

Lots of ways to pay

Paying for your gas and electricity

If you have special requirements

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



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

Correct as at time of printing, January 2012.
Calls free from BT Calling Plan. Mobile and other providers' charges may vary. Calls may be monitored and/or recorded for quality assurance and compliance purposes.

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.

Contents

How we charge for your energy supply	3
How you can pay your energy bill	4
Other ways to pay	4
If you disagree with the cost of your bill	6
Why we may check your credit status	6
Why we may need a security deposit	7
If you have a problem paying your bill	8
Special payment arrangements	9
What happens if you don't pay your bill	10
How to avoid your supply being disconnected	10
How to get reconnected	11
Useful contact details	12
If you have a complaint	14

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 on a regular basis to make sure 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 give us a meter reading we will take all reasonable steps to reflect this in your next bill or statement. However, if we do not think your meter reading is reasonably accurate, we will contact you to get a new meter reading.

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

If you pay by Direct Debit or weekly or fortnightly payment scheme, 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:

- Recording your meter reading online at britishgas.co.uk/meterreads
- Calling us on **0800 107 0224**
- Promptly returning your own meter reading to the address shown on your bill

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 may not need to read it regularly as we receive updated meter readings when you top up your gas or electricity.



How you can pay your energy bill

Direct Debit

This is one of the easiest ways to pay for your energy. There are three different types of Direct Debit.

- **Monthly fixed** – where the same amount is paid on the same date each month. This helps spread your energy costs evenly throughout the year, so you'll avoid high bills during winter.
- **Monthly variable** – where you pay for the actual amount of energy you use each month. This is only available to customers on EnergySmart™.
- **Quarterly variable** – where you pay for the actual amount of energy you use each quarter. We'll send you a bill ten days before we collect your Direct Debit payment.

Other ways to pay

- **Credit/Debit card, online or by phone** – go to britishgas.co.uk/paymybill or call our automated payment line on **0800 107 0224**.
- **SMS** – call us on **0800 048 0202** to register.
- **Internet or phone banking** – pay directly into our bank: account number 71584685 and sort code 40-05-30. Quoting your Customer Reference Number that begins 85.
- **At the Post Office** – you can pay by cash or cheque. You will need your bill and payment slip. Cheques should be made out to Post Office Ltd.
- **Regular payment scheme card** – paying an agreed fixed amount fortnightly or monthly allows you to spread your costs evenly throughout the year.
- **By Post** – send a cheque made payable to British Gas Trading Ltd, plus the payment slip attached to your bill, to:
British Gas, Payment Area 55,
Camberley GU95 1AB.
Please write your Customer Reference Number on the back of the cheque.

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**. 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 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. Pay As You Go Energy™ customers can also use our Home Energy Top Up service to top up their gas and electricity meters from the comfort of their

home. All you need is a computer that runs Windows XP, Vista or Windows 7, and that has Internet Explorer. To find out more visit britishgas.co.uk/topup

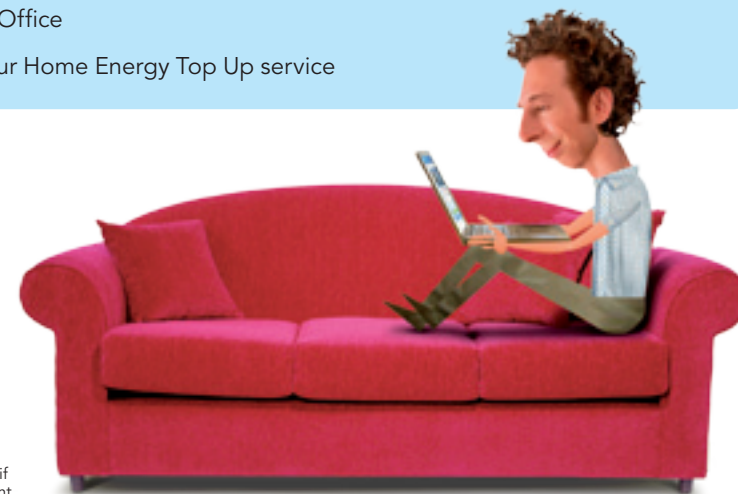
It's important that you do not use another supplier's key or card as any payments would not be credited to your British Gas account. Nor should you use someone else's payment device or they'll receive the credit for your payment, and you might end up paying for their debt. If you have a problem with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

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

Where to top up securely and legally

As a reminder, no energy supplier sells energy credit on the doorstep. The only legal places to buy credit for your pay as you go electricity meter are:

- An outlet displaying the PayPoint logo
- Your local Post Office
- Online, using our Home Energy Top Up service



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

If you disagree with the cost of your bill

If you have any questions about 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.

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 may 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. 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 for gas and £22 for electricity.

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 help us to arrange the most suitable payment method for you. This might include checking previous and existing 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

If we need a security deposit you'll be asked to pay the following:

- £125 for gas
- £ 80 for electricity

You'll still need to pay your bills promptly when you get them, the deposit does not count towards your bill.

After twelve 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 will repay your deposit within one month, providing all your charges have been paid.

If you have any questions about our request for a security deposit, call **0800 048 0202**.

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 will 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 certain benefits, you may be entitled to help under the Fuel Direct scheme. You can find more information about Fuel Direct on the next page

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 can 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 or 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**.

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/ee



Special payment arrangements

Instalments

If you are finding it difficult to pay your bill in full 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. To find out more please call us on **0800 048 0202**.

Paying direct from your benefits

The Department for Work and Pensions can pay your energy bills directly from your benefit under the Fuel Direct scheme if you receive any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Income-related Employment and Support Allowance

For more information, call **0800 048 0202**.



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 may take the following steps:

- 1 We may 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 write to you again about the outstanding balance we may charge you £14.
- 3 If we have to visit your property to obtain payment, you may be charged £54. And we may also ask that you have a pay as you go meter installed if it is safe and practical to do so.
- 4 If you still have not paid, and we apply for a court warrant to either exchange your meter for a pay as you go meter or disconnect your supply, we will charge you up to £127 to do this.

Your credit record could be affected

We share information with credit reference agencies, including details on if you pay bills on time or late. If you don't pay your bill in full and on time, you may find this affects your credit record.

A poor credit record could affect the terms of the following:

- Mortgage
- Credit card or mobile phone contract
- Other products or services on credit

If we fit a pay as you go meter or disconnect your supply under warrant we will register a default on your account with a credit reference agency. Registering a default could have a serious impact on your credit record and affect your ability to get credit from other lenders.

You can ask for a copy of your credit reference file by writing directly to the agencies. Details of these agencies can be found at britishgas.co.uk/termsandconditions If any information they hold about you is inaccurate you can ask that they update your details.

If we disconnect your energy supply or fit a pay as you go meter

We will 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 may take action to recover the money owed and you may incur further costs. This may involve taking your case to court, and may lead to your credit record being affected.

How to avoid your supply being disconnected

- Talk to a Customer Services Advisor 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.
- Pay your energy bills through the Fuel Direct scheme

How to get reconnected

If we visit your property to disconnect your energy supply, we will 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 may need to:

- Pay the outstanding bill in full or pay an agreed amount towards your outstanding debt

- If you pay by cheque, we will reconnect only when the cheque is cleared
- Pay any disconnection and reconnection charges
- Pay a security deposit

We may also fit a pay as you go meter and the outstanding balance plus any fees may be 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 will 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 and keys
- We may also prevent you from changing supplier until the debt is cleared

Useful contact details

British Gas Customer Services britishgas.co.uk
0800 048 0202
For questions about your meter or meter reading.

Pay As You Go Energy™ [0800 048 0303](http://08000480303)
For questions about your pay as you go meter, keys or cards.

Experian [0844 481 8000](http://08444818000)
experian.co.uk
Consumer Help Service, PO Box 8000, Nottingham NG80 7WF

Equifax PLC [0844 335 0550](http://08443350550)
myequifax.co.uk
Credit File Advice Centre, PO Box 3001, Bradford BD1 5US

CallCredit [0870 060 1414](http://08700601414)
Consumer Services Team, PO Box 491, Leeds LS3 1WZ

The British Gas Energy Efficiency Advice Line [0800 072 8629](http://08000728629)
Lines are open Monday – Friday, 8am to 5pm.

here to HELP [0800 072 8625](http://08000728625)
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](http://08088084000)
National Debtline provides a free, confidential and independent phone service.

Advice UK
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 go to www.adviceuk.org.uk

Payplan [0800 917 7823](http://08009177823)
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](http://08001381111)
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](http://0800512012)

Warm Front [0800 316 6011](http://08003166011)
Warm Deal (Scotland) [0800 316 1653](http://08003161653)
For impartial advice on reducing energy and availability of grants.

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

Energy Action Scotland [0141 226 3064](http://01412263064)



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 one

Contact us by phone: **0800 072 8632**.
Online: britishgas.co.uk/complaints
By Post: Complaints Management Team, British Gas, PO Box 4804, Worthing BN11 9QU.

If you have a pay as you go meter call **0800 072 8633**.

Step two

If you are not happy with the resolution of your complaint, please contact Andy Eley, Head of Complaints, by post: British Gas, PO Box 4803, Worthing BN11 9QT, by phone: **0800 107 0184** or via email: customercomplaints@britishgas.co.uk



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.

If you remain unhappy with the service provided you can ask to speak to a manager. If you need to discuss your complaint in person you may wish to visit one of our offices, for details of their location please call **0800 048 0202**.

Independent Advice

Consumer Direct, the government's helpline for consumer advice, offers clear practical and impartial help and advice. You can call at any stage during the complaints process on **08454 04 05 06** or go to 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 OPSI.gov.uk

If you have followed steps one and two and your complaint remains unresolved after eight weeks or if we have issued you with a deadlock letter, you can bring your case to the Ombudsman Services: Energy by phone: **0845 055 0760**, textphone: **18001 0845 051 1513**, online: os-energy.org.uk or by post: Ombudsman Services: Energy, 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.

The Ombudsman may require us to take one or more of the following actions; take practical action that may benefit you, offer an apology or explanation, or make a financial reward.

Their final decision is binding on the energy supplier, and not you as the customer.

