



## Lots of ways to pay

Choosing the right way to pay  
for your gas and electricity

# About your energy supply and your bill or statement

## How we charge you for your energy supply

Credit meters register how much gas and electricity you use. They produce meter readings which help us calculate how much you need to pay. Another way we calculate your energy consumption is by estimating the energy you've used. Did you know you could help us send a more accurate bill by reading your meter and sending us your meter reading.

## How you can share your meter readings with us:

- Online at [britishgas.co.uk/meterreads](http://britishgas.co.uk/meterreads)
- By calling us on 0333 202 9524
- By post, using the address shown on your bill. If we don't think your reading is accurate, we'll contact you to get a new one. If you think your meter isn't working properly, call us straight away on 0333 202 9802

## We'll send you a bill or a statement, depending on how you pay

If you pay quarterly by cash, cheque or debit card/credit card, you'll get a bill asking you to pay to avoid accumulating unpaid bills. If you pay by Direct Debit, we'll send you a statement for your information only.

## Find the meter you need for your energy use

### A Pay As You Go meter

Lets you pay for your energy before you use it

See if you're eligible for smart meters at [britishgas.co.uk/smart](http://britishgas.co.uk/smart) – if you are, you can get one installed for free by one of our smart energy experts. You'll get an electricity key and/or a gas card to top up. You can then top up online, over the phone or in any shops with the Payzone logo and at most Post Offices.

### A smart meter

Helps you see how much energy you're using, as you use it

Smart meters come with a smart energy monitor that shows you how much energy you are using in pounds and pence, as you use it. They automatically send meter readings to us so you don't have to.



# Different ways for you to pay

## Direct Debit

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It is one of the easiest ways to pay. You'll also pay a lower price. You can pay a monthly fixed amount, where we calculate the cost of your energy for the year ahead and divide this into equal payments. We'll then review this after six months. Or you can pay a variable amount every month or quarter, depending on the energy you use.

## With a credit or debit card online, by phone, by cheque or at the post office

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- **Go to [britishgas.co.uk/paymybill](http://britishgas.co.uk/paymybill)** or call our automated payment line on 0333 202 9524.
- **By text**  
Call us on 0333 202 9802 to register for this service.
- **Internet or phone banking**  
Pay directly into our bank: account number 71584685 and sort code 40-05-30. You'll need to quote your customer reference number – it begins 85. You can also do a bank transfer, but your bank might charge you.
- **By mail**  
Send a cheque made payable to British Gas Trading Ltd with your customer reference number on the back, plus the payment slip attached to your bill, to: BGT Area 55 (IPSL), Blaise Pascal House, 100 Pavilion Drive, Northampton NN4 7YP.
- **At the Post Office**  
You'll need your bill and payment slip. Cheques should be made payable to Post Office Ltd. Please write your customer reference number on the back.

## Regular gas and electricity payment card

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Paying an agreed fixed amount fortnightly or monthly allows you to spread your costs evenly throughout the year. To set up a payment card arrangement, or request a replacement card, call us on 0333 202 9802.

## Help and support

### Let us know about your different needs

You can sign up to Priority Services Register if you or someone in your household is of pensionable age, disabled, chronically sick, or if there are children under five living with you. You can also register if you are experiencing bereavement, relationship breakdown, job loss, recovery from hospital treatment or living independently for the first time. Get in touch with us if you need your bill in a different format like Braille, or you'd like a hand with meter readings.

### You can get free advice on debt

British Gas Energy Trust is a charity we founded in 2004 to help people who are really struggling with their energy bills. Through them, you can apply for grants and get free debt advice. Go to [britishgasenergytrust.org.uk](http://britishgasenergytrust.org.uk)

Step Change Debt Charity are a team of debt experts who offer free, independent advice and practical solutions to problem debt. You can get confidential advice online at [stepchange.org/debtremedy](http://stepchange.org/debtremedy)

### We understand it's not always easy to pay your bill

If you share with us why it's difficult for you to pay your bill, we can work together on a plan with a solution that suits your needs. If possible, we could switch you to a cheaper tariff or agree a new repayment plan.

If you already owe us money, we can discuss options with you about how to pay it back in instalments. If you pay by Pay As You Go meter, we'll consider any relevant information provided by third parties and the total amount you owe us when calculating instalments.

For example, if you have a smart meter we may be able to switch your meter to Pay As You Go remotely. It can be an ideal way to pay off any outstanding debt at a payment rate agreed between us.

If you qualify, we can also arrange for you to pay directly from your benefits (if you get them). We can do this if you get Income Support or Income-based Jobseeker's Allowance. If you stop receiving benefits we can look at one of the payment solutions above.

†If we disconnect your energy supply, we'll explain what you need to do to get reconnected, this could be paying the outstanding bill in full, plus any disconnection and reconnection charges, plus a potential security deposit. Once you've met all the conditions we aim to reconnect your supply by midnight of the next working day.

# Overdue payment

## If you don't pay your bill

We will be sending you reminders to pay your bill. If there's still an outstanding balance on your account and we can't get in touch with you, we may:

- **Pass your details to a debt collection agency.**
- **Apply for a warrant to come into your home and install a Pay As You Go meter.**  
We'll collect any money you owe through the meter. Once the debt is cleared, the meter will reset and you'll only pay for the energy you use. We'll always take into consideration your circumstances and your ability to top up. For example, we wouldn't fit a Pay As You Go meter if you couldn't physically get to a top-up outlet.
- **Where applicable, switch your smart meter to a smart pay as you go.**

## We can charge you for additional costs linked to your outstanding balance

If we do any of the above things we may charge you to cover the cost. We've listed the possible charges below and will always let you know before we add them to your account:

- £13 – to cover the extra cost for collection activity
- £7 – to pass your account to a Debt Collection Agency
- £39 – for visiting your home reduced to £24 if resolved prior to a visit
- £56 – to apply for a warrant to come into your property
- £94 – for carrying out the warrant
- £94 – for carrying out the warrant and fitting a Pay As You Go meter
- £28 – for admin and passing your account to a Debt Collection Agency to recover your final bill

## Unpaid bills have long-term consequences

- **You're at risk of damaging your credit rating and that can make it harder to borrow money**

We share your account status with credit reference agencies. If they see late payments on your account, it will reduce your credit score or rating. A lower credit score or rating can make it harder for you to borrow money and can also result in lenders giving you higher interest rates or stricter rules for borrowing.

- **You can risk being disconnected†**

We will only disconnect you when all other options have been explored. Before we disconnect anyone, we'll do all we can do to understand your circumstances and to work with you. We are committed to protecting our customers from disconnection at all times where we believe it could damage their, and/or their families', welfare.

We are especially aware of this in the winter.

# Budget planner

Income	Payment £
Household income from employment (after tax)	
Household income from savings and investments	
Pension	
Benefits, including child benefit, child tax credits and income support	
Other income	
<b>Income total</b>	<b>£</b>

Outgoings	Payment £	Outgoings	Payment £
Mortgage/rent		Insurance (building/contents)	
Mortgage endowment		Council Tax	
Second mortgage		Maintenance/child support	
Housekeeping/food		Child-minding costs	
Ground rent/service charge		Magistrates' court fines	
Life insurance/pension		School meals & meals at work	
Gas		Travel costs	
Electricity		Loan repayments	
Other fuel		Clothes	
Home phone/mobile phone		Prescriptions/health costs	
Water rates		Other (e.g. eating out, laundry)	
TV - Rental, Sky & Licence Fee			
<b>Outgoings subtotal A</b>	<b>£</b>	<b>Outgoings subtotal B</b>	<b>£</b>

Money left over	Payment £
Income total	
Outgoings total	
<b>Money left over (subtract your outgoings from your income)</b>	<b>£</b>

# Tips to save money and energy

## Make a budget

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You can use the chart opposite to prepare a budget that will give you an overview of your spending.

## Adopt new habits in your home

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Making changes to the amount of energy you use can help to reduce your energy costs:

- Keep your radiators clear. For example, don't put a sofa in front of your radiator, because it will absorb a lot of the heat
- If everybody in a family of four replaced one bath a week with a five-minute shower, up to £25 a year could be saved on gas bills and up to £15 on water bills (if there's a water meter)
- Don't boil more water than you need when you're making tea or cooking on your hob
- Use a bowl to wash up rather than a running tap and you could save £25 a year in energy bills
- Use a steamer over a pan to cook several types of vegetables on one ring of your hob
- Make sure all your electrical appliances are turned off at the plug when you're not using them. Some appliances still use energy when they're plugged in, even if they're turned off. Doing this can save you around £30 a year

Visit [britishgas.co.uk/energysavingtips](https://www.britishgas.co.uk/energysavingtips)  
or call **0800 072 8629** for more tips like these.

## Contact us

British Gas Customer Services ..... 0333 202 9802

Pay As You Go customers ..... 0330 100 0303

Priority Services team, including information about  
alternative formats such as large print, Braille or CD ..... 0800 072 8625

## If you want advice from someone independent

Citizens Advice ..... 0808 223 1133

Search online for your local bureau at [citizensadvice.org.uk](http://citizensadvice.org.uk)

If you live in Scotland contact Advice Direct Scotland ..... 0808 196 8660

Or visit [energyadvice.scot](http://energyadvice.scot)

Step Change Debt Charity ..... 0800 138 1111

The charity works to help people struggling with debt.

They're open Monday–Friday 8am–8pm and Saturday 8am–4pm.

## British Gas Energy Trust

A charity we set up in 2004 for people who need help

with their energy bills ..... 0121 348 7797

## Let us know if something's gone wrong

That way, we can make sure we put it right. To tell us what's happened,  
you can:

- Call us on 0333 202 9532
- Go online, at [britishgas.co.uk/energycomplaints](http://britishgas.co.uk/energycomplaints)
- Or write to us at:  
Complaints Management Team, PO Box 226, Rotherham S98 1PB

If you'd like to see a copy of our complaints handling procedure, just ask.  
We'll send you one free of charge.