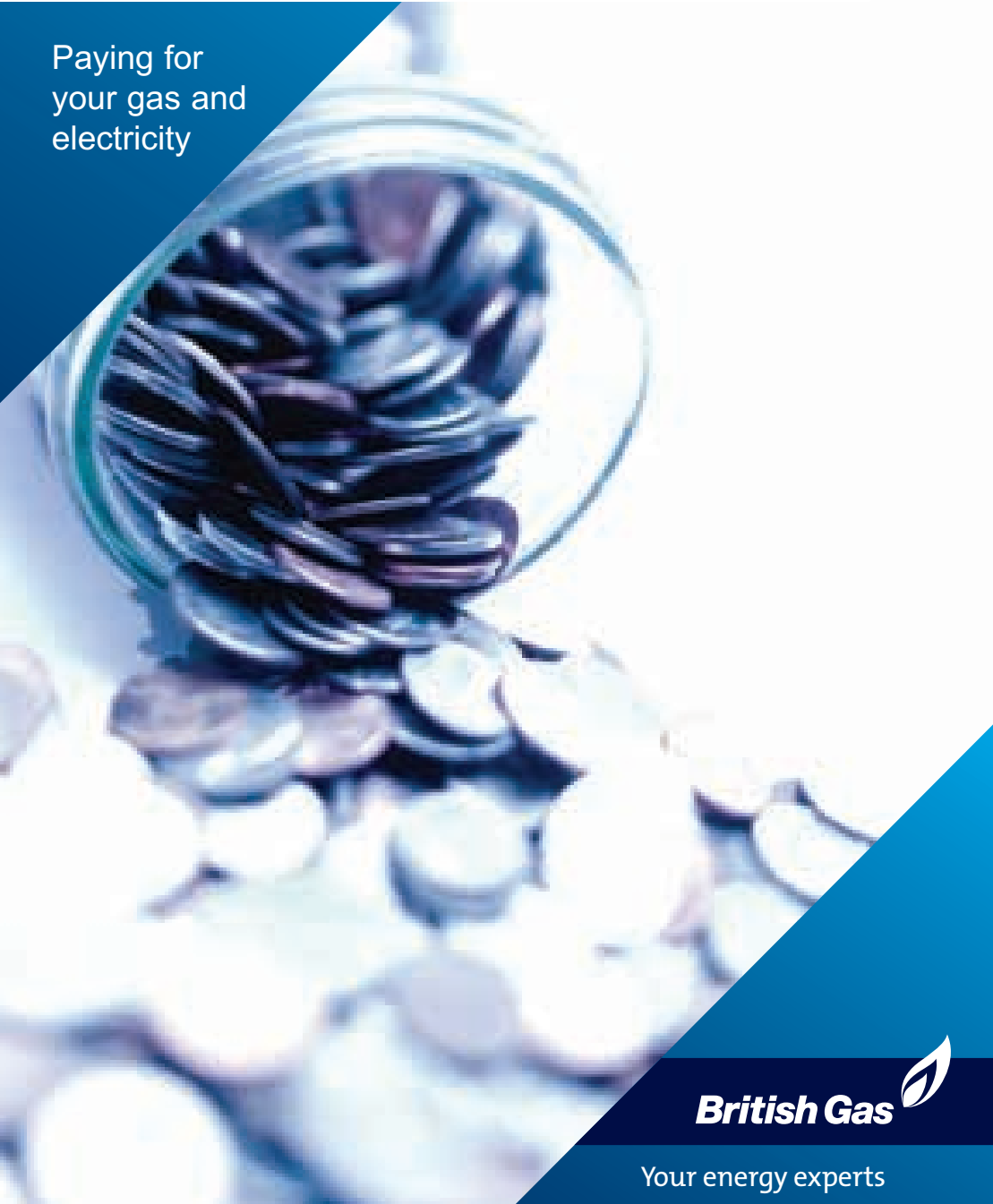


Lots of ways to pay

Paying for
your gas and
electricity



British Gas 

Your energy experts

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Paying for your energy

This booklet explains the different ways in which you can pay for your energy supply, and what to do if you have difficulty paying your bill.

If you cannot pay your bill, let us know as soon as possible. Together we can work out the most suitable method of payment.



How we charge you for your energy supply

Your meter records how much gas or electricity you use. We attempt to read all credit meters quarterly to ensure that your bill or statement is in line with your actual energy consumption. If we cannot read your meter, we may estimate your energy consumption in which case we print the word 'Estimate' and the date this was estimated after the meter reading on your bill.

If you pay quarterly by cash, cheque or debit/credit card, you receive a bill requesting payment immediately.

If you pay by Monthly Direct Debit, standing order, weekly or fortnightly payment schemes or Quarterly Equal Payments (QEP), we send you a statement for information only.

If you think your credit meter reading is incorrect, you can supply your own meter reading either by:

- Calling us on **0800 107 0225**.
- Promptly returning your own meter reading to the address shown on your bill.
- Recording your meter reading online at **britishgas.co.uk/meterreads**

For a copy of our leaflet, **Different ways we can help you**, call us on **0800 048 0202**.

If you think your meter is not working properly, call us immediately on **0800 048 0202**.

If you move house, let us know on **0800 048 0202** so that we can obtain a final meter reading and discuss continuing to supply your energy at your new address.

Pay as you go meters

If you have a Pay as you go meter we will not need to read it regularly as we receive updated meter readings when you buy gas using your card.

Where to pay your energy bill

You can pay your bill:

- Through any bank or by Bank Giro transfer, though you may be charged for this service.
- By post. We include a pre-addressed envelope with your bill.
- By home/telephone banking. Information on how to do this is on the back of your bill.
- At any payzone, PayPoint outlet or Post Office¹, free of charge.
- Online at britishgas.co.uk if you have a paperless billing account with us.
- By using the automated application on [0800 107 0224](tel:08001070224).

Pay as you go meters

A Pay as you go meter allows you to pay for your gas or electricity before you use it, and is a great way to manage the cost of your energy supply and avoid high bills.

If you would like us to install a Pay as you go meter in your home or would like more information, call [0800 048 0202](tel:08000480202). We may also install one if we think it's the best way for you to manage your payments.

To use a Pay as you go meter, you need to visit a payzone, PayPoint outlet or Post Office¹ to charge your Gascard, Smartcard, Key, or buy cards. We won't install a Pay as you go meter if you are physically unable to get to a payment outlet.

It's important that you do not use another supplier's key or card as any payments would not be credited to your British Gas account. Nor should you use someone else's payment device or they'll receive the credit for your payment (and you might end up paying for their debt). If you have a problem with your Pay as you go meter, call [0800 048 0303](tel:08000480303).

We always want to offer you the payment option that best suits your needs. To do this, we need you to contact us if and when you have a problem paying your bill.

¹The Post Office may charge if no bill is presented for payment.



Pay as you go meters incur additional unit and infrastructure costs. We incur these costs through higher rental charges for the meters themselves and through charges for collecting cash via Paypoint, payzone and Post Office outlets. What this means is that it is more expensive for us to provide a Pay As You Go Energy™ service than it is to provide a 'credit' service and because of this we cannot pass on the same savings.

We are however, committed to reducing the difference between our prices for our Pay as you go energy and our standard credit customers. We are constantly looking at investment in technology to reduce this differential.

If you would like to know more about Pay as you go meters, please contact us for a copy of our leaflet on **0800 048 0202** or to download one online, visit britishgas.co.uk/codesofpractice

How to spread the cost of your energy

As well as Pay as you go meters, there are other ways in which you can spread the cost of your energy, and avoid mounting bills during winter. If you'd like to know more about any of these methods of payment, call **0800 048 0202**.

Monthly Direct Debit

This is one of the cheapest ways to pay for your energy. It involves us calculating an amount that is paid directly out of your bank account on the same date each month. You can also receive a discount when you set up your Direct Debit.

Regular payment scheme card

Paying an agreed fixed amount weekly (Essentials customers only), fortnightly or monthly allows you to spread your costs evenly throughout the year. You can pay by cash or cheque at any PayPoint, payzone outlet or Post Office.

Monthly standing order

You can instruct your bank or building society to pay an agreed fixed amount to us each month as a Standing Order. Unlike Direct Debit, if you need to pay a different amount, you have to issue new instructions to your bank or building society. You can also receive a discount when you set up your standing order.

Advance payment

Another convenient and money saving way is to pay for your gas a year in advance by cheque for an amount based on an estimate of your gas consumption.

Quarterly by cash, cheque or debit card

When you receive your bill you can post the full payment by cheque, using the pre-addressed envelope provided with your bill. Or you can pay by cash or cheque at any PayPoint, payzone outlet or Post Office. You can also pay by debit/credit card at some PayPoint outlets, or by telephone, or home banking (see the back of your bill for details).

If you disagree with the cost of your bill

If you have any queries regarding your energy bill, call us as soon as possible on **0800 048 0202**. Always read your meter beforehand, so we can check your reading against your bill and help resolve the matter. You can trust that we will always discuss your energy usage to determine how your bill has been calculated, and listen to your views about the accuracy of your bill.

If you think your meter is faulty and giving inaccurate readings, contact us immediately so we can arrange to test it. If we find your meter is working properly, we will charge for the visit, but always explain the charges beforehand.

If you do have a faulty meter, we will try to solve the problem over the telephone, or write to you within five working days. If we need to visit your home to inspect the meter, we'll offer to visit you within two weeks. If we fail to keep the appointment, we'll give you £20 compensation.



Why we may check your credit status

We ask for your consent to check your credit status before supplying your energy on a credit meter to enable us to request the most suitable payment method. This might include checking existing and previous accounts you hold with us and referencing your credit record with a licensed credit reference agency.



Why we may need a security deposit

Sometimes, as a result of credit checks, we ask for security of payment. This could be in the form of a security deposit or payment by Monthly Direct Debit. We may, if appropriate, consider the use of a guarantor. If you cannot pay a security deposit, we may ask that we install a Pay as you go meter in which case a security deposit is not required.

We normally ask for a security deposit in the following situations:

- If you are an existing customer but have repeatedly failed to pay your bills within 28 days of request.
- If you are an existing customer and have broken an agreed payment arrangement.
- If you are a new customer and do not give us proof of your identity and your previous addresses for the last three years.
- If you do not have a satisfactory credit status.
- If you have a bill that is unpaid and we have to visit you.
- If you are disputing a bill and have not made payments towards the undisputed portion.

If you pay a security deposit

We usually calculate your security deposit by taking twice the value of your average quarterly usage (estimated where required). You still need to pay your bills promptly on receipt and the deposit does not count towards your bill.

We pay you interest on every 50 pence deposited, for every three month period the sum is held, after deducting income tax at the standard rate. Interest is paid at a rate equivalent to the base rate of Barclays Bank plc.

After 12 months we review the situation. If you have a good record of payment, we will write to you within 14 days, and repay your deposit with interest.

If your energy supply contract with us is terminated, we repay your deposit within one month, providing all your charges have been paid.

If you have any queries regarding our request for a security deposit, call **0800 048 0202**. If we cannot resolve the matter to your satisfaction, you can contact Consumer Direct whose details are shown on page 19.

If you have a problem paying your bill

If you cannot pay your energy bill, let us know so that we can help, just call us on **0800 048 0202**. Together, we can work out the most suitable method of payment. You need to contact us immediately to avoid your energy supply being disconnected.

You can also contact an independent agency for advice and, with your written consent, we can ask an agency to contact you. If you have multiple debts an independent money advice agency, National Debtline or Citizens Advice can help.

A helping hand

We always take into account your circumstances and ability to pay. Please make sure you tell us:

- If you are over 60, or have a disability or long-term illness, we will not disconnect you in winter.
- If you are over 60 and live alone, or with other people who are over 60 or under 18 years old, you will also be exempt from disconnection in winter.
- If the bill is in the name of a previous customer, and not your responsibility. You need to contact us as soon as you move home, or take over the supply.
- If you are a tenant and the bill is in your landlord's name and you pay him/her for your energy.
- If you receive benefits, you may be entitled to help under the Fuel Direct scheme.

The **BRITISH GAS Energy Trust**, which incorporates the **SCOTTISH GAS Energy Trust**, is an independent Charitable Trust established in September 2004 which aims to contribute to the fight against poverty.

Covering England, Scotland and Wales it is the first national utility Trust of its kind and will make a significant difference to those in need.

Grants are available to help individuals and families in need to meet arrears of energy charges and other household bills and costs.

The Trust will also fund voluntary sector organisations to provide money and debt advice services.

The Trust is overseen by a number of independent, unpaid Trustees and is a registered charity. Visit britishgasenergytrust.org.uk, write to us at FREEPOST BRITISH GAS ENERGY TRUST (no stamp is needed, and you should write nothing else on the envelope), or call the Trust via Charis Grants on [01733 421021](tel:01733421021).

Special payment arrangements

Instalments

We may be able to arrange for you to pay your overdue bill, and future bills, by instalments at a rate you agree with us.

More time to pay

You may be offered more time to pay so long as the current bill is paid before the next one is due.

Pay as you go meter

Installing a Pay as you go meter allows you to pay for your energy supply as you use it by purchasing credit from a PayPoint, payzone outlet or Post Office. Pay as you go meters can also collect any outstanding debt at an agreed rate. To find out more, call [0800 048 0303](tel:08000480303).

Paying direct from Income Support

If you wish, the Benefits Agency can pay your bill directly out of your benefit under the Fuel Direct Scheme. For more information, call [0800 048 0202](tel:08000480202).

Save energy and save money

Our expert Energy Efficiency Advisers can help you cut the cost of your energy bills. They can also explain what financial help and grants are available to help you make your home more energy efficient. Call **0800 072 8629** for more information or visit us at britishgas.co.uk/energy-efficiency

What happens if you don't pay your bill

We always try to help you pay your bill and do all we can to avoid disconnecting your supply. If you let us know your circumstances and agree to a repayment arrangement, we can avoid disconnection.

If, after writing to you to request payment, we do not hear from you, we will take the following steps:

- 1 We will attempt to contact you by telephone to discuss payment and write to you asking you to contact us.
- 2 If we do not receive a satisfactory response and have to send you an Urgent Notice regarding the outstanding balance we will charge you £14.
- 3 If we have to visit your property to obtain payment, you will be charged £50 and we may also ask that you have a Pay as you go meter installed if it is safe and practical to do so. If we fit a Pay as you go meter on a disconnection visit, we will charge you up to £335 for this.
- 4 If you still have not paid, we will take steps to disconnect your supply and we will charge you up to £361 to do this.

If we disconnect your energy supply, we give you at least seven days' notice in writing. If you still do not pay the outstanding bill after your supply has been disconnected, we will take action to recover the money owed and you may incur further costs. This may involve taking your case to court, and will lead to your credit rating being affected.

How to avoid your supply being disconnected

Talk to a Customer Services Adviser on **0800 048 0202** if you have a problem paying your bill. The sooner you make contact, the sooner we can work out the best way for you to make payment. Don't leave it until you've been disconnected.

Agree a payment arrangement, and stick to it.

Have a Pay as you go meter installed. Or, if you receive Benefits, ask the Benefits Agency to pay us directly through the Fuel Direct scheme.



How to get reconnected

If we visit your property to disconnect your energy supply, we leave you details explaining what you need to do to get your supply reconnected. When you have met all the conditions, we aim to reconnect your supply by midnight of the next working day. For us to reconnect your supply, you need to:

- Pay the outstanding bill in full.
- If you pay by cheque, we reconnect only when the cheque is cleared.
- Pay any disconnection and reconnection charges.
- Pay a security deposit.

Alternatively, a Pay as you go meter will be fitted with the outstanding balance and disconnection/reconnection fees added to the meter.

How we collect your debt through a Pay as you go meter

We may install a Pay as you go meter to collect any money you owe as an alternative to disconnecting your supply. Once your debt is cleared, the meter will reset so that you only pay for the energy you use. For more information about Pay as you go meters, call **0800 048 0303**.

If we install a Pay as you go meter to collect your debt, we explain:

- How much money you owe, and why.
- The rate of debt to be recovered each week.
- Details of meter charges and other costs.
- How to operate your Pay as you go meter.
- The amount of Emergency Credit available on your meter and how it works.
- A British Gas telephone number for advice and emergencies.
- Details of charges for replacing lost or damaged Cards.
- We may also prevent you from changing supplier until the debt is cleared.



Useful contact details

British Gas Customer Services

For questions about your meter or meter reading

[britishgas.co.uk](https://www.britishgas.co.uk)

0800 048 0202

Pay As You Go Energy™

For questions about your Pay as you go meter, meter Keys or Smartcards

0800 048 0303

Experian

Consumer Help Service, PO Box 8000, Nottingham NG80 7WF

0870 241 6212

[experian.co.uk](https://www.experian.co.uk)

Equifax PLC

Credit File Advice Centre, PO Box 3001, Bradford BD1 5US

0870 010 0583

[myequifax.co.uk](https://www.myequifax.co.uk)

CallCredit

Consumer Services Team, PO Box 491, Leeds LS3 1WZ

0870 060 1414

The British Gas Energy Efficiency Advice Line **0800 072 8629**
Lines are open Monday - Friday, 8am to 5pm

here to HELP **0845 605 2535**
For insulation grants to households claiming Government benefits

Citizens Advice
Please refer to your telephone directory for your local Bureau or visit citizensadvice.org.uk

Citizens Advice Scotland
Please refer to your telephone directory for your local Bureau or visit cas.org.uk

You can get money advice from the following organisations who provide free, confidential, independent and impartial advice:

National Debtline **0808 808 4000**
National Debtline provides a free, confidential and independent phone service

Advice UK **020 7407 4070**
Advice UK is a trade association for over 900 independent advice and law centres throughout the United Kingdom. All Advice UK members provide free and confidential advice, but not all provide money advice. To find out where your nearest centre is you can call Advice UK

Payplan **0800 917 7823**
Payplan provide free debt management plans. They are funded by contributions from banks and the credit industry

Consumer Credit Counselling Service (CCCS) **0800 138 1111**
CCCS is a registered charity. It offers a more structured programme on how to manage your money

Local Authorities
The Trading Standards Department (also known as the Consumer Protection Department) can give you basic advice on dealing with your debts. Your local authority may also provide a specialist money advice service, which will be free and confidential. See your local telephone directory for details

Energy Efficiency Advice Centre **0800 512 012**

Warm Front **0800 316 6011**
Warm Deal (Scotland) **0800 316 1653**
For impartial advice on reducing energy and availability of grants

Home Energy Efficiency Scheme (HEES) uk-energy-saving.com/home_energy_efficiency_scheme
For information on grants to improve your home's energy efficiency.

NEA (National Energy Action) **0845 727 7200**
Impartial advice on reducing energy costs and consumption

Energy Action Scotland **0141 226 3064**

If you have a complaint

Occasionally we get things wrong, please tell us so we can put them right. If you are not satisfied with our service, please take the following steps.

Step 1

Contact us by phone: [0800 072 8632](tel:08000728632).

Online : britishgas.co.uk/complaints

By Post: **Complaints Management Team, British Gas, PO Box 3054, Eastbourne BN21 9FD.**

If you have a Pay as you go meter call [0800 072 8633](tel:08000728633).

Step 2

If you are not happy with the resolution of your complaint, please contact **Andy Eley, Head of Complaints**, by post: **British Gas, PO BOX 1577, Southampton SO18 9EX**, by phone: [0800 107 0184](tel:08001070184) or via email: britishgas.customerrelations@centrica.com

If your complaint relates to a problem with the delivery of your gas or electricity, we will pass it on to your network supply operator to investigate and, of course pass on any response or compensation due to you.

Naturally, we want to resolve your problem immediately, however if we are unable to achieve this we will aim to reach resolution with you within 14 days. When you contact us to make a complaint we will apologise: provide you with an explanation and confirm what actions need to be taken – this may include a goodwill gesture or compensation.

Independent Advice

If you have followed [steps 1 and 2](#) and your complaint remains unresolved after 8 weeks or if we have issued you with a deadlock letter, you can bring your case to the Energy Ombudsman by phone: [0845 055 0760](tel:08450550760), textphone: [18001 0845 051 1513](tel:1800108450511513), via www.energy-ombudsman.org.uk or by post: **Energy Ombudsman, PO Box 966, Warrington, WA4 9DF**.

The Ombudsman is an independent body, established to provide a free of charge service to impartially resolve customer complaints in cases where the customer and supplier cannot agree on final resolution. Their final decision is binding on the Energy Supplier, and not you as the customer.

Advice?

Consumer Direct, the government's helpline for consumer advice, offers clear, practical and impartial help and advice, you can call on [08454 04 05 06](tel:08454040506) or go to www.consumerdirect.gov.uk

If you would also like to view a copy of the "Gas & Electricity (consumer complaint handling standards) Regulations 2008", please visit the OPSI (Office of Public Sector Information) website at www.OPSI.gov.uk

If you have special requirements



If you're hard of hearing or speech impaired and use a Textphone, call **18001 0800 072 8626**.



If you'd like to receive this information in another format such as large print, Braille or audio, call the British Gas Home Energy Care Team on **0800 072 8625**.

If you speak a language other than English, tell us when you call and we'll arrange for an interpreter to help you.

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Calls free from BT Calling Plan. Mobile and other providers' charges may vary.

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British Gas 

Your energy experts