

Claim back your energy bills

A little known piece of legislation enables everyone to claim back the payments they have made to energy traders/brokers if no credit agreement has been signed

Ofgem are aware of this but cannot do anything as they do not regulate credit brokers, they have mentioned on their site that these payments are recoverable. Although it may have to be through litigation.

I have suggested

1 – DSAR the energy trader/company asking for all documents, emails, transcripts of phone calls. Ask for them to be in paper document format and sent to your home otherwise they will use discs and memo sticks that are inaccessible (it took me 7 months to get my data and only after ICO intervention

2. inform the energy company that you are requesting all payments back under the relevant legislation. Use the word DISPUTE in the subject heading somewhere. A dispute stops all enforcement until the matter is properly settled and, of course, it cannot be settled if there is no signed credit agreement.

The company may try to turn it into a complaint so stick to the word dispute and insist it is treated as one

Stop direct debits

Everybody should be able to claim back all their energy payment under this useful piece of information. I have never known anyone yet who has been informed that their energy company is actually a credit broker

Under the Consumer Credit act 1974, chapter 39, Part X, section 166 ; an individual has the right to recover brokerage fees. Meaning an individual is protected if no credit agreement has been signed and anything over £5 has to be refunded