

If you have never switched supplier, or changed tariffs, you might be able to save money by finding a better deal. All suppliers are now obliged to tell you if they have a better tariff available to you, although they won't tell you if there is a better offer elsewhere.

TYPES OF ELECTRICITY TARIFF

TARIFF TYPE	ADVANTAGES	DISADVANTAGES
Fixed tariff	Provides a fixed cost for your energy for a specific period of time.	Can be more expensive as suppliers assume energy prices will increase over the period of the contract.
Standard This is the tariff most people are on.	The cost per unit of energy used is not fixed. This means you benefit if suppliers lower prices, but can also pay more when suppliers raise prices.	It may not be the cheapest available and it is also the tariff that will be affected when price increases or decreases are announced.
Economy 7 Meter has 2 sets of numbers labelled 'low' and 'normal'. Provides 7 hours of off-peak electricity at night.	Most suitable tariff for households with night storage heaters.	Any electricity used during the day will be charged at a higher rate.
Economy 10 Meter has 2 sets of numbers labelled 'low' and 'normal'. Provides 3 hours of off-peak electricity in the afternoon, 2 in the evening and 5 hours overnight.	More suitable tariff for household with night storage heaters. Could be more suitable for households needing extra heat during the day.	Any electricity used during the day during 'peak rate' times will be charged at a higher rate.

WAYS TO PAY

PAYMENT METHOD	HOW CALCULATED	ADVANTAGES	DISADVANTAGES
Monthly payments (Direct Debit)	Based on how much gas or electricity you use through the year.	You pay a fixed price each month and don't have to worry about a larger bill over the winter, assuming payments accurately reflect useage.	You should check your bills or statements to make sure that your payments match how you are using. You could be under paying and may need to increase payments to cover the outstanding bill. If you've paid too much you can ask your supplier to refund your credit.
Payment Plan (Direct Debit or cash payment)	As above.	As above but possible to pay monthly, fortnightly or weekly.	As above.
Quarterly billing	Based on actual or estimated meter readings.	You only pay for what you have used.	Likely to be a more expensive tariff. Need to make sure you've budgeted for higher bills during the winter period.
Prepayment 'key', 'card' or 'token' meters	Your money is transferred to a key, card or token at a Payzone. This is then inserted into the meter to transfer the credit across. Often used by suppliers where a debt needs to be repaid and in rented housing.	You can budget for your energy before you use it. Possible to build credit over through warmer months to budget for the winter.	Likely to be a more expensive tariff. Not possible to access the cheaper online deals.

Price comparison websites

These let you compare prices and deals with different suppliers. Even if you have a prepayment meter you can still check if there is a better deal available. Check the details - some tariffs will require you to sign up for a fixed period and may charge if you choose to leave early.

Switching supplier

Your new supplier should do all the work for you. Take a meter reading on the day you switch so your old supplier can provide a final bill and your new supplier has your starting reading.

TOP TIP

You may be contacted by a supplier looking to switch your account over the phone or from a doorstep sales person. Do not feel pressured to agreeing to anything and be wary of signing any paperwork.

If you're worried about any aspect of paying your energy bills contact your supplier as soon as possible. They must help you look at ways you can manage your account. In certain circumstances they may want a prepayment meter installed to help you repay a debt.

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- › Energy efficiency advice and surveys
- › Planning for renewables services
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For advice
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- › Help to understand and reduce energy bills

In certain circumstances we can access funding for services – call us to discuss your needs.

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COMMUNITY
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A Simple Guide
for Householders

Tariffs, Payment Options and Switching Suppliers



Call **0800 954 1956** Visit www.cep.org.uk