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Student  
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# UTILITY BILLS

**In this guide you will find  
detailed information about:**

- o Moving to a new home
- o Switching supplier
- o Paying bills
- o TV Licences
- o Choosing an internet provider
- o Digital bundles



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## **Utility bills**

These are bills for things like gas, electricity and water.

Sometimes these are included in the rent: check your tenancy agreement carefully. If you are not sure, ask the landlord/agent whether bills are included.

If the bills are not included in the rent then they will need to be paid separately, on top of the rent.

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## **Moving to a new home**

When you move into a new home, you need to tell the gas or electricity supplier the date you want to take over the supply. If the supply is off, you may have to pay to get it reconnected:

- If you've bought the house you're responsible for paying the re-connection charge
- If you're a tenant, your landlord is responsible for paying the charge.

If the supply was still connected when you moved in, read the meter and inform the supplier of the reading. Be sure to keep a note of the reading. Soon afterwards you should receive written confirmation about your account with the supplier and details of your contract with them.

When you move into a new home, you'll automatically have a contract with the existing gas or electricity supplier. This is called a **deemed contract**. You can change supplier if you want, but you may have to give the existing supplier at least 21 days' notice.

## **Switching supplier**

You can change gas or electricity supplier whenever you want to. If you are thinking about changing to another supplier, bear in mind that the prices, policies and services offered by different suppliers will vary. You should check carefully the information and contracts for different suppliers to get the best deal for your needs.

### **Before you switch:**

Avoid a large final bill from your current supplier

Check your latest bill against your current meter reading. If you pay by monthly direct debit and have estimated bills, there is a risk your bills might have been under-estimated.

- Use a gas and electricity price comparison website. This will save time when comparing the prices offered by different suppliers.
- Price isn't the only thing to take into account
- Service standards, types of contract and customer satisfaction scores are all important too.
- Tell the suppliers about the switch. Tell both the new supplier and your current supplier that you want to switch.
- Make a note of the contact number for both companies. This will save you time if you have any queries or problems during the process.
- Read the conditions of your new agreement
- Make sure you are clear about any conditions of your new agreement, such as what you can do if you change your mind about switching or any fixed period where you are 'locked in' to your contract.
- Never sign anything on your doorstep.

- Even if the salesperson says it is not a contract or an agreement. Don't feel pressured to agree to anything on your doorstep. Salespeople are not allowed to tell you that their offer will be withdrawn if you don't agree straight away.
- Make sure you get all the information you are entitled to by law
- You should always get the following information:
  - A copy of the contract
  - Information on the price
  - The salesperson's name and ID number
  - Details of how to make a complaint.
  
- You can change your mind about switching within 14 days.

### **Paying the bill**

Usually in shared accommodation you all agree between you to pay an equal share of the bills. However this can get complicated. Some utility suppliers will only put a contract in one name. This means that one person has made a contract with the supplier and they are responsible for the bill. If the others don't pay their share, the person named on the contract still has to pay the supplier. Even if you move out, you could still be pursued for the bill by the supplier.

It is very important to tell your utility suppliers when you move in and move out of a property, and to give them a meter reading when you do. This will help to make sure that you don't have to pay for utilities used by a previous tenant or after you move out.

Even if someone else's name is on the contract, utility suppliers have rules which allow them to hold any adult living in the property responsible for the bill. So if the person with the utility contract moves out, this does not mean that nobody has to pay the bill.

### **TV Licences**

You need a TV licence if you watch or record TV programmes as they are being shown, or watch live broadcasts online (eg live sport).

You don't need a TV licence if you don't watch or record programmes or only use catch-up services (eg BBC iPlayer, 4oD).

If you all live together as one household (joint tenants) then you only need one TV licence to cover the whole property, even if you all have separate TVs in each room.

However if you all have separate agreements with the landlord, then each person who has a TV will need a separate TV licence.

Your parents' TV licence will only cover you away from their home if you watch TV programmes on a device with its own internal batteries. If you watch TV on a mobile phone, you will need a licence if you plug it into the mains to do that.

### **Choosing an internet service provider**

There are lots of internet providers all offering different services and price plans.

**When choosing a broadband package you need to think about:**

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- Price – make sure you check all the costs involved
  - Speed – don't pay for a fast connection speed you won't need
  - Usage – how much data will you need to use every month
  - Contract – check the length of the contract and the renewal terms.
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**How do internet services work?**

Internet services are provided in two ways:

- Broadband
- Narrowband – usually called dial-up.

Broadband technologies provide much faster connection to the internet so most people in the UK use broadband. However, broadband is not available in some rural areas and is more expensive. This means some people still use dial-up internet services. The Government has set a target that everyone in the UK will be able to access broadband by 2015.

Broadband can be delivered to your home via:

- ADSL - broadband service provided over the telephone network by an internet service provider (ISP).
- Cable - about half the households in the UK have access to cable broadband
- Mobile - where you use broadband through a special mobile device or dongle.

**Top tips**

1. **Make sure they are a registered member of the Digital Institute.** If you're looking for a digital installation or service engineer you can search for members of the Registered Digital Institute at [www.getmedigital.com](http://www.getmedigital.com).
2. **Use a reliable service provider.** It can be difficult to find out whether a provider offers a reliable service. Try asking your friends or colleagues which service they use. Some ISPs belong to an organisation called the Internet Services Providers' Association (**IPSA**). IPSA members have to follow a complaints procedure and code of practice. If your provider is a member of the IPSA and you have a problem with your service the association can help you. You can check if an ISP is a member on the IPSA website, at: [www.ispa.org/uk](http://www.ispa.org/uk).
3. **When choosing a internet provider, check all the costs involved:**
  - The monthly subscription
  - Any one-off connection
  - The costs of any equipment you might need to buy such as a modem/router or dongle
  - What is included in the package and whether you'd use it, e.g. email accounts or space for your own website
  - Whether there are extra charges for paying by means other than direct-debit

- The costs of getting technical help – for example whether you have to use a premium rate phone line
  - Think about how long the contract is and about whether you want to commit to a provider for a long time.
4. **Check the connection speed.** The faster the speed of your broadband service the more expensive it will be so you need to think about what you will use broadband for. The more you use the internet to download music or films, the faster the speed you'll probably need. If you use the internet only for light internet surfing and emailing, you won't need a more expensive package with fast download speeds. Your broadband package will have a headline speed – for example 8 megabits per second. However, you might not get this speed all the time. Speeds are affected by things like how far you live from your local telephone exchange so check with providers the maximum speed you're likely to get.
  5. **Check the usage limits.** Many broadband packages have a fixed amount of data that you can use every month. If you only use the internet for email and internet surfing then these limits probably won't affect you. But if you use the internet to download music or TV programmes then they might. Some providers charge you extra if you go over your monthly usage limit. Think about whether you are likely to go over the usage limit and check what happens if you do.
  6. **Consider a bundled package.** A bundle is when you buy internet and phone, or internet, phone and a television package all at once from one provider. Sometimes these are the cheapest option, especially if you want digital television. But before you sign up to a bundle deal check that it wouldn't be cheaper to buy the cheapest possible line rental and broadband separately.

## Digital Bundles

### Why should I get a digital bundle?

The main advantage of a bundle deal is that it will usually be cheaper than buying the services separately. Almost all digital bundle deals will include a discount to encourage you to take the deal. A bundle deal is also convenient and easy to manage as you only have to deal with one company and one combined bill. If anything goes wrong with any of your services you'll only have one contact number to call.

### What are the disadvantages of a digital bundle?

There are some disadvantages to a bundled deal. You may not be able to choose exactly what you want from each service in the way you would if you bought them separately. For example the broadband speed you get as part of your bundle might not be as high as you'd like.

If you decide to change provider switching several services at once can increase the risk of problems (for example being left without a phone service for several days). However, the communications regulator Ofcom still requires phone and broadband providers to make the switch as easy for customers as possible.

You may be tied into a long fixed term contract for all the services, making it harder to switch any or all of them. This means if you want to cancel any of the service early there will usually be big penalties so **you need to be sure that you can afford the service for the length of the contract.** Check what happens at the end of the contract you should be given the option to cancel or renew. Before you sign a contract check what will happen if you move house. You should be able to take your services with you at a small cost or for free. If the provider can't supply you at the new address make sure you will then be able to cancel the contract.

### How to choose a digital bundle

Make sure you really want all the parts of the bundled deal. For example, if you don't want to pay for TV channels, look for one of the cheapest phone and broadband bundles and get a Freeview box which allows you to watch TV without a monthly charge instead. You'll need to think about exactly which digital services you need.

It can be hard to choose the right digital bundle as each provider will offer slightly different services making it very hard to compare them. It's a good idea to use a price comparison website to help you make a decision. The communications industry watchdog Ofcom recommends comparing prices at [www.simplifydigital.co.uk](http://www.simplifydigital.co.uk).

### **Mobile Broadband**

You could decide to choose mobile broadband instead of a service that's linked to your home. Mobile broadband connects to the internet using a small dongle which you plug into your computer or a SIM which you insert into your tablet. It can be easy to use and allows you to access the internet outside your home.

For more information about mobile broadband – Ofcom at: [www.consumers.ofcom.org.uk](http://www.consumers.ofcom.org.uk).

### **Other useful information**

More about comparing prices:

- Simplifydigital at: [www.simplifydigital.co.uk](http://www.simplifydigital.co.uk)
- Broadband choices at: [www.broadbandchoices.co.uk](http://www.broadbandchoices.co.uk)
- Cable at: [www.cable.co.uk](http://www.cable.co.uk)
- Broadband at: [www.broadband.co.uk](http://www.broadband.co.uk).
- Checking if a provider is a member of The Internet Services Providers' Association – IPSA at: [www.ispa.org.uk](http://www.ispa.org.uk).
- Moving house – a guide to setting up services in your new home – a leaflet from Ofcom.

Need more help? Come to the Specialist Advice Team drop-in, 12-2pm Monday to Friday in the Student Support Centre.