Below is a sample of testimonies sent to Fuel Poverty Action which lay bare the realities of life with Prepayment Meters - including not only high charges and debt repayment rates but inflexible, brutal treatment, and illegality in the installation of PPMs.

A mother of two, trying to sort a debt amicably through a payment plan, is told she must accept prepayment meters because one payment didn't go through for lack of funds – even though she immediately contacted the company to make the payment good.

A single mother asks us why her meter takes 70% off her payments and the company refuses to give a breakdown.

Someone with a £47 debt writes that they are getting £3 worth of gas for every £10 payment.

A customer says, "The standing charge is normally 'whipped off 'at the beginning of every week. It is almost impossible to tell if the charges or prices are correct. If you question it the company tell you that a report has to be paid for."

A disabled lady says, "I arranged with British Gas a few months ago to have my payments taken out of my benefits monthly. I received a letter telling me that it still hadn't been taken out of my benefits. I rang British Gas and they told me to wait longer as they had informed the DWP. I was awoken today by two British Gas meter fitters. . . They had a warrant from the magistrates court to put a gas meter OUTSIDE my bungalow. They could plainly see I could not walk well and that I had a walker and a crutch and a wheelchair. They started asking the neighbours if I could walk ok and telling them I how much I owed. . . I phoned the gas board up whilst the men where here and the man at the gas board told the men to leave it because they had not informed the judge that I was disabled and they had not informed me they were going to court to get a warrant. They still refused to go and forced me to have the meter in."

Another disabled woman reports that she was left without heat or hot water for five weeks in the winter due to water getting into her meter, which then would not accept money from her card; the gas company would not fix it.

A mother who had a PPM installed in her absence says, "They came into my house when I wasn't there, knocked over a whole tub of paint, walked it all over my stuff and through my house and now I'm left not being able to afford to put the heating on and keep up with the gas bills. Myself and my two children are freezing all the time.....surely this can't be legal???"

One person queries, "I do not understand how my arrears can go up if I pay as I go, it just doesn't make sense! I think they have added the previous tenants arrears on, on top of mistakenly adding the same arrears twice!"

Another wrote in early this year to say she rang Scottish Power "on the 19th December to tell them I lost my cards. After sending me to two different shops I had to ring back and explain that the shop have not had cards for them for about 6 months and that I have no gas at all. They said [they would] send an engineer out within 4 hours. No one turned up. I rang back Monday, Tuesday, Wednesday, Thursday all said same: engineer will come out. No one came. I had no gas over the Christmas period. I also have a 3 year old child . . . the house is freezing . . .

One reports, "£10 on meter gets me 5 baths and the heating on for approx 2 hours on low heat!!! Absolute joke so I'm currently using no gas as I have no money to put on it . . . I'm now ill with flu all the time, waking up in middle of the night shivering. Bloody sick of my life!"

Another says, "I was told I had no option as I couldn't meet a payment plan. They have set them both up to take £6 a week [for debt] off each meter. (They said if I was on benefits it would have been £3). I am on housing benefit and we receive child tax credit but apparently this doesn't qualify. [It can]. When it is topped up we can only afford to have our heating on for half an hour at a time and we're all constantly freezing. I'm worried about my daughter becoming ill"

A single, able bodied person renting in the private sector writes, "I know it's illegal for the landlord to dictate who supplies my utilities. But as a private tenant I cannot afford to make waves as I risk being served with the S-21 eviction notice if my landlord decides I am a 'problem tenant'. I'm freezing, broke, and terrified."

A disabled customer wrote to us, "I have had a prepayment meter for 3 years with no problem, I owed a debt and have got it down from £2000 to £1000. I can't bend to top up my meter and have to rely on neighbours . . . I saw a programme where they said if disabled people couldn't top up energy suppliers had an obligation to change meters from a prepayment to quarterly and one of the ladies on the show had her arrears put onto a payment plan. I have rang EDF energy today and asked if they will change my meter and was told no until the debt was cleared."

A lady with three children said, "the youngest is just 4 and has been ill off & on all winter due to the cold and damp . . the adviser told me it would be great and that I would love having a meter?! I am so annoyed that they forced me into agreeing to have the meters fitted . . . as I feel we are going to be far worse off and it's going to take longer to clear the debt and also possibly put me into debt with other bills . . . "

A customer who had not noticed a lack of bills during a bereavement and hospital stays says "the debt was their fault due to not sending me bills. I asked for a pre payment meter . . . I even asked about my tariff, as on my bill it stated a cheaper tariff could save me 480 a year, to be rudely told it's my priority to sort my [debt] and I would have to call back at a later date to discuss, as changing tariffs at the moment is not a option."

A British Gas customer asks, "As a pre-pay customer I pay in advance, never owing them money – so why should I be charged more?"

Finally, this earlier testimony from 2013 highlights the dangers of warrant installations: "I had to leave my job as I was sexually assaulted, I had a breakdown and I was unable to cope . . . British Gas bully boys turned up, there were four men outside the house, with three cars. I was hiding in the kitchen hoping they would go away, but I heard them breaking in and stopped one with his hand in the door unlocking the chain. He was very aggressive and shouting at me. I asked if I could compose myself and whilst they were all waiting outside I telephoned British Gas as I was petrified and crying. A helpful employee arranged a payment plan to be taken directly out of my benefit . . . The aggressive British Gas employee looked dismayed that he had been prevented from breaking into my home and bullying me . . . A couple of weeks later I returned from a doctor's appointment to find that British Gas had broken into my home and fitted a meter. I discovered they had done so as they emptied a cupboard and left the items on the floor, I initially thought someone was in the house! My brother emailed British Gas who explained [that] the DWP [had] rejected the request for the payments to be taken out of my benefits, but I had no letter informing me of this. I cannot afford to turn on the heating as I cannot afford to top up the meter . . ."