



# HOW TO READ YOUR ENERGY BILLS

**National Energy Action**  
is the national charity helping you  
with your energy bills.  
This leaflet **helps you understand the gas and  
electricity bills you get from your supplier**



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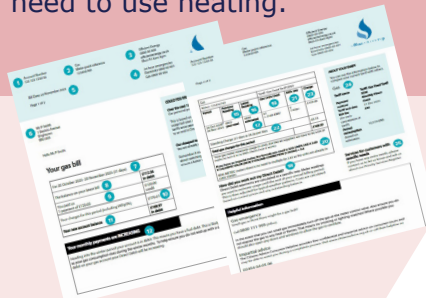
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## YOUR ENERGY BILL

Energy is measured in units known as kilowatt hours or kWh.

Energy suppliers send bills to show how many kWh you've used and your total balance.

Every three months Ofgem sets the price cap level - what a unit of gas and electricity will cost. You may pay more or less than this if you have fixed your tariff with your energy supplier. Ofgem estimates a **typical household uses 3,100kWh a year of gas and 12,500kWh of electricity**. But if you live in an older property that's not energy efficient, have a larger than average household or have high energy needs then you will use **more** than average. Some households are all-electric. Others don't have a gas supply and have to rely on alternative energy such as oil or LPG gas. People typically use more energy in winter as that's when they need to use heating.



**Recommended temperatures for a healthy home are 18°C to 21°C**

## PREPAYMENT OR CREDIT

Every energy supplier will produce energy bills and there is no standard layout.

Our sample bill in this leaflet contains the information that will be on your bill but it might not be in the same place.

Some energy suppliers send their bills online. There are different ways to pay for energy.

**Prepayment meter customers** pay for energy upfront before they use it. It's like a 'pay as you go' phone. This means you will have higher bills in winter than summer so you need to budget carefully. Some people prefer this way of paying as you can keep a careful eye on what you use and set budgets. If you can't get to the shop or run out of credit, you can claim £5 emergency credit on both your electricity and gas meters so you don't lose supply. You'll have to pay this back when you top up next.

**Credit meter customers** pay by direct debit or when they receive the bill. If you pay by **Direct Debit** it's usually based on your previous usage. The total amount for the year is then divided by 12 to give 12 equal amounts. This means you'll overpay in the summer but underpay in winter. There are often a wider range of tariffs to choose from but it can be easier to go into debt or pay for more than you use. You need to submit regular meter readings. Do this yourself, with a smart meter or your supplier can send a meter reader.

## GOING SMART

Smart meters work with both prepayment and credit meters and come with a small in-home display. This display shows you how much energy you're using in real-time, how much money you've spent in the day, and how much credit you have left on your prepayment meter. Some people don't like to use the in-home display and that's ok. Your smart meter will still work. With a smart meter you may never have to submit a meter reading again.

## HOW OFTEN?

**Prepayment customers** can top up in a shop or on their phones if they have a smart meter, whenever they choose.

**Direct Debit customers** have their energy use worked out over the year and they make equal payments.

**Standard credit customers** pay for what they've used when they've received their bill. Direct Debit and Standard Credit customers can set up their payment schedule. Some pay monthly or quarterly (every three months.) However you pay, you can choose your tariff - a plan for how much you'll pay for your gas or electricity. A fixed tariff fixes the price of a unit of energy for a defined time period.



## CALL CHARGES

Calling advice lines and other services may incur call charges.

0800 and 0808 numbers are free from landlines and mobiles. Standard rates apply for 01, 02 and 03 numbers (typically 9p-13p per minute from landlines and 3p-55p from mobiles depending on your network), however they are usually included in free call packages. See more information at [www.gov.uk/call-chargesbalance](http://www.gov.uk/call-chargesbalance).

# YOUR BILL: PART 1

1 Account Number  
123 123 1234 56

2 Gas  
Meter point reference  
123456789


3 Efficient Energy  
0800 00 000  
efficientenergy.co.uk  
Mon-Fri 8am-8pm

4 24-hour emergencies  
Electricity 0800 00 001  
Gas 0800 00 002

Bill Date: 20 November 2025

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6 Ms P Smith  
1 Electric Avenue  
Brighttown  
BR0 0AA

Hello Ms P Smith

## Your gas bill

For 20 October 2025- 20 November 2025 (31 days) 7	
The balance on your latest bill 8	£112.36 in debit
You paid us 1 payment of £120.00 9	£120.00 credit
Your charges for this period (including VAT@5%)	£176.61 10
Your new account balance 11	£168.97 in debit

### Your monthly payments are INCREASING 12

Heading into the winter period your account is in debit. This means you have a fuel debt. This is likely to increase as your gas consumption rises during the winter months. To help ensure you do not end up with a significant debit on your gas account your Direct Debit will be increasing.

### COULD YOU PAY LESS? 13

Over the next 12 months  
Gas personal projection £2018.40

This is based on an estimate of your usage last year. It includes your current tariffs once your current contract comes to an end in December 2025.

Our cheapest tariffs  
You are already on our cheapest tariff

Remember it may be worth thinking about switching your supplier to ensure a better tariff. 14

1 Your **ACCOUNT NUMBER**, sometimes **CUSTOMER REFERENCE NUMBER**, is unique to you. It identifies your account details when you contact your supplier.

2 A **METER POINT REFERENCE NUMBER** or **MPRN** is attached to each UK home on the mains gas supply. The **ELECTRICITY SUPPLY NUMBER** provides a unique identity reference number for your electricity meter.

3 The **CONTACT DETAILS** of your gas supplier: phone number and opening hours.

4 **EMERGENCY CONTACT DETAILS** for out of hours.

5 **DATE** your bill was issued by your supplier.

6 The bill will be **ADDRESSED** to the person whose name is on the account. You can have more than one named person on your account.

7 The **PERIOD OF TIME** you have been charged for the energy you've used.

8 The **AMOUNT** that was left on your account after your previous payment. This could be a credit, a debit or a zero balance, depending on how you pay. If your account is in credit, that shows you have overpaid your energy supplier. If you pay the same every month you might get into credit in the summer months. Some people do this so they have credit ready for winter. If your account is in debit, that's how much you owe your supplier. Try and give a monthly meter reading to your supplier or have a smart meter, as you can run up a debt without realising.

9 The **PAYMENTS YOU HAVE MADE** since your last bill.

10 The **TOTAL COST** of the energy you've used (or estimated to have used) for the billing period. If you are a Direct Debit customer, this can go up and down during the year. If you pay each bill in full, it usually shows a zero balance, then the full amount you owe for the current billing period.

11 Your **NEW ACCOUNT BALANCE** or **AMOUNT OWED** will take into account any existing credit you have on your account. It shows as a credit, a debit or zero balance.

12 If you pay by **DIRECT DEBIT**, you pay a fixed amount each month over a set time, usually a year. If these payments are too high, you can build up a large credit. If your payments are too low, you can build up a debt. Your supplier can increase or decrease your monthly payments to match your usage.

13 The **PERSONAL PROJECTION** is an estimate of your energy use over a set time frame, usually a year. This helps your supplier to set your payment plan if you're a Direct Debit customer, or can help you budget if you pay quarterly. Remember you use more energy in winter.

14 Suppliers now have to highlight cheaper **TARIFF** options. Some will highlight other suppliers' deals. You can use an accredited switching site to view the best deals in your area.



## YOUR BILL: PART 2

Account Number  
123 123 1234 56

Gas  
Meter point reference  
123456789

Efficient Energy  
0800 00 000  
efficientenergy.co.uk  
Mon-Fri 8am-8pm

24-hour emergencies  
Electricity 0800 00 001  
Gas 0800 00 002



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Gas					
Meter: 123456789			Tariff: Gas Fixed Tariff 2024		
Period	Previous Reading	Latest Reading	Gas Units Used	kWh rate	Charge
20 Oct 2025 - 20 Nov 2025	0832 your read	0899 estimated	67 = 2149 kWh <sup>1</sup>	x 7.42p=	£159.46
Standing Charge (31 days @ 28.2p per day)					£8.74
Total gas charges for this period					£168.20
<sup>1</sup> Your gas meter measures usage in units, but like all suppliers we have to do a bit of maths to turn it in to kWh. Here's how it works:  <b>If you have an imperial meter, the formula you need is GAS UNITS USED X 2.83 X CALORIFIC VALUE (39.9) X VOLUME CORRECTION (1.02264) + 3.6</b>  With METRIC meters there is no need to multiply by 2.83 as the units are already in cubic meters					

### ABOUT YOUR TARIFF

You can use the information below to compare your current tariff with others.

Gas 24

**Tariff name** Tariff: Gas Fixed Tariff 2024  
**Payment method** Monthly Direct Debit  
**Tariff end date** 31 Dec 2025  
**Exit fee** £30  
 (for early cancellation of tariff)  
**Annual consumption** 10,519 kWh  
 (based on estimates)

### Services for customers with specific needs 25

If you have any extra needs, please contact us to let us know and ask us about our Priority Services Register.

### Helpful information

#### Gas emergency

Smell gas or think there might be a gas leak?

Call 0800 111 999 (24hrs)

In the event that you can smell gas immediately turn off the gas at the meter control valve. Also ensure you do not expose the gas to any heat or flames. That means no smoking or lighting matches! Where possible you should also open any doors and windows to allow the gas to ventilate.

#### Impartial advice

The Citizens Advice Consumer Helpline provides free confidential and impartial advice on consumer issues and may be able to assist you during a complaints process. Visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or call their helpline on

03454 04 05 06

Textphone: 18001 03454 04 05 06

Call charges may apply.

**15** Your **PREVIOUS** reading is the meter reading that has been used as the starting point for this billing period.

**16** Your **LATEST** reading is the meter reading. This is used as the end point for this billing period. It is used to generate your current bill.

**17** 'E' readings are **ESTIMATED** when your supplier doesn't have an **ACTUAL** or 'A' reading. Some suppliers may show readings you've provided as **CUSTOMER**, 'C' or YOUR reading. You need to give a meter reading for an accurate bill.

**18** Information on how **DIRECT DEBIT** plans are worked out.

**19** **UNITS USED** is the amount of gas you have used during the set billing period. It is calculated by taking your **PREVIOUS** reading and subtracting it from the **LATEST** reading.

**20** For gas only, your meter can be **METRIC**, showing readings in cubic meters (m<sup>3</sup>) or **IMPERIAL**, showing readings in cubic feet (ft<sup>3</sup>). This calculator shows how to convert.

**21** kWh-rate is the amount you are paying for your energy. Your tariff may be **FIXED**. This will stay the same for your contract. Or it may be **STANDARD** so the cost changes with the price cap.

**22** **STANDING CHARGE** is a fixed cost for providing your energy. It includes the cost of keeping your home connected to the network. There are tariffs with no standing charges on the first few units, but the unit rate is higher.

**23** The **CHARGE** is the amount you need to pay, minus VAT, which is added to the total cost at a rate of 5%. If the VAT is higher than 5% you may be on a commercial rate so contact your supplier.

**24** How you pay for your gas and the amount you pay is called a **TARIFF**. There are many different tariffs to choose from offering different payment options, discounts and terms and conditions. It's worth looking to see if there is a better tariff for you. There may be a cancellation fee if you switch tariffs or suppliers.

**25** Suppliers each have a **PRIORITY SERVICES REGISTER** which offers free support to those with extra needs. It is especially important for households whose health could be affected by a power cut or gas supply interruption. Contact your supplier or go to [www.thepsr.co.uk](http://www.thepsr.co.uk).

## IMPORTANT INITIALS

**E = Estimated.** This is not the energy you've used. It's based on guesswork. Give a meter reading to get an accurate bill.  
**Cr = credit** - means your energy supplier owes you money. It can be worth keeping some credit with your supplier for winter.

**Db = debit or debt** - means you owe your supplier money.

# GLOSSARY

**Actual bill** – a bill generated using actual meter readings either from a smart meter or provided by the user or a meter reader.

**Dial meter** – an old-style type of meter that has clock faces reading left to right. Electric has five digits to read, and gas has four.

**Economy 7** – a tariff that charges the user two different unit rates. Seven cheaper off-peak hours overnight and 17 more expensive on-peak hours in the day. You will have two readings to take.

**Estimated bills** – a bill generated when an actual meter read is not possible. The supplier estimates the reading based on average previous usage and time of year.

**Imperial meter** – measures gas usage in cubic feet or ft<sup>3</sup>.

**In-home display** – a small hand-held device that comes with a smart meter. You can use it to view energy usage in kWhs, pounds and pence and set budgets.

**kWh** – stands for kilowatt hour and is measurement of how much energy you use.

**Metric meter** – measures gas usage in cubic meters or m<sup>3</sup>.

**Prepayment electric key** – lets you 'top up' your electric traditional prepayment meter at a shop. Plug the key into the meter and the top-up is added to the credit balance.

**Prepayment gas card** – lets you 'top up' your gas traditional prepayment meter at a shop. Plug the card into the meter and the top-up is added to the credit balance.

**Prepayment meter** – a meter that needs to be 'topped up' before you use it either at a shop with a key or card, or online for smart prepayment meters.

**Priority Services Register** – Provides support for vulnerable customers. Go to [www.thepsr.co.uk](http://www.thepsr.co.uk) or your supplier.

**Smart meter** – a meter that sends accurate readings to your supplier automatically. Your bills will be accurate, not estimated.

**Traditional meter** – a meter that is non-smart. You must provide a reading to your supplier or have a meter reader do it on your behalf.

**Smart prepayment top-up cards** – allows you to 'top up' your smart prepayment meter at the shop. The credit should be automatically added to the meter.



**IF YOU ARE STILL STRUGGLING, CALL  
NATIONAL ENERGY ACTION'S ENERGY ADVICE AND  
SUPPORT SERVICE ON 0800 304 7159 OR GO TO  
[WWW.NEA.ORG.UK/GET-HELP](http://WWW.NEA.ORG.UK/GET-HELP).**

**National Energy Action** is the national fuel poverty charity, helping everyone to have a warm, safe and healthy home.

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