



Energy supplier communication with microbusinesses

Findings from qualitative research

April 2020



Contents

1. Summary of findings

2. Introduction

3. Context – Microbusiness engagement with their energy supply

4. Engagement with current supplier communications

5. Reactions to new communication ideas

6. Conclusions and recommendations

1. Summary of findings



Summary of findings – *Engagement barriers*

1

- Microbusinesses experience **numerous barriers to engagement** with different aspects of their energy supply which will be challenging to shift

2

- These include **barriers to considering third parties such as Citizens Advice**, although there is also evidence of a latent demand for impartial advice

3

- The tendency to ‘set and forget’ energy arrangements also contributes to **low engagement with supplier communications** specifically

4

- This is **across the board** for microbusinesses, and factors such as use of third party intermediaries (TPIs) or smart meters do not appear to have much bearing on the level of communications engagement

Summary of findings – *Potential solutions*

5

- Not withstanding these barriers, we have identified some ways that **existing supplier communications could be improved** to prompt greater engagement from microbusinesses

6

- Responses to communication ideas indicates an opportunity for **new market engagement prompts** specifically directed at those who are not in negotiated contracts

7

- To support engagement with third party advice, **more awareness-raising** will be required of how the **Citizens Advice consumer service can support microbusinesses** on energy matters and help protect their rights

8

- A number of **good practice design principles** for future supplier communications have been outlined in the body of this report

2. Introduction



Background

The Ofgem logo is displayed in orange lowercase letters on a white background within a rounded square frame.

Microbusinesses are struggling to engage with the energy market and paying more than they should

- On average, microbusinesses pay more than other businesses per unit of energy and 25% are on expensive default contracts (*2019 State of the Energy Market report*)
- Despite regulatory changes, many microbusinesses still find it difficult and costly to engage in the market to find a better deal
- Ofgem is currently undertaking a strategic review to better understand and address the issues faced by microbusinesses

The Citizens Advice logo features the words 'citizens advice' in white lowercase letters inside a dark blue speech bubble, which is set against a white background within a rounded square frame.

Also evidence of low engagement with bills placing microbusinesses at risk of billing problems and indebtedness

- A significant proportion of microbusiness enquiries to the Citizens Advice consumer service relate to billing issues (e.g. disputed bills, inaccurate bills, catch-up bills)
- Where customers are not aware of these issues at an early stage they risk building up a large debt leading to debt recovery action and the risk of disconnection
- Earlier engagement would provide the opportunity for prompt resolution and signposting to independent advice and complaints resolution if required

This research aims to answer the following questions...

How effective are current supplier communications at prompting microbusinesses to engage with their energy supply?

What is the potential for new prompts and information to increase engagement?

Overall, how could supplier communications be improved in order to increase engagement and positive actions?

Positive actions could include:



For those in default contracts or in their contract renewal period

- Comparing the market in order to access the best deals, either directly or using a TPI

For high energy users or those at risk of bill shock

- Tracking energy use and providing regular meter readings
- Considering energy efficiency measures

For those struggling to pay or in arrears

- Contacting their supplier at an early stage to agree a forward plan
- Accessing third party advice if required

For those with problems with their energy supply or service

- Contacting their supplier for resolution with some knowledge of their rights
- Accessing third party advice or redress if required

Research approach and scope

We engaged with a **broad range of microbusinesses**

30 x c.90 min face-to-face and video-enabled depth interviews

Main quotas	
Small microbusinesses	Larger microbusinesses
On negotiated contract	On default contract
Recent switchers	Non-switchers
Used broker	Didn't use broker
Have smart meter	Don't have smart meter
All interviews were with energy decision-makers from microbusinesses with non-domestic energy supply	

And specifically targeted those **struggling to pay**

10 x c.90 minute video-enabled depth interviews with microbusinesses who have recent experience of being in debt to their energy supplier or struggling to pay their energy bill



In total, we spoke with **40 microbusiness energy decision-makers** between 6th February and 13th March 2020

More detail on the sample

Main sample breakdowns	
Microbusiness with 0-4 employees (<i>n=14</i>)	Microbusiness with 5-9 employees (<i>n=16</i>)
In a negotiated contract (<i>n=22 of which 6 were aware of being in their 60 day notice period</i>)	In a default contract or off contract (<i>n=8</i>)
Switched supplier or tariff in past year (<i>n=15</i>)	Didn't switch supplier or tariff in past year (<i>n=15</i>)
Used a TPI previously (<i>n=15</i>)	Didn't use a TPI or never switched (<i>n=15</i>)
Have smart meter (<i>n=9</i>)	Don't have smart meter (<i>n=21</i>)
Electricity only supply (<i>n=14</i>)	Electricity and gas supply (<i>n=16</i>)
Spend <£2.5k p/a (<i>n=14</i>)	Spend £2.5k+ p/a (<i>n=16</i>)
We also represented a mix of industry sectors (9 SIC codes) & energy suppliers (both larger and smaller)	

Notes:

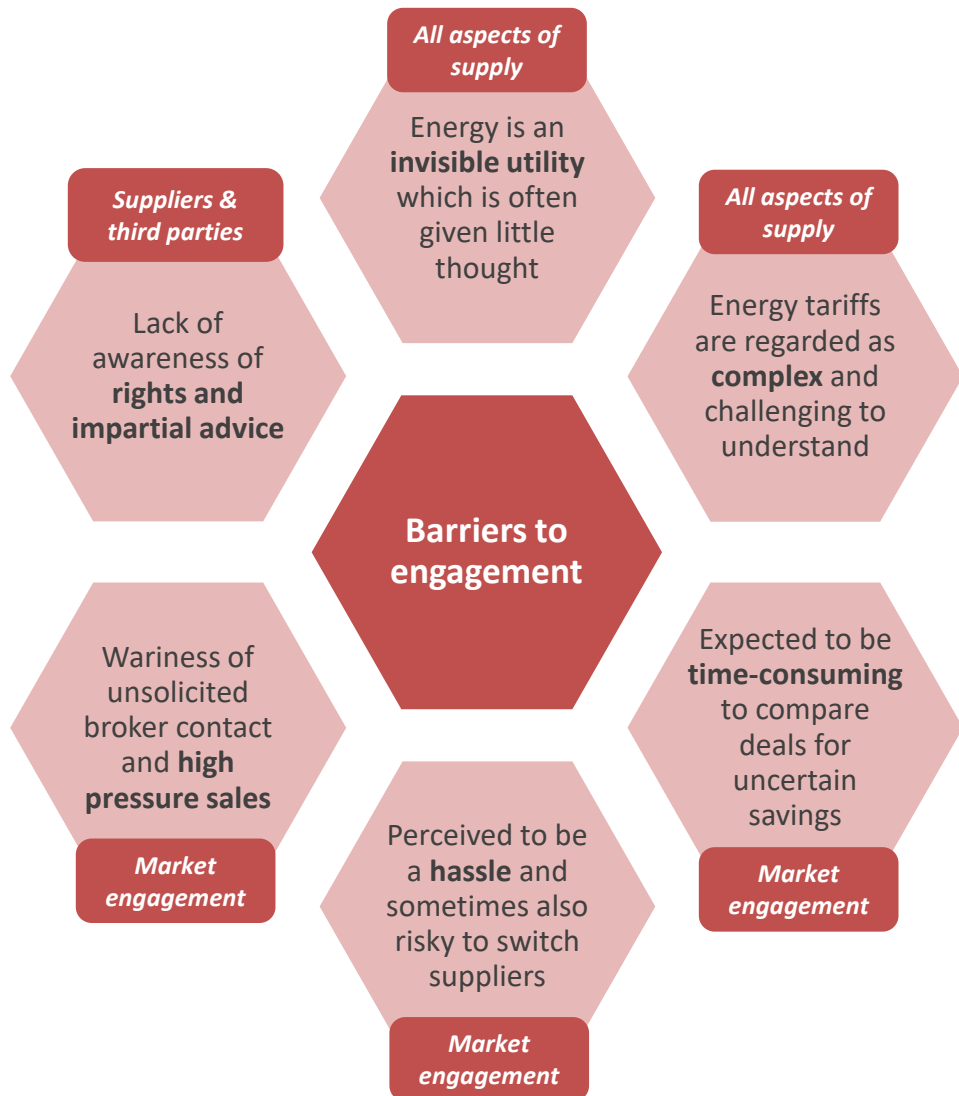
1. We used company size as the main method of screening for microbusinesses
2. There were no sub-quotas applied to the boost sample of those struggling to pay due to its hard-to-reach nature

The sample was free-found by specialist recruiters using a variety of methods and prospective respondents were fully screened to ensure eligibility

3. Context - Microbusiness engagement with their energy supply



Most microbusinesses experience a range of barriers to engagement



"Energy is the last thing I think about even though I probably should."
(Scotland)

"I don't think anyone understands these tariffs, they're not plain enough."
(North)

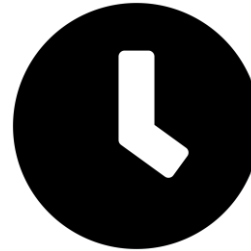
"I could chase around for a better deal but my time could be better spent."
(Wales)

"I didn't know there was anyone who could act impartially on my behalf."
(Struggling to pay)

Certain microbusinesses are less likely than others to engage

Smaller micro-businesses

Particularly time poor and without support resources



"Trying to juggle all the things you need to do is so hard." (London)

Newer businesses or new to role

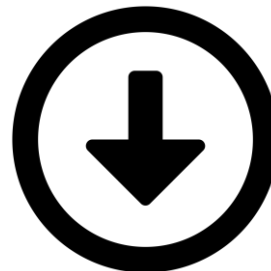
May lack skills and/or confidence to engage



"At the time I didn't think you could set up a plan to pay." (Struggling to pay)

Low energy spenders

May be less motivated to engage



"I've never seen energy as a priority. It's cheap and hasn't gone up much in price." (Scotland)

Specific engagement barriers apply at different decision-making points (1)

Not in a negotiated contract

- May be long-standing status and entrenched behaviour
- May not perceive much difference in price on vs. off contract
- A number said that they don't want to be locked in

In the contract renewal period

- May be unaware of renewal date or not get around to it in time
- May not expect a big price jump if they move to a rolling contract
- May be put off by needing to get annual consumption data

*"Being in contracts is a bit scary. I'd rather not because you're tied in."
(London)*

*"There can't be much better deals if there are 10-15 (brokers) chasing your business and all of those will want to take something off the top."
(Struggling to pay)*

*"I tried to switch 2 weeks before the end of my contract ended but they rejected it as they said there wasn't enough time. What did they have to change – they're all using the same grid?"
(London)*

Specific engagement barriers apply at different decision-making points (2)

High energy user or at risk of bill shock

- Often not a regular practice to provide meter readings
- Direct debit means no need to view bill in order to make payment
- May not feel it is possible to improve energy efficiency

Struggling to pay or in arrears

- May be distracted or overwhelmed by the situation
- Generally not expecting a sympathetic response from the supplier
- Negligible awareness of third party advice/support for businesses

Experiencing problems with energy supply or service

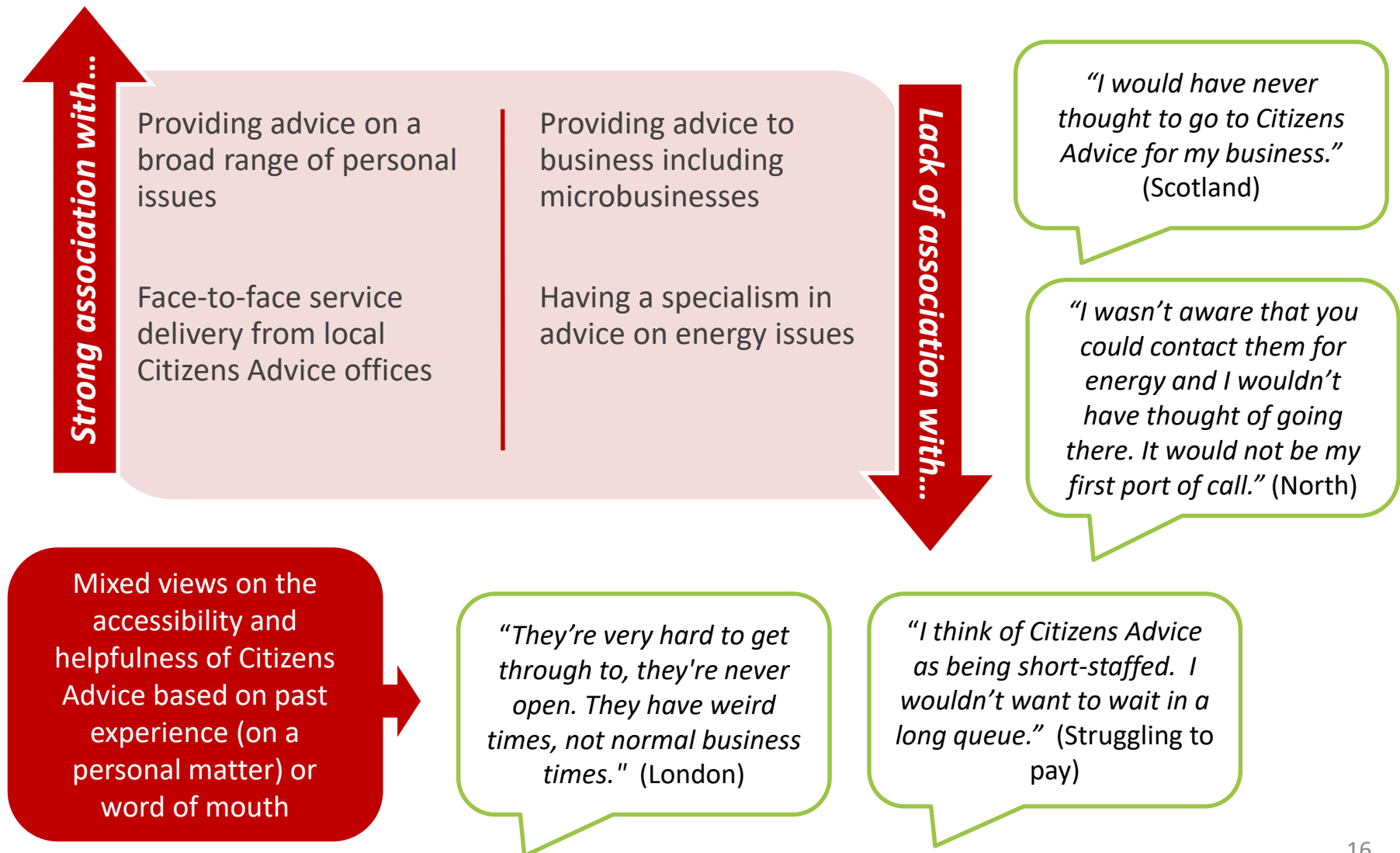
- Wouldn't necessarily recognise the problem as a complaint
- Natural response would just be to contact the supplier
- Negligible awareness of third party advice or the option for redress

*"Now you're saying this to me I know it makes sense but I didn't think we could set up a plan to pay."
(Struggling to pay)*

"They're only nice when they're trying to sell you something." (Wales)

*"You don't think about (going to a third party). You just hope you would be able to sort out anything with the complaints team."
(North)*

We also identified particular barriers to engaging with Citizens Advice...



...But also evidence of latent demand for impartial advice (1)

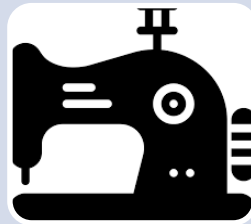


Owner of a card and gift shop in Manchester

The supplier phoned this microbusiness owner when her contract was due to end to encourage her to renew.

She feels that she was missold a new fixed term but variable rate contract when she had been led to believe the rate as well as the term would be fixed.

She complained to her supplier but without any resolution. She was also thinking of contacting a lawyer or the Energy Ombudsman (identified through a web search) but ended up not pursuing the matter.



Co-owner of a haberdasher in Paisley

After they moved premises this microbusiness had 3 years of issues trying to get the meter registered to them and to receive regular bills.

Although they were paying via direct debit during this time it turned out that the payments were not covering usage and the co-owner ended up receiving a huge bill which she couldn't pay all at once.

The co-owner feels *"it would have been much easier if I could have got someone else to sort it out."*



Director of a bakery and café in Glasgow

This microbusiness recently bought another premises which has gas and electricity supplies, both with the same supplier.

The supplier sent bailiffs in because the direct debit they thought had been set up for both supplies was only paying for one. They had to pay the arrears on the spot and an additional charge.

The Director had not engaged with written communication about this beforehand because she had not expected a problem since she was paying by direct debit.

...But also evidence of latent demand for impartial advice (2)



Owner of a card and gift shop in Manchester

This is a new business and the Director describes herself as a “novice”.

She struggled to pay the first quarterly gas bill which was much higher than expected.

She contacted the supplier and they discussed energy efficiency measures but did not offer her the option of a repayment plan or signpost her to third party advice.

She ended up resorting to taking out a high cost loan as she didn't feel she had any other option.



Co-owner of a haberdasher in Paisley

The co-owner's partner received a call from a broker pretending to be their supplier and who then switched them to another supplier without their knowledge. They ended up receiving bills from two suppliers and it took a long time to sort this out.

The co-owner says “it wasn't clear how to get out of the issue and it felt like there was no one to turn to and we were just getting palmed off all the time. It would be good to know your rights as we had no idea.”



Director of a bakery and café in Glasgow

This business had problems paying their energy bills due to the break-up of a personal and business relationship which led to financial problems.

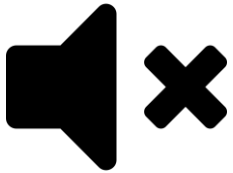
The Director contacted both energy suppliers to discuss the issue. She found that one supplier was less amenable than the other as they only allowed the amount owed to be split into two installments and made her pay a late fee.

She says “even me, after 23 years in business, if I knew I could have spoken to Citizens Advice I would have”.

4. Engagement with current supplier communications



Generally limited recall of supplier communications and low engagement



Those not struggling have low unprompted recall of receiving written supplier communications, beyond bills

Evidence of limited or low engagement with written supplier communications received in most cases



Tendency to 'set and forget' energy arrangements contributes to low communications engagement

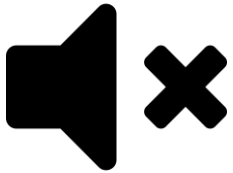
Higher priority placed on being able to contact suppliers by phone if and when required

"We're just getting our bill and that's it. Unless you have a problem you don't hear from them." (London)

"They don't bother me and I can get them when I need them." (Scotland)

"I like to do everything on the phone. I like to talk to them." (London)

Those with payment issues have additional barriers to engagement



NOT AWARE

Pay by direct debit so not anticipating an issue and may overlook communications

CAN'T PAY

Can't see a solution to the financial issues so not motivated to engage with communications



WON'T PAY

Deliberate strategy not to pay late so avoiding engagement and communications will have little effect

"They called me out of the blue to say I was underpaying even though I had an agreed direct debit." (North)

"We got a huge first full quarterly bill which was extremely difficult to deal with as we were just starting up." (Struggling to pay)

"Because it's electricity I keep them waiting. It's not something I need to buy to sell. I know that they're not going to do anything." (Struggling to pay)

Engagement with different types of supplier communications - *Contract*

Contract

- Most in a negotiated contract claim to have scanned it to **check contract length and rates** before signing
- However, some **agreed a new contract by phone** and one said she did not have opportunity to check a written document (leading to a poor outcome)
- **Only some have retained the contract** as a reference but in other cases it is held elsewhere in the business
- No one mentioned **returning to the contract** e.g. to check terms and conditions

"I just sign it but I note down the renewal date."
(London)

"It was all done by phone and I wasn't able to review the fine print." (North)

"It was signed at head office and I didn't see it."
(London)

Engagement with different types of supplier communications - *Bills*

Bills

- As mentioned, **energy charges are perceived to be complex** which is a deterrent to engagement with bills
- In addition, they are routine communication which means they tend to be **skimmed over** rather than reviewed in detail, with primary focus being on the bottom line and any significant changes
- **Not all look at their bill in every billing period**, particularly those paying by direct debit, and may be stored up until accounts need to be completed
- **With online bills, the onus is on the customer to log in** to access it and this can create another engagement barrier
- All state that they **wouldn't normally notice additional information** on bills and no one recalled seeing third party signposting
- A number mentioned that **annual consumption was not included** in their bill meaning that they needed to phone their supplier or search on the portal for this

"Energy bills are complicated documents to read with standing charges, unit rates etc."
(Scotland)

"I just look for the amount I owe and, as long as it's similar to what it has always been, I wouldn't go into detail." (London)

"They're all the same. Once you're read it once you don't read that information again."
(London)

Engagement with different types of supplier communications - *Renewal*

Renewal

- Some but **not all recall receiving a Statement of Renewal Terms (SORT)**
- Receiving this can be a prompt to renew however getting it 60 days in advance may mean it is **put aside and forgotten**
- Some also **did not spot the notification deadline** leading to them miss the switchover window
- A number who responded to the SORT **just renewed with their incumbent supplier** rather than being prompted to compare the market
- Brokers can be an alternative prompt for some microbusinesses at this juncture but distrust of TPIs mean that **many are not receptive to unsolicited contact** from an unknown source
- Those not in negotiated contracts **do not recall receiving any prompts** from their supplier to engage with the market

*"(The contract) usually just runs until you question it."
(Struggling to pay)*

"Because it wasn't a bill I put it to one side. I think it was about tariffs changing. It all depends how busy you are as to whether you'll look at it there and then." (Scotland)

*"I felt it was the easier option [to stay with the current supplier] as I wouldn't need to change my payment details."
(London)*

Engagement with different types of supplier communications - *Arrears*

Arrears

- Seeing reminder letters (particularly escalated notices) can be a **prompt to action for some people**, especially if the arrears was as a result of an oversight
- However, others may be reluctant to engage if they not see any solution or if late payment is a deliberate strategy – **i.e. they can't or won't pay**
- **Letters alone can also be overlooked**, especially by those paying by direct debit who may not expect to have any payment issues
- In this case, **calls and/or texts** can be helpful as an additional reminder
- Not all are aware of the **possibility to negotiate a repayment plan** with the supplier which can be another barrier to engagement
- Those who contacted their supplier about their arrears reportedly received **mixed responses** and a poor experience could put them off from making future contact
- Most **don't recall being asked about their circumstances or being signposted** to third party advice

*"Now you're saying this to me I know it makes sense but I didn't think we could set up a plan to pay."
(Struggling to pay)*

*"I've dealt with some unhelpful people on the phone and it can be very difficult."
(Struggling to pay)*

*"The way I was panicking should have been enough of a cue for that adviser to pass me somewhere else."
(Struggling to pay)*

Impact of TPIs on engagement with supplier communications

Brokers can be an effective prompt of upcoming contract end to help ensure this is not overlooked.

*This means microbusinesses are **less reliant on receiving and engaging with the SORT** in order to take action.*

In addition, by using a trusted broker microbusinesses are able to contract out what would otherwise be regarded as a time-consuming task of searching the market and finding the best deal.

*This **increases the likelihood of switching suppliers** rather than just defaulting to renewal with the incumbent supplier which they may be inclined to do if they are responding to the SORT themselves.*

However, there was also a report of the process not being well-managed by a broker resulting in missing the switchover date and needing to pay higher rolling contract rates until a new fixed contract could be arranged.

*•In this case, it was felt that a smoother process and better outcome could have been achieved if they had **directly interacted with the supplier** during the contract negotiation phase.*

•In addition, a number of microbusinesses have been subjected to a high volume of unsolicited TPI contact and high pressure sales tactics which leads to distrust.


*•This in turn can act as a **deterrent to all types of engagement** with their energy supply, including communications from their supplier.*

“I wanted to get away from [supplier] but I couldn’t because of what the broker did.” (London)

“I’m fed up of calls from people pretending to be my provider.” (Wales)

“We get bombarded with calls. It’s the lawless wild west for business.” (Scotland)

Impact of smart meters on engagement with supplier communications



Smart meters gave a couple of respondents reassurance that their bills would be calculated based on **accurate and up-to-date usage data**.



Some with smart meters are **not convinced of their accuracy**.

One said she was **asked to provide meter readings anyway**.

The location where smart meters have been installed in some cases mean that they **cannot be easily accessed** to monitor usage or energy efficiency.

Some **hadn't given the function of their smart meter any consideration** post-installation meaning that they had no bearing on their engagement.



This analysis is based on the 9 microbusinesses in our sample who had smart meters installed

We also identified a number of barriers to smart meter take-up for those who don't have one e.g. concerns about disruption (to supply, premises) associated with installation, not being convinced of the benefits and distrust of the motives behind rollout

5. Reactions to new communication ideas



Prompts and information ideas shown

Market engagement – existing prompts	Market engagement - Ofgem trials	Arrears	Third Parties
<ul style="list-style-type: none">• Tariff Comparison Rate (TCR)• Cheapest Tariff Messaging (CTM)• Price Increase Notification (PIN)	<ul style="list-style-type: none">• End of Fixed Term Communications (EFTC) Trial• Cheapest Market Offer Communication (CMOC) Trial<ul style="list-style-type: none">• Letter version• Email version	<ul style="list-style-type: none">• Example arrears letters:<ul style="list-style-type: none">• First reminder• Second reminder• Notification of debt recovery intention	<ul style="list-style-type: none">• Signposting Citizens Advice consumer Service• Signposting the consumer service and the Energy Ombudsman• Citizens Advice 'Know your rights' insert

All communications ideas were from domestic energy market. A total of 12 ideas were shown to each respondent in a randomised order

NB: The ideas were not all directly relevant to respondents' current circumstances e.g. market engagement prompts would only apply to those in default contracts or the contract renewal window. A number did not have any past experience of being in arrears

Reactions to the ideas...

Market engagement – existing prompts

- Tariff Comparison Rate (TCR)
- Cheapest Tariff Messaging (CTM)
- Price Increase Notification (PIN)

Market engagement - Ofgem trials

- End of Fixed Term Communications (EFTC) Trial
- Cheapest Market Offer Communication (CMOC) Trial
 - Letter version
 - Email version

Arrears

- Example arrears letters:
 - First reminder
 - Second reminder
 - Notification of debt recovery intention

Third Parties

- Signposting Citizens Advice consumer Service
- Signposting the consumer service and the Energy Ombudsman
- Citizens Advice 'Know your rights' insert

Reactions to TCR and CTM

Your Tariff Comparison Rate

You may use your Tariff Comparison Rate (TCR) to compare other tariffs. They're based on an average user of electricity (3,100 kWh/year) and gas (12,500 kWh/year), so use as a guide only as the rates do not account for your personal usage.

For further details on this calculation or how to use TCR, and for further details on your tariff, visit [alternatively give us a call on](#)

Electricity	16.35p
Gas	3.70p

"Who understands annual kWh? (Wales)"

"It's not personal usage so what's the point?" (North)"

- **Heading** doesn't grab attention and unlikely to be noticed, especially if embedded in a bill
- The **function of TCR** is either not understood or regarded as unhelpful as a tool as it's based on average not personal usage
- Decision-makers would much prefer getting their own **annual usage** data in their bills

OVERALL RESPONSE: Mainly negative

Could you pay less?

Our current cheapest plan:
Electricity: Saver Standard Variable paying by Direct Debit, expect savings of £106.39 per year.

Gas: good news - you're already on the cheapest similar plan. We'll let you know if this changes.

Switching plan may incur additional charges or require a change to your payment method.

"I would 100% notice this." (Struggling to pay)"

"I'm not sure from this if I'm on the cheapest plan or not." (Scotland)"

- **Heading** is more attention-grabbing than TCR but could still be missed if **embedded** in a bill
- The **message** on how to save is understood by some but not sufficiently explicit for others
- The **conditions** at the end are a turnoff and may deter action

OVERALL RESPONSE: Mixed

Reactions to PIN

Changes to your energy prices

Hi Nikki,

In December, we said we might need to increase our prices. Sadly, wholesale energy costs have stayed high, which means we will need to increase prices by **2.8%** for a typical home.

These new prices will take effect from **28 April**. No one likes a price increase, so we're giving you 60 days' notice to mull things over.

For you, this means your energy will cost **£0.53** more each month. We've attached a letter with more details on how this affects you.

Useful things to know

We won't change your monthly payments

We'll keep an eye on your account and will let you know if we think your payments should change over the next 3 months.

- **Heading and bolded parts** are attention-grabbing
- Some expect to notice this more as it's a **dedicated letter** rather than embedded information in a bill
- Seen as good that the increase is shown both in **percentage and monetary terms**
- Overall, this is perceived to be **useful information** that may prompt action if the increase is sufficient
- However, it would be better if it gave **alternative options** if they did not wish to remain on this tariff
- Some also felt that the **tone** was too informal

OVERALL RESPONSE: More positive than negative

"It's short, punchy and clear." (Struggling to pay)

"I would be on it straight away." (London)

"It's nice to be personal but you need a professional tone too." (Scotland)

Reactions to the ideas...

Market engagement – existing prompts

- Tariff Comparison Rate (TCR)
- Cheapest Tariff Messaging (CTM)
- Price Increase Notification (PIN)

Market engagement - Ofgem trials

- End of Fixed Term Communications (EFTC) Trial
- Cheapest Market Offer Communication (CMOC) Trial
 - Letter version
 - Email version

Arrears

- Example arrears letters:
 - First reminder
 - Second reminder
 - Notification of debt recovery intention

Third Parties

- Signposting Citizens Advice consumer Service
- Signposting the consumer service and the Energy Ombudsman
- Citizens Advice 'Know your rights' insert

Reactions to EFTC trial

Switch now. Your energy tariff ended 28 February

Dear

Your **Simply Fixed Renewal Feb19** tariff ended on 28 February 2019. You're now on a **more expensive** Standard (Variable) tariff. However, you can move to another tariff at any time, without paying any exit fees.

It's not too late to switch to a new fixed term tariff. Act now and see what you could save on your gas and electricity.

Join 60% of our customers who **choose a new fixed term energy deal** at the end of their fixed tariff. Don't lose out on any savings you could make.

Choose another tariff with us, or with a different energy supplier– it's simple, straightforward and hassle-free. If you've switched recently, please ignore this letter.

The switching process



Choose a cheaper tariff



Contact the chosen supplier to switch



You can get your bills the same way



You'll pay in the same way



Your energy supply won't be interrupted

It really is easy to find a new energy deal. If you'd like help with choosing a new tariff with us, please go to [or contact us on](#) so that we can tell you about the best tariffs we can offer you.

Alternatively, you can search for other tariffs using a price comparison website.

Yours sincerely

"That would give me a kick up the bum to phone and ask what better deal I can get." (Wales)

"It's neat and to the point." (London)

"I can see straight away what it's telling me." (Scotland)

- The heading, especially the **call to action** ('Switch Now'), grabs attention
- The message is perceived to be clear and **easy to understand**
- However, respondents would prefer this to be sent **before rather than after contract end**
- They also felt it would be better if the letter contained information about how **much more expensive** the off-contract rate is compared to a new fixed term deal
- The **icons** are reasonably successful at demonstrating the ease of the switching process (although they are not all easily recognisable symbols)
- The last sentence on the possibility to '**search for other tariffs using a PCW**' was appreciated and felt to be transparent
- A couple recalled seeing a market comparison prompt on **existing bills** (one from another business energy supplier and one from a telecoms supplier)

OVERALL RESPONSE: More positive than negative

Reactions to CMOC trial (1)

Dear

You could save £200 by switching your energy tariff

We're writing to you because you are on one of our more expensive energy tariffs. You could be paying less.

Ofgem is Great Britain's independent energy regulator and works to protect energy consumers, like you. Ofgem has asked us to tell you that you could save money on your energy by switching to a different tariff with us or to a tariff with another supplier.

To save you time, we've searched the energy market and found cheaper tariffs currently available to you.

Based on your estimated yearly energy use:

- If you stay on your current tariff you'd pay £609 over the next year.
- If you switch to the cheapest tariff below, you'd pay £409 over the next year.

That's a saving of £200 if you decide to switch to the cheapest tariff.

Switching your energy tariff is simple, reliable and hassle-free



Choose a cheaper tariff



Contact the chosen supplier to switch



You can get your bills the same way



You'll pay in the same way



Your energy supply won't be interrupted

How to switch

1. Look at the cheaper tariffs in your **personalised table**. It is for your property at [redacted]. The tariffs match how you pay for your energy, if you get paper bills or manage your accounts online.
2. If you choose one of these tariffs, contact the supplier using their contact details in the table and your chosen supplier will take it from there.

	Other supplier's cheaper tariff	Other supplier's cheaper tariff	Our cheaper tariff
Energy supplier	Outfox the Market	Enstroga	
Contact details	outfoxthemarket.co.uk	0115 857 2572 enstroga.co.uk	
Your estimated yearly saving	£200	£188	£61
Your estimated yearly bill	£409	£421	£547
Tariff name	Zapp! July Tariff Low	Dual One	
Tariff length	No end date	12 months	Until 31 August 2019

Source:

4/19/2019

- The heading grabs attention of some based on the **amount that could be saved**
- However, others feel they would need the savings to be **definite rather than possible** ('would' rather than 'could')
- **The letter version (pictured) is preferred** to the 4 page email which is perceived to contain too much content which makes it feel overwhelming
- This communication is often assumed to be from a **competitor or broker** and some felt that they would disregard it for this reason
- It is **very unexpected and often confusing** that this would come from an existing supplier
- Many **did not spot the reference to Ofgem** and, even after seeing this, some did not understand that suppliers were being required to provide this by the regulator

(Continued over the page)

"That straight away looks good. You can save £200, everyone would like that."
(North)

"It wouldn't be from your supplier because saying you could switch to a cheaper tariff isn't the kind of thing a supplier would do." (Wales)

Reactions to CMOC trial (2)

Dear

You could save £200 by switching your energy tariff

We're writing to you because you are on one of our more expensive energy tariffs. You could be paying less.

Ofgem is Great Britain's independent energy regulator and works to protect energy consumers, like you. Ofgem has asked us to tell you that you could save money on your energy by switching to a different tariff with us or to a tariff with another supplier.

To save you time, we've searched the energy market and found cheaper tariffs currently available to you.

Based on your estimated yearly energy use:

- If you stay on your current tariff you'd pay £609 over the next year.
- If you switch to the cheapest tariff below, you'd pay £409 over the next year.

That's a saving of £200 if you decide to switch to the cheapest tariff.

Switching your energy tariff is simple, reliable and hassle-free



Choose a cheaper tariff



Contact the chosen supplier to switch



You can get your bills the same way



You'll pay in the same way



Your energy supply won't be interrupted

How to switch

1. Look at the cheaper tariffs in your **personalised table**. It is for your property at [address]. The tariffs match how you pay for your energy, if you get paper bills or manage your accounts online.
2. If you choose one of these tariffs, contact the supplier using their contact details in the table and your chosen supplier will take it from there.

	Other supplier's cheaper tariff	Other supplier's cheaper tariff	Our cheaper tariff
Energy supplier	Outfox the Market	Enstroga	
Contact details	outfoxthemarket.co.uk	0115 857 2572 enstroga.co.uk	
Your estimated yearly saving	£200	£188	£61
Your estimated yearly bill	£409	£421	£547
Tariff name	Zapp! July Tariff Low	Dual One	
Tariff length	No end date	12 months	Until 31 August 2019

Source:

4/17/2019

- The **icons** are reasonably successful at conveying the ease of the switching process
- The **comparison table** is appreciated even though most say they would not rely on this and would want to check themselves
- Overall, those who understood the rationale of this communication felt that they **may be prompted to take action**
- Some amongst those who understood it also specifically stated that they appreciated the **transparency**
- A couple also hoped that, if this became a requirement, it would prompt suppliers to offer **better rates** to match competitors
- However, a number **did not comprehend** who was providing this or why, even after discussion

OVERALL RESPONSE: More positive than negative

"It's really good, it's very honest of them. They're being quite transparent." (London)

"I take it that this is from an agent. It's showing more than one supplier and more than one option." (Scotland)

Reactions to the ideas...

Market engagement – existing prompts

- Tariff Comparison Rate (TCR)
- Cheapest Tariff Messaging (CTM)
- Price Increase Notification (PIN)

Market engagement - Ofgem trials

- End of Fixed Term Communications (EFTC) Trial
- Cheapest Market Offer Communication (CMOC) Trial
 - Letter version
 - Email version

Arrears


- Example arrears letters:
 - First reminder
 - Second reminder
 - Notification of debt recovery intention

Third Parties

- Signposting Citizens Advice consumer Service
- Signposting the consumer service and the Energy Ombudsman
- Citizens Advice 'Know your rights' insert

Reactions to arrears communications (1)

1

Energy supplier 

Your payment is now overdue

Customer number: # {Customer_Number}

Hello # {CustomerAddress_Forename},

These things happen, and we're sure it's an oversight, but your energy bill hasn't been paid.


You need to pay £# {Account_OverdueBalance} now by using one of our easy ways to pay and get your account back on track.

Pay Online
To bring your account up to date please pay £# {Account_OverdueBalance} using a credit or debit card by going online and using the link: [\[Link\]](#)

Pay over the phone
You can call us on [\[Number\]](#) between 8am - 8pm Monday to Friday and 9am - 5pm Saturday. Or call our 24 hour dedicated, automated payment line on [\[Number\]](#)

Is your direct debit set up correctly?

2

Energy supplier 

Your payment is severely overdue

Customer number: # {Customer_Number}

Hello # {CustomerAddress_Forename},

As we haven't heard from you yet, and your payment of £# {Account_OverdueBalance} is now severely overdue, we'll be passing your account to a debt collection agency shortly.


They may visit you at home or take legal action against you, so it's important you call us to stop this from happening.

Pay Online
To bring your account up to date please pay £# {Account_OverdueBalance} using a credit or debit card by going online and using the link: [\[Link\]](#)

Pay over the phone
You can call us on [\[Number\]](#) between 8am - 8pm Monday to Friday and 9am - 5pm Saturday. Or call our 24 hour dedicated, automated payment line on [\[Number\]](#)

Is your direct debit set up correctly?

3

Energy supplier 

Your account is being passed to a debt collection agency

Customer number: # {Customer_Number}

Hello # {CustomerAddress_Forename},
We're passing your account to a debt collection agency

You failed to pay the £# {Account_OverdueBalance} due on your account. You need to pay this amount now.

- If we don't hear from you in 7 days, we will charge a £15 administration fee and your details will be passed to a debt collection agency
- Debt collectors may visit your home and a cost of £35 may be incurred
- Debt collectors may take your account to court to obtain a warrant under the Electricity and Gas Act of 1954 (section 2)
- Debt collectors may forcibly install a prepayment meter
- If you've taken to court your ability to obtain credit may be affected

- You may be subject to debt collection agency costs of up to £150

These actions can still be avoided but we need to hear from you immediately. Please contact us today to discuss your account, reinstate your direct debit, make a payment or discuss a payment plan.

Please call [\[Number\]](#)

To bring your account up to date please pay £# {Account_OverdueBalance} using a credit or debit card by going online and using the link: [\[Link\]](#)

Pay over the phone
You can call us on [\[Number\]](#) between 8am - 8pm Monday to Friday and 9am - 5pm Saturday. Or call our 24 hour dedicated, automated payment line on [\[Number\]](#)

Already Paid?
Great! We must have sent this just before you did, thanks again. Please make sure your direct debit is reset.

Trouble Paying?
You can get free and independent advice on money matters - a list of useful numbers and websites are listed on our website. It's better to talk sooner rather than later.

Thanks again for choosing [Supplier] we hope to hear from you soon.

Tom Nicholas
Operations Director

• These examples are from a former supplier and were used in the Citizens Advice Hack Day

• 1 is the first overdue notice, while 2 is a further reminder and 3 is notification of impending debt recovery action

It's a much more convenient way to pay - give us a call or email [\[Link\]](#)

Don't worry if you've already paid - we must have sent this email before then - feel free to hit delete.

We need your meter readings!
Accurate reads mean accurate bills, and we think this makes for happy customers! If you don't already have Smart Meters, you need to send us your reads every month to keep your account up to date. **Text or call our metering line today on [Number]**

Have you booked your Smart Meter appointment?
Remember, if you don't already have them you're entitled to fabulous, free Smart Meters! You can call us or visit us online to discover all the benefits and to confirm availability in your area today!

Do it online - it's quicker
Submit your reads and book a Smart Meter appointment online! Just login to My Account at [\[Link\]](#)

Thanks again for choosing [Supplier] we hope to hear from you soon.

Tom Nicholas
Operations Director

- We always make sure our Terms and Conditions are up-to-date, and it's a great idea for you to keep up-to-date with them! Click this link to find out more
- Sometimes we all need a little help: The Priority Services Register is something every energy company provides, but we like to think you'll feel the difference. If your circumstances mean we can help you, let us know right away so we can make the right adjustments. For more information visit [\[Link\]](#)

{Company_Address}

It's a much more convenient way to pay - give us a call or email [\[Link\]](#)

Don't worry if you've already paid - we must have sent this email before then - feel free to hit delete.

We need your meter readings!
Accurate reads mean accurate bills, and we think this makes for happy customers! If you don't already have Smart Meters, you need to send us your reads every month to keep your account up to date. **Text or call our metering line today on [Number]**

Have you booked your Smart Meter appointment?
Remember, if you don't already have them you're entitled to fabulous, free Smart Meters! You can call us or visit us online to discover all the benefits and to confirm availability in your area today!

Do it online - it's quicker
Submit your reads and book a Smart Meter appointment online! Just login to My Account at [\[Link\]](#)

Thanks again for choosing [Supplier] we hope to hear from you soon.

Tom Nicholas
Operations Director

- We always make sure our Terms and Conditions are up-to-date, and it's a great idea for you to keep up-to-date with them! Click this link to find out more
- Sometimes we all need a little help: The Priority Services Register is something every energy company provides, but we like to think you'll feel the difference. If your circumstances mean we can help you, let us know right away so we can make the right adjustments. For more information visit [\[Link\]](#)

{Company_Address}

Reactions to arrears communications (2)

- **Stylistically**, the use of a sad face emoji in these examples is polarising and feels inappropriate to many – this indicates an expectation of a more **formal/ professional look and feel**
- In terms of the contents, the **tone** of the initial communication is regarded as appropriate for a first reminder as it is not accusatory
- By comparison, a number felt the latter two letters to be **too harsh**, especially regarding the consequences of non-payment, and to **risk discouraging the customer from engaging**
- Importantly, all of the letters are perceived to be missing an **invitation to contact the supplier** to discuss options if they are having trouble paying
- The latter two letters (at least) would both be expected also to:
 - Contain prominent **signposting to independent support**
 - Include **named organisations and their contact details** rather than requiring customers to go to their website to find these
- All of the letters contained what is felt to be **extraneous information** such as on meter readings and smart meters

OVERALL RESPONSE: Mainly negative

“They haven’t made it clear what to do if you’re struggling.”
(Struggling to pay)

“It should say ‘get in touch’ or ‘we’d like to discuss this with you.’”
(Struggling to pay)

“If you’re panicking, and facing anxiety and stress, the last thing you want to do is search on a website.” (Struggling to pay)

Reactions to the ideas...

Market engagement – existing prompts

- Tariff Comparison Rate (TCR)
- Cheapest Tariff Messaging (CTM)
- Price Increase Notification (PIN)

Market engagement - Ofgem trials

- End of Fixed Term Communications (EFTC) Trial
- Cheapest Market Offer Communication (CMOC) Trial
 - Letter version
 - Email version

Arrears

- Example arrears letters:
 - First reminder
 - Second reminder
 - Notification of debt recovery intention

Third Parties

- Signposting Citizens Advice consumer Service
- Signposting the consumer service and the Energy Ombudsman
- Citizens Advice 'Know your rights' insert

Reactions to third party signposting

Other charges

1st May 2019	Missed payment charge	£22.74 Debit
15th June 2019	Meter exchange	£32.99 Debit
Total debits for this bill		£55.73 Debit

or call us on 0161 509 4747

Emergency numbers

Small gas or suspect carbon monoxide?
Call 0800 111 999 (24hrs)

Have a power cut?
Call 105 from any phone to be connected to your local network operator.

Impartial Advice
For free, impartial energy advice you can contact the Citizen's Advice Consumer Service (CACS) on 0845 404 0506 or on the web at www.citizensadvice.org.uk/energy.

Contacting Us
Please visit our website for information and answers to frequently asked questions.
If you have any questions, comments or complaints, please don't hesitate to get in touch by email, by phone or by post.

Advice And Complaints
For free, impartial energy advice you can contact the Citizen's Advice Consumer Service (CACS) on 0845 404 0506 or on the web at www.citizensadvice.org.uk/energy. Their *Energy Consumer Checklist* and *Know Your Rights* are available, or you can call us if you need a copy by post.

If you feel that our service has not met your expectations, please get in touch so we can put things right:

First: Contact our complaints team.

Then: If an advisor is not able to resolve your query, you can ask for it to be escalated to a specialist or team leader as appropriate.

Finally: If you're still not happy with our decision, you can contact our Operations Manager for an independent review, and you will receive a reply within 5 working days.

If you have followed the above steps, but your complaint remains unresolved after 8 weeks, you can contact the Ombudsman Service: Energy on 0330 0440 1624 or www.os-energy.org. This is a free and independent service whose decisions we must abide by.

You can read our complaints policy on our website.

"It's just a bit of blurb on the bill." (Scotland)

"It doesn't really attract me. I just look at what I need to and that's the money side of it." (North)

"It's telling half the story, you need more information." (Struggling to pay)

- Respondents felt they would be **unlikely to notice this** in either format unless they were specifically looking for it
- A couple noticed during the research that such information is already on their bill but they had **not previously spotted it**
- Respondents agree that it is **important that signposting to impartial advice is provided**, for those who need it
- But both versions **do not sufficiently explain what is being offered** by Citizens Advice
- This means respondents **struggle to envisage how the service could be relevant** to them
- Respondents' response is affected by them **not having any pre-existing understanding of Citizens Advice having a role to play** in providing advice or support to microbusinesses on energy matters

OVERALL RESPONSE: Mixed

Reactions to 'Know your rights' (1)

Know your rights in a changing energy market

Get help with an energy problem

Contact Citizens Advice if you need help with an energy problem – for example with your bills or meters, or if you're struggling to pay for the energy you use. We're the official source of free and independent energy advice and support.

Go to: citizensadvice.org.uk/energy

Or contact the Citizens Advice consumer service:

03454 04 05 06
Mon to Fri, 9am-5pm
Calls are charged at your normal rate

Textphone:
18001 followed
by 03454 04 05 06

Citizens Advice
consumer service
Second Floor
Fairfax House
Merrion Street
Leeds LS2 8JU

Take control and get a better energy deal

Want to save money by switching tariff or supplier?



Check out our price comparison tool
energycompare.citizensadvice.org.uk



Produced by Citizens Advice and Citizens Advice Scotland and sent to you by your energy supplier. Feb 2019.

Reducing your bills

If you want to pay less without switching supplier, there are lots of things you can do to save money.

To find out more, contact:

Simple Energy Advice

(England and Wales)

simpleenergyadvice.org.uk

0800 444 202
Lines open: Mon to Fri, 8am-8pm
Sat to Sun, 9am-5pm
Calls are free

Nest (Wales only)

nestwales.org.uk

0808 808 2244
Lines open: Mon to Fri, 9am-6pm
Calls are free

Home Energy Scotland

(Scotland only)

homeenergyscotland.org

0808 808 2282
Lines open: Mon to Fri, 8am-8pm
Sat, 9am-5pm
Calls are free

- A number **would not receive this** as they get electronic bills
- Even those who receive paper bills may not see it as they tend to **dispose of inserts** without looking at them
- The **heading** is attention-grabbing but was sometimes not felt to align well with the contents which **do not explain these rights**
- Some felt that there is **too much information** contained in this document and that the layout feels busy
- However, the inclusion of **logos** and use of **colour and graphics** were perceived to be eye-catching and to aid navigation

(Continued over the page)

"These are things you only look at when they're relevant to you. If you're happy you wouldn't bother with it."
(North)

"I want to be aware of my rights but when I read this it doesn't tell me my rights."
(Struggling to pay)

Reactions to 'Know your rights' (2)

Know your rights in a changing energy market

Get help with an energy problem

Contact Citizens Advice if you need help with an energy problem – for example with your bills or meters, or if you're struggling to pay for the energy you use. We're the official source of free and independent energy advice and support.

Go to: citizensadvice.org.uk/energy

Or contact the Citizens Advice consumer service:

03454 04 05 06
Mon to Fri, 9am-5pm
Calls are charged at your normal rate

Citizens Advice consumer service
Second Floor
Fairfax House
Merrion Street
Leeds LS2 8JU

Textphone:
18001 followed
by 03454 04 05 06

Reducing your bills

If you want to pay less without switching supplier, there are lots of things you can do to save money.

To find out more, contact:

Simple Energy Advice

(England and Wales)

simpleenergyadvice.org.uk

0800 444 202
Lines open: Mon to Fri, 8am-8pm
Sat to Sun, 9am-5pm
Calls are free

Nest (Wales only)

nestwales.org.uk

0808 808 2244
Lines open: Mon to Fri, 9am-6pm
Calls are free

Home Energy Scotland

(Scotland only)

homeenergyscotland.org

0808 808 2282
Lines open: Mon to Fri, 8am-8pm
Sat, 9am-5pm
Calls are free

Take control and get a better energy deal

Want to save money by switching tariff or supplier?



Check out our price comparison tool
energycompare.citizensadvice.org.uk

**citizens
advice**

**citizens
advice
scotland**

Produced by Citizens Advice and Citizens Advice Scotland and sent to you by your energy supplier. Feb 2019.

- The contents were of interest to some respondents, with the **most resonant themes** regarded to be:
 - **'Getting a better energy deal'** (some would be very interested in checking Citizens Advice's PCW as they would trust it to be impartial)
 - **'Getting help with a problem'** (particularly with billing issues or if struggling to pay).
 - By contrast, reducing bills is felt to be primarily the responsibility of the business, potentially with the advice of the supplier on energy efficiency improvements
- Respondents would like Citizens Advice to **tailor this to microbusinesses** and include explicit reference to their **rights in the energy market and how Citizens Advice can help them**

OVERALL RESPONSE: Mixed

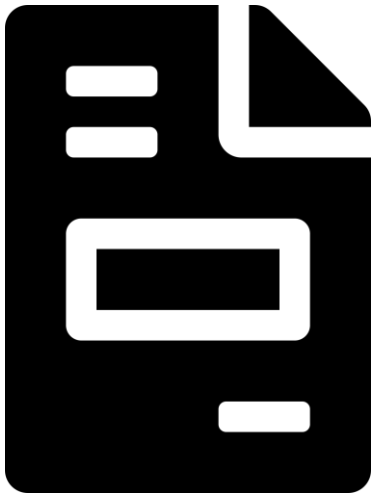
"The first thing I'm seeing is that I can get help with an energy problem. This is very relevant, it spoke to me in my scenario." (Struggling to pay)

"I definitely would have gone to Citizens Advice but I didn't realise they dealt with small businesses or energy issues" (London)

6. Conclusions and recommendations



Limited scope for improvement identified by microbusinesses themselves



- Respondents made **very few of their own suggestions** for how supplier communications could be improved
- Respondents **did not identify any utility suppliers** as doing communications particularly well
- There would be **reluctance to receive much more communication** than currently from energy suppliers
- It is felt that communications are **unlikely to prompt** microbusiness decision-makers to take action unless they are **already minded to**
- Means it is important **not to overstate** the potential for communications to motivate engagement, especially for the most disengaged currently

"They're not doing anything to help really." (London)

"I don't want them to contact me all the time anyway. That would annoy me." (North)

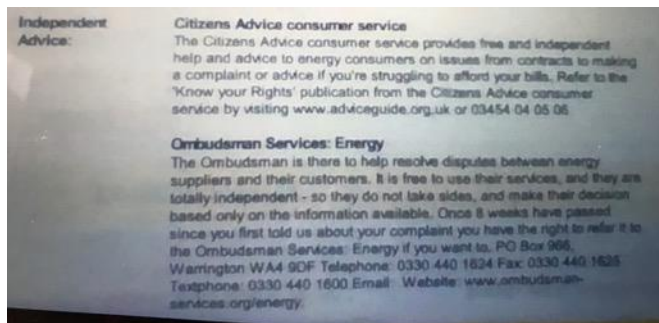
"You can lead a horse to water..." (Scotland)

However, we have been able to extrapolate some opportunities for improvement based on current reported experiences and reactions to new ideas

Potential improvements to existing supplier communications (1)

Respondents' feedback suggests that the following changes would be helpful:

Comms type	Potential improvements
Contract	<ul style="list-style-type: none"> Requiring suppliers to always provide a written contract and the opportunity for the customer to review/check terms prior to agreement being made
Bills	<ul style="list-style-type: none"> Including annual consumption data in every bill Routinely reminding customers without smart meters to provide meter readings Including a market comparison prompt in every bill (e.g. <i>'You may not be on the best tariff so contact us or search for other tariffs using a PCW'</i>) – although the way this is conveyed would need to be modified for those within a fixed term contract Routine and prominent signposting to Citizens Advice and the Energy Ombudsman, and explaining what these services offer



This example, which provides explanation of the consumer service and the Energy Ombudsman, is from a respondent's existing business energy supplier. However, this does not appear to be general practice across all suppliers

Potential improvements to existing supplier communications (2)

Respondents' feedback suggests that the following changes would be helpful:

Comms type	Potential improvements
Renewal	<ul style="list-style-type: none">• Providing more than one reminder, ideally using different channels (e.g. letter and text)• Making the deadline for action very clear and prominent• Making clear the price of a rolling contract tariff will be and how this compares to what could be offered on a new fixed term contract• Routinely including a market comparison prompt in such communication
Arrears	<ul style="list-style-type: none">• Including a prominent message in all arrears communication that invites those who are having trouble paying to make early contact with their supplier to discuss options• Ensuring the tone of arrears communications is constructive and positive• Providing clear signposting to third party advice that includes names and contact details of organisations• Ensuring that agents who are responding to phone contact from customers in arrears routinely check their circumstances and signpost them to third party advice if appropriate• Routinely providing texts or phone calls as an additional prompt to contact the supplier and potentially also third party support

The arrears suggestions align with prototypes designed at the CA Hack Day

You've missed a payment

Dear Mr Ahmed, 3rd November 2019
Account no: 1234567

Why are we writing to you?

We're writing to you because we recently sent you a bill of **£172.05** and this has not been paid. It is important you get in touch with us to make this payment by the 14th November to get your account back on track.

How can I make a payment?

We offer many different ways for you to pay for your energy. We think the easiest is to log into your Flibjib Account online (www.flibjib/account) and make a payment directly from your bank.

For alternative ways to pay, please see the reverse of this letter.

What if I can't pay?

We know that paying for energy can be difficult and that many people can find themselves in a situation where they can't afford to pay. We want to help. By talking to each other, we will be able to find a solution that works for you or offer you advice and services for your circumstances.

Please make calling **03303 222 222** one of the first steps towards putting your account back on track.

If you would like to seek independent advice, please see the reverse of this letter for more information.

Yours sincerely,

For independent support, we recommend contacting

- **StepChange 0800 138 138**
- **Citizens Advice 0800 101 101**
- **Age UK 0800 999 999**

Other payment methods

If you haven't set up an online account yet, you can call **03303 337 337** and make an automated payment over the phone.

Alternatively, you can make a direct payment to our bank account with these details:

Bank Details Stuff here

Sort Code

Payment Reference: Something here

Or send a cheque using the address listed at the bottom of this letter.

Can I change the way I pay?

Setting up a direct debit is quick and easy way to spread your payments over the year. We'll use your energy usage to work out a payment plan that will help you budget over winter.

If you'd be interested in setting up a direct debit, please visit www.flibjib/dd or contact our Direct Debit team on **03330 333 333**

If you'd rather pay in advance for your energy, we'd be happy to look into either fitting or switching your meter to Pay as you Go. Any outstanding charges on your account could either come out of your top-ups or as a daily charge from your meter.

Your bill is seriously late - contact us within 48 hours

Hi Beth,

We've contacted you a couple of times recently about the balance on your account and we're worried as the bill remains unpaid.

Summary of your details

- Overdue amount: **£165.29** due on **10th October 2019**
- Your next bill is due - **25th October 2019**
- If you have any concerns paying this bill, please contact us

Please contact us today

Please call us on **0800 123 456** or [other contact options] before **10th October**. One of our team can talk through your options and what you can do next.

You can make payments by the following methods; take full or part payment today, work out a payment plan, pause your payments, fit a prepayment meter and help you get in touch with charities that can help you.

Please don't leave this too late

We appreciate from time-to-time there may be issues with paying your bill. If you contact us there are several ways we can help you.

We can help you to sort this situation, but if we don't hear from you by **10th October 2019**, we will have to take further action.

We want to help you avoid any further action but unless we resolve your account we may have to charge additional charges, pass your details to a debt collection agency, or fit a prepayment meters.

We can work something out if you can't pay today

We look forward to hearing from you soon.

The Citizen Advice Energy Team

If you need more help

You can find some ways to improve your energy usage at www.xxx.com

Some independent and impartial organisations that could help you deal with your debt:

Citizen Advice www.citizensadvice.org.uk/energy 03454 040506

Step Change www.stepchange.org 0800 138 1111

National Debt Line www.nationaldebline.org 0806 808 4000

The Money Advice Service www.moneyadviceservice.org.uk 0800 138 7777

Tully www.tully.co.uk/bristol-energy-advice online only

- ✓ Prominent messages that invite those who are having trouble paying to make **early contact with their supplier** to discuss options
- ✓ Tone of communications in both cases is **constructive and positive**
- ✓ Clear **signposting to third party advice** that includes names and contact details

Other learning regarding microbusiness communications

Market engagement

- Currently a particular gap in market engagement prompts for **those not in contracts** and an opportunity to adapt PIN, CTM and CMOC for microbusinesses in this situation
- It will be important to tell customers **why they are being given this information**, particularly if it refers to switching, as it can cause confusion otherwise

Accessing third party advice

- Microbusinesses are unlikely to contact Citizens Advice in great number without **awareness-raising** of the service and what it offers
- In particular, Citizens Advice should be presented as being **relevant** to microbusinesses and **easy to access** (by phone or webchat)
- Also opportunity to raise awareness of **microbusiness rights**

Good practice rules for designing prompts

1

- Keep it **short** and include **key information upfront**

2

- Use **everyday language** (but not too colloquial for microbusinesses) and limit jargon

3

- **Personalise** the message where possible, especially on costs

4

- Provide a strong **call to action** and make it easy to act (e.g. action-oriented headings and listing options or steps to take)

5

- Get the **tone right** (e.g. for arrears communication this means being serious but not scary, and conveying that solutions are possible)

6

- Embedded messages are more prominent if positioned on the **top or left-side** of the page

7

- **Design features** (bolding, bullets, highlight colour, break out boxes) can catch the eye and encourage engagement

8

- **Visual devices** (such as well-understood icons and simple graphs) can also help convey key messages

These rules are derived from this research but they also align with learning from Ofgem's market trials as reported at the [Citizens Advice Hack Day](#) and from the FCA's [current account prompt development](#)

Recapping key recommendations

