

How to stay on top of your energy bills

Choosing the right way to pay for your energy can help make it easier to manage your bills.

What to do if you're having trouble paying

Everyone's different, so it's important to let us know if you:

- are over 60 and living alone
- live with others who are over 60 or under 16
- have a disability or a long-term illness
- are paying your landlord to cover energy bills or if the bill isn't in your name
- are getting benefits
- have had a major change in your circumstances

What we can do to help

- We'll look at how you use energy and see if we can switch you to a **cheaper tariff**
- If you already owe us money, we can discuss options with you about how to pay it back
- We can install a **pay as you go meter** so you pay for your energy before you use it
- If you have a Smart meter we can switch your meter to Smart Pay as You Go remotely
- If you qualify, we can also arrange for you to **pay directly from your benefits** (if you get them). We can do this if you get Income Support, Income-based Jobseeker's Allowance, Universal Credits, Pension Credit or Income-related Employment and Support Allowance
- If you are a British Gas customer of pensionable age, disabled, chronically sick, or on means tested benefits with children under 5, call us on **0800 072 8625**. We can tell you if you are eligible for our Priority Services Register, a free service that lets us know who needs extra help

Where to get extra help

StepChange Debt Charity are a team of debt experts, who we have partnered with to offer our customers extra support. They could help you get back on top of your finances.

You can call them on **0800 138 1111** for free, independent advice. They're open Monday to Friday, 8am to 8pm, and Sunday, 9am to 4pm.

British Gas Energy Trust is a charity we set up in 2004 for people who need help with their energy bills. You can apply for grants and get free debt advice. Go to **britishgasenergytrust.org.uk** or call **01733 421 020**.

There are plenty more people who can help you or give you free advice:

- **Citizens Advice Bureau** – **citizensadvice.org.uk** or look up the phone number for your local office
- **Citizens Advice consumer service** – **adviceguide.org.uk** or **0845 040506**

If you need help let us know as soon as you can

We're here to help. Call us on **0800 107 4984**

If you use a **textphone**, call us on **18001 0800 072 8626** and we'll talk through your options.

What happens if you don't pay

If you don't pay your bill and we can't get in touch with you, we may:

- Pass your details to a debt collection agency
- Apply for a warrant to come into your home and install a pay as you go meter
- Switch you to Smart Pay As You Go, if you have a smart meter. This can be done remotely, we don't need to come to your home

If we do any of these things, we'll have to charge you to cover the cost. We'll always let you know before we add them to your account. In total it could cost you between £256 and £291. That breaks down into:

- £14 – for the admin
- £35 – for the cost of the Debt Collection Agency
- £36 – for visiting your home
- £56 – to apply for a warrant to come into your property
- £150 – for using the warrant

How it affects your credit rating

If you don't pay your bills on time, it shows on your credit report and could lower your credit rating. If you've got a low credit rating, you'll find it harder to get approved for things like:

- mortgages
- credit cards
- loans
- bank accounts
- mobile phone contracts

With a low credit score, you could still get these things, but with tighter rules and it may cost you more. We share your account information with credit reference agencies.

You can learn more about your credit file at

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

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Choosing the best way to pay

- **Direct Debit** is the easiest way to split your costs. You'll also pay a lower unit rate
- Pay with a **debit card** at [britishgas.co.uk](https://www.britishgas.co.uk) or call us on **0800 107 0224**, day or night
- Send money by **electronic transfer** from your bank. Our sort code is 40-05-30 and our account number is 71584685. In the description, make sure you give your customer reference number. You can also do a **bank transfer**, but your bank might charge you
- To pay in **cash**, take your payment slip to your local post office
- Send a **cheque** (payable to British Gas Trading Ltd) to: British Gas, Payment Area 55, Camberley, GU95 1AB. Remember to write your customer reference number on the back of the cheque

How to cut your bills

Get everything down on paper

You can use the chart below to write down all your incomings and outgoings.

Income		Payment	£
Household income from employment (after tax)			
Household income from savings and investments			
Pension			
Benefits, including child benefit, child tax credits and income support			
Other income			
Income total			£

Outgoings	Payment	Outgoings	Payment
Mortgage/rent	£	Insurance (building/contents)	
Mortgage endowment		Council Tax	
Second mortgage		Maintenance/child support	
Housekeeping/food		Childminding costs	
Ground rent/service charge		Magistrates court fines	
Life insurance/pension		School meals & meals at work	
Gas		Travel costs	
Electricity		Loan repayments	
Other fuel		Clothes	
Home phone/mobile phone		Prescriptions/health costs	
Water rates		Other (e.g. eating out, laundry)	
TV - Rental, Sky & Licence Fee			
Outgoings subtotal A	£	Outgoings subtotal B	£
Outgoings subtotal A + B total		£	

Money left over		Payment	£
Income total			
Outgoings total			
Money left over (subtract your outgoings from your income)			£

Small changes can save you money

Making changes to the amount of energy you use can help to reduce your energy costs.

Go to britishgas.co.uk or call **0800 072 8629** for lots of tips like these:

- Turning your thermostat down by 1°C can save you roughly £50 a year
- Take a shower and you'll be heating 40% less water than if you take a bath
- Don't boil more water than you need when you're making tea or cooking on your hob
- Descale your washing machine and dishwasher once a year if you live in a hard water area. It only takes 1mm of lime scale to cut their efficiency by 10%
- Use a steamer over a pan to cook several types of vegetables on one ring of your hob
- Leaving electronic items on standby mode (still switched on at the wall) can use up 6% more energy. Cutting that out can save you between £45 and £80 a year

Apply for free home insulation

You could save up to £140 a year with loft insulation and £160 a year with cavity wall insulation. It keeps your home warmer in winter and cooler in summer*.

You might be able to get your home insulated for free. Go to britishgas.co.uk/freeinsulation or call us on **0800 068 0032**.

*Source: Energy Saving Trust. The savings shown are approximate, provided for illustrative purposes only and based on a gas heated semi-detached house with 3 bedrooms.

Contact us

For help and advice		britishgas.co.uk/help
A general enquiry	0800 048 0202*	britishgas.co.uk/contactus
Textphone for the hard of hearing	18001 0800 072 8626	
Alternative formats Braille/large print/audio tape	0800 072 8625*	

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.

ہم ترجمانی کی خدمت پیش کرتے ہیں۔ اگر آپ اپنے بل کے بارے میں انگریزی کے علاوہ کسی دوسری زبان میں بات چیت کرنا چاہتے ہیں تو براہ کرم 0800 048 0404 پر ہمیں فون کریں اور اپنی ضرورت کی زبان بتائیں۔

Oferujemy usługi tłumaczenia ustnego. Jeśli chciałbyś omówić kwestie związane z Twoim rachunkiem w innym języku niż angielski, zadzwoń do nas na numer: 0800 048 0404 i powiedz, o jaki język chodzi.

ਅਸੀਂ ਦੁਰਸ਼ੀਆ ਸੇਵਾ ਮੁਹੱਈਆ ਕਰਦੇ ਹਾਂ ਜੇਕਰ ਤੁਸੀਂ ਸਾਡੇ ਬਿਲ 'ਤੇ ਅੰਗ੍ਰੇਜ਼ੀ ਤੋਂ ਇਲਾਵਾ ਕਿਸੇ ਦੂਜੀ ਭਾਸ਼ਾ ਵਿੱਚ ਵਿਚਾਰ-ਵਟਾਂਦਰਾ ਕਰਨਾ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ 08000480404 'ਤੇ ਕੌਲ ਕਰਕੇ ਦੱਸੋ ਕਿ ਕਿਹੜੀ ਭਾਸ਼ਾ ਵਿੱਚ ਗੱਲ ਕਰਨਾ ਚਾਹੁੰਦੇ ਹੋ।

Waxaan bixinnaa adeeg turjubaan. Haddii aad jeceshahay inaad bilkaaga ka wada hadalho luqad aan Ingiriis ahayn, fadlan naga soo wac 0800 048 0404 iyo inoo soo sheeg luqada aad u baahan tahay.

Şirket olarak çeviri hizmetleri sunmaktayız. Faturanızla ilgili konuları İngilizce haricindeki bir dille konuşmak için lütfen 0800 048 0404 numaralı telefonumuzu arayın ve bize hangi dili istediğinizi bildirin.

আমরা একটি অনুবাদ পরিষেবা প্রদান করি। আপনি যদি আপনার বিল নিয়ে ইংরেজী ছাড়া অন্য কোন ভাষায় আলোচনা চান, অনুগ্রহ করে আমাদের 0800 048 0404 নম্বরে ফোন করুন এবং আপনি কোন ভাষাটি চাচ্ছেন তা আমাদের জানান।

* We record calls to help improve our service to you.

Costs and the services we provide, can change so please go online or call us for the latest information.

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