

Your rights

Utility companies in estimates row

Consumers are in danger of getting large unexpected bills from their energy provider

Which? has discovered that some energy companies could be breaching Consumer Protection rules by demanding years of underpayments because bills have been based purely on estimates, rather than meter readings.

An Industry Code of Practice says that meters should be read at least every two

years – this is to avoid huge unexpected bills. But it seems this is not always happening. Some Which? members have received large bills after long periods of estimated readings, while 30% have been contacted by their supplier demanding more cash to cover underpayments.

Which? lawyer Chris Warner said: 'If your meter is not being regularly read, contact your provider for an explanation. You can also help by passing on meter readings, so that the next bill isn't based on what could be a dangerously low estimate.'

Source: in September 2009, we asked 2,571 Which? online panel members about their gas and electricity bills.



More than 700 members told us about their energy suppliers charging processes. Here is a selection of common complaints:

“They were estimating readings and the readings were low. So I had underpaid.”

“I was amazed to see how much they said I was underpaying, as I thought I already paid a lot.”

“Complete reliance on estimated bills led to an unexpected bill for nearly £1,000. We now send in regular readings.”

TAKE ACTION

■ If you feel that you are being overcharged or have any other issue with your energy provider, visit www.which.co.uk/energy

Taxpayer-funded bank acts against shareholders

Taxpayers own a significant stake in a bank that is acting against their best interests. Lloyds bank, which was saved from collapse by the government in March, is supporting Barclays' appeal against the Competition Commission's decision to ban the sale of payment protection insurance (PPI) alongside loans and credit cards.

Which? personal finance campaigner Lucy Widenka said:

'We supported the Competition Commission decisions on PPI. It's important that PPI is sold separately to help consumers make informed choices about how best to protect their finances. If you think that you may have been mis-sold, take action now and claim compensation – go to www.which.co.uk/ppicclaim.'

The court ruling may be delivered by the end of the year – we'll keep you updated.

£3.8bn

annual value of PPI premiums paid by UK consumers

12m

PPI policies are sold annually, most alongside credit cards and loans

Source: Competition Commission

TECHNOLOGY PHONE-IN



Call our technology experts

Ever got stuck with your printer or phone? Help is at hand – our crack team of technology experts is just a phone call away.

Call us on Wednesday 4 November – we'll be ready to help you with anything techie, from how to buy the best TV, printer or mobile phone, to making the most of your digital camera or boosting broadband speed.

What you need to do: call the Which? members' helpline on 01992 822 800 between 9am and 3pm and let our agent know your burning tech questions.

What we'll do: your questions will be passed on to the right

Which? technology expert, who'll call you back with a detailed response.

23,000

Number of photos we took in 2009 to judge the battery life of digital cameras

160

Combined total of years we shone 220 energy-saving lightbulbs in our recent test to see which lasts longest