Factsheet 82

Getting the best energy deal

September 2026

About this factsheet

This factsheet looks at how you can get the best deal on your electricity and gas bills by switching tariff or supplier. It explains the different ways to switch, the common types of tariff and how to compare them, and what to do if things go wrong.

Note – It is important to seek impartial advice before switching, for example from the Citizens Advice Consumer Helpline. In Scotland, contact Energy Advice Scotland.

The information in this factsheet is correct for the period September 2026 to August 2027. However, rules and guidance sometimes change during the year.

This factsheet is applicable to England, Wales, and Scotland. If you are in Northern Ireland, please contact Age NI for more information. Contact details can be found at the back of the factsheet.

Contact details for any organisations mentioned in the factsheet can be found in the *Useful organisations* section.

Contents

1	**The current energy situation**	**4**
2	**Introduction**	**4**
3	**Before you start**	**7**
4	**What information do I need?**	**7**
4.1	Basic information and where to find it	7
4.2	Other considerations	8
5	**How to compare different tariffs**	**9**
5.1	Standard variable tariffs	9
5.2	Fixed-price tariffs	10
5.3	Capped-price tariffs	10
5.4	Economy 7 and Economy 10 tariffs	10
5.5	Green tariffs	11
5.6	Smart tariffs	11
5.7	Smart Export Guarantee tariff	11
6	**How to find a deal and switch**	**11**
6.1	Use the internet	11
6.2	Ofgem-accredited websites	12
6.3	Over the phone	12
6.4	Door-to-door sales	13
7	**Useful questions to ask suppliers**	**13**
7.1	The Energy Switch Guarantee	14
8	**Collective switching**	**15**
9	**Decided to switch – what next?**	**15**
10	**Changed your mind?**	**15**
11	**Complaints**	**16**
12	**Frequently asked questions**	**17**
12.1	Can I switch if I rent my property?	17
12.2	Can I switch if I am in arrears with my gas or electricity?	17

12.3 Will switching supplier affect my Warm Home Discount? 18
12.4 I have a smart meter – can I switch? 19
12.5 I live in a remote area – can I switch? 19
12.6 I live in a park home – can I switch? 20
Useful organisations 21
Age UK 23
Support our work 23

1 The current energy situation

Switching energy supplier or tariff has historically been a way to save money on bills. Energy price rises since 2021 led to fewer deals being on offer than usual, so it was more difficult to make savings. Energy prices remain higher than pre-2021 levels due to geopolitical pressures, but as prices have come down slightly from the peak of the crisis, more switching deals have been advertised by suppliers.

When working out if it may be worth switching your energy tariff or supplier, you should always seek impartial advice, for example from the Citizens Advice Consumer Helpline or Energy Advice Scotland. If you are struggling with the cost of energy and other essentials, see Age UK factsheet 1, *Help with heating costs*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*.

The energy price cap

The energy price cap provides protection for households by setting a maximum amount that suppliers can charge per unit of energy. Bills are based on your actual energy usage, so you may pay more or less than the average price cap level. It is reviewed and updated by Ofgem every three months, so is subject to change. To check the current price cap level, see the Ofgem website www.ofgem.gov.uk/energy-price-cap-explained

2 Introduction

This factsheet explains how to look for the best deal on your energy bills by switching '*tariff*' or supplier. Your tariff is the specific deal or plan you are on. If you have never switched or not switched for a while, you may be on your supplier's '*standard variable tariff*', were the rate goes up and down with the price of energy. This has typically been the most expensive tariff. Most other tariffs are fixed term, expiring after a year or two. You may end up paying more if energy market prices fall during the fixed term.

Switching may seem like too much hassle or you may not want to leave your current supplier. However, you may not need to change suppliers to get a better deal. Suppliers offer a range of tariffs that may suit you better or work out cheaper. They should tell you at least once a year which tariffs would work out cheaper. Often, this will take the form of a note on your energy bill to say how your tariff compares to other tariffs your supplier can offer you.

Switching should be simple and take no more than five working days after your cooling off period. Unless you need a new meter, no physical changes should be made to your property and your supply should not be interrupted. If you switch supplier, your new supplier should arrange the switch, including contacting your current supplier to let them know.

Who '*supplies*' my energy?

Your home is connected to a network of pipes and cables that transport energy from where it is generated. Energy is delivered to your home by a '*network operator*' or two different operators if you use both mains gas and electricity. Different network operators cover different geographical areas, so you cannot choose who delivers your energy.

You do not pay energy bills to your network operator. These are paid to your '*energy supplier*' and you may have different suppliers for gas and electricity. Energy suppliers buy gas and electricity and sell it to you. You can choose who supplies your energy, meaning you can shop around for the best deal.

The distinction is important because network operators and energy suppliers have different functions. Contact your gas or electricity network operator if your supply is interrupted and your energy supplier if you want to talk about bills or are threatened with disconnection. Find out who your network operator is by contacting the Energy Networks Association.

Call 105 in a power cut

105 is an easy-to-remember number to call in a power cut. It is free and you are put through to the local network operator who can give help and advice.

What is an energy '*tariff*'?

Suppliers offer different energy deals to customers, known as '*tariffs*.' Your tariff determines the price paid per kilowatt hour (kWh) of energy used. This is the unit used to measure both gas and electricity for bills.

Some tariffs are '*fixed price*,' meaning the price you pay per unit is fixed for a period of time, typically one or two years. This does not mean your bills are fixed – they vary according to your energy usage.

Tariffs also tend to have a standing charge component. This is a daily charge that covers the cost of energy infrastructure. Under a fixed tariff, this amount will stay the same for as long as the tariff lasts.

Some tariffs are '*variable*,' meaning the price you pay per unit fluctuates with changes in wholesale energy prices, and standing charges may change every few months.

Some tariffs are '*capped*,' meaning the price you pay per unit can go up or down but cannot exceed a certain threshold. Others let you pay different amounts at different times of day.

Vulnerable customers

Energy suppliers and network operators have registers of customers who need extra support because they are in a vulnerable situation. This can be because of personal characteristics such as age or disability, or because of a temporary problem, such as injury. If you are on a supplier or network operator's register, you must be offered '*priority services*.'

Make sure you join all available registers to benefit from the full range of services. In **England**, see Age UK factsheet 1, *Help with heating costs*, for more information. In **Scotland**, see the Age Scotland guide *Warm and Well*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*.

How is the energy market regulated?

The energy market is regulated by the Office of Gas and Electricity Markets (Ofgem). They set conditions that energy suppliers and network operators must meet to be licensed, which cover:

- how tariffs should be named and marketed to customers
- what information must be given on bills and in other communications
- '*priority services*' for customers in vulnerable situations
- disconnection and how older or disabled households are treated
- involuntary installation of pre-payment meters for customers experiencing payment difficulties.

Ofgem tariff rules

Tariffs may have a simple structure, such as a fixed daily '*standing charge*' (a set amount you pay per day, not linked to your energy use) and a single '*unit rate*' (the amount you pay per unit of energy used), or they may be more complex. For example, they may have a standing charge that applies only on certain days, such as weekends.

This allows suppliers to develop deals for specific groups, for example low energy users. However, differences in tariff structure may sometimes make it harder to compare deals.

Under Ofgem rules, suppliers must ensure the structure, terms, and conditions of tariffs are clear. Tariffs must be easily distinguishable from each other and suppliers must have information, services, or tools to enable you to easily compare and select appropriate deals.

This factsheet takes you through the process of comparing deals and switching. You may wish to seek advice from a local advice agency if you find the range of deals on offer confusing.

3 Before you start

It is a good idea to review your overall financial situation before switching supplier, to make sure you claim all social security benefits you are entitled to. Check using the Age UK online benefits calculator, or visit your local Age UK or Age Cymru for advice, or call Age Scotland.

It is worth claiming Pension Credit (PC) even if you are only paid a small amount, as you may be entitled to other allowances or forms of assistance as a result. For example, a small payment of PC means you can receive a Cold Weather Payment (CWP) in England and Wales to help with heating costs during very cold spells. It can also mean you qualify for the Winter Heating Payment in Scotland and to receive the Warm Home Discount.

For more information, in **England** see Age UK factsheet 1, *Help with heating costs*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*. In **Scotland**, see the Age Scotland guide, *Benefits Maze*.

For information about Pension Credit, see Age UK factsheet 48, *Pension Credit*.

4 What information do I need?

4.1 Basic information and where to find it

To get the best deal, you need to make an accurate comparison of the available tariffs based on your own energy usage and personal preferences. Try to gather the following information:

- your postcode
- name of your supplier
- name of your current tariff
- are you are on a dual fuel tariff, meaning you have one plan for gas and electricity from the same supplier?
- if your tariff has a fixed term, when the fixed term ends and whether you must pay an '*early termination*' or '*exit*' fee if you switch before then
- how you pay your bills, e.g. by direct debit, on receipt of the bill, or pay-as-you-go ('*prepayment*')
- whether you have an '*Economy 7*' or other '*time of use*' meter, meaning you pay different rates for your electricity depending on the time of day
- your '*annual consumption details*' (how much energy you used over the past 12 months, or your supplier's best estimate) or your '*estimated annual costs*' (a personalised estimate of what you can expect to pay over the next 12 months based on your tariff information and previous consumption – this may be called your '*personal projection*').

Your bills must include an '*About Your Tariff*' label with all necessary information for comparing tariffs across the market, so check your latest bill. Alternatively, check other communications from your supplier, such as a notice of prices going up or your fixed-term deal coming to an end. These must contain information to help you switch.

If you cannot find the information you need, contact your supplier. Ask them for your '*Tariff Information Label*', which generally tells you about:

- your unit rate or rates (the amount you pay per kWh of energy used)
- any standing charge (a fixed amount you have to pay per day, like a service charge)
- when the tariff ends if it is a fixed-term plan, and
- how much you have to pay to terminate the plan early – an exit fee.

4.2 Other considerations

How would you like to pay your bill?

Think about how you would like to pay for your energy and how often. Some payment methods are cheaper than others. Common payment methods are:

- **On receipt of a bill** by cash, cheque or online banking. This is typically more expensive than paying by direct debit.
- **Monthly or quarterly by direct debit** – this can be a set amount each time or vary according to energy usage. If you pay a set amount, you can overpay or underpay, particularly if the weather is milder or colder than expected, or you are on holiday or in hospital. This can mean an unexpected final bill at the end of the year. If your direct debit is variable, you must supply meter readings.

  If you pay by fixed direct debit, a new supplier may try to tempt you to switch by offering to beat your current payments. This does not lower the cost of your energy, just the amount paid each month. You may get a larger final bill at the end of the year and any debt accrued can prevent you from switching supplier. Seek advice if you are in this position.
- **Prepayment meter** - Prepayment charges are aligned with comparable costs paid by direct debit customers, removing the premium previously paid by prepayment customers. Be aware that paying in this way still has some disadvantages. For example, your supply turns off if you run out of credit. Speak to an adviser if you want to know more, particularly if you are considering a prepayment meter because you are struggling to pay.

Do you want to switch both electricity and gas?

You may get a better deal if you switch to a single plan for both electricity and gas (known as dual fuel). There are other advantages to this, for example simpler bill payments and hopefully quicker resolution to any problems as there is only one account to query.

Do you want to manage your account online?

You may be able to get a discount on your tariff if you agree to manage your account online. This usually means submitting meter readings, contacting customer service and receiving bills online, although in some cases, you can still receive paper bills if you pay a charge.

You may find it easier to submit regular meter readings online, which means you get fewer estimated bills that are higher or lower than your actual usage.

Does your current contract carry an early termination fee?

Check whether you have a fixed-term contract with your existing supplier. If you do, you may face an early termination fee as a penalty for cancelling your contract before the end of the term, which can offset the benefit of switching.

Your supplier should not charge this fee if you switch in the weeks before your contract is due to come to an end. This is known as the '*switching window*' and starts when your supplier sends a notice informing you that your fixed-term deal is due to end, or 49 days before the deal ends, whichever is earlier.

Your supplier may not be able to charge an early termination fee if you want to switch because they are increasing their prices. Check the terms of your contract to see if this applies. They cannot charge an early termination fee if you have been rolled onto a fixed-term tariff as a '*default*' at the end of an existing deal. See section 5.2 for more information.

5 How to compare different tariffs

There are different tariff types and prices vary between suppliers. You should consider how much energy you use, when you use it, and what your priorities are. For example, do you want a contract without an early termination fee? Do you want greater control over your energy costs? Do you want to contribute to environmental schemes?

5.1 Standard variable tariffs

A standard variable tariff is the supplier's basic tariff. The cost of your energy is not fixed at a certain level, so it goes up and down with the market. The energy price cap applies to most standard variable tariffs, so there is a maximum amount you can be charged per unit of energy.

This offers some protection against unreasonable price increases. However, your bills still rise and fall according to your energy use and switching to a better deal may save you more.

Standard variable tariffs are sometimes referred to as '*evergreen*' tariffs, as they do not have fixed terms. You should not have to pay an early termination fee for switching from this tariff.

5.2 Fixed-price tariffs

A fixed-price tariff means the price you pay per unit of electricity or gas does not change for a set period of time (usually one or two years, although longer fixed terms may be available). This does not mean your bills are fixed. They vary according to how much energy you use. A fixed-price tariff provides some stability and certainty over costs. You are protected from price rises during the fixed term, but you do not benefit from price reductions.

You may incur an early termination fee if you leave before the end of the fixed period, unless inside your switching window. This begins when your supplier notifies you that your deal is due to end, or 49 days before it ends, whichever is earlier.

If the deal ends and you do not switch or expressly agree a new contract with your current supplier, they must automatically transfer you to a '*default tariff*'. This is their cheapest tariff without a fixed term or a further fixed-term deal that:

- is the same price or cheaper than their cheapest standard variable tariff
- is similar in nature to your current tariff, considering issues such as your payment method, meter type, characteristics, preferences, etc
- does not carry an early termination fee.

Like standard variable tariffs, default tariffs are subject to the energy price cap. However, there may be better deals so look at your supplier's other tariffs or shop around for a better offer. Complain to your supplier if you are not given notice that your fixed term deal is ending, are charged an early termination fee when switching after receiving a notice, or rolled onto a default tariff not meeting the above conditions.

5.3 Capped-price tariffs

A capped-price tariff guarantees the price paid per unit of energy will not rise beyond a capped level for a set period of time. The price can decrease if the supplier's standard prices decrease during the period.

Your bills continue to vary depending on how much energy is used. If you leave before the end of the set period, you may be charged a termination fee. Check the terms of your contract to see whether this applies.

5.4 Economy 7 and Economy 10 tariffs

These '*time-of-use*' tariffs allow you to pay different electricity rates depending on the time of day, provided you have a multi-rate meter. Your bill is split into two parts. You are charged for seven hours of electricity at the '*night rate*' (10 hours with Economy 10), which is cheaper, and the rest at the '*day rate*', which is slightly higher than a standard tariff.

These tariffs can save you money if you use storage heaters, because they charge up at night when your electricity is cheaper. It is generally not a cheap option for anyone without electric storage heating.

5.5 Green tariffs

Green tariffs either claim that some, or all, of the energy you buy comes from renewable sources, or contribute to environmental schemes. Check the tariff details to see if it is using 100% renewable energy or a mix.

5.6 Smart tariffs

Smart tariffs may be available if you use your home electricity to charge an electric vehicle or have a heat pump or other smart energy technologies in your home. Some work on a time of use basis where the rate you pay for electricity is different depending on the time of day. You need a smart meter to access these types of tariffs.

5.7 Smart Export Guarantee tariff

A Smart Export Guarantee tariff offers guaranteed cash payments to households who produce their own electricity at home using renewable technologies such as solar panels or wind turbines. You are paid for the energy you generate and for any surplus energy you export to the grid.

6 How to find a deal and switch

Once you have the information noted in section 4 and want to look for a better deal, find out which companies operate in your area and how much they charge. Six major suppliers of gas and electricity cover most of the UK, but there are smaller suppliers who may offer a better deal.

You may not have to switch supplier to get a better deal. At least once a year, your supplier must provide you with a '*Cheapest Tariff Message*' identifying its cheapest overall and similar tariffs and a personalised savings message showing how much you might save by switching. Speak to your supplier if you do not have this information to hand.

6.1 Use the internet

A price comparison website (PCW) lets you compare deals across a range of suppliers. You enter information about where you live, your current tariff and energy use and the website makes comparisons and provides a list of suitable options. You should use and '*Ofgem accredited*' website as they have signed a voluntary '*Confidence Code*' and offer independent and unbiased comparisons. Look for the Confidence Code logo or see the list of accredited PCWs overleaf. Accredited PCWs have the option of showing a '*partial*' market view, meaning they may only show deals you can access directly through the site. Your results page should make it clear if this is the case and give you the option of viewing a wider range of deals.

For some deals, you start the switching process by clicking a link on the website. This means the website contacts the supplier on your behalf to arrange the switch. For others, you must contact the supplier yourself.

6.2 Ofgem-accredited websites

www.energylinx.co.uk	Tel: 0800 849 7077 (free call)
www.moneysupermarket.com	n/a
www.myutilitygenius.co.uk	Tel: 0203 468 0461
www.quotezone.co.uk	n/a
www.simplyswitch.com	Tel: 0800 011 1395 (free call)
www.switchgasandelectric.com	Tel: 03333 700 600
www.theenergyshop.com	n/a
www.unravelit.com	n/a
www.uswitch.com	n/a

6.3 Over the phone

Some accredited PCWs offer a telephone service (as above). In **Scotland** you can contact Citrus Energy, a telephone switching service that promises to show you every energy price currently available. Its advisers can help you compare deals and correspond with suppliers on your behalf.

You can call individual suppliers for a quote and compare deals yourself. They should give you the information over the phone or send you pricing details. Find the contact details for energy companies online or call the Citizens Advice Consumer Helpline or Energy Advice Scotland.

Suppliers must provide Tariff Information Labels free of charge, but these are not personalised and should be used for guidance only. Ensure you are given quotes based on your energy consumption, your preferred payment method, and any discounts you are likely to receive.

You can enter into a contract with a supplier without signing anything. A contract is likely to be made if there is a clear agreement between you and the seller that you want to be supplied with their goods or services.

If you enter into an energy contract, the supplier must send you a written copy or confirmation of your agreement within a reasonable period. You should read this carefully to check everything you agreed is included and the deal is appropriate for you. Speak to an adviser immediately if you have any concerns, as you have limited time to cancel.

6.4 Door-to-door sales

Few energy suppliers sell contracts on the doorstep. If a salesperson calls at your home trying to sell gas or electricity, follow these guidelines:

- Ask them for **identification** – all salespeople must carry this.
- If you are in **any doubt**, check they are who they say they are. Ask which company they are from and get the company telephone number from directory enquiries. Do not get it from the caller.
- **Do not let anyone into your home if you are in any way unsure or unhappy**. If you want a friend or family member to be with you, ask the caller to come back at a convenient time.

  Although it may be helpful to speak to someone face to face, be wary of a sales agent who arrives unannounced and remember they may only work for one energy supplier, so their advice is not impartial. For more information, see the Age UK information guide *Avoiding scams*. In Scotland, see the Age Scotland guide, *Avoiding scams*.

7 Useful questions to ask suppliers

Questions to think about before you make a decision to switch include:

- What payment methods are offered?
- Are there special discounts, bundles, or rewards?
- Is there a daily standing charge and, if so, what is it? Some tariffs have a low, or no, standing charge. This may help if you use very little energy or your property is empty for periods of time, but check whether a low standing charge is balanced by a high unit rate.
- Does the tariff have a fixed term? If so, is there an early termination fee?
- What are the supplier's policies on debts and disconnection?
- You may want to find out how suppliers rate for customer satisfaction and service. Some PCWs can tell you this. Citizens Advice also regularly compare supplier customer service. Check their respective websites for England, Scotland and Wales for more information.
- Is the supplier signed up to the Warm Home Discount scheme? See section 12.3 for more information.
- Has the supplier signed the Energy Switch Guarantee? See overleaf for more details.

  It is a good idea to seek impartial advice before switching, for example from the Citizens Advice Consumer Helpline. In Scotland, contact Energy Advice Scotland.

7.1 The Energy Switch Guarantee

The trade association Energy UK have developed an '*Energy Switch Guarantee*.' This is a list of switching commitments that participating suppliers agree to adhere to. They are regularly checked for compliance.

The Guarantee is voluntary, so check a supplier's website for the logo or ask them if they have signed up. A full list of participating suppliers is at www.energy-uk.org.uk/our-work/energy-switch-guarantee/

Some commitments are legal requirements or Ofgem licence conditions so they apply to all suppliers, not just those signed up to the Guarantee. For example, the 14-day '*cooling-off period*' is a legal requirement and the obligation to complete a switch within five working days is an Ofgem licence condition.

Picking a supplier who has signed up should give you confidence that switching will be hassle-free and any problems will be resolved promptly. The commitments are:

1. All suppliers use the same wires and pipes, so supply is not interrupted.
2. The switching service is free.
3. The switch takes no more than five working days from the date your new supplier receives your completed application.
4. Your new supplier will not need to visit your home to complete the switch unless you agree otherwise.
5. Your new supplier arranges the switch, including contacting your current supplier to let them know you are leaving.
6. Your new supplier sends details of your new supply agreement for you to check and you have 14 days to change your mind. If you cancel in this time, you stay with your current supplier.
7. Your new and current suppliers work together to make sure you are not charged twice for the same energy.
8. If there are problems making the switch, your new supplier contacts you as soon as possible and is responsible for putting the matter right.
9. Your current supplier sends a final bill no later than six weeks after the switch.
10. If your current supplier owes you money, this is refunded no later than 14 days after sending you the final bill.

Compensation for problems with switching

If your new supplier takes longer than five working days to switch you, you are entitled to £40 compensation. You are entitled to £40 compensation if your old supplier fails to issue a bill within six weeks of a switch or refund a credit balance within 10 working days of your final bill. If not compensated within 10 working days, you get a further £40.

8 Collective switching

If you do not want to shop around for an energy deal, you could try collective switching. This is where a third-party organisation, such as a charity, trade union, or local authority, negotiates with suppliers on behalf of a large group of customers. To do this, you must register your interest with a scheme and provide details of how much you pay for your energy.

Check before registering if you are committing to switch or whether you have an opportunity to reject the deal if you are unhappy with it.

After the registration period closes, information about registered customers is passed to suppliers, who offer their best price to the whole group. There is no guarantee this is the cheapest deal on the market. You may have to shop around to be sure. For more information, contact the Citizens Advice Consumer Service, Energy Advice Scotland or speak to the local authority about registering.

9 Decided to switch – what next?

If you decide to switch suppliers, your new supplier should set this up for you. They ask for a meter reading to pass to your old supplier who bills you for any money owed. You must provide your meter reference number, which you can find on your bill. Your new supplier should tell you when to expect your first bill and when they will begin charging you.

You should receive a final bill from your old supplier within six weeks of the date of the switch. You should settle this as soon as possible. If you pay your bills through direct debit, make sure you cancel the instruction.

Keep a record of the following:

- the date you agreed the deal/signed the contract
- details of the deal agreed
- meter readings on the date of the switch
- any letters/emails sent between you and the supplier
- contact numbers and names of people you have spoken to and the dates of your conversations
- the final bill from your old supplier.

10 Changed your mind?

If you change your mind about switching energy suppliers, you have a '*cooling-off period*' of 14 calendar days in which to cancel your new contract without giving a reason or incurring an early termination fee. Your new supplier should not start your supply within the cooling-off period, unless you have specifically requested they do so.

If deciding whether to allow your new supplier to start the supply during the cooling-off period, ask them what their procedures are if you decide to cancel the switch, i.e. are you returned to your original supplier?

If they start the supply without you having made this request, you should not have to pay for energy used during the cooling-off period. If you are no longer within your cooling-off period and wish to switch, check your contract terms to see if there is an early termination fee.

If you were not told about your right to cancel when you entered into the contract, your cooling-off period may be extended.

If you are told within 12 months of the first day of what should have been your cooling-off period, you have 14 days from that point in which to cancel. If you are not told or told at a later stage, your cooling-off period ends 12 months and 14 days after you signed the contract.

If you feel you have been misled or harassed into switching energy supplier, you may have rights to redress, such as the right to unwind your contract within 90 days or claim a discount on past or future payments. Seek consumer advice immediately if you are in this position.

11 Complaints

When entering a new contract, if you find the terms are not as initially agreed, or the service is clearly not suitable for your needs, you should contact your new supplier to complain.

Citizens Advice have some useful information about making a complaint, including what records you should keep, a template complaints letter, and what to do if you cannot get a response from your supplier over the telephone or in writing.

See the respective Citizens Advice websites for England, Wales and Scotland for more information.

If the supplier does not resolve your complaint within eight weeks, or if you are unhappy with the action they take, refer the complaint to the Energy Ombudsman.

Mental capacity to agree a contract

If you are concerned that someone has entered into a contract while lacking the mental capacity to do so, seek advice.

Under the *Mental Capacity Act 2005*, a person in England and Wales must pay a '*reasonable*' sum for a '*necessary*' service, even if they lacked capacity to contract for that service. In Scotland, call the Age Scotland helpline for more information as different legislation applies.

For more information in **England and Wales**, see Age UK factsheet 22, *Arranging for someone to make decisions on your behalf*. In **Scotland**, see the Age Scotland guides *A guide to mental capacity in Scotland, Legal options for someone who has lost capacity,* and *Help to manage your money and benefits*.

12 Frequently asked questions

12.1 Can I switch if I rent my property?

If you are a tenant and directly responsible for paying your energy bills, you have the right to choose your own energy supplier. Your landlord should not unreasonably prevent you from switching. Make sure you check the terms of your tenancy agreement before you switch. If the agreement states your landlord has a preferred supplier, you may need to inform them you are planning to switch or switch back at the end of your tenancy. Ofgem guidance states landlords should make tenants aware of any tie-ins with specific energy suppliers at the outset.

Your landlord should not unreasonably restrict your ability to switch payment method, e.g. by replacing a prepayment meter with a credit meter. However, there may be a term in your tenancy agreement requiring you to revert to the original payment method at the end of your tenancy, which could cost you. Before you switch meters, check to see whether your supplier will do this for free.

If your agreement has a clause forbidding you from switching supplier, speak to Citizens Advice Consumer Helpline. Such a clause may contravene consumer protection law.

If your landlord is responsible for paying your bills, for example they pay for your energy and reclaim the money from you, or bills are included in your rent, they have the right to choose the supplier(s). There is a maximum amount they can charge you, called the '*Maximum Resale Price.'* Speak to an adviser if you think you are being charged too much.

12.2 Can I switch if I am in arrears with my gas or electricity?

You may be able to switch supplier if you are in arrears. If you have been in debt for less than 28 days, you can switch. If you have been in debt for more than 28 days, you may be prevented from switching. This is the case even if you wish to switch because of a proposed price increase.

Your supplier cannot prevent you from switching if you are a prepayment customer and have arrears of less than £500 for gas and £500 for electricity. However, your chosen supplier can refuse to accept your application to switch. If they do accept the switch, your debt is transferred to them. This is under the '*Debt Assignment Protocol*' - speak to an adviser if you want to know more.

If you are in arrears, speak to your supplier to make arrangements to repay them and seek urgent advice if threatened with disconnection.

If you are prevented from switching, your supplier must give you information on how you can dispute or resolve this, along with advice on energy efficiency, debt management, and details of any alternative tariffs.

Your supplier cannot prevent you from switching if it is their fault you are in debt, for example they took an incorrect meter reading. However, you still need to pay back any money you owe.

In **England**, see Age UK factsheet 1, *Help with heating costs*, for more information. In **Scotland**, see the Age Scotland guide, *Warm and Well*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*.

Note
If you have been in arrears in the past, a new supplier may refuse to supply you without some financial security in place. For example, you may be asked to put down a deposit. If you have concerns about the type of security requested, ask if there are other options.

12.3 Will switching supplier affect my Warm Home Discount?

If you receive a qualifying means-tested benefit, including Pension Credit, you may be entitled to a one-off £150 discount on the cost of your energy called the Warm Home Discount in England and Wales. **Note** Scotland has a separate but similar scheme with slightly different eligibility criteria. Contact Age Scotland for more information.

This is usually applied to your electricity account, but you can ask for it to be applied to a gas account if you are a dual fuel customer. If you use a prepayment meter, you will probably be given a top-up voucher.

Not all energy suppliers participate in the scheme. You need to bear this in mind when switching, as you will lose your discount if you switch to a non-participating supplier. Most eligible households now receive the discount automatically. There is one Core Group of recipients. If you claim Pension Credit, you continue to receive the discount unless your circumstances change.

Core Group

Eligibility for the Core Group depends on your circumstances on a specific date, known as the '*qualifying date*'. For 2026-27, the qualifying date is 23 August 2026. The DWP review your circumstances on this date and you qualify if the following apply:

- your electricity supplier was part of the scheme
- your name (or your partner's) was on the bill
- you or your partner were getting Pension Credit Guarantee Credit, Pension Credit Savings Credit, Universal Credit or Housing Benefit.

Receiving the discount

If you met the eligibility conditions on the qualifying date, you should receive a discount by 31 March 2027, even if you subsequently switch to a non-participating supplier. Your old supplier should provide the discount, usually by cheque through the post. However, you will not be entitled to a discount in future years unless your new supplier joins the scheme.

If you switch from a non-participating to a participating supplier after the qualifying date, you may not receive a discount, even though your new supplier is part of the scheme. This is because you failed to meet all of the conditions on the qualifying date.

12.4 I have a smart meter – can I switch?

The Government has introduced an obligation for energy suppliers to take all reasonable steps to complete the smart meter rollout and install smart meters in all remaining domestic premises by the end of 2030.

You can switch energy supplier if you have a smart meter installed. If you have an older 'first generation' smart meter (SMETS1), you may lose some functionality temporarily, but the meter will still be measuring your energy use. These meters are being remotely migrated to a new smart data network, enabling them to deliver all the benefits of a smart meter.

Your new supplier must tell you about any potential loss of function before you switch. Check if your smart meter should work after switching on the Citizens Advice website:

www.smartmetercheck.citizensadvice.org.uk/

If you switch suppliers while using a smart meter as a prepayment meter, you should not have to pay if your new supplier needs to replace the meter so you can continue on a prepayment tariff.

12.5 I live in a remote area – can I switch?

Some remote parts of the UK are supported by a single, local energy supply network and so switching energy supplier may not be possible. These are quite rare, however. If you are in this position, you can look at other ways of reducing your energy bills, such as ensuring your home is energy efficient.

You might consider alternative sources of energy, for example, green or renewable energy. For information on financial help with installing low carbon heating systems, in **England,** see Age UK factsheet 1, *Help with heating costs*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*.

12.6 I live in a park home – can I switch?

If you have your own contract with an energy supplier, you should be able to switch without restriction. However, you should check your pitch agreement first to see if it says anything about informing the site owner or switching back at a later date. Seek advice if the agreement contains any terms prohibiting you from switching.

Most park home residents do not have individual contracts with suppliers and pay the site owner for their energy instead. If you are in this position, your options are more limited. You may be able to convince the site owner to shop around for a better deal, but this is at their discretion. You may wish to raise this issue with your site's residents' association, if you have one.

There is a limit on how much a site owner can charge you for gas or electricity, called the '*Maximum Resale Price*.' This is the amount they paid for the energy plus VAT at the appropriate rate.

The site owner can also recover their supplier's standing charge by dividing it between you and the other residents according to your varying levels of consumption. Speak to an adviser if you think you are being charged too much.

There is no Maximum Resale Price for liquefied petroleum gas (LPG or LP gas) in cylinders or bulk tanks.

For more information on park homes in England and Wales, see Age UK factsheet 71, *Park homes*.

Useful organisations

Citizens Advice
In **England**, go to www.citizensadvice.org.uk
Telephone: 0800 144 8848
In **Wales**, go to www.citizensadvice.org.uk/wales
Telephone: 0800 702 2020
In **Scotland**, go to www.cas.org.uk
Telephone 0800 028 1456

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Citizens Advice Consumer Helpline (England and Wales)
In **England**, go to www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/
In **Wales**, go to www.citizensadvice.org.uk/wales/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue
Telephone helpline for England and Wales: 0808 223 1133
Welsh speaking telephone helpline: 0808 223 1144

Citrus Switch (Scotland only)
www.citrusenergy.co.uk/
Telephone 0800 221 8089 (freephone)

A telephone service designed to make switching energy supplier easy.

Energy Advice Scotland
www.energyadvice.scot/
Telephone 0808 196 8660

Provide advice and information if you have an energy enquiry or want to complain about your supplier or have problems with your energy bills.

Energy Networks Association
www.energynetworks.org/
Telephone 020 4599 7700, for emergencies 0800 111 999 (gas or carbon monoxide leak) or 105 (electricity emergency or power cut)

Industry body for gas and electricity transmission and distribution network operators. You can use their website to find out who your network operator is.

Energy Ombudsman
www.energyombudsman.org/
Telephone 0330 440 1624

Independent body to resolve disputes between consumers and their energy suppliers.

Energy Saving Trust
www.energysavingtrust.org.uk
Telephone 0808 808 2282 (Scotland only)

Offers independent and impartial advice on saving energy and cutting bills. Their telephone advice service is only available in Scotland, via the Home Energy Scotland helpline (see below). In England and Wales visit www.gov.uk/improve-energy-efficiency

Energy UK
www.energy-uk.org.uk/
Telephone 020 7930 9390

The trade association for the UK energy industry with over 100 members.

GOV.UK
www.gov.uk

Government website with information on the Warm Home Discount scheme and other sources of energy support.

Home Energy Scotland
www.homeenergyscotland.org/
Telephone 0808 808 2282

Scottish Government funded advice service that provides information and advice on saving energy, keeping warm at home, renewable energy options and reducing energy bills.

The Office of Gas and Electricity Markets (Ofgem)
www.ofgem.gov.uk/
Telephone 020 7901 7295

Regulator for gas and electricity markets, including suppliers and network operators.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice
www.ageuk.org.uk
0800 169 65 65
Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice
www.agecymru.wales
0300 303 4498

In Northern Ireland contact

Age NI
www.ageni.org
0808 808 7575

In Scotland contact

Age Scotland
www.agescotland.org.uk
0800 124 4222

Support our work

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling 0800 169 87 87.

Our publications are available in large print and audio formats

Next update September 2027

The evidence sources used to create this factsheet are available on request. Contact *resources@ageuk.org.uk*

This factsheet has been prepared by Age UK and contains general advice only, which we hope will be of use to you. Nothing in this factsheet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Every effort has been made to ensure that the information contained in this factsheet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is 7th Floor, One America Square, 17 Crosswall, London, EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.