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# Help with paying for your heating and hot water



Simply better energy



## Help with paying for your heating and hot water

We understand that it can sometimes be difficult to find the money to pay for your heating and hot water services.

If you are finding it difficult to pay your bill or you think your bill is wrong, please call us on 02920 100346 as soon as possible – we will not be able to help you unless you raise your concerns.

We will do all we can to help you manage your payments.

It is important to note that your account will accrue standing charges even if you're not using your heating or hot water.

This is normal and occurs on traditional utilities.

If you do not get in contact with us, we may be forced to act to recover the debt. Such as passing your details to a debt collection agency, which could affect your credit rating as well as a suspension of your heating and hot water supply.

If you are a registered vulnerable customer and are finding it difficult to pay your bills because of an illness or disability, please contact us so that we can make arrangements that are more convenient for you.

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### Independent advice

For independent specialist advice and support regarding your finances you can contact the Citizens Advice Bureau or your local authority financial inclusion services.

Citizens Advice Bureau can be contacted on 0808 223 1133.

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### Failure to pay your bill by Direct Debit

If you fail to pay your Direct Debit, we will call or send a reminder letter. You can contact us to discuss any problems you might be having meeting your payments. We will look to set up a payment plan with you to recover the outstanding debt.

If we do not receive payment, or you have not contacted us to agree a payment plan, we will send you a final notice.

If you do not respond to the final notice, depending on your payment history, we will perform one or more of the following actions:

- Switch your account to Pay As You Go (if available). Your services will cease until you top up.
- Ask a debt collection agency to recover the outstanding money.
- Suspend your heating and hot water services until a payment plan is agreed.

We will send you notice of the action we are taking where appropriate.

## Failure to pay your bill by Pay As You Go

If you go into negative credit on your Pay As You Go account (either by using friendly credit, emergency credit or by not topping up your account as you will still accrue standing charges), we will recover this money from your next top-up.

If the amount you owe is £20 or less, we will take 70% of the value of your top-up and apply it to pay off the amount owed. 30% will be sent to your meter as credit so that you can use heat.

If the amount you owe is over £20, the entire value of your next top-up will go to pay off the amount you owe.

If you do not top-up your account, you will continue to accrue standing charges.

If you do not top up we may ask a debt collection agency to recover the outstanding money or suspend your heating and hot water services.

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## Debt collection agency

If we ask a debt collection agency to recover the outstanding money, any further contact or payment should be made through the agency using the contact details on any correspondence they send to you.

Any agency we use will be regulated by the Office of Fair Trading and, if you have complaints about the way in which they operate,

please let us know. If we must resort to using a debt collection agency or instigate legal proceedings, we may have to pass any additional costs accrued on to you.

We are entitled to charge interest on any amounts owed by commercial customers under the Late Payment of Commercial Debts (Interest) Act 1998.

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## Contact us

You can contact us by phone on 02920 100346, or via the contact form on our website [www.metropolitanlocal.co.uk](http://www.metropolitanlocal.co.uk).

For general queries we are available between 8am and 8pm, Monday to Friday and from 9am to 1pm on Saturdays.



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02920 100346 | [www.metropolitanlocal.co.uk](http://www.metropolitanlocal.co.uk)

