

Switching supplier

On benefits, low income and thinking about switching? Read this first:

The government tells us that switching is the solution to not being able to afford our bills. It's no solution and it can be a lot of work, but sometimes there's no way to avoid it if you want to make sure you are on the best tariff available for people in your situation. If you do want to switch, make sure you look into the smaller companies – according to 'Which' they offer better value and better customer services than the Big Six. Ecotricity and Good Energy are probably the "greenest", Ovo has the lowest tariffs, and Ebico has no standing charges – which makes a huge difference if your consumption is low.

If you want to stay with your present company, a phone call to them (you could even tell them you are *planning* to switch to another provider) might help uncover a better tariff for people in your situation. British Gas have been reducing bills by 15% when people threaten to switch. (But beware if your supplier wants to come talk to you – they might try to charge you for the visit!)

If you are thinking of switching, there are advice centres, and organisations that can help you do this, and many local authorities have their own schemes. There are also loads of switching websites, but **they may be very misleading**. Two points of caution:

1. Whilst you might save money from switching, this is not always the case, no matter what the price comparison site says.

This is because of the £140 per fuel **Warm Home Discount** the Big Six energy companies give out **for people who are on a low income and/or on benefits. The rules for who can get this Discount vary.** If you are a pensioner and receive the guarantee credit element of pension credit, you qualify automatically, if you are with one of the big suppliers. But if you are on Disability Living Allowance or Job Seekers Allowance or on a low income, it depends on the supplier. **If you get the discount with your present provider, don't switch to another provider without checking you will get it with them also. It may well not be worth switching at all.**

On the other hand, it may be worth switching to a supplier that will give you the discount, if your present supplier won't.

The smaller suppliers are not obliged to offer the Warm Home Discount and not all of them do so. Eg Ebico do; Ecotricity don't (they say the way the scheme works, it would lead to them subsidising the Big Six with money that

could be invested in renewable energy). If this discount affects you, and you want to switch to a smaller supplier, be sure to check this out .

2. Be careful about what time of year you switch

Unless you qualify automatically, your right to the discount may depend on what time of year you switch. To get the Warm Home Discount in the coming winter **you must have been with your energy supplier from 21st July 2014 - 21st March 2015**. If you switch supplier during this time you will lose any right you had to the Warm Home Discount,

If you could receive the discount but it's not automatic, the best time of year to switch is May, June and July.

NB Switching websites don't include the Warm Home Discount or other discounts in their price quote.