

**From:** Carol Seaton  
**To:** [remedies.reviews](#)  
**Subject:** Proposed review of the Energy Market Investigation (Prepayment Charges Restriction)  
**Date:** 18 January 2019 15:52:12

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Good afternoon,

Response to invitation to comment.

We do support the review and feel that the price cap has introduced a level of complacency which has disrupted the switching market. This in turn has had an effect on supplier input into innovation, which could have a knock on effect to products available to prepayment customers. While we understand that this was introduced to protect potentially vulnerable customers, does it achieve the desired effect if customers feel comfortable and protected, and are less likely to challenge the service they receive from their supplier. Could they change their payment method and take advantage of a better tariff?

We question whether this is the best way to protect vulnerable customers; other initiatives to encourage switching could lead to potential savings, better customer service and the convenience of a Smart meter sooner than some suppliers are able to fit them. One such initiative which encouraged switching and has helped people save money is the Ofgem led Collective switching process.

Regards  
Carol.

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