



Payment Methods

DIRECT DEBIT is an automatic monthly or quarterly payment directly from your bank account. It is useful if you prefer to make regular payments, and usually attracts discounts from suppliers. It can mean you overpay in summer and underpay in winter. Your energy supplier can change the amount of your direct debit, or the date it is taken (if, for example, your consumption is higher than expected) but it must inform you before doing this.

CASH OR CHEQUE Also known as Receipt of Bill (ROB), this is where you pay by cheque by post, or cash at a bank or Post Office. There may be a late payment fee if you forget or delay paying your bill.

PREPAYMENT (PAY-AS-YOU-GO) means you pay up front for your gas and electricity by using a smartcard, token or key that can be topped up at a PayPoint or Payzone shop, or at the Post Office. Just like a pay-as-you-go mobile phone, money is taken from your balance every time you use energy. If you run out of credit, you will go into emergency credit to give you time to top up. After this your gas or electricity will be temporarily switched off until you top up. The standing charge will still be applied during this period.

FUEL DIRECT is a government scheme enabling you pay off energy debt. Payments for your current energy use and debt is taken directly out of your benefits by the Department for Works and Pensions and given straight to your supplier.



Six Ways To Save Money

-  Buy your electricity and gas from the same supplier. This is called a DUAL FUEL tariff.
-  Pay by direct debit. Paying on receipt of a bill (ROB) or using a prepayment meter is usually more expensive.
-  Avoid estimated bills by giving a regular meter readings to your supplier.
-  Switch to a cheaper tariff with your present supplier. They are legally required to tell you which is their cheapest tariff. This will be on your bill.
-  Switch to a new supplier.
-  Get a smart meter. A smart meter cannot save you money by itself, but it can make you more aware of your consumption, and you will never have an estimated bill again.



For more information on switching, discounts, support available from your supplier and debt relief, please contact Act on Energy on **0800 988 2881** or visit our website **www.actonenergy.org.uk**