

Numbers you can call for help and advice

The British Gas Customer Services Centre
0845 788 8400

If you would like to receive this information in another format such as large print, Braille or audio 0845 955 5404

If you are hard of hearing or speech impaired and use a textphone 180010845 955 5502 (textphone)

For questions about your meter or meter reading, or to find out where you can recharge your meter keys or Smartcards, and buy tokens 0845 788 8400

British Gas Prepayment Line
0845 600 0055

The British Gas Energy Efficiency Advice Line
0845 965 0650
Lines are open Mon-Fri 8am to 5pm

Warm-A-Life
0845 605 2535
For insulation grants to households claiming Government benefits

Citizens Advice Bureaux
020 7833 2181

Citizens Advice Scotland
0131 550 1000

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

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

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 you can call Advice UK
020 7407 4070

Payplan
Payplan provide free debt management plans. They are funded by contributions from banks and the credit industry
0800 085 4298

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

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 512012

HEES Home Energy Efficiency Scheme

Warm Front
0800 316 6011

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

NEA (National Energy Action)
Impartial advice on reducing energy costs or consumption
0191 261 5677

Energy Action Scotland
0141 226 3064

C07(11/04) marketing-impact.biz

Paying for your gas

Our code of practice



A Centrica business
British Gas Trading Limited
Registered in England No. 3078711
Registered Office:
Millstream
Maidenhead Road
Windsor
Berkshire SL4 5GD



house.co.uk



house.co.uk

Doing the right thing

Powering Heating Maintaining Protecting Connecting



To request any of the Codes of Practice listed below please call **0845 788 8400**

- Paying for your electricity
- How we handle your gas or electricity complaints
- Energy efficiency advice
- Prepayment Meters
- Visiting you in your home
- Services for older, disabled or chronically sick customers
- What you can expect from our sales team

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If you have any questions about the contents of this leaflet, please call our Customer Services Centre on 0845 788 8400

If you are hard of hearing or speech impaired and use a textphone, please call 180010845 955 5502

Introduction

At British Gas, we want to give you the highest quality of service. This Code of Practice tells you about the different ways you can pay for your gas and explains what to do if you have difficulty in paying your bill.

If you pay your gas bill promptly you help us to keep costs down. If you cannot pay your gas bill, contact us immediately. We always take your ability to pay into account when agreeing the best payment method with you. This helps you manage your gas supply and prevents your supply being cut off.

This Code of Practice has been approved by the Office of Gas and Electricity Markets (Ofgem), the industry regulatory body, following consultation with energywatch, an independent consumer organisation created by Parliament.



How to contact us

If you have any questions, call our Customer Services Centre on **0845 788 8400**.

You can also write to us at:

British Gas, ADMAIL AA3120,
Southampton, SO14 0NU.

Your needs

If you are hard of hearing or speech impaired and use a textphone, call **180010845 955 5502**.



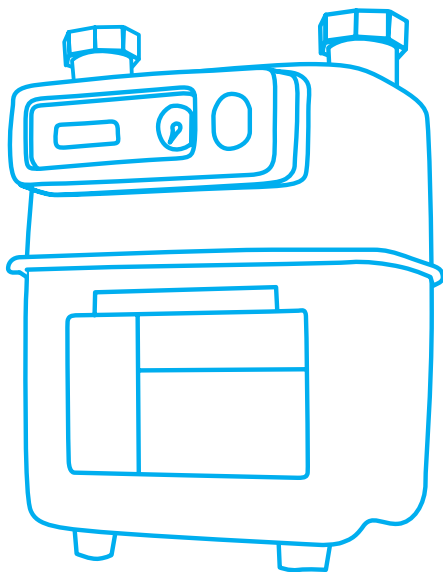
If you would like this information in another format such as large print, Braille or audio, please call our British Gas Home Energy Care team on 0845 955 5404.



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

For security purposes and to improve our customer service, calls may be monitored and/or recorded.

How we charge you for gas



Your gas meter tells you how much gas you have used. We aim to call to read all credit meters quarterly to ensure that your bill (or statement) stays in line with the amount of gas you've used. If we can't read your meter we may estimate how much gas you've used, in which case, the letter 'E' is seen after the meter reading on your bill.

You will receive a bill or statement every three months (unless you have a Prepayment Meter which is sent annually). This tells you how much you have been charged for gas. If you are not on a payment scheme, you must pay this bill immediately.

Please note:

- If you pay quarterly by cash, cheque or debit card, you receive a bill requesting payment and this is due to be paid immediately.
- If you pay by monthly/quarterly Direct Debit or monthly standing order, the statement is for information only.
- If you pay for gas in advance through a Prepayment Meter you receive a statement once a year.

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

- Calling us on **0845 609 1144**, or
- Promptly returning your meter reading to the address shown on your gas bill.
- Accessing our Internet site and recording your own reading. Our address is **house.co.uk**

For a copy of our free leaflet *How to Read Your Meter*, call **0845 788 8400**.

If you think your meter is not working properly, call us immediately on **0845 788 8400**.

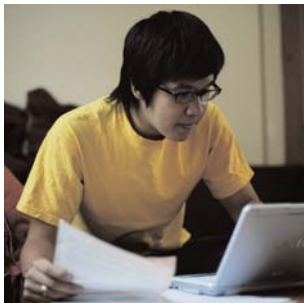
If you move house you should let us know when you are moving and provide a final meter reading.

If you smell gas, or suspect a gas leak, call the Transco Gas Emergency Service free of charge on 0800 111 999.

Where to pay your quarterly gas bill

You can pay your bill:

- **Through any bank or by Bank Giro transfer.** You may be charged for this service.
- **By post.** We include a pre-addressed envelope with your bill.
- **At any Post Office, PAYzone or PayPoint outlet free of charge.**
- **By home/telephone banking.** See the information on the back of your gas bill.



Prepayment Meters

A Prepayment Meter is an easy way for you to pay for your gas. It allows you to pay for your energy supply before you use it.

We offer and install a Prepayment Meter as a way to pay for your gas supply if you ask us. We may also ask you to take your gas through a Prepayment Meter when we think it is the best way for you to manage your payments.

Important

Do not use your previous supplier's payment device to purchase credit, as any payments you make will not be received by British Gas. Never use someone else's payment device as they will get the credit for your payments. If they owe us money you could end up paying their debt. If you have a problem with your meter please call **0845 600 0055**.



We always aim to offer advice on a payment option appropriate to your needs. To ensure we are able to offer you the widest choice of payment options, you must contact us as soon as you are having difficulties paying the bill. We do not fit a Prepayment Meter if your physical circumstances make it impossible for you to get to a payment outlet and charge to your meter, or if it is unsuitable for some reason.

To use your Prepayment Meter, you have to go to a vending outlet to charge your card. There is no cash involved with this type of meter, so there is no risk of money being stolen.

If you would like to receive a copy of our Prepayment Meter Code of Practice please call our Prepayment Meter Line on **0845 600 0055**. If you are interested in having a Prepayment Meter installed, call our Prepayment Line on **0845 955 5512**.

Spreading the cost of your gas

We try to make it easy for you to pay for your gas. One way is to spread the cost throughout the year to avoid bills mounting up in the winter. Another way is to have a Prepayment Meter fitted.

Listed below are different ways you can pay for your gas. If you think one of these could help you, call us on **0845 609 1122**.

- **Monthly Direct Debit.** Here, we calculate how much gas you are likely to use during the year. You then pay the same amount on the same date every month. For most customers this is one of our cheapest payment options and can save money.
- **Regular Payment Scheme Card.** This lets you spread your costs evenly throughout the year by making regular payments (monthly, fortnightly or weekly) by cash or cheque at any Post Office, PayPoint or PAYzone outlet. This is a fixed amount that we agree with you.
- **Monthly Standing Order.** Here, we calculate how much gas you are likely to use during the year and advise you of this amount. You then instruct your bank or building society to pay a fixed amount to British Gas each month. Unlike Direct Debit, if you are required to pay a different amount each month, you have to send a new instruction to your bank or building society.
- **Advance Payment.** Here, you pay for your gas bill in advance. We estimate your gas consumption over a 12-month period and you send us a cheque for that amount. It's a very convenient way to pay and can save you money.

- **Quarterly by cash, cheque or debit card.** You can pay your gas bill by posting a cheque to us, using the envelope provided with your bill. Alternatively, you can pay by cash or cheque in person at any Post Office, PAYzone or PayPoint outlet. You can also pay with your debit card by telephone or home banking (see the information on the back of your gas bill). You are expected to pay the amount due on receipt of the bill.
- **Prepayment Meter.** With this type of meter you pay for your gas as you use it.

Our leaflet *Schedule of Gas Charges* has more information. For your free copy, call **0845 609 1122**.

What to do if you disagree with the cost shown on your bill

If you have any queries about your gas bill, call us as soon as possible on **0845 788 8400**. Always read your meter before you telephone us to enable us to check the reading against your bill and assist you to resolve any query. We will take the following steps to put the matter right:

- We discuss your gas usage to work out how your bill has been calculated.
- We listen to your views about the accuracy of your bill.
- If you think your meter may not be giving accurate readings, or is faulty, please contact us immediately. We'll try to explain the problem when you telephone us, or reply in writing within 5 working days. If we need to visit your home to inspect the meter, we'll do so within 7 working days. If we can't do this, we'll give you £20 compensation.

We can arrange for a check on your meter to test it is working properly. We do, however, charge for this if your meter is operating correctly, but will notify you of the charges in advance. Most meters are found to be working properly.

Why we may check your credit status

If you haven't had a gas account with us before, we need your consent to check your credit status before we can allow you to pay for your gas on a credit meter. This may include checking your electricity account if you have one with us. We may also check your credit record with a licensed credit reference agency.

Why we may need a security deposit

Wherever possible, we let our customers pay for their gas after they've used it, once a quarter. However, as a result of our checks on your credit status, we may ask for a security deposit for the gas we supply. This could be a money deposit or payment by monthly Direct Debit. When appropriate, we consider the use of a guarantor. If you cannot pay a security deposit, we may ask you to take your supply through a Prepayment Meter.

A security deposit is not normally required if you are prepared to take your supply through a Prepayment Meter and it is safe and practicable to do so, or where it is otherwise unreasonable in all the circumstances.

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

- If you are living in short-term accommodation, for example you will be at the address for less than 6 months.
- If you are an existing customer, but our records show you have repeatedly failed to pay your gas 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 all the addresses you have lived at for the last 3 years.

- If you do not have a satisfactory credit status.
- If your bill 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 deposit

We calculate the amount of money deposit by taking one-and-a-half times the value of your average quarterly gas usage, but a higher deposit may be required in certain circumstances. You must still pay your bills promptly when you receive them as the security deposit is a separate payment and does not count towards your bills.

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 payment record, for example you've paid all your gas bills within 28 days of written request, we repay your deposit with interest. If we repay your deposit, we will write to you within 14 days of your review.

If your gas supply contract with British Gas is terminated, we repay your security deposit within one month providing all gas charges have been paid.

If you have any issues or problems regarding our request for a security deposit, please contact us on **0845 788 8400**. If we are unable to resolve the issue to your satisfaction, you may contact energywatch to review the matter. Their contact details are shown on page 23.

If you have problems paying your bill



If you cannot pay your gas bill, contact us immediately. The sooner we hear from you, the sooner we can help and we may be able to offer more options to pay.

Call us on **0845 788 8400** or write to us at our Customer Services Centre (see *How to contact us* on page 5).

If you are having difficulty paying for your gas there are independent agencies that can help. With your written consent, we can ask an appropriate agency to contact you. If you have multiple debts you can get advice from independent agencies such as a money advice agency, National Debtline, Citizens Advice Bureaux and Citizens Advice Scotland (see page 24 for details).

Remember, if you do not contact us, your gas supply may be disconnected.

Working out the best way for you to pay

To help us work out the best payment arrangement, we always agree a rate you can afford, so let us know of anything that affects your ability to pay. You can write to us or call us if you are having problems paying your gas bill. (See *How to contact us* on page 5).

In particular, make sure you tell us:

- If you are of pensionable age or you have a disability or long-term illness. In these cases, we avoid disconnecting your supply as far as it is practicable to do so between 1st October and 31st March.
- If you are of pensionable age and live alone or with other persons, all of whom are also of pensionable age or are under 18 years of age, we will not disconnect your supply between 1st October and 31st March.
- If the debt for gas is in the name of a previous customer and not your responsibility. You must contact us straightaway to take over the supply. We may ask for proof that you have not lived at the property during the period for which payment is overdue.
- If you are a tenant, the debt is in your landlord's name and you pay him/her for your gas, tell us and your local authority. We will give your local authority 14 days to help you.
- If you receive Income Support or income-based Jobseekers Allowance, the Benefits Agency may help under the Fuel Direct Scheme. Provided you receive the correct benefits, you may be able to join the Fuel Direct scheme to pay off your debt where it is the best payment method for your circumstances.



How we can help if you cannot pay your bill

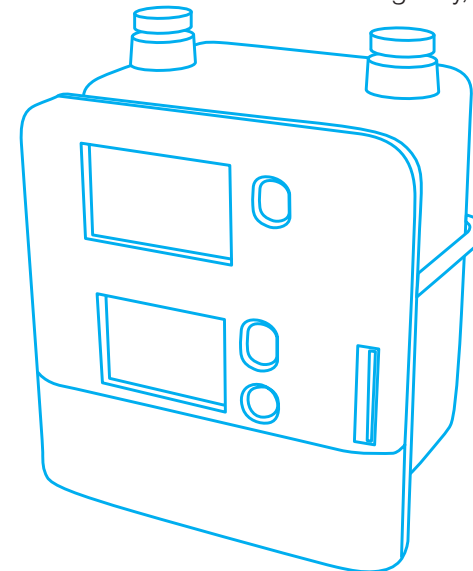
If you are experiencing genuine problems in paying for your gas, there are several ways in which we can help.

At all times we take into account your ability to pay when agreeing to the most suitable way to collect any outstanding debt. If your personal circumstances make it difficult to pay your bill, we treat your case sympathetically and carefully consider the most appropriate repayment method.

If you receive benefits we may agree to set the recovery amount at the current Fuel Direct rate, depending on your ability to pay, as you may be able to pay more. We always take into account any information regarding your ability to pay, including that from independent sources such as a money advice agency, National Debtline, Citizens Advice Bureaux and the Citizens Advice Scotland. (See the back of this leaflet for their contact details). Tell us of any change in your circumstances so we can agree a rate of repayment to suit you.

- **Making special payment arrangements.** We may set up a special arrangement for you to pay your current overdue bill and future bills by instalments at a rate you can afford. The rate will be agreed with you based on your personal circumstances and we'll confirm this in writing.

- **More time to pay.** We may give you extra time to pay a gas bill. However we do require the current bill is fully paid before the next bill is due.
- **Fitting a Prepayment Meter.** This allows you to pay for your gas as you use it and also collects any outstanding debt at an agreed rate. You can purchase credit from appointed outlets such as PayPoint, PAYzone or the Post Office. If you would like a free copy of our Code of Practice leaflet, *Prepayment Meters* (D04), call our Prepayment line on **0845 600 0055**.
- **Collecting a weekly amount direct from Income Support and other benefits.** The Benefits Agency may pay your bill directly to us out of your benefit under the Fuel Direct Scheme. If you wish to apply to join this scheme, contact your Benefits Agency, but call us first on **0845 788 8400**.



If you think British Gas has not been able to solve your problem, see the section on *Independent advice* on page 23.



Energy Efficiency Advice Line - getting the most out of your gas supply

Our specially trained staff can advise you on how to cut the cost of your gas bills by using energy more efficiently. They can also tell you about financial help that may be available to make your home more energy efficient. For more information call our Energy Efficiency Advice Line on **0845 965 0650**. Lines are open Monday to Friday 8am to 5pm. You can also seek independent energy advice (see page 23 for details).

There are also grants available to help improve energy efficiency in your home. For example, the Government's Home Energy Efficiency Scheme (HEES) (known as "Warm Deal" in Scotland), administered by Warm Front provide grants for home improvements such as loft insulation to households claiming means-tested benefits. Their number is on page 24.

Our Code of Practice leaflet, *Saving Energy Saves Money* (D03) provides useful information on where you can get further help. For a free copy, call our Energy Efficiency Advice Line on **0845 965 0650**.

What happens if you do not pay your bill?

We make every effort to help you pay your bill and do all we can to avoid disconnecting your supply. Disconnection is a last resort. It can be avoided if you contact us to advise us of your circumstances and then agree and keep to a payment arrangement.

If you do not pay promptly, we write to you requesting payment. We also send you information on ways to pay and details of organisations that may help you. If we do not hear from you, we take the following steps:

1. We contact you to discuss payment.
2. We send you a Helpline letter advising you to contact us.
3. If we have to visit your property to obtain payment, we may also require the payment of a security deposit or that a Prepayment Meter is installed if it is safe and practicable to do so.
4. If by this stage you have not paid, we take steps to disconnect your gas supply, and if we have to do this, we charge you. We only disconnect your gas supply as a last resort when all other attempts to agree a payment arrangement have failed. If you agree to a payment arrangement it is important you keep to it to avoid having your gas supply disconnected.

In certain circumstances we may refer your details on to third parties, such as Social Services, for assistance.

5. If we fit a Prepayment Meter on a disconnection visit, we charge you for this.

How to avoid having your gas supply cut off

- Talk to our Customer Services Team if you are having difficulties paying your bill. Contact us as soon as possible in order for us to help you. The sooner you make contact, the more payment options will be available to you. Do not leave this until you have been disconnected.
- Agree a payment arrangement and keep to it.
- Have a Prepayment Meter fitted or if you receive Income Support or income-based Jobseekers Allowance, ask the Benefits Agency to pay us directly through the Fuel Direct Scheme.

If we have to disconnect your gas supply

Your contract terms and conditions allow us access to your premises to disconnect your gas supply. We give you at least seven days' notice in writing if we intend to disconnect your supply. After this time, our agent may call at any time without giving you any further notice. Our debt recovery agents all comply with the relevant Codes of Practice.

Important – 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 may lead to your credit rating being affected.



How to get reconnected

If we disconnect your supply we leave you details explaining what you need to do to get your supply reconnected.

For British Gas to reconnect your gas supply, the following steps must be taken:

- The outstanding bill must be paid in full before the supply is reconnected.
- If you pay by cheque, we reconnect the supply only when the cheque is cleared.
- You must pay any disconnection and reconnection costs. Details of these charges are sent before we disconnect your supply.
- We may also ask for some form of security once your supply has been reconnected.
- Alternatively, we may agree to reconnect your supply if you agree to have a Prepayment Meter fitted to collect the money you owe us (see next section).

Once we are satisfied that all of the above conditions have been met, we aim to reconnect your supply by midnight of the next working day.

How we recover debt through a Prepayment Meter

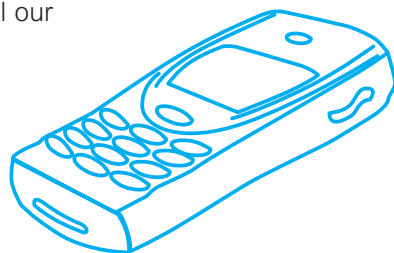
We may install a Prepayment Meter as an alternative to disconnecting your supply. A Prepayment Meter can be set to automatically take payments for debt as well as for the gas you are using.

Once a debt is cleared, your meter will automatically reset so that you pay only for gas you use. We may also reset the meter if the cost of your gas changes.

If you have a Prepayment Meter installed to pay back money you owe us, we give you the following information:

- The amount of money you owe us and how we reached this figure.
- Details of meter charges and any additional costs.
- How your Prepayment Meter operates.
- The rate of debt to be recovered each week.
- The amount of Emergency Credit available on your meter and how it works.
- A British Gas telephone number for advice and 24-hour emergency services.
- Details of where you can charge Cards for your meter.
- Details of charges for replacing lost or damaged Cards.

For more details and a free copy of our Code of Practice leaflet, *Prepayment Meters* (D04), call our Prepayment Line on **0845 600 0055**.



Independent advice

If you have a problem, please contact us first and we will try to help you. If we can't resolve your problem, or if you would like independent advice, contact energywatch, which offers free impartial advice and support to gas and electricity consumers.

Telephone 0845 906 0708
Textphone 18001 0845 906 0708
Email enquiries@energywatch.org.uk
Website www.energywatch.org.uk

Or, you can write to your local energywatch office:

energywatch Scotland

National Director
1st Floor, Delta House
50 West Nile Street
Glasgow G1 2NP

energywatch North East

Regional Director
8th Floor, Percy House
Percy Street
Newcastle upon Tyne NE1 4PW

energywatch North West

Regional Director
Boulton House, Chorlton Street
Manchester M1 3HY

energywatch Central

Regional Director
9th Floor, Civic House
156 Great Charles Street
Birmingham B3 3HN

energywatch Wales

National Director
5th Floor, St David's House
(West Wing), Wood Street
Cardiff CF10 1ER

energywatch South East

Regional Director
3rd Floor, Artillery House
Artillery Row
London SW1P 1RT

energywatch South

Regional Director
5th Floor, Herron House
8-10 Christchurch Road
Bournemouth BH1 3NA

In some circumstances, energywatch may refer your complaint to Ofgem whose address is:

Office of Gas and Electricity Markets,
9 Millbank,
London SW1P 3GE