

Gas and electricity companies can cut off your supply in a few weeks if you don't pay them but they should only do this as a last resort. They must give you notice first. They cannot cut off your supply unless they have first offered you a range of payment methods to help you pay. It is important to contact them as soon as you know you are going to have problems. You should treat gas and electricity bills as a priority debt.

### CHECKING LIABILITY FOR THE BILL

If you are not the person named on the bill you may not be responsible for the whole debt owed. You should check that your bill relates only to the time you became responsible for that address.

### IS THE BILL CORRECT?

You should check that your bill has not been estimated as this happens when your supplier has been unable to read your meter. If the bill is estimated take a meter reading and provide the correct details to your supplier so that they can work out what you actually owe. This could result in your bill going down, but be aware that your bill could also go up.

### MOST FUEL COMPANIES WILL NOT DISCONNECT YOU IF:

- you agree to a payment arrangement; or
- you agree to have a pre-payment meter installed; or
- the debt belongs to a person who lived in your home before you; or
- it is between October and March and all the adults in the household are over retirement age; or
- you are considered vulnerable under the Energy UK safety net.

### HOW DO I AVOID MY SUPPLY BEING CUT OFF?

Do a budget of your incomings and outgoings to support your offer of payment. This must cover the cost of the fuel you are using and an amount towards the arrears. Even if the company does not agree to your offer, start paying what you have offered immediately. Do not offer to pay more than you can afford towards the arrears. All fuel companies should agree to accept an offer of repayment in instalments at a rate that you can afford. If the first person you speak to is unhelpful, ask to speak to someone more senior.

Ask the company for a copy of their code of practice. This explains your rights and how to make a payment arrangement.

## HOW DO I MAKE AN ARRANGEMENT?

The fuel company will usually want their bill paid before the next bill is due. You can ask to pay your bills every week, every two weeks, or every month. If you have arrears, phone or write to the company and ask for a payment arrangement.

## PREPAYMENT METER

A prepayment meter will enable you to pay for the fuel you use on a 'pay as you go' basis and collect something each week towards the arrears you owe. There can be drawbacks to having a pre-payment meter. Your fuel charges may be higher and if you cannot afford to top up the meter you will be without fuel.

## DIRECT PAYMENT SCHEME

You may be able to have payments taken direct from your Income Support, Pension Credit, Income based Jobseekers Allowance and income based Employment Support Allowance. A deduction will be made for your on-going usage and an amount towards the arrears.

## HELP FROM FUEL COMPANIES

Some fuel companies have special schemes for sick or disabled customers or trust funds that help customers in financial difficulty. It is worthwhile

checking with your supplier if they have a trust fund or scheme that could benefit you.

## GETTING THE BEST ENERGY DEAL

You might be able to save some money by switching to another supplier. This may work out cheaper, particularly if you decide to have both gas and electricity from the same supplier. The other option is to check an online comparison site for the cheapest deal from a new energy supplier.

## COMPLAINTS

If you are unhappy about the way your energy company has dealt with your arrears you should write to them direct.

If you are still unhappy with the response you can make a complaint to Ofgem. Telephone: **020 7901 7295** or email them on: **consumeraffairs@ofgem.gov.uk**

**if you would like further information or advice then contact the Midland Heart Money Advice Team on 0345 60 20 540.**

**Money worries? Don't know where to turn for help?**  
Call **0345 60 20 540** and ask to speak to a Money Advisor