visiting it should only be **between certain hours**, (9am to 8pm).
- You do not have to let them in your home**, and they should not insist on otherwise.
- If you are unsure about the situation, consider **asking a friend, family member, carer or neighbour** to be present.
- Organisations such as **Citizens Advice and Ofgem do not sell electricity or gas**, if you get a visit from someone saying they are representing these organisations, report it to the Citizens Advice consumer helpline. As its very likely, this person is not who they say they are.
- The salesperson must provide their **company identification without being asked**, so make sure to check they have done this. Furthermore, they **should provide a number to call to confirm their identity** if asked, but it is better that you look up the number of the company they claim to be from, to ensure you are ringing the right people.
- They must first check they're talking to the person responsible for paying the energy bills.
- They must be **honest about prices**, and give you correct information regarding tariffs.
- They must give you an **estimate** of how you would pay for the whole of next year and provide details on how they reached this estimate.