

THIS TRANSCRIPT IS ISSUED ON THE UNDERSTANDING THAT IT IS TAKEN FROM A LIVE PROGRAMME AS IT WAS BROADCAST. THE NATURE OF LIVE BROADCASTING MEANS THAT NEITHER THE BBC NOR THE PARTICIPANTS IN THE PROGRAMME CAN GUARANTEE THE ACCURACY OF THE INFORMATION HERE.

MONEY BOX LIVE

Presenter: PAUL LEWIS

TRANSMISSION: 21st OCTOBER 2009 3.00-3.30 RADIO 4

LEWIS: Hello. You may not realise it, but we're in the middle of Energy Saving Week, and today Money Box Live is taking your calls about using less fuel and cutting down on the cost of heating and lighting your home and, of course, powering and recharging all those little gadgets we all seem to have about the place. The Energy Saving Trust reckons we waste £8 billion a year because of inefficiency and, it has to be said, profligacy in using gas and electricity at home. Cutting down doesn't of course just save us money. It can also help to reduce emissions, which are generally believed to be warming the planet. And if some commentators are to be believed, we'd better get used to using less power or we'll start running out. Cutting down can mean a combination of insulation, efficient products, and, well yes, maybe being a little bit colder. On the other hand, of course, there are an estimated 4 million people in fuel poverty, who by definition need to use more fuel to keep warm or at least use it more efficiently. Fuel poverty's defined as spending more than 10% of your income on keeping warm and lighting your home. So how can we cut down both on how much fuel we use and what we pay for it? You can call with your question now on 03700 100 444. With me to answer your questions on Money Box Live are Rob Bell, who's a Manager from the Energy Saving Trust, which campaigns on energy efficiency and provides free information and advice; Clare Corbett is an Energy Campaigner with the consumer organisation Which?; and Ann Robinson is Director of Consumer Policy at the comparison site uSwitch. And our first caller is Judith from Cricklewood. Judith, your question?

JUDITH: My boiler's just broken down.

LEWIS: Oh bad luck.

JUDITH: Quite, especially as the weather's turning. And I was told that there are some grants available for a combi boiler. I've got a very old-fashioned one.

LEWIS: Okay. It always happens just before the winter, not the spring, doesn't it? Let's put that straightaway to Rob Bell from the Energy Saving Trust.

BELL: Well I certainly know what it's like to have your boiler break down just as we're going into the heating season. It's very uncomfortable indeed. Well, Judith, there are grants available to help you install a new boiler, but only under certain conditions, and it kind of depends on your personal situation. So you're in Manchester, are you, Judith?

JUDITH: I'm in London.

BELL: Sorry, in London. And so it very much depends on your age and kind of your income, and it depends on if you're on certain ...

JUDITH: I am on incapacity benefit.

BELL: Okay. Well then it certainly sounds like you may be entitled to a grant from the government under their Warm Front Scheme to help you install a new boiler.

JUDITH: I went into the Warm Front website and asked them. That was on Friday ...

BELL: Okay.

JUDITH: ... and I still haven't had a response.

BELL: Okay. Well I can't account for them getting back to you or not, but I'm sure they will do at some point, but that's definitely the right route for you to be going through to investigate the grant's availability for yourself.

LEWIS: So just who can get grants for boilers, Rob?

BELL: So it's people over 60 who are on low income or disability benefits, but also householders with children under 16, again on those certain benefits, or women on maternity leave or pregnant women who can get a grant of up to, what is it, £3,500 towards installation of boilers, energy efficiency schemes. Or if you're off gas and you need to be replaced with oil or an alternative method of heating or fuel, it can be up to £6,000.

LEWIS: And is that an amount that can cover the whole cost, or is that just a contribution towards it?

BELL: It's a contribution towards it. But if you're looking ... Again it depends on how big your home is, but for a typical home in the UK you should be able to get a boiler installed ... Well I can talk for myself. I live in a three bed semi-detached and it cost me around £2,500 to have my boiler installed - so that my Warm Front, had I been eligible, would have covered that.

LEWIS: Right.

BELL: But it can also cover for insulation measures as well, which are equally as important if you're looking to make your home more energy efficient.

LEWIS: And, Judith, you've gone on the website, which is obviously the thing perhaps many people would do now. Have you tried ringing?

JUDITH: No, I haven't.

LEWIS: No. I mean this is one of the problems, isn't it? Ann Robinson, we talk about the grants and what you can get, but when people actually apply for them, there are delays, there are problems, you're put on a list, you never quite know when you're going to get it.

ROBINSON: Well that's absolutely right, and the only thing I would say to you Judith is just sort of hedge your bets. I would actually go back to my utility company as well. They've got lots of money in a pot. We all pay if we're on gas and electricity £38 a year. That money goes into a pot. That pot is available to help people who need the help, who are on limited incomes, to make their houses more efficient. And if your boiler is a certain type of boiler, a very old boiler that was very inefficient, there are some replacements that are available on that scheme.

JUDITH: Oh wow, thank you very much.

LEWIS: Okay, so a couple of things there. I mean maybe give the Warm Front Scheme a bit of a reminder, but certainly a bit of patience there and then try your energy suppliers. So thanks very much for your call, Judith. We're going onto Damian now who's in West Sussex. Damian, your question?

DAMIAN: Yes, good afternoon. I've got a question and a comment about utility companies and how they price. I think energy companies should be compelled to clearly state in all advertising and publicity material how much they charge per kilowatt of gas or electricity. That way, it would be crystal clear to the consumer which company was offering best value because at the moment it is extremely confusing which company really does offer best value. And even with comparison websites, you can get different answers from different comparison sites.

LEWIS: And your question, Damian?

DAMIAN: My question is what do the panel think, whether that is a good idea or not?

LEWIS: *(laughter)* Oh well the panel's looking all ready to talk. In particular, let me introduce Clare Corbett for the first time. Clare from Which?, you've been doing a lot of research into this.

CORBETT: Absolutely. Good afternoon, Damian. Well I completely agree with you and it's interesting actually that Ofgem, the energy regulator, actually their research shows that 70% of consumers find the number of tariffs on the market confusing.

LEWIS: You're going to tell us how many now.

CORBETT: Yeah. Well when Which? last looked, we actually found there were 4,111. Now that's if you look at all the different payment types and whether you get Nectar points, air miles, etcetera, etcetera, so it's not surprising that it's a complete nightmare. What we think would help - and this does happen in other markets - is really what you're suggesting actually, which is that you have a summary box for all marketing materials about a tariff, and on that summary box it identifies what the cost is, are there any discounts? If there are discounts, when do they end? So all that key information is there upfront. Because at the moment whilst there's a lot of choice, in theory for consumers, that choice is completely overwhelming and, as you say, you can't make a meaningful comparison.

LEWIS: And would it be too much to say, Clare, that some of this confusion is deliberate; that they want people not to be able to understand because then, as Damian quite rightly says, you can't make a proper comparison?

CORBETT: Well I think it's a really difficult one and I certainly think there's much more of a role for Ofgem, the regulator, but also government taking a much stronger line in enabling consumers to properly be in a powerful situation. After all, how can consumers cut their consumption for environmental reasons or to save money if, you know, they're not able to make a meaningful choice and make sure they're on the most appropriate tariff for themselves.

LEWIS: Ann Robinson, you're from one of the big energy swapping, switching sites,

uSwitch. I mean, do people need to use your computer software to find out what the cheapest or the best tariff is?

ROBINSON: Well I think it's a good idea to do that because ...

LEWIS: Well you would, yes. (*laughs*)

ROBINSON: Well no, no. I mean I think it's really important because one of the things that we do most of all is help people compare prices. Now the vast majority of people, over 90% of people who come to us, don't then switch with us. They actually use it as a sort of public service, enables to compare prices. But the one thing I want to say, which I think is really good news, Ofgem have done a terrific thing just recently.

LEWIS: This is the regulator, the Office for Gas and Electricity Markets?

ROBINSON: Yeah. They have done a fantastic thing because what they're saying is when salesmen knock on your door or phone you, they have now to leave a written quote. And that written quote should enable you, give you the information you want to take away and make proper comparisons, and I think that's a great move forward.

LEWIS: Yes. I suppose a written quote is, but if you can actually understand it and indeed believe it.

ROBINSON: Oh, yeah, I agree.

LEWIS: And I must say if anyone comes to my door to sell me something ...

ROBINSON: I agree.

LEWIS: ... I tell them to go away and I go and look it up on the computer.

ROBINSON: Yeah.

CORBETT: Just coming in on that, the other thing is obviously on the doorstep you've only got a comparison with your current tariff and what the person's selling you, the new tariff on the doorstep is giving you. And I think, you know, it is good that Ofgem's toughened up some of the rules around doorstep marketing, but still they could have actually introduced some minimum standards for tariff to actually make sure they properly are comparable. And so far they haven't done that and that's disappointing.

LEWIS: I have to say we've had so many emails. John says, 'I've tried using comparison sites. The energy company tariff structures are confusing and difficult. I'm sure this is deliberate to make us choose wrongly'. Somebody here signed up for a fixed tariff for 3 years. Wants to know if that's a good idea, which is a difficult one to answer, isn't it? And Matthew also, he's interested in switching to a fixed rate deal because he wants a consistent price but he can't find providers who'll fix beyond the end of next year. We've had a couple from CAB workers actually saying how many mistakes they find on energy bills. This is a really big issue, isn't it, Clare? Bills not just complicated for *us* to understand. They're complicated for the suppliers as well.

CORBETT: It's a huge issue. I certainly find you open your energy bill and it's a real nightmare just working out how the price has been calculated and what your consumption is. And certainly Which? did some research very recently and we found that about a quarter of people couldn't actually understand from their bill how much they owed. I mean, that's an unacceptable situation and really we need a step change in the quality of information that's provided on the bill.

LEWIS: And also... Sorry, go on.

CORBETT: I was just going to say I mean if you don't understand that basic information, you're really in an extremely poor position in terms of making changes, making savings.

LEWIS: Yes. And also, and we've had emails about this too, if you pay monthly then you're never paying a real bill, Ann Robinson, are you? You're paying an estimated bill for that month and you can build up a big credit.

ROBINSON: Well that is the real problem and of course it was very bad last year because people were building up, you know, owing a lot of money. Prices were going up and then suddenly when the meter was read, they suddenly were facing huge increases in their direct debits because they weren't on top of the energy. And I think, you know, it's absolutely right: people need to manage their energy. To manage their energy, they need to understand what they're using, what it's costing. And then they also need to understand fully Rob's issues about the need to actually reduce energy and how best to do that. But understanding - knowledge, information is the starting point.

LEWIS: Yeah, Rob?

BELL: Absolutely and I completely back up what Ann says there. The starting point, if you don't know where to start, is to find out how much you are spending at this time and get some free and impartial advice on what are the things that you can do, so you're aware of things that you can do. There are so many people out there who have got cold, uncomfortable homes, who are paying too much on their heating bills, who just don't know what is available. I would really encourage everybody to find out what they can do in their own home, in their own situation.

LEWIS: The other thing I've noticed from the emails we've been getting - and I apologise to callers, we will come to you in a second but I'm getting interested in these emails because we've had so many - people who desperately want to cut back, Rob, but they don't know what things cost. They don't know. They ask us ... 'Is it better to run', Liam says, 'a 1600 watt halogen heater as opposed to an oil filled or a fan heater?' Which is better? Is it better to leave your immersion heater on all the time or just use it when you have a bath? I mean can you give basic advice on the difference between things like that?

BELL: Oh absolutely, that's what we're here to do at the Energy Saving Trust. We have a free phone number, which anybody can phone up and get local and independent advice. I don't actually have the information with me ...

LEWIS: (*over*) No, no, I'm not asking you for it, but people can find out by ringing?

BELL: Absolutely. But whilst we're on the topic of leaving your immersion heaters on throughout the day as a rule rather than on and off when you're in and out the house - and this goes with central heating as well - it's a myth that just exists in the country. That's not at all true. You're much better off setting your timer, your programme to be on in the morning when you're getting up, off throughout the day when you're not in the home and back on again, so that it's nice and cosy when you get back in.

LEWIS: And Dick Hughes has an answer. He says what about wearing woollen underwear? Isn't that the simple solution? Thanks for that email, Dick. Margaret has a call from Derbyshire. Margaret, your question?

MARGARET: Hello.

LEWIS: Hello. Sorry to have kept you waiting. What can we help you with?

MARGARET: Oh right. Well we live in a semi-rural area without piped gas supply and our bottled gas costs more than 10% of our income. So the £1,600 per annum we pay is achieved by very careful timed use, which isn't sufficient to keep us warm. And we've had our loft insulated, but our stone cottage isn't suitable to have the walls treated, and we wonder if, as old age pensioners, there's any financial help available?

LEWIS: Well I think I'm probably going to find an answer that there isn't, Margaret, and I have to say we've had several emails from people - some on gas and some on heating oil, which is also very expensive. It is an expensive way. Rob?

BELL: It is an expensive way and, obviously, if you were on mains gas that is the best environmentally but also cheapest for you to run and heat your home.

LEWIS: That's no consolation if you live outside the network, is it?

BELL: Absolutely. So your options there are obviously oil, calor gas that you've got. Or if you are looking to change your heating system that you've got, there are new technologies available, renewable technologies such as ground source or air source heat pumps.

LEWIS: Sure, but Margaret's a pensioner. I imagine, Margaret, you're not on a huge income and you probably don't have several thousand pounds to pay for a new heating system?

MARGARET: No, no we don't.

LEWIS: Can you get grants with those, Rob?

BELL: There are grants available to help towards the installation of ground and air source heat pumps exactly under the low carbon buildings programme, which is a government grant programme. And, again, the best way to find out about that is to give us a ring at the Energy Saving Trust. We can talk you through what's available for you and the process to get in touch with that. To come back to the calor gas question, it certainly sounds as if you're doing everything you can, Margaret, to try and reduce your energy bills - having your loft insulated.

MARGARET: Yes.

BELL: Unfortunately I don't have the great news that I'd like to be able to give you that there are grants available to help you change.

MARGARET: No. We did write to them too, you know, in case there was any

chance we could have the tariff reduced at all, but they said no they couldn't move at all on that.

BELL: I guess what I would say is to ask your energy supplier again about social tariffs if you are finding it difficult to pay your bills and you are, as you say, paying more than 10% of your income towards your energy bills. It's definitely worth asking.

LEWIS: So that would be for electricity. But of course there's no social tariff for gas or oil as far as I'm aware ...

ROBINSON: That's right.

LEWIS: ... and that is a problem. I'm being told we're getting quite a few people ringing up, Rob, saying how long should it take to get a grant? They've been waiting a very long time for grants of various sorts.

BELL: The grants and offers that are available - depending on who you are, you can get a full grant towards the cost of insulation, cavity wall insulation and loft; or if you're not on certain benefits or over a certain age, you can get it at a huge discount from what it would possibly be. The time will vary depending on where you are in the country and actually on the time of year, so the summer was the best time because there are a lot of installers out there who haven't got many jobs to be doing. Everybody's thinking about it now as the heating's going on as the temperature outside goes down, so the installers are kind of almost at full kilt to get them through. But it's definitely worth getting your application in as soon as possible and it can be very easy to do that. We just need your contact details and we will put you - at the Energy Saving Trust, what we do is try and make sense of all the grants and offers that are out there and put you through to the best offer that's available for you at that time.

LEWIS: Okay. And you can find out details of the Energy Saving Trust and lots of other things from the BBC Action Line - 0800 044 044 - and our website, bbc.co.uk/moneybox. Those details again later. Ann?

ROBINSON: I just wanted to add something to what Rob said. If you are using a gas installer, do remember you need one from the Gas Safe Register. It's not Corgi any longer. Just make sure you get someone from the Gas Safe Register.

LEWIS: To make sure it's not going to cause more damage than you hoped.

ROBINSON: Yes.

LEWIS: Thank you very much for your call, Margaret. I'm sorry we can't offer you much hope, but certainly check with your electricity company that you're getting the best tariff from them. And it seems you've done quite a lot, but see if there's anything more you can do by calling the Energy Saving Trust. John in Boroughbridge is calling us next. John?

JOHN: Hello. I moved house about two years ago, and since moving house I've had a couple of attempts on changing my electricity supplier and each time I've failed because the central registrar for meters has my meter down as my neighbour's address.

LEWIS: Okay, Ann Robinson?

JOHN: And ...

LEWIS: Yes?

JOHN: ... the only people who can change it is the current supplier.

LEWIS: Okay, Ann Robinson?

ROBINSON: Well it's funny, John. I had a similar problem myself. But you decide who you want to have supply you with energy. Go to your preferred new supplier and ask them to sort it for you, and that can be done. Don't be fobbed off. Don't be fobbed

off.

JOHN: Okay. I've tried in July, in September and October, and the supplier I got actually from uSwitch say they can't do it. They've tried a couple of times and it has to be done by the current supplier.

ROBINSON: Well I would definitely go back and I would try again with whoever you pick because they should sort it out for you. It should not be your problem. So I think it's worth another go.

LEWIS: And if John can't get ... If that doesn't work, can he complain to anyone?

ROBINSON: Well I'll tell you what to do, John. Next stage of this is make sure you have some written correspondence or email correspondence. You need to have a kind of trail of what you've said. Go back to your current supplier and say, you know, you want this sorted. And if you don't get a satisfactory answer to that, then call Consumer Focus and get their advice about what to do next.

LEWIS: Consumer Focus, the ...

ROBINSON: They took over from Energywatch.

LEWIS: Yes, indeed. And I must say sometimes I've found the best way to complain is to go on the Internet, find the name of the chief executive and fax him a letter because they always have a special department to deal with faxed letters from difficult people straight to the chief executive. We'll just get onto the next question in a moment, but just perhaps a very brief one here. This is Jamie who's contacted us. 'What's your view of combined heat and power boilers for ordinary houses? Would one save me money and are their emissions better than ordinary efficient boilers?'
Rob?

BELL: Well absolutely and that's kind of the next generation of boilers.

LEWIS: This is where you have a sort of boiler that also generates electricity for your home?

BELL: It's like having a small power station in your home. It's providing the heat and then uses the heat.

LEWIS: And they're quite tiny.

BELL: They're bigger than your conventional sized boiler, but they're designed to fit in homes absolutely. So this is a new technology that's coming. It's not exactly mass market yet, so the cost of those probably are still quite high, but definitely worth investing in if that's what you're interested in and that's what you want to do. If you are looking at making an investment of that scale, I would also really urge you to look at the renewable technologies that might be available for you as well such as heat pumps, which will also cut down your costs.

LEWIS: Explain briefly heat pumps. We mentioned them before. Just very briefly tell us what they do.

BELL: If we use a really crude analogy, it's like a reverse fridge, which is a thing I don't like using to explain it. What it does - if you go about a meter, a meter and a half underground, that temperature there is fairly constant throughout the year. What the heat pump does is it pulls that heat from the ground and puts it into your home. And that can be either through - you need to change your central heating system to do that, so it's quite large work, but if you're renovating your home, it's a great time to consider these types of technologies, which can really save you costs in the long run.

LEWIS: Ground source heat pumps. Rebecca has a call from Bedford. Rebecca, your question?

REBECCA: Hi. Yeah, I'm in a similar position to Margaret who called earlier in that I'm in a property which is on a tank gas system, which is obviously very expensive.

I'm also currently waiting for a grant from my local council, which would come under the housing improvement or energy efficiency grant. I've been on the waiting list since February. I have no hot water and heating at the moment because my boiler's packed in. My boiler's actually a 'c' rated boiler, which is 73% efficient. I had somebody from the council last week come to me, a benefit officer. I was a little concerned about the council approach because I was actually informed that this particular person's job was to ensure that the council gave me as little as possible under the grant arrangements.

LEWIS: I'm sure that's not quite right, but ...

REBECCA: That was his exact words.

LEWIS: Right.

REBECCA: My concern is that I've actually been through to some other organisations.

LEWIS: Tell us who you've been through to.

REBECCA: I've actually contacted the Energy Helpline, I've contacted Warm Front, and I've also contacted the Energy Saving Trust.

LEWIS: And you've got nowhere and it's cold and you've got no heating or hot water?

REBECCA: Yes. I'm on a low income. I'm on an income based benefit ...

LEWIS: Right.

REBECCA: ... but I don't have a disability element for that.

LEWIS: Okay. But have you got young children?

REBECCA: I have no young children and I'm not over 60.

LEWIS: Okay. Rob? I mean Rebecca seems to have done everything, but she's still waiting and she's got no hot water and no heating.

BELL: Absolutely. But going to the council is the best way for you to do that. I appreciate your frustrations that you might have there, Rebecca, by having been on the waiting list since February, but I would urge you that is very much the way to go and continue to press your inquiry on that. And, again, I think because of the situation and the way that your heating is, there aren't the general grants that are available to help you do that. But if you're living without hot water or heating, I think it's definitely worthwhile knocking back on your council's door and letting them know that as we're going into the heating season, you without hot water and heating, you're in desperate need of this and they should be able to turn that round a lot quicker.

LEWIS: Well yes. I mean it is difficult. We often come across this on Money Box Live. We tell people what their rights are and what they *can* get and then they have endless delays. Ann?

ROBINSON: Yeah, I know, it's a problem. It shouldn't be like this, but it can be a big, big hassle. Again, I think if people have got sort of substantial problems, I would suggest getting onto Consumer Direct. They're terrific. They're first line advice on a lot of issues. They may be able to help you through this.

LEWIS: And also, I suppose, your MP. They haven't had a great press over the last six months, but they are there and they can get things moving fairly quickly.

ROBINSON: (*over*) Yeah. I think MPs do a lot of good work in their constituencies and they're there to help with a problem like this.

LEWIS: Okay. Let's move on now. We're just going to go to Hazel and I think I'll take some emails with that. Hazel, your question? Thanks for your call, Rebecca. Sorry, I should have said that. Hazel, your question, from Aberdeen?

HAZEL: Hello there. I'm in what's technically called a 'hard to treat' home. It's one which can't benefit from cavity wall insulation, a bit like your earlier caller in her stone cottage.

LEWIS: So it's got solid walls, has it?

HAZEL: No, it hasn't. It's an early timber framed house and there's an awful lot of these up in this part of the world. But I've actually had some thermal images taken of the house, so I can see exactly where I'm losing heat through the walls.

LEWIS: Gosh, you *are* efficient.

HAZEL: Oh yes. But, unfortunately, none of the energy suppliers are interested in helping with this more difficult type of insulation and they've had the opportunity since 2002 when they were given the energy efficiency commitment by government and none of them have done anything more than the cavity wall and loft insulation so far.

LEWIS: And of course you're in Scotland where the rules are slightly different. And just stay on the line, but let me just broaden this out slightly because we've had emails from Brian who's in a flat-roof property. He wants to know can he have an equivalent loft insulation for his flat roof. And we've also had people who *do* have cavity walls but who are concerned about filling them because of the risk of damp. That's Richard, Alan, and one's recently come in from Janet who says her builder says the cavity wall is to keep *out* the damp and you shouldn't put insulation into it. Rob, can you sort of round all these things up briefly for us?

BELL: I will. I'll talk to Hazel, first of all. Hazel, have you tried getting in touch with

the Energy Assistance Package in Scotland and seeing what's available for you under that scheme?

HAZEL: Well I know that there have been some new changes. Some things have been happening quite recently. But up until quite recently, I haven't been able to get any help whatsoever. And I've actually been in touch with Ofgem in the past because I was so cross about the energy company's lack of action.

BELL: Well I would certainly urge you to get in touch with ... It's the Energy Saving Trust who run the line for the Energy Assistance Package. That is the package from the Scottish government to help people make their homes more energy efficient. I would certainly urge you that being your next step, so see what's available for you under that. But certainly if there aren't any grants available for you to investigate doing that on your own, even though you might have to put up those upfront costs. You will be getting a superb return on investment. As you say, your thermal imaging photo goes to show the amount of energy that's wasted out through your walls.

LEWIS: It does seem though that these exceptional homes are a bit difficult, aren't they? Talk to us very briefly, because we're running out of time, about flat roofs.

BELL: So flat roofs, obviously there's no loft space up there for you to lay down loft insulation. Again there are things available for you to do. You can go on top of your flat roof and almost extend the height of your roof to provide the space to lay insulation and then re-roof on top of that. It is a job to do that's not a standard job.

LEWIS: And no grants?

BELL: There aren't grants available to do it, but the savings that you'll get from doing it will pay that back.

LEWIS: And cavity wall insulation, filling the cavity encourages damp? Lots of emails on that.

BELL: If you go back 15, 20 years, some of the materials that are being used now compared to those then have been developed tremendously. There are many different types of materials that are available for cavity walls.

LEWIS: So should it be safe now?

BELL: Damp should definitely not be a problem with cavity wall and it's a great energy saver and cost saver for you.

LEWIS: And I'm going to apologise to Catherine in Merseyside. We're not going to have time to listen to you ask your question, Catherine, but I'm going to put it very briefly to Ann Robinson. Catherine pays estimated bills. She's overpaid. When can you get a refund if you've got this big credit building up? What are the rules, Ann, briefly? Ten seconds.

ROBINSON: Well Ofgem have just changed it. It's unreasonable. You get onto your company and demand your refund. If you're not happy, again get onto Consumer Focus. They'll tell you what to do.

LEWIS: Thanks very much for that, and thanks for your non-call Catherine, and thanks to Hazel from Aberdeen. That's all we have time for. My thanks to Ann Robinson from uSwitch; Rob Bell from the Energy Saving Trust; and Clare Corbett of Which? And thanks to you. We've been flooded. I think we've seldom had such a busy day in terms of calls and emails. More about energy saving and cutting your bills from the Action Line - 0800 044 044 - our website, bbc.co.uk/moneybox. All sorts of important stuff, including listening again to the programme and getting a transcript and subscribing to a podcast. I'm back at noon on Saturday with Money Box and I'm back here to take more of your calls on Money Box Live next Wednesday afternoon on social security benefits and tax credits.