

Understanding your bills



Resource #5

It's worth taking the time to understand your bills, as this is a good way to take control of your energy use and start saving money.



Checking your energy bills regularly can help you manage energy use and save money.

Make sure:

- **You are being billed correctly.**
- **You are not building up debt.**
- **You are on the best tariff for your needs.**

Types of Energy Payments

- **Prepayment meters** – Pay before you use energy, helping with budgeting, but costs can be higher.
- **Credit meters** – Pay after using energy through bills or direct debit. Submit regular meter readings to avoid incorrect bills.
- **Smart meters** – Show real time energy use and may remove the need for meter readings.
- **Paperless billing** – Online billing can offer discounts, but remember to check your account regularly.

If you are struggling to pay your bills, contact your energy supplier early to arrange support or a manageable payment plan.

Contact your energy supplier as soon as possible if you are having difficulty paying. They may be able to arrange a manageable payment plan.

Do not ignore payment requests, and if you have several debts, consider getting advice from a specialist debt support service before agreeing to new payment plans.

Understanding your bills

Mr G Smith
123 Fore Street
Newtown NT3 5ZZ

1 Account number 1234 0000 789
2 Bill date 16 February 2026

Your gas and electricity bill
Period: 10 November 2025 – 15 February 2026

Need help?
Call 0845 000 246
Mon - Fri: 07.00 - 20.00
Saturday: 08.00 - 18.00
Sunday: 08.00 - 12.00
Please have your customer reference number handy when you call us

Last period
Balance on last statement (10 Nov 2025): £10.50 in debit
Payments received: £273.00 in credit
Direct Debit 25 November 2025: £91.00
Direct Debit 27 December 2025: £91.00
Direct Debit 25 January 2026: £91.00
Your account balance on 14 February 2026: £262.50 in credit

This period
Previous account balance: £262.50 in credit
Charges for this period (including VAT): £304.78
Your new account balance: £42.28 in debit

Your actual meter reads:
Gas: 8780
Electricity: 19151

What do I pay?
£91
Your next monthly payment of £91.00 will be taken on 25th February 2026. You don't have to take any action.

Could I pay less?
Your Personal Projection for the next 12 months for gas is £582.54 and for electricity is £475.23 (based on your annual consumption, tariff prices, discounts and VAT).

Electricity
Our cheapest overall tariff
Online Fixed Saver September 2027
Estimated annual saving: £43

Gas
Our cheapest overall tariff
Online Fixed Saver September 2027
Estimated annual saving: £56

1 Account or customer number.

This is unique to you, and you'll need it when you contact your supplier.

2 Bill date and bill period.

The bill date is when the bill or statement was sent out. The bill period is the date range that the bill or statement relates to.

3 Balance on last statement.

This shows the balance carried over from the last bill or statement you received. It should match the account balance on the last bill or statement you received.

4 Payments received

This section shows payments made since your last bill or statement, such as direct debits or top-ups. Contact your supplier if any payments are missing.

5 Previous account balance

This shows the balance from your last bill after payments have been taken into account. If your previous bill has been fully paid, the balance should show as £0.00. Direct debit accounts may show a credit balance.

6 Charges for this period (including VAT)

This shows the total cost of the gas and/or electricity you have used during the billing period. More detail on how this is calculated is usually shown in later sections of the bill.

7 Your new account balance

This is the final amount you owe or are in credit. It combines your previous balance, the current charges, and any payments you have made.

8 What do I pay?

This shows your current payment amount if you pay by direct debit, or the total amount you owe on a bill. It may vary depending on previous overpayments or underpayments.

9 Your new account balance

This is the final amount you owe or are in credit. It combines your previous balance, the current charges, and any payments you have made.

10 Your new account balance

This is the final amount you owe or are in credit. It combines your previous balance, the current charges, and any payments you have made.

About your tariff

ELECTRICITY

Tariff name Price Fix May 2026
Payment method Direct Debit
Exit date 31 May 2026
Exit fee Not applicable
Annual consumption 2983 kWh

GAS

Tariff name Price Fix May 2026
Payment method Direct Debit
Exit date 31 May 2026
Exit fee Not applicable
Annual consumption 9734 kWh

About your charges

Electricity | Meter: S63G09043

Period	Previous reading	Latest reading	Electricity units used	kWh rate	Charge
10 Nov 25 – 15 Feb 26	18395 <i>Estimated</i>	19151 <i>Your read</i>	756 kWh x	13.55p =	£102.44
Standing charge (88 days @ 18.00p per day) = £15.84					
Total electricity charges for this period £118.28					

Gas | G4K68890234

Period	Previous reading	Latest reading	Gas units used	kWh rate	Charge
10 Nov 25 – 15 Feb 26	8440 <i>Estimated</i>	8780 <i>Your read</i>	340 = 3776 kWh* x	4.042p =	£152.63

Standing charge (88 days @ 22.00p per day) = £19.36

Total gas charges for this period £171.99

*Your gas meter measures usage in units, but we bill in kWh. Here's how it works:

GAS UNITS USED x CALORIFIC VALUE (39.1) x VOLUME AS (1.02264) ÷ 3.6 . So: 340 x 39.1 x 1.02264 ÷ 3.6 = 3776 kWh

Subtotal

£290.27

VAT @ 5% of £290.27

£14.51

Total charges for this period

£304.78

Your electricity supply number is:

S	01	801	902
12	0002	0075	216

Your gas meter point reference number is: 50 63 45 19 04

11 About Your Tariff

This section helps you compare your energy plan and usually includes:

- The name of your tariff
- How you pay for your energy
- The end date (if it's a fixed-term tariff)
- Any exit fees (charged if you leave early, usually within a set period)
- Your estimated annual usage (based on meter readings), which helps you compare tariffs accurately

12 Meter Readings

Your bill will show whether readings are estimated or actual:

- Estimated (e) – based on an estimate if no reading was provided
- Customer/Actual (c or a) – based on a reading you or your supplier has provided

To keep your bills accurate, try to submit a meter reading every month, especially if you have recently moved home or changed supplier.

13 Unit Rates

You pay for energy per unit in kWh. Economy 7 has different peak and off-peak rates. Gas is measured in m³ or hcf but charged in kWh. To convert hcf to m³, multiply by 2.83

14 Standing Charge

This is a daily fee you pay for energy, even if you use none. Some suppliers offer lower or no standing charge if you pay by direct debit.

15 VAT

Domestic gas and electricity are charged at 5% VAT. If you are paying more than this, you may be on the wrong tariff and should contact your supplier.

16 MPRN & MPAN

These are your unique supply numbers:

- MPAN (electricity) – also called the "S number"
- MPRN (gas)

They identify your energy supply and must appear on your bill. You'll need them when switching supplier.

A few ways to cut your electricity and gas use, and save money ...

Dry your clothes outside when possible instead of using a tumble dryer. It saves energy, costs less, and works even in winter



Keep the oven door closed while cooking, every time you open it, nearly a quarter of the heat escapes.



Food in the oven cooks faster when the air inside flows freely, so don't put foil on the racks.



Don't leave your phone charging overnight, as it only needs about 3 hours. Turn TVs and other devices off instead of leaving them on standby to save energy.

Only boil the amount of water you need in the kettle, making sure the heating element is covered to save energy.



Stop heat loss by blocking draughts. Fit draught-excluders on doors, letterboxes and keyholes, and close curtains at dusk to keep warmth in.

Run your dishwasher or washing machine only when it's full. One full load uses less energy and water than two half loads.

Turn your heating down by just 1°C. You'll barely notice the difference, but it can help reduce your heating bills.

How to find us...



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