



# Green Deal Arrears Information Sheet

You have received an arrears notice from your electricity supplier because you are behind with payments on both your electricity bill and Green Deal charge.

You should be aware that, although the two debts are separate, they are required to be paid together. You can't choose to pay your Green Deal or electricity arrears separately.

## Don't ignore the problem.

- **Contact your electricity supplier.** Let them know if you are having difficulty paying. They may be able to discuss options for paying back what you owe, for example via a repayment plan.
- **Get free help and advice** on your rights and options. There are a number of organisations that can help – see over for details. A debt adviser can also help you to budget to keep your finances under control.
- **Think carefully before borrowing money to repay debts.** Get advice before borrowing against your home – you may pay more in the long run and you risk losing your home.
- **You may be able to ask a court for more time to repay a debt** – but only in some circumstances. Speak to a debt adviser before considering court action. Keep copies of letters and emails in case these are needed by the court.
- **Doing nothing could make things worse:**

Your electricity supplier could require the installation of a prepayment meter, or in certain circumstances, disconnect your electricity supply.

Missed payments could also affect your credit rating and make it more difficult to get credit in future.

**See over for details of where to get help and advice.**

# Help and advice

You can contact the following not-for-profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.

## Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice Bureau (address in the phone book) or go to [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## National Debtline

For debt advice and information (in England, Wales and Scotland), phone **0808 808 4000** or visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## Money Advice Scotland

If you live in **Scotland**, phone **0141 572 0237** or visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) to find contact details for debt advice in your local council area.

## StepChange Debt Charity

For debt advice throughout the UK, phone **0800 138 1111** or visit [www.stepchange.org](http://www.stepchange.org)

## Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or phone **0300 500 5000** to speak to a Money Adviser.

## AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities. For further information phone **0300 777 0107**

## Other useful organisations

### Civil Legal Advice

You may get legal aid if your home is at risk. Check at [www.gov.uk/legal-aid](http://www.gov.uk/legal-aid) or phone **0845 345 4 345**

### Ombudsman Services

If you have a complaint that you can't resolve with your electricity supplier, the Energy Ombudsman Service may be able to help – phone **0330 440 1624** or visit [www.ombudsman-services.org](http://www.ombudsman-services.org)

Alternatively, you may wish to contact the Financial Ombudsman Service – phone **0800 023 4567** or **0300 123 9123** or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Energy Savings Advice Service

For general information about the Green Deal, but not debt advice, phone **0300 123 1234** (in England & Wales) or **0800 512 012** (in Scotland) or visit [www.gov.uk/greendeal](http://www.gov.uk/greendeal)