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MONEY BOX LIVE

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DUGGLEBY: Good afternoon. We're talking about energy prices in this Money Box Live. There's been a storm of protest in response to last week's announcement by Scottish Power that from August the cost of gas is going up by 19% and electricity by 10%. Once again it's the wholesale market that's prompted another hike in prices, and it's bound to be followed by the other big five energy companies - British Gas, EDF, Eon, Npower and Scottish & Southern - but not yet. Hard pressed consumers have seen prices double in the last 8 years and I've calculated that if things went on as they are, the next 8 years could see the average bill going above £5,000. And if you assume the basic state pension increases by 3% a year over the same period, the government would have to explain why 75% of your pension would be needed just to keep warm. Of course we're always being urged to switch to a cheaper supplier, perhaps lock into a fixed price deal, not forgetting the Warm Home Scheme for poorer customers. There are hundreds of different tariffs on offer and comparison sites to help you make a decision. Some of the best deals are on the Internet, which isn't much good if you don't have access to a computer, and why does it have to be so complicated with higher price bands for the first few hundred units affecting those using the least energy, a point made by several of our e-mailers. Standing charges have also shot up: I'm now paying £120 a year for dual fuel before a single unit has been clocked up. You do your best to economise, but there are limits. And judging from the response we had to last week's Money Box, most of you are very unhappy with what's going on and feel powerless - if that's the right word - to do anything about it. The debate's all too familiar to my guests here to help you get a better deal.

Joe Malinowski is founder of the website TheEnergyShop.com; Jenny Driscoll is an energy campaigner from the consumer group Which?; and Christine McGourty is Director of Energy UK, representing the major companies in the industry. The Money Box Live number: 03700 100 444. Lots of calls. Marie, you've got the first one in Lancashire.

MARIE: Yes, I have received a letter today from Scottish Power to say that my cost per month at £90 will be pegged till August. Then I will be charged a much higher fee, but I can go on what they call their Budget Account, which means I can check my output daily. I don't know how this is going to help me pay for more power. I need help.

DUGGLEBY: Indeed. Well first of all, I'll just ask Christine. The companies do have to notify you in advance of an increase, don't they? They have to give you notice.

McGOURTY: They do. The rules on that changed quite recently; and for the company that's announced the price change already, the letters are going out as of now, I think. So definitely there's much, much more notice than there used to be about any price change. And that does help people. It gives them a chance to shop around for a better deal.

DUGGLEBY: But Marie is completely confused as to what Scottish Power are talking about apart from the prices going up. Can we help?

McGOURTY: Well one thing I would say, first of all, is it's amazing how many people don't think just to phone the company. So I would really urge you to do that, Marie, and just call them up. There'll be a free phone number and get them to talk you through it and explain to you what the benefits will be.

DUGGLEBY: But Joe, I mean your website must be actually inundated. I don't know whether you have ... Do you have a daily check on how many people are getting onto it to see what the best deals are?

MALINOWSKI: Absolutely. And it's fair to say since Scottish Power increased or announced the price increases coming up in August, there's been a flood come through and I think it's going to continue. And it should continue because, you know, Scottish Power having moved is the first of the next round, as we know. We don't know how big that round is going to be, but we do know prices are going up. And the bizarre thing about the energy market, given we've been given advance notice, consumers have the opportunity to do something about it and they can actually go in ...

DUGGLEBY: But Marie doesn't know what.

MALINOWSKI: That's absolutely right, Marie. And I think you've got a number of options here. You know you can contact your existing supplier to see if they can put you on their best deal ...

MARIE: Which I will do.

MALINOWSKI: ... which is one possibility. Although bear in mind Scottish Power's very best deal is a discounted online tariff and does require you to have Internet access and online account management.

MARIE: Which I do have.

MALINOWSKI: Oh okay, that's perfect. The other opportunity is to really shop around and see what other opportunities there are for you. And I would seriously recommend at this point in time looking for a discounted fixed product because there are products which are cheaper than standard prices, they're currently still available and you know they are going to look extremely good value in a couple of months when energy bills rise.

MARIE: So where do I look?

DUGGLEBY: Marie, can I just ask you, are you living alone?

MARIE: I live alone, yes. I'm a retired person with a pension.

DUGGLEBY: Indeed. Well I might like to bracket you with Katherine in London who is a single woman living alone, a low user of gas and electricity. And she says she's gone onto a non-standing charge tariff with Southern Electric and she's actually asking whether that's still the best option. Because here, Jenny, we've got this problem of trying to value the initial units which are expensive, the residual units which are cheaper, the standing charges. You know it's very, very complicated.

DRISCOLL: It's just far too complicated. And with the Scottish Power rises, what we've seen is that it's really unfairly hitting those people who are not using as much energy. So it's a difference between 11% and 20%. So people who don't use a lot of energy are actually paying 20% more to Scottish power than people who use a lot. That system's crazy, but it is right. Phone up your supplier because they can help in terms of providing people with help who are on benefits. They have social tariffs that might be available and it is a good idea. Golden rules are keep checking your meter, don't rely on estimated bills. Three quarters of our bills are estimated. So send in your meter reading. If you can pay by direct debit and go onto an online tariff, and then you are likely to get onto a cheaper deal.

DUGGLEBY: Quite a lot of resentment generally, not just from our e-mailers but from our callers as well about this standing charge. I mean in the case of Scottish Power, as Money Box reported last Saturday, the actual increase, as a result of the standing charge, Joe, of course is far greater than they actually stated because they use a sort of typical consumer. The problem is that the actual standing charge went up by I think nearly 30%. It has less impact on the electricity charge as a whole, but, nonetheless, as a specific part of the bill it looks very high. And, you know, people just really can't judge whether basic units or premium units is a better bet than standing charge. I mean the industry doesn't have any requirement to price in any particular way, do they?

McGOURTY: No, well I mean historically people haven't liked standing charges. They don't like the idea that they're having to pay for something when they're not consuming energy, and that's why some companies moved away from it. But some are offering it now and there is a lot of talk about going back to the standing charge because there are a lot of costs associated with your energy supply that aren't just the gas or electricity you use. It's the cost of getting the stuff to your home, upgrading the networks, the costs of the meter, and all these things are fixed costs just even before you've actually switched any lights on.

DUGGLEBY: But, Joe, a last word from you to Marie - where to look I mean on a website?

MALINOWSKI: Go for a consumer focus accredited price comparison website. The reason I would go for one of those is because they are obligated to show all of the market comparisons, and there you will get a complete view of all the offers available.

MARIE: And can you give me a website?

MALINOWSKI: Well I'll give you ours actually, I suppose.

MARIE: Alright, I'll have that website please.

MALINOWSKI: If you go to consumerfocus.org.uk (*Marie writes this down repeating name*) you'll find a list of twelve accredited sites that you can use.

MARIE: Well I pay by direct debit ...

DUGGLEBY: I'm sorry, I have to interrupt you Marie. We're running out of time on your call. I've got lots and lots to take in the next 20 minutes or so, so we've got Liz next in Chesterfield.

LIZ: Oh hello.

DUGGLEBY: Hello.

LIZ: I'm looking to change my supplier. I've been online and found out I can save up to £146 a year if I do. But how do I check which companies have already increased their prices and which ones are just about to?

DUGGLEBY: Yeah well that's the 100 dollar question, isn't it? Joe, at the moment obviously you presumably have the Scottish Power new charges in your website, but you're giving historical information at the moment, aren't you?

MALINOWSKI: We are. It is fair to say that at this point in time there is somewhat of a discrepancy in the marketplace. The Scottish Power prices have gone up and are reflected in the price comparisons. The prices of other products are not. And what we also find has been going on recently around price changes is companies will put up their standard bills, but do what, for example, Scottish Power and other companies have also done - is either drop or keep the cheapest deal at the unchanged price for a while to, you know, give the customers the opportunity or even make them believe that maybe their prices haven't gone up. I think the only safe way, and at the present time again coming back to our earlier recommendation, we have 99% certainty - know that energy prices are going up. We know we can get ... there are fixed products in the market which are at discounted prices, and that's the one way of knowing that that price will not change on you during the term of the fix. So that's what we would recommend: go for a fixed discounted tariff while they're available.

LIZ: Right.

DUGGLEBY: But by all means check the websites. And I did actually check Joe's website and he showed an Eon bill which purportedly saved me £235, except the trouble is we don't know because until Eon... Am I right in saying, Joe, that until Eon have announced their increases, I won't know whether that's an accurate figure or not? It might be true today, I'm sure it is, but it might not be true in a week's time.

MALINOWSKI: Yeah ...

LIZ: *(over)* Is it better to wait?

DUGGLEBY: Well ... *(sighs)*

MALINOWSKI: Liz, I'll tell you why I don't think it's better to wait. Because if you wait, the cheaper fixed products will disappear. They will get used up. There is a certain allocation out there; we don't know exactly what it is. They will go, and when they disappear you will start looking at higher prices. So if you're going to fix, you do need to fix now.

DRISCOLL: I think it is worthwhile giving a caution to people about fixing as well because while it is peace of mind, absolutely, and no-one's got a crystal ball here, you are likely to be paying a premium cost for your gas and electricity. And also you've got to be very careful about the penalty because the penalty charges, if you leave early, could be as high as 75%. And also some of the companies have been quite sneaky in some ways, we think at Which?, in giving you a loyalty bonus at the end of the year. So they're saying you stay with us for 12 months and we might give you something as high as £180; but if you switch to another company, we're going to pull that deal. There's all sorts of things that you have to investigate and we all have to be a lot more savvy with our energy use.

DUGGLEBY: And do read the websites very carefully because again I've checked it out quite extensively. Joe, on Npower, for example, which has got a capped thing, it looks great actually although it doesn't save as much as one of the other tariffs; it's £70 more. So my question is okay, £70, that doesn't sound bad. I'm capped till July 2012. Then I thought oh wait a minute - July 2012. Now if the Scottish Power thing was repeated, I could find myself caught by one day - in other words, the cap ends just before the prices go up. So you're second guessing the timetables that companies use, aren't you?

MALINOWSKI: Yes, but you're getting protection for over a year with those products. You can go for longer term fixes in the market. And I would agree with what Jenny said there: they are charged at premium prices and you need to take the

premium into consideration versus the potential saving. But, you know, again coming back to the point about exit penalties. Exit penalties are now not just a feature of fixed products; they're also a feature of discounted tariffs. So with a cheap variable rate product, you're going to get yourself in the same situation. What you don't have with those cheap variable rate products is any guarantee that they won't put them up. And just to reiterate this point. The two cheapest products in the market currently, both recently launched - one by Scottish Power, one by EDF - are discounted, but the only guarantee they have is that they will be 1% or 2% cheaper than standard over the next 15 months. Now that means currently you're saving 270 quid compared to standard. The only guarantee is that you'll be saving £15 compared to standard. So where do you think that product is going to be heading over the course of the next year?

DUGGLEBY: Indeed. So just to answer Terry in Walmer who's sent us about four emails, he wants us to say that Scottish Power have announced a very cheap product. Well yes they did, didn't they, just before they put the prices up?

MALINOWSKI: Well at the same time as they put their prices up. And you've got to ask this one question. You know they are trying to justify a £175 increase for the vast majority of their customers, yet they can drop ... they can offer a discounted product £270 cheaper than that. They shouldn't be allowed to sell below cost. Now one or both of those is wrong.

DUGGLEBY: Okay. Moving on now, Susan in London. A slightly different call from you. You're in the process of transferring.

SUSAN: Yes, I am. I'm telephoning you because coincidentally about an hour before your programme British Gas called me, my present supplier, because I had a price promise until June 30th of this year, dual fuel. And of course because it was coming to an end they offered me another deal, but it was 25% above their standard rate to have a fixed rate or whatever. Anyway I went online and found a good deal, which actually was equivalent to what I'm paying now with EDF.

DUGGLEBY: But are you sure that ... But they haven't raised their prices yet.

SUSAN: EDF?

DUGGLEBY: No.

SUSAN: Well I'm rather hoping that the day that I decided to go with them was the price I would be paying.

DUGGLEBY: With a fixed deal?

SUSAN: With a fixed deal till September next year.

DUGGLEBY: A fixed deal, right. Okay. Your comment, Joe, on that.

SUSAN: No, no, that's not my problem. Sorry.

DUGGLEBY: Okay.

SUSAN: The phone call from British Gas was because EDF ... I told them that it finishes on 30th June, my fixed price with British Gas, but EDF apparently have already changed the contract and taken their money and British Gas are now saying I need to be penalised £35.

DUGGLEBY: Because you went before 30th June?

SUSAN: Yes. Well they're saying I went before 4th July even though my price promise was 30th June. Apparently one part of my dual fuel finishes on 27th June and the other on 4th July, none which is made clear in this because it's a price promise tariff which ends 30th June 2011.

DUGGLEBY: Okay I'm going to stop you there because I think you've almost lost me. Let's see what the panel think.

DRISCOLL: I mean when you've got a problem with a gas or electricity company, there is a system that you have to go to. And it's like the banks. You should contact the energy supplier first of all and they have 8 weeks to sort out your problem. So the advice to Susan is keep a record of every call you make. Write to them, put it down in writing. And then if you don't feel that they've sorted it out fairly, then you can go to the Energy Ombudsman. So if you've got any complaints with them, that's the way to go.

DUGGLEBY: Do you think, Christine, is there a possible breach of contract here? I mean, what do you think?

McGOURTY: It's difficult to know exactly who's at fault, if anyone, in this particular situation. But certainly there is a very good complaints process, as Jenny described, and all the numbers are on the back of your bills, including the independent advice that you can get from Consumer Direct. And I think Jenny's absolutely right. I think you need to speak to both of them and keep a record of your calls and make sure that it's sorted out as quickly as possible.

MALINOWSKI: Can I just chip in very quickly. I mean specific advice to Susan. I think you have been caught out by one of these kind of uncertainties in this industry - when exactly did your contract start, when does it finish and is an exit penalty payable. And I think the problem with exit penalties is they've come in relatively recently. Everybody, every company's systems and how they deal with them is different. It's very difficult to know exactly what the rules are. The safest thing is to wait till you're out; but of course you know had you waited, the danger is you'd have missed that EDF energy product which I think was a very good idea, what you've just done. Personally I would give British Gas a call. I think you might be trying it on, but let's just see if you can convince them to just waive that penalty and maybe you don't have to complain about it.

SUSAN: Yes, but if it says on the front of my bill you're on a price promise 2011 tariff which ends on 30th June 2011, surely that's their contract with me?

MALINOWSKI: But it hasn't ended yet and that's why I think they're threatening to penalise you if you leave before then.

DUGGLEBY: The problem of course is I mean if you're trying to in good faith shop around before you know it says you can switch on the actual day. I guess, as we said, it's a question of writing to them and complaining. We have a question here for you, Joe. Margaret in Hereford says you know she's terribly confused about all these standing charges and different priced units and everything. And she says, 'as a matter of interest, how do you, the websites, work out your comparison prices?' I mean I guess probably you feed all the known information in. Is that what you do? Every day, do you ...

MALINOWSKI: With extreme difficulty. I mean if you're confused, imagine how confused we are. We have to assimilate all this data. It doesn't come to us as a data feed or anything like that.

DUGGLEBY: How do you get it? Do you ring them up, or what do you do?

MALINOWSKI: Well increasingly we are notified of it; and when it arrives it will arrive in different formats from different suppliers. More or less accurate, but that's not a guarantee. We have to do a lot of checking on it before we process it, before we upload it, validate it and check bills, and then finally load it into the calculator and put it live. And in the process there may be, you know, a dozen queries or so going backwards and forwards with any suppliers you know if we don't understand it. Particularly given the rate at which prices are changing and the sheer volume of products in the marketplace, it's becoming quite difficult to manage it.

DUGGLEBY: Because what of course you show is you show the saving on the given tariffs that you recommend or you show us the cheapest because you can't explain which bit of that contract causes it to be cheaper. I mean it could be any one of half a dozen different factors in it. It might be that, as I say, a standing charge has been introduced where one wasn't before, or it might simply be that the residual units are cheaper than the competition. It could be anything really.

MALINOWSKI: Yeah, absolutely right. And I think going forwards if this level of complexity carries on - and I'm hoping it isn't because Ofgem has put in place proposals to start to streamline this whole industry - then it will be an interesting challenge for us to see how we present that data in a way that makes it understandable.

McGOURTY: Yes Ofgem kicked off this process with its retail market review. The results ... well the consultation process really kicked off in earnest just a few months ago, and I think that's going to cause a lot of discussion now about what we can do to make it easier for people to choose the tariffs. There's a lot of talk about whether the structures should be changed and also about whether, regardless of the structure, the communication and the language and whether that all needs to be looked at to help people to make the best possible choices.

DUGGLEBY: Right Jane we've got now in Port Sunlight. Jane?

JANE: Hello. I've got a contract with Scottish Power and I'm quite pleased with it because it's capped and my prices won't go up until the end of next year, but I do feel very peeved about this two levels business; that on my gas for the first 670 kilowatts I pay 5.8 and then it drops down, and the same thing happens with electricity. And I feel it's very hard on low consumers and also it doesn't encourage us to be green if the more we use, the less we're paying for it per unit.

DUGGLEBY: Well I'm glad to hear you've got a capped deal. Is that copperbottomed? Does that mean that you won't be paying the increase?

JANE: Yes, they emailed me the day they announced the rise ...

DUGGLEBY: So it doesn't affect you.

JANE: ... and said don't worry, you've got a capped deal, you'll be the same till the end of next year.

DUGGLEBY: Oh my goodness, there'll be a few people envying you.

JANE: I've had a capped deal for years and it pays dividends.

DUGGLEBY: Interestingly enough we've had people raising what's the difference between a cap and a fix. You know caps seem to be quite popular.

JANE: A cap, you just pay the same per therm, per unit, for the whole period. And they're now saying that if the price goes below what I'm paying, they'll give me some money back.

MALINOWSKI: That's exactly right. A cap caps it at a certain level. It can't go up, but it can go down if standard bills were to fall ...

JANE: (*over*) But I do feel very annoyed about this two levels because it kicks in again every 3 months. For really poor people.

DUGGLEBY: You know I think Which? have campaigned on this and are campaigning.

DRISCOLL: Yes what we do, when Christine says about the Ofgem review, is that we want to say okay really sort out this market so it isn't as complicated. And what Jane's talking about is that you've got two systems of pricing: you've got tier one and tier two. And so tier one is loaded with all the charges that the energy suppliers take out of our pockets via our bills. And this can be for anything. So, for example, it's the cost of getting the gas and electricity to our homes, but also they are paying for things like energy efficiency. They're like a tax.

DUGGLEBY: Is this the carbon credit and all sorts of things like that?

DRISCOLL: Yeah there's loads of things. There's a CERT scheme. It's to help us all have energy efficiency products in our home. Now the thing is that we don't

understand them, we don't know how much we're paying for them. We're likely to be paying about £100 a year on these systems, these schemes. And a lot of them are aimed to try and encourage us to have insulation and to help give us solar panels on our roofs. We don't understand them and a lot of the time we're not even taking advantage of them. I talked to an energy supplier the other day and he said, "I can't even give it away," and that's the problem.

DUGGLEBY: Okay, we must move on to Rupert now in Stoke on Trent. Rupert?

RUPERT: Hello. It's Leek actually, not Stoke on Trent. But my question is that we're in a rural location and we have two tariff systems currently supplied by Npower who took over the old Midland Electricity. But we've got an OP2 tariff which gives us 11 hours of electricity, mostly at night but some in the afternoon. This is on a separate circuit.

DUGGLEBY: That's off peak, yeah.

RUPERT: It's off peak, but it's on a separate circuit.

DUGGLEBY: It is - that's right, there's two different wiring systems.

RUPERT: But the point is, is this only available from one power? I've never been able to find another supplier that knows anything about OP2 tariffs.

DUGGLEBY: Well off peak tariffs - I mean - are available and if you want to switch, presumably Joe you find an off peak supplier who will give you a better deal?

MALINOWSKI: Well in theory, yeah, but in practice it doesn't really work that way. I mean the reason being is because, Rupert, you did have a specific configuration in your house. The market for these types of products is very, very small. There's very limited (if any) competition for the products, which does make it extremely difficult. In fact I think you're probably locked in unless you rewire your

house and put a standard meter in there.

RUPERT: Would I be able to take standard electricity from somebody else and keep the OP2 from Npower?

MALINOWSKI: I somehow doubt that's going to happen actually. I mean you won't find any of these products on price comparison tariffs because there is no competition and there is frankly nothing to compare against, which means it's going to be a bit of legwork going round the companies to see who might be able to do it for you. There might be an exception. Honestly I couldn't promise you. I think the longer term, the simplest thing to do is to ... I know it's going to cost you, but consider rewiring that house and putting a standard or a smart meter in there.

RUPERT: I don't think that's the best option because it's actually a very good deal.

MALINOWSKI: Oh is it? Well in that case stick with it.

DRISCOLL: What's going to happen in the future is that the government plans that by 2020 all of us will have a smart meter or at least 80% of homes will have a smart meter. And one of the benefits of those should be that we will be able to take advantage of lower electricity and pay for off peak. We haven't got it at the moment, but that's what we're working towards. So it doesn't help now, but maybe in the future it might work for you.

DUGGLEBY: Cri de Coeur from Philip in Melksham in an email. He says, 'why does nobody ever consider domestic oil users? We're paying £120 a week in cold weather and are completely at the mercy of suppliers who charge what they like, particularly when demand is high.' Well I don't think you do oil, do you, on your website?

MALINOWSKI: No, not at the present time.

DUGGLEBY: I think there's been a lot of complaints about oil charges.

McGOURTY: I think the government was looking into it.

DUGGLEBY: I mean there was a huge increase. I mean they rocketed in the autumn, didn't they? But unfortunately we haven't got an oil expert with us, so I merely make that observation and pass quickly to Ruth in Sheffield. Ruth?

RUTH: Oh hello. My question's also about the confusion of the bills really, which almost seems deliberate to me, to be honest, apart from the problem with the two-tier thing. You can't even work out from taking your own reading what it's going to be for gas with one being in cubic feet and the other being converted without any explanation whatsoever to kilowatt hours.

DUGGLEBY: Christine, can you explain this kilowatt hour thing?

McGOURTY: Yes. Ruth, I can understand why the bill at a glance certainly can seem daunting, but I think companies have really been making a lot of improvements to their bill. And one particular improvement is the annual statement that everyone was due to get by this year, which spells out really clearly absolutely the key things you need to know - what tariff you're on, what exactly your gas and electricity consumption is, and what your projected costs might be next year - and that's really helping a lot of people to make sense, shop around and switch. And there's a lot of things on the bill that are required to be there by the regulator and one is this formula that converts gas into kilowatt hours. That's a requirement on the bill as well. It probably does look a bit confusing. Not many people are that interested in it, I imagine, but it's there for those who want it.

RUTH: I'm used to working things out for myself and ... Oh I see, right okay, and we're back in small print - there is such a thing, so ... Can I go on because, like everybody else, when I suddenly found myself on a fixed small pension, I was pleased to get the special warm home thing for pensioners and the difference in the price that I paid when I first went onto that 5 years ago ...

DUGGLEBY: Look I'm sorry, Ruth, but we're running out of time very rapidly and I don't think you're ever going to get to the end of the story because we've got less than a minute left and I do want to take one quick call or at least one quick email from Kate in Stornoway who says that she has built up quite a large amount of credit on her monthly payments. And she thinks it's more than adequate, she says it's going to be around 500 - can she get the money back from the company concerned?

DRISCOLL: Yeah best thing to do is phone up the company and just say I want it back. I've done it before. And Which? members have actually said to us you know what, we're surprised that some companies have actually contacted us and said here's your money. That's your money. You've got a right to it, so phone them up and ask for it.

DUGGLEBY: And, Christine, they are obliged I think once a year to review the direct debits?

McGOURTY: Absolutely, they'll do that once a year. And you can, if you think it needs to be reviewed more quickly, you can call them up and ask them to do that.

DUGGLEBY: And a final word from you, Joe. Is it check now or forever worry about being on the wrong deal? Is that right?

MALINOWSKI: Absolutely. Do it in a very short period of time, next couple of days. Those deals are going to disappear and prices are going to head up a lot higher very soon.

DUGGLEBY: Thanks Joe, founder of the website TheEnergyShop.com; Jenny Driscoll who's from the consumer group Which?; and Christine McGourty, Director of Energy UK. Paul Lewis will be here with Money Box on Saturday at noon. In the meantime you can go onto the website, bbc.co.uk/moneybox, for any further information on the programme. I'll be back same time next Wednesday afternoon taking more of your calls on Money Box Live.