

# How do I find help as a rural energy consumer?

**citizens  
advice**

**Helping  
rural energy  
consumers**

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# Introduction

Living in a rural area can bring many different challenges, but this is especially true around the issue of energy. Rural communities often suffer disproportionately from lack of choice or access to services and recent research by Citizens Advice found that the top areas with the coldest and unhealthiest homes (those with the lowest energy efficiency ratings) are all in rural areas. Fuel poverty is also a major concern with around 1 in 7 rural households in rural England struggling to pay to heat their homes.

Rural Issues Group is the umbrella body which represent the 161 local offices who work across rural England and Wales. Part of our work in Rural Issues Group is to identify and highlight the issues around delivering advice to rural areas and it's clear that there is a need for nuanced and tailored advice and support for rural consumers.

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The Make Energy Better project launched recently and aims to, simply, make energy better by fighting against the practice of back-billing, raising awareness of the upcoming smart meter rollout and to promote switching. As part of Make Energy Better, the Campaigns team and the Rural Issues Group have teamed up to create the Rural Energy Project which aims to address the lack of rurally focussed advice and campaigning around rural energy challenges.

As part of the project, we have developed this basic energy advice booklet aimed at rural energy consumers. From energy efficiency, to finding the best deals, to off-gas tips to oil clubs, we hope that this will be the beginning of the conversation for rural consumers with their local Citizen's Advice about their energy needs.

**James Mole**  
Campaigns Manager

and

**Jane Mordue**  
Chair of the Rural Issues Group



Boilers account for around **55%** of what you spend in a year on energy bills, so an efficient boiler makes a big difference.



**£100** LGBT cheaper per year to pay month direct debit than paying cash or cheque for your energy bills.



Fuel poor households in the UK was estimated at around 4.5 million representing **17%** of all UK households.



Renewable energy accounted for **5%** of the energy consumption in the UK.



Heat loss from your home  
**33%** lost through the walls  
**26%** lost through the roof.

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# Energy efficiency

Making changes to your home and your behavior can make a big impact on energy efficiency, which in turn can help you to save money. Energy efficiency can seem complicated, but often small changes can make big differences.

Recent Citizens Advice research has found that the areas with the most 'cold and unhealthy' homes (the least efficient) were all in rural areas. Tackling energy efficiency by making changes to behaviour, but also finding out if you are eligible for changes to your house such as free insulation, will help to make your home a warm, healthy environment and one that costs less to heat!

## Top tips for saving energy:

- 1.** If you have a timer on your central heating system, set the heating and hot water to come on only when required. For example, 30 minutes before you get up in the morning and set it to switch off 30 minutes before you are due to leave.
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**2.** If you have a hot water tank, set the cylinder thermostat to either 60 degrees Celsius or 140 degrees Fahrenheit. Cylinder thermostats are usually fitted between a quarter and a third of the way up the hot water cylinder.

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- 3.** Close your curtains at dusk to stop heat escaping through the windows and check for draughts around windows and doors.  
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  - 4.** Always turn off the light when you leave a room.  
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  - 5.** Don't leave appliances on standby and remember not to leave laptops and mobile phones on charge unnecessarily.  
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  - 6.** When you are doing the washing, try to fill up the machine, tumble dryer or dishwasher. One full load uses less energy than two half loads.  
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  - 7.** Try and ensure that you only boil as much water as you need.  
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  - 8.** A dripping hot water tap can waste enough energy in a single week to fill half a bath. Fix leaking taps and make sure they are fully turned off.  
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  - 9.** Dry your clothes outside during nice weather so you don't need to use your tumble drier.  
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  - 10.** Do a home energy check to find out about savings of up to £250 a year on household energy bills. You can check this online at the Energy Saving Trust website <http://hec.est.org.uk>

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## **Schemes to improve energy efficiency and save money**

There are government initiatives available that can help you save money by being more efficient with energy.

The key ones are:

### **In England, the Energy Companies Obligation (ECO)**

- This scheme requires larger gas and electricity companies to install insulation and heating measures in homes across Great Britain. About half of the scheme is specifically intended to help vulnerable households.
- This includes the Carbon Saving Communities Obligation (CSCO) which helps provide insulation to all households in specified postcode areas or to low-income households in rural areas. A rural area means you live in private or social housing, within a population of under 10,000 homes and you or someone who lives with you gets certain benefits.
- You can also call the Energy Saving Advice Service (ESAS) for advice and to see if you are eligible on 0300 123 1234.



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## **In Wales, ECO and Nest**

- In addition to the ECO, the Nest scheme is also available in Wales. Nest is the Welsh Government's scheme to help households in Wales reduce their fuel bills through advice, and energy improvement measures for your home.
- For more information contact Nest on 0808 808 2244 or go to [nestwales.org.uk](http://nestwales.org.uk)

You can also speak to your energy supplier about whether they have any schemes or support available or for independent advice contact 0300 123 1234 (Energy Saving Trust England and Wales) or visit [www.gov.uk/energy-grants-calculator](http://www.gov.uk/energy-grants-calculator)

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# Saving on your bills

## **Check you are getting the best deal from your current supplier**

Switching suppliers isn't the only way to get a better deal. Most suppliers offer a variety of tariffs for gas and electricity, along with discounts for managing your account online or choosing a 'dual fuel' deal.

Your supplier should show the cheapest tariff on all of your bills so make sure to check that against your current tariff.

Citizens Advice has a price comparison tool online which can help you to compare prices and shop around for a good deal. You can find that tool here: [energycompare.citizensadvice.org.uk](https://energycompare.citizensadvice.org.uk)

The way you pay your bill can also make a difference. For example, most suppliers offer a discount for paying your bill by direct debit. On average it is £100 cheaper per year to pay by monthly direct debit than paying by cash or cheque. You may also get discounts for receiving bills online.

Contact your supplier directly to find out if there is a better way for you to pay that might save you money. You can find a list of energy suppliers at the back of this booklet.

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## Check you are getting all the benefits and help you are entitled to

Did you know that up to £20 billion in benefits went unclaimed in the UK in 2011? That was enough money to pay the fuel bills of nearly sixteen million homes! If you are struggling to pay your energy bills, or simply want to make sure that you are getting all the financial help you are entitled to, your local Citizens Advice can help you to check that you are not missing out on any help that could boost your income. These can include government schemes but also independent organisations or trust funds which offer grants for things like writing off debts or buying new energy efficient appliances.

If you've reached state pension age you may get a **Winter Fuel Payment** to help with winter heating costs. This will be paid in the same way your benefit or pension is paid. If you've not received a Winter Fuel Payment before, phone the Winter Fuel Payments helpline on 03459 151515 to see if you're eligible next year.

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Some people who receive benefits can also get a **Cold Weather Payment** of £25 if the temperature drops below freezing in their local area for seven days in a row. You don't need to apply – if you are eligible it will be paid automatically in the same way you receive your benefits.

The **Warm Home Discount** scheme is a Government scheme, where energy suppliers provide rebates to households on certain benefits. If you are receive pension credit, you should automatically receive this payment. The rebate was £140 for 2015/16 and you should contact your electricity supplier directly to see if you can qualify next year.

You could get free solid fuel or a cash allowance for fuel if you're an ex-employee of the **National Coal Board (NCB) or British Coal Corporation (BCC)**. You need to qualify to get the fuel allowance through the National Concessionary Fuel Scheme (NCFS), and you can only get the cash allowance if you're already getting fuel through the scheme. You may be eligible for the allowance if you're the widow or widower of an ex-employee, if the employee qualified for the NCFS. You can contact the National Concessionary Fuel office on 0845 759 0529

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## **Does your previous supplier owe you money?**

When you switch energy suppliers or move house, your current supplier should refund any credit remaining on your account. This is money you've paid to them in advance for energy you didn't eventually use. When you close your account the supplier must send you a closing statement telling you if there's credit on your account, or if you owe anything to them. Some suppliers don't always do this, so it's worth contacting them to see if you're owed money. To find out if your previous supplier owes you money there is now a 'My Energy Credit' helpline 0370 737 7770 or go to [www.myenergycredit.com](http://www.myenergycredit.com).

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# Switching

You'll probably be able to save money on your gas and electricity bills by switching to a new supplier, particularly if you haven't switched recently.

## Things to consider before you switch

Consider checking:

- if your current supplier will charge you a fee to leave, called an 'exit fee' – you can find this out on your energy bill.
- the customer service rating for the potential new supplier
- whether your current supplier offers a cheaper tariff

You may not be able to switch if you're in debt to your supplier. If you get the Warm Home Discount, check whether the new supplier offers it – you'll lose it if they don't.

Rural energy consumers may find switching difficult as there may be limited options of energy suppliers or types of energy available in your area. However, recently there has been a rise in number of energy suppliers and energy options entering the market so it is worth finding out whether you have options

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to switch. For those rural homes which are off-gas, there is advice in later sections of this booklet for off-gas homes and information about oil clubs.

## **Choosing the right tariff**

There are different factors you should consider to find the right energy tariff for you. Most energy suppliers offer several ways to pay for your energy. Before deciding what's best for you, it's important to consider the disadvantages as well as the benefits for all payment and tariff types.

For example, you might want:

- a flexible tariff without an exit fee
- an environmentally-friendly tariff
- the cheapest tariff available

You may also need a specific tariff for the energy meter you have – for example, if you have a prepayment meter or 'dual rate' meter.

You can find more information on the Citizens Advice website, through an Energy Best Deal advice session in a local Citizens Advice office or by calling the Citizens Advice Consumer Service on 03454 04 05 06 (English language) or 03454 04 05 05 (Welsh language)

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# Things to remember when switching

- 1.** Compare tariffs from different suppliers. You can use an online tool such as:  
[energycompare.citizensadvice.org.uk](http://energycompare.citizensadvice.org.uk)  
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- 2.** Once you've found a tariff that suits you, you can switch online or by calling the new supplier.  
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- 3.** Remember to take a meter reading on or as close as possible to the day of the transfer to give to your new supplier – this means they won't charge you for energy used before the switch.  
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- 4.** Pay your old supplier's final bill. If you're in credit with your old supplier, you should automatically get a refund.  
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- 5.** Switching to a new supplier should take no more than 21 days.  
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- 6.** The new supplier should contact you to tell you what day your supply should be switched.  
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- 7.** Bear in mind that some tariffs will require you to sign a contract for a set period of time, and you might be charged a fee to leave the contract early.  
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## Changing your mind about switching supplier

Once you enter into a contract with the new supplier (this could be done verbally on the phone), you'll have 14 days to change your mind and cancel the switch. You should contact the new supplier to let them know. If you cancel your contract after 14 days, you may be charged a fee.

## Problems switching

Sometimes there might be a problem with the switch – for example, if:

- someone else's supply is switched instead of yours
- you're still billed by your old supplier after you've switched
- delays to switching beyond the agreed timeline

If you experience any problems during the switching process you can either contact your new supplier or the Citizens Advice consumer service on 03454 04 05 06 (English language) or 03454 04 05 05 (Welsh language). For textphone, dial 18001 followed by the helpline number

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# Smart meters

Smart meters are a new type of meter for gas and electricity which are going to be offered to all households in Britain over the next few years. Although the official rollout begins later this year, there are already people who have had early smart or 'advanced' meters installed. Each energy supplier is responsible for equipping their own customers with smart meters and so each supplier will have different approaches to and timelines for the rollout until 2020 when it is currently scheduled to finish.

Rural consumers could face unique issues with the smart meter roll-out. For example, any rural home that is off-gas (not connected to the gas network) will only receive a smart meter for electricity. Similarly, connectivity and infrastructure issues could cause delays to receiving a smart meter. Smart meters send accurate meter readings to energy suppliers through wireless networks that operate on similar frequencies to mobile phone networks. There may be areas of the country where these networks do not cover certain communities. Where people experience issues getting connected, suppliers may offer to fit an aerial to the property and while this is free, it may make the installation process more complex for those households.

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# Priority Services Registers

Priority Services Registers are lists held by both energy suppliers and network operators (the organisations that maintain the electricity lines or water supply to our homes) for vulnerable or at-risk customers. Those on the registers are entitled to extra help and priority service.

For example, in the event of a power outage or supply shutdown, the network operators will make sure that those households on the register are reconnected first, or that they have alternate means of energy. Priority Services Registers also entitle people to extra help for day to day matters such as reading meters or help with guarding against scams by using password protection schemes.

Network operators and energy suppliers are slightly different in the lists that they hold but both offer places on their Priority Services Registers for older, disabled or chronically ill people. Network operators also extend their Priority Services Registers to households with small children due to the difficulties they could face in emergency situations.

Entry onto these registers is free and while the supplier and network operator may both need to be contacted, the process to signing up is simple and often only takes a few minutes. Contact your energy supplier to find out if you're eligible for their Priority Services Registers or talk to your local Citizens Advice office who can help you to sign up to all the Registers you might be eligible for.

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# Off-gas

Off-gas (or non-gas) homes are those that do not have mains gas central heating as their primary heating fuel – this includes those homes that have electrical forms of heating such as storage heaters, or those using heating oil, LPG or solid fuel such as wood, coal or coke

## Off-gas: top tips

### **Shop around:**

If you are in an area with several different fuel suppliers it is worth shopping around to make sure you get the best deal. It is also a good idea to consider your future energy requirements as it can be cheaper to buy some fuels, such as oil, in the summer months when prices are usually lower than in the winter months. You can also consider joining a local oil buying club, as buying as part of a group can mean better prices (see the next section).

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### **Know your rights:**

Most of the fuel suppliers of solid fuel (e.g. coal and wood), oil and LPG are members of trade associations that have customer charters. It is worth finding out if your supplier is a member of a trade association and what they should be doing to make sure you receive good customer service.

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- Federation of Petroleum Suppliers (FPS) represents most heating oil distributors in the UK and has a customer charter that they are signed up to.
  - Solid Fuel Association (SFA) represents suppliers and distributors of solid fuels, mainly coal and wood fuel. The SFA operates an Approved Coal Merchants Scheme and an Approved Wood Merchants Scheme.
  - UK LPG is the trade association for the liquid petroleum gas industry and has a vulnerable persons' protocol.

If you do have a problem with your fuel or electricity supplier or are struggling with your energy bills contact Citizens Advice for help and information.

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**Check your heating system annually:**

It is really important for safety and insurance purposes that you have your boiler and tank (if appropriate) serviced annually. Leaks can happen with oil tanks and these can be costly in terms of lost fuel so it is best to protect yourself from potential losses. If you have an oil tank also make sure it is covered by your home insurance policy.

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**Be efficient:**

By having a home that is well-insulated with efficient appliances you can make sure you are only using the amount of fuel you actually need. Make sure your loft space and walls are insulated where possible and when buying new appliances aim to buy the most efficient you can afford. In some cases support is available to help with the costs of insulation, check the Energy Saving Trust website for more details ([www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk))

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**Consider installing a renewable heating system:**

Heat pumps or biomass boilers can provide cheaper heating than conventional heating, providing you have insulated your home first. While these systems are expensive to install, you should be eligible for the Renewable Heat Incentive. Check the Energy Saving Trust website for more details ([www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk))

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**Protect yourself:**

Check your fuel supply is secure against potential theft. For oil tanks you can install a tank lock and an alarm that will activate if the oil drains away too quickly (check the Oilsave website for more details [www.oilsave.org.uk](http://www.oilsave.org.uk)). Make sure your solid fuel is stored in a safe, lockable space.

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**Check your tariff (and don't be afraid to switch!):**

If you use electricity to heat your home by storage heaters then check you are on the right tariff to make sure you are not paying too much. Storage heaters should use cheaper electricity (generally overnight) to charge up and then release the stored heat during the day. Make use of online switching tools to find out if you could be getting a better deal.

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# Oil clubs

## Buying oil

Heating oil suppliers are companies who buy oil direct from refineries and importers and distribute it locally. As a customer of heating oil, the price will depend on the price of crude oil for the heating oil supplier, how much you order and the price of delivery. Buying in bulk as part of an oil club can help to keep these costs down.

## Oil clubs

Some communities and neighbourhoods in off-gas areas create or join oil clubs (also known as oil syndicates or oil buying groups). These clubs, collectively buy oil and it can be a good way to get savings from the distributor or supplier. Oil clubs can vary depending on the area or the group running it. They can range in size from a few houses to whole communities and the costs of joining a oil club can differ as some are run for-profit and some are non-profit. Your local Citizens Advice can help to identify local oil buying clubs or see our oil club guide here: [citizensadvice.org.uk/oilclubs](https://citizensadvice.org.uk/oilclubs).



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## Setting up an oil club

If there is no oil club in your area, why not consider setting one up? Some things you may want to consider before setting a local oil club:

### Keep it local

- The benefit of an oil club is the ability to keep delivery costs down by having the members close together.

### Consider local partners and support

- Are there local businesses or organisations who might want to join? Perhaps local charities, parish councils or your local Citizens Advice may have information or support which they can offer to helping set up your group.

### Administration

- Setting up an oil club can be a big time commitment for the administration and coordination of the club. It can help to get a group of people and volunteers to help to set up and run the club. This can include everything from administration of the group to collecting orders from members to researching and negotiating the best price with suppliers, there's a lot that needs doing but it can deliver big savings for you and your local community.

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## Finances

- The benefit of an oil club can be that the collective nature of the club can help to keep costs down even if the volume of oil you're buying is small. However it's good to keep in mind that a member could encounter a time where they struggle to pay for their share and it's important to decide ahead of time how that will be managed. Some clubs have created community funds through the membership fees which can help those struggling to buy their energy. Some suppliers also allow payment plans which spread the cost for oil across the year.

Your local Citizens Advice, the Citizens Advice Website and other organisations such as ACRE (Action with Communities in Rural England) will have more information and support on how to start an oil club.

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# Where can I find more information?

**Citizens Advice** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Your local Citizens Advice office can offer advice and support for your energy challenges. To find them, you can go to [www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice](http://www.citizensadvice.org.uk/about-us/how-we-provide-advice/advice) or you can call Citizens Advice consumer service on 03454 04 05 06 (English language) or 03454 04 05 05 (Welsh language). For textphone, dial 18001 followed by the helpline number

## **Local Authorities**

Your local authority may have a staff member who works on energy or fuel poverty who may be able to give help and advice. The housing department of your local authority could also be a source of information and support on local organisations or grants.

**National Energy Action (NEA)** [www.nea.org.uk](http://www.nea.org.uk)

The National Energy Action is a charity who focuses on fuel poverty. NEA's website has resources and advice to help tackle fuel poverty and energy efficiency. They also work in communities and with local groups across England, Wales and Northern Ireland.

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## **Energy Saving Trust** [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

The Energy Saving Trust is an organisation helping people to save energy and reduce carbon emissions. Its website has a range of tools and resources to help communities save energy and it also provides tailored advice to community groups

## **Energy Saving Advice Service**

Contact 0300 123 1234

ESAS is part of the Energy Saving Trust and runs a dedicated telephone service offering impartial energy saving advice to homes and businesses.

## **Centre for Sustainable Energy** [www.cse.org.uk](http://www.cse.org.uk)

The Centre for Sustainable Energy is a charity that promotes sustainable energy, including advice on saving energy. There are lots of useful information sheets, many available in different languages, on its website.

## **Energy suppliers**

Some energy suppliers can provide support and extra help, particularly to vulnerable customers. You should contact your supplier directly to find out what help they can provide. A list of suppliers is included in the back of this booklet.

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**Home Heat Helpline** 0800 33 66 99

(or 0333 300 33 66 from a mobile)

This is a helpline for people on lower incomes who are struggling to pay their energy bills and keeping warm in winter. It is free to call and open 9am–6pm Monday to Fridays

**The ACRE Network** [www.acre.org.uk](http://www.acre.org.uk)

The Action with Communities in Rural England (ACRE) network comprises of local organisations who support and enable initiatives in rural communities. Please visit the ACRE website for more information, including contact details of your nearest ACRE member.

**Oilsave** [www.oilsave.org.uk](http://www.oilsave.org.uk)

Oilsave has advice and information for people who use heating oil. There is also tips and support on ways to become more energy efficient.

# Useful energy numbers

## Energy advice and supplier contact list

It can be difficult to find the right numbers or know who to call when you have questions about energy. Below is a list of both Citizens Advice resources via phone and the numbers of all major energy suppliers.

Energy company	Website
Avro	<a href="http://avroenergy.co.uk">avroenergy.co.uk</a>
Better Energy	<a href="http://betterenergy.org.uk">betterenergy.org.uk</a>
British Gas (including customers of Scottish Gas)	<a href="http://britishgas.co.uk">britishgas.co.uk</a>
Bristol Energy	<a href="http://bristol-energy.co.uk">bristol-energy.co.uk</a>
Bulb	<a href="http://bulb.co.uk">bulb.co.uk</a>
Cooperative Energy	<a href="http://cooperativeenergy.coop">cooperativeenergy.coop</a>
Daligas	<a href="http://daligas.co.uk">daligas.co.uk</a>
E Gas and Electric	<a href="http://e.org">e.org</a>
EBICo	<a href="http://ebico.org.uk">ebico.org.uk</a>
Economy Energy	<a href="http://economyenergy.co.uk">economyenergy.co.uk</a>
Ecotricity	<a href="http://ecotricity.co.uk">ecotricity.co.uk</a>
e.on Energy	<a href="http://eonenergy.com">eonenergy.com</a>
EDF Energy (incl. customers of Seeboard and SWEB)	<a href="http://edfenergy.com">edfenergy.com</a>
Extra Energy	<a href="http://extraenergy.com">extraenergy.com</a>
First Utility	<a href="http://first-utility.com">first-utility.com</a>
Flow Energy	<a href="http://flowenergy.uk.com">flowenergy.uk.com</a>
GB Energy	<a href="http://gbenergysupply.co.uk">gbenergysupply.co.uk</a>

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## Citizens Advice numbers

**Citizens Advice consumer service** 0345 04 05 06

For textphone, dial 18001 followed by the helpline number

To talk to a Welsh speaking adviser 03454 04 05 05

Customer service number	Cheaper for mobile
0800 6800 795	0330 0885 754
0115 846 0438	
0800 048 0202	
0808 281 2222	
0300 30 30 635	
0800 954 0693   01926 317650	
0800 111 4568	
0333 103 9575	
0800 458 7689   0199 360 8404	
024 7776 7296	
0345 555 7 100   01453 761482	
0333 202 4698	
0800 056 7777	0113 820 7117
0800 953 4774	0330 303 4774
01926 320 700	
0800 092 0202	0330 333 7282
0800 644 4451	

Energy company	Website
Glide	<a href="http://glide.co.uk">glide.co.uk</a>
Go Effortless	<a href="http://goeffortless.co.uk">goeffortless.co.uk</a>
Good Energy	<a href="http://goodenergy.com">goodenergy.com</a>
Green Energy UK	<a href="http://greenenergyuk.com">greenenergyuk.com</a>
Green Star Energy	<a href="http://mygreenstarenergy.com">mygreenstarenergy.com</a>
Gnergy	<a href="http://gnergy.co.uk">gnergy.co.uk</a>
Iresa	<a href="http://iresa.co.uk">iresa.co.uk</a>
iSupply Energy	<a href="http://isupplyenergy.co.uk">isupplyenergy.co.uk</a>
LoCo2 Energy	<a href="http://loco2energy.com">loco2energy.com</a>
M&S Energy	<a href="http://mandsenergy.com">mandsenergy.com</a>
npower	<a href="http://npower.com/home">npower.com/home</a>
Ovo Energy	<a href="http://ovoenergy.com">ovoenergy.com</a>
Places for people energy	<a href="http://pfpenergy.co.uk">pfpenergy.co.uk</a>
Robin Hood Energy	<a href="http://robinhoodenergy.co.uk">robinhoodenergy.co.uk</a>
Sainsburys Energy	<a href="http://sainsburysenergy.com">sainsburysenergy.com</a>
Scottish Power (including Manweb)	<a href="http://scottishpower.co.uk">scottishpower.co.uk</a>
So Energy	<a href="http://so.energy">so.energy</a>
SSE	<a href="http://sse.co.uk">sse.co.uk</a>
Spark Energy	<a href="http://sparkenergy.com">sparkenergy.com</a>
Tempus Energy	<a href="http://tempusenergy.com">tempusenergy.com</a>
Utilita	<a href="http://utilita.co.uk">utilita.co.uk</a>
Utility Warehouse (owned by Telecom Plus)	<a href="http://utilitywarehouse.co.uk">utilitywarehouse.co.uk</a>
Zog Energy	<a href="http://zogenergy.com">zogenergy.com</a>



Customer service number	Cheaper for mobile
0333 666 5555	
No number, online only	
0800 254 0000	
0800 783 8851	0192 048 6156
0800 012 4510	0330 088 1619
0125 249 4141	
0115 727 0982	
0330 202 0298	
0330 1241500 0845 074 3601	
0345 071 9603.	
0800 073 3000	0300 100 3000
08004 086 610	01173 326 945
Monthly 0800 5999 440	Credit 01179 303 100
01772 897355	
0800 030 4567	
0800 107 1879	0330 100 0014
0800 027 0072	0345 270 0700
0330 111 5050	
0800 980 8831	0345 026 2658
0345 034 7474	
0330 900 1001	
0345 207 2000	
0333 777 3 212	
No number, online only	

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# Notes



# Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

For more information contact the Citizens Advice consumer service.

Telephone: 03454 04 05 06

Textphone: 18001 03454 04 05 06

Monday to Friday, 9am to 5pm



**[citizensadvice.org.uk](http://citizensadvice.org.uk)**

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