



# Help with paying your bills

We understand that sometimes it can be difficult to find the money to pay for heating your home.

We promise:

- We'll do all we can to help
- We'll work with you to agree a plan
- > We'll give you details of places you can get independent advice and support



#### **Breathing space**

If you need a bit of time to get back on your feet, we might be able to pause your payments for a short while.

If you've had a change in personal circumstances that's had an unexpected impact on your income, such as illness, redundancy, or bereavement, you may be eligible. Just give us a call.



#### **Payment plans**

A payment plan can help spread the cost of your heating and hot water over flexible payment periods to make it more manageable.

We'll work with you to understand what you can afford, some of each payment will go towards what you owe and some of it towards the heating and hot water you're currently using.

## Ways to pay

We know that one size doesn't fit all, that's why we offer a number of different ways to pay.

- ▶ Monthly fixed direct debit pay the same amount each month
- Variable direct debit pay for what you use each month, although you're likely to have higher bills in winter and lower bills in summer which may not suit everyone
- Pay As You Go if it's available in your home, you can pay in advance for your heat which can be a useful budgeting tool

# Free and independent advice

For free advice to help you manage your finances, these organisations offer confidential support.

#### Step Change

Free, independent debt advice:

0800 138 1111 stepchange.org

#### **Citizens Advice**

General money, legal and consumer support:

03444 111 444 citizensadvice.org.uk

#### **Money Advice Service**

For debt advice and tools for managing budgets:

0800 138 7777 moneyadviceservice. org.uk

# If you have an outstanding balance

Daily standing charges will be added to your account even if you're not using heating or hot water.

While we'll do all we can to help, you do still need to pay for the service you use. If you have an outstanding balance, we will send reminders and, if you don't get in touch, we may take further action to recover the money you owe. This could include:

- Ask a debt collection agency to recover the money
- Ask the County Court to issue a claim against you
- Switch you to Pay As You Go or disconnect your service

## Let us know if you need extra help

Every so often we all need some extra support and we want to be able to help you in the best way possible.

If you or anyone in your home needs a little extra help, perhaps because of their age, health or a disability, or if they're going through a difficult time in their lives. It doesn't matter whether it's a temporary or a permanent situation.

Just let us know what extra help you need by calling us or updating your online account.

### Help when you need it

If you have a problem getting payment to us because of an illness or disability, please get in touch so that we can find a way to help.

We offer a **Priority Services Register** so you can tell us if you need a bit of extra support. It doesn't matter if it is a temporary or a permanent situation.

You could also nominate somebody to help you manage your account on your behalf, including dealing with account and billing queries, being contacted if bills are not paid, receiving bills and paying them for you.

