

ASK THE ADVISER

11) Energy -The latest in a series of articles by Iain Gregory of Caithness CAB

How many readers think that we get a fair deal from our "Energy Providers" as they now style themselves? Right, well that was pretty unanimous. Do you remember when the great Hydro-Electric schemes were built in the Highlands? If you do, you may also recall that we were promised "there would be reliable, cheap electricity in perpetuity for the people of the Highlands". Something would appear to have been lost in the mists of time because whilst we do have a reliable supply, it is anything but cheap and, as always, the most vulnerable people suffer the most. When the oil price rocketed in 2008 the "Big Six" screamed impending disaster and our bills were increased by huge amounts. Now that the price of oil has collapsed, our bills have barely moved at all. In addition it seems that the days of friendly local electricity shops have gone (we have two empty shop fronts in Wick and Thurso and the charming ladies who used to be there to help have been forced to move on – no profit apparently) and we are now entirely dependent upon call centres, the quality of which varies widely. So, to the theme of today's article - trying to get the best value and dealing with the suppliers when things, as they frequently do, go wrong.

When you visit us at Caithness CAB you can be absolutely sure of one thing - you are assured of total confidentiality. Think of it in the same way as consulting your Doctor or Solicitor, but without the risk of being prescribed suppositories or receiving an alarming account for professional services. Every now and then however, a client asks us to tell their story to help others and today we have just such a case.

My client was an older lady, in poor health and dependent upon her walking frame to get around, but she was always cheerful and a quite lovely person. About a year ago she (rather bravely) decided to switch energy suppliers and in due course came to see me bearing a large number of quite incomprehensible bills from one of the firms, all of which indicated that she owed them large sums of money. A quick scan of the paperwork, some primary school arithmetic and a couple of phone calls and it was all, apparently, sorted out and I made sure - always do this - that I had confirmation in writing that all was well. In other words she did not owe any money. About 10 months later my client reappeared, very upset, having received frightening letters from the firm and repeated calls from debt collectors demanding money from her or else. Further, rather less polite, phone calls and emails followed from me and I was assured all was well and would be sorted out the next day. First thing next morning my client appeared,

supporting herself on her frame in the snow, cold, wet and in tears and explained that she had received another call the previous night from the debt collectors. She had been taken ill and had her Carer not turned up the consequences could have been dire. Is anyone getting cross yet? Quite.

We gave her tea and tissues and I proceeded to make a few phone calls. Having dealt very swiftly with the utterly hopeless call centre and demanded to speak to someone in authority I was eventually put through to a person who apparently possessed an IQ of greater value than her shoe size. I got the usual platitudes but put a stop to it all by telling her that I wanted it sorted by 3 pm. I explained that this was because at one minute past three I proposed to email the entire story to my contact at one of the more sensational daily red-tops so that it could be headlined the next day, along with a suitably heart-rending photograph of my client. Further, I really did want to send the email. Within 20 minutes I had a call from the Chief Executive's office no less. All had miraculously been sorted out and profuse apologies were offered. I asked how much compensation they proposed to send and got a silly offer. Silence usually works well so after a few moments of same, I reminded them that I only had to press one button and they promptly doubled it. I then phoned the said debt collectors and left them in no doubt as to what would happen if they so much as looked at my client again. They swiftly backed off, but I could not resist inquiring what sort of person thought that reducing old ladies to tears was an acceptable way to earn a living? (Printable suggestions only to the Editor please). I think I can safely add another couple of firms to the list of organisations who do not like me. Good.

This is only one example of the type of issues we deal with virtually daily. In fairness I would say that there are one or two excellent suppliers from the customer service point of view - they are not all bad and one in particular really does try to get it right - but in many cases profit drives everything. If you would care to go online and type in "energy firm league table" you will find an excellent article from Citizens Advice Scotland. If you read it you may draw your own conclusions and act as you think fit. We regularly collate anonymised data and pass it to Edinburgh where CAS proceed to publish it and to put pressure on the guilty parties and use our contacts in Holyrood to press for change and regulation - with great success.

So how do you protect yourself and get the best deal? First of all have a close look at your present supplier. Do not hesitate to phone them and ask for a better tariff. Do not rely on them to contact you - the inertia factor is highly profitable for all big businesses - and remember that they want to keep your custom. Do some research (if you do not have internet access then Caithness

CAB along with our valued colleagues at Ormlie Community Association provide free supported help at both Wick and Thurso). If you decide to switch then there is one golden rule - always keep a written note of everything. Write down your meter readings and note the meter numbers (on the face of the dials), make a record of the date and never, ever trust either firm to get it right. Personally I write down my readings monthly (this gives an average usage record) and when you get an estimated bill check it and phone the correct readings to the firm. It should be simple but it goes wrong frequently and if you have the data then we can fix things quickly.

When you find yourself at an impasse, then come and see us at CAB. Bring all the paperwork and information with you. As soon as you sign a "Consent To Act" form (once again confidentiality is important and we need your written consent) we will take it on for you. Over the last year or so we have had major problems but we never back down and I note that some quite huge fines have been imposed by OFGEM (the Regulator) on the worst offenders, and I like to think that Caithness CAB has played its part in achieving this. If we reach the point at which we can get no further with the firm in question then we will seek a "letter of deadlock" from them and off we go to the Ombudsman. There are time limits so if you have a problem do not delay - get in touch with us and we will pursue matters for you. The Ombudsman will investigate and we can usually get things sorted out fairly quickly. It is rare to get a case as bad as the one I have told you about, but even there we did manage to fix it - so come and see us.

Finally, if you are an older person remember to make sure you get Winter Fuel Payment (an annual lump-sum tax-free payment paid to most older people during the winter months. It is not means-tested and it does not affect any other benefits and varies between £100 and £300 depending upon individual circumstances. (A Winter Fuel Payment is different to Cold Weather Payments, which are paid automatically to certain people who get means-tested benefits, but only for weeks when the weather is very cold – very rarely paid out in Caithness).

So there we have it - denationalisation of the industry has led to huge profits and huge bonuses but has resulted in major problems for the unfortunate consumers, but CAB are there to fight for you and we will. And my delightful client? Well, not only did we get her non-existent "debt" sorted out, but she got her compensation and she recently called to see me happily bearing yet another cheque, the firm in question having been ordered to make further payments as a result of their failings. She asked me what she should do and I

told her to spend it on something nice for herself or her family and enjoy it. I hope she did and I hope it dents a few bonuses and bottom lines.

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