

Electricity Customer No : 6204940461  
Gas Customer No : 1004861883417

Mr P Loud  
16 Woodley Headland  
Peartree Bridge  
MILTON KEYNES  
MK6 3PA

Price Protection Team  
FREEPOST NAT 21997  
Unit 1-3 Causeway Park  
Central Road  
Warrington  
WA4 6BR  
Tel: 0845 601 2007

## Good news

Dear Mr Loud

Recently, you signed up to fix your gas and electricity prices with British Gas. Since we launched this offer in October 2004 wholesale energy prices have continued to be volatile – so signing up for this offer means any increases over the next two years won't affect you.

### Your Fixed Price deal just got better

There's more good news, because since you took us up on our offer, we've made it even better.

Our Price Protection promise still means your prices won't increase above our standard rates on 1<sup>st</sup> April 2005 for two years. But now, if our prices fall below that rate, then so will yours\*.

### Your prices won't go up – but they could go down

The rate for the Price Protection starts from 1<sup>st</sup> April 2005, so you will see this on the first bill you receive after that. To make sure you know the maximum price you'll be paying for your gas and electricity from then on, your new rates have been included in a table on the back of this letter.

### Exclusive customer benefit

Don't forget, because you are a British Gas customer you also have the reassurance of exclusive access to our network of over 5,000 British Gas qualified gas engineers and electricians – at a fixed price.\*\*

Yours sincerely



Managing Director

For further details please see the back of this letter.

## **Telephone call to British Gas 0845 601 2007**

At 09:48 on 24th March 2005 I telephoned British Gas at 0845 601 2007. This is the number on the previous undated letter of March 2005. I emphatically stated that I had not signed up to any fixed price agreement and did not want a fixed price agreement.



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland,  
U.K.

Peartree Bridge,

Milton Keynes,

MK6 3PA,

email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

Tel. 01908 605267

### **British Gas**

PO Box 6456  
Solihul  
West Midlands  
B90 8YA

17<sup>th</sup> April 2006

Dear Sir,

<b>Electricity</b>	<b>Customer reference number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference</b>	<b>100 486 188 3417</b>

Over the past two years I have had numerous problems with billing for my electricity and gas supplies. For the moment I wish to elaborate upon problems with my latest gas and electricity bills.

My latest electricity bill dated 24 March 2006 has erroneous meter readings.

The "Night" consumption it states:

**Current Reading 1130 taken on 6 March 2006.**

A reading was not taken on 6<sup>th</sup> March and the actual reading was much lower than this. This means that you are trying to obtain money by deception, or fraud.

The same bill includes a charge,

**Account adjustment 23 March 2006-04-13 £20**

On speaking to customer services, I was told that I had agreed to "Fixed Price" deal and that this was a cancellation charge. I had not agreed to a "Fixed Price" deal. This therefore is an attempt to obtain money by deception, or fraud.

### **On-line gas bill on 12 April 2006**

On my on-line gas bill on 12 April 2006 there was a similar "payment adjustment" of £30. On speaking to customer services on 12<sup>th</sup> April 2006, I was told that I had agreed to "Fixed Price" deal and that this was a cancellation charge. I had not agreed to a "Fixed Price" deal. This therefore is an attempt to obtain money by deception, or fraud.

I had similar problems in late 2005 when I was sent bills which claimed fictitious meter readings. These fictitious readings were supported by telephone calls to customer services. I was able to show that these were false, inflated readings because the meter had not worked or changed it's reading for many months. This was another case of British Gas attempting to obtain

money by deception. At the moment I can not be specific on this because I have not looked at the details for over a year, but I have carefully kept all of the documentation associated with this attempted fraud.

From this it is clear that British Gas have a policy of systematic institutional fraud in the billing of domestic power supplies.

I look forward to settling my Gas & Electricity bills when you cease your fraudulent claims.

Regards,

Peter Loud



031270045361

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA 183



## Getting in touch



Phone 0845 7888500  
Mon-Fri 8 am-8 pm, Sat 8 am-6 pm



Write to ADMAIL AA 3120, Southampton  
SO14 0NU



Visit us at [www.house.co.uk](http://www.house.co.uk)  
for all your home needs on-line

## Your customer reference

100 486 188 3417

## We sent this letter on

21st April 2006

### For gas used at

16 Woodley Headland, Peartree  
Bridge, Milton Keynes, MK6 3PA

### What happens next

If you do not pay or contact us  
immediately, we may be forced to take  
legal action against you.

### How to make your payment

Please see overleaf for different ways to  
pay this outstanding amount.

Dear Mr Loud

## Important notice Amount overdue: £229.58

We have still not received £229.58 for gas used at the address shown  
opposite. This is now overdue.

**If you have paid this bill or spoken to us in the last few days to agree  
payment, there is no need to phone us to confirm this.**

### What happens next

If you do not pay or contact us immediately, we may be forced to take legal  
action against you. This could result in you incurring additional costs and  
finding it difficult to obtain credit in the future.

We will also record the failure to pay with a credit reference agency, which  
may affect future applications for credit. This information is shared by the  
majority of high street retailers, banks and building societies and used to  
assess individual credit rating.

### What you need to do

You must pay the outstanding balance immediately. Please phone us on  
0845 7888500\* if you are having difficulty paying this bill.

Yours sincerely

Joe Dyer  
Director of Customer Service

Your calls may be monitored and/or recorded for quality assurance.

If you're hard of hearing, or speech impaired and use a textphone, please  
phone 18001 0845 955 5502.

Rec'd 8th May

**British Gas**



MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK63PA

Admail AA 3119  
Southampton  
SO14 ONU

**☎ HELPLINE 0845 609 1122**

You will only have to pay the  
cost of a local call.

When you contact us please tell us  
your **Customer Reference Number**

04 May 2006

Dear Mr LOUD

**Your Customer Reference Number: 1004861883417**

Thank you for your recent correspondence. I am sorry for the delay in replying to you.

Your enquiry is important to us, and we will reply to you either by telephone or in writing in the next 21 days.

As we are looking at your enquiry, there is no need for you to do anything more.

Thank you for taking the time to write to British Gas.

Yours sincerely

Customer Correspondence Manager  
British Gas

# Calls may be recorded or monitored to further improve customer service.

Energywatch, Birmingham, 1130052

Mr Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**

80 St Mary's Road  
Southampton  
SO14 0WA

Office is open 8am – 6pm

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or  
recorded.

When you contact us please tell us  
your **Customer Reference Number**

11 May 2006

Dear Mr Loud

**Your Customer Reference Number: 100 486 188 3417**

Thank you for your recent enquiry, the details of which were passed to this office for further investigation. I am extremely sorry to learn that we have not been able to resolve this enquiry for you before now.

A member of our Customer Relations Team will investigate the points which you have raised and take the necessary action to fully answer this enquiry for you as soon as possible. We will contact you again by 05 June 2006.

I would like to assure you that your enquiry is important to us and will be given the attention it deserves.

Thank you for taking the time and trouble to bring this matter to our attention and giving us the opportunity to look into this for you.

Yours sincerely



Customer Relations

Cc: Lynda Bowen, Energywatch

A Centrica business

British Gas is a trading name of British Gas Trading Limited, a Centrica company.  
Registered in England No. 3078711. Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD  
www.house.co.uk



162000033831

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA 183



### Getting in touch



Phone 0845 7888500  
Mon-Fri 8 am-8 pm, Sat 8 am-6 pm



Write to ADMAIL AA 3120, Southampton  
SO14 0NU



Visit us at [www.house.co.uk](http://www.house.co.uk)  
for all your home needs on-line

### Your customer reference

100 486 188 3417

### We sent this letter on

12th May 2006

### For gas used at

16 Woodley Headland, Peartree  
Bridge, Milton Keynes, MK6 3PA

### What happens next

If you do not pay or contact us immediately we will have no choice but to start legal action against you.

### How to make your payment

Please see overleaf for different ways to pay this outstanding amount.

Dear Mr Loud

## Warning of court action Amount overdue: £229.58

Despite our previous reminders we have still not received £229.58 for gas used at the address shown opposite.

**If you have paid this bill or spoken to us in the last few days to agree payment, there is no need to phone us to confirm this.**

### What happens next

If you do not pay or contact us immediately we will have no choice but to start legal action against you. This could result in a County Court Judgement being recorded against you and you could be liable for the court costs.

We will also record the failure to pay with a credit reference agency, which may affect future applications for credit. This information is shared by the majority of high street retailers, banks and building societies and used to assess individual credit rating.

### What you need to do

You must pay £229.58 immediately, or we will forward this account to a debt collection agency and instruct them to take such action against you.

Yours sincerely

Joe Dyer  
Director of Customer Service

Your calls may be monitored and/or recorded for quality assurance.

If you're hard of hearing, or speech impaired and use a textphone, please phone 18001 0845 955 5502.



MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

FN1/03

17/05/2006



Dear MR LOUD

Customer Reference Number: 6204940461  
Outstanding Balance: £75.57

**WARNING OF COURT ACTION**

Despite previous reminders we have still not received payment of the outstanding £75.57 for electricity used at the address below.

16 WOODLEY HEADLAND  
PEARTREE BRIDGE

If you do not pay immediately we have no choice but to start proceedings against you. This could result in a Court judgment being recorded against you, and the addition of court costs. You could also have a bad debt registered against your name making it very difficult to get credit in the future.

You must pay £75.57 within 7 days, or we may forward this account to a debt collection agency and instruct them to take the above action.

If you have paid in the last few days, please ignore this letter. If not you must act immediately.

**WHERE TO PAY**

You can make your payment at any PayPoint agent free of charge - please take a recent bill with you. Alternatively, if you are paying by cheque, remember to put your customer reference number on the back of the cheque and send the payment to

BRITISH GAS TRADING LIMITED  
PAYMENT AREA 16  
OLDHAM  
OL95 1AX

If you have any problems it is not too late to tell us. To discuss your account telephone 0845 609 0056. Our office is open from 8am to 8pm, Monday to Friday and 8am to 1pm Saturdays.

Yours sincerely

Customer Services  
British Gas

A Centrica business  
British Gas Trading Limited.  
Registered in England No 3078711.  
Registered Office: Millstream,  
Maidenhead Road, Windsor,  
Berkshire SL4 5GD



*Made complaint 22 May '06  
Ref 0002117939  
Doing the right thing*

0TRT/LHL/1041B2



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland,  
U.K.

Peartree Bridge,

Milton Keynes,

MK6 3PA,

email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

Tel. 01908 605267

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### **British Gas**

80 St Mary's Road  
Southampton  
SO14 0WA

19<sup>th</sup> May 2006

Dear Sir,

**Gas**

**Customer Reference**

**100 486 188 3417**

Thank you for your letter of 11<sup>th</sup> May in which you say that you will investigate the points which I raised concerning my gas and electricity bills and that you will contact me again by 05 June 2006.

Today I received a letter from Joe Dryer, Director of Customer Services, threatening me with starting legal action which could result in a County Court Judgement being recorded against me and with setting a debt collecting agency on to me. This harassment was not what I expected. Do you intend to start the court action and send in the debt collectors before you contact me in concern with the points which I raised earlier? I think the court might take poor view of such conduct by British Gas.

Regards,

Peter Loud

energywatch ref: 1130052  
Birmingham Office – Lynda Bowen

Mr P Loud  
16 Woodley House  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us your **Customer Reference Number**

30 May 2006

Dear Mr Loud

**Your Customer Reference Numbers: Gas – 100 486 188 3417**  
**Electricity – 620 494 0461**

I am writing regarding your enquiry to **energywatch** concerning the meter readings and charges used to finalise your British Gas accounts following your change of supplier. Please accept my apologies for the impression our actions have created regarding the charges. I would like to assure you that we are not attempting to obtain funds by deceit and that all billing on our accounts is carried out in good faith.

When an account transfers between suppliers, the incoming supplier provides meter readings for the existing supplier to close their accounts to. Your new supplier, London Electric supplied us with the following meter readings:

**Electricity: 04424 (day)**  
**01130 (night)**

**Gas: 4432**

Your electricity account was correctly closed to the received meter readings, although unfortunately, your gas account was closed to the slightly higher reading of 4439. Due to the small size of the discrepancy, instead of disputing the meter reading, I have withdrawn £5.00 from your account to cover the cost of the extra seven units charged and have issued a cheque for £10.00 to help with the cost of phone calls and internet costs. This will arrive under separate cover no later than 13 June 2006.

**A Centrica business**

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www.house.co.uk

Regarding the charges for capped price energy, there is a note on your account dated 21 February 2005 which stated that there was a pre-registered application for capped prices until 2007. I appreciate that you do not believe you applied for this product and apologise for the impression this has caused. I note that the cancellation charges have since been withdrawn.

I note from your further letter that you have also received a debt notice. These notices are automatically processed and I regret the further aggravation this has caused.

To conclude, I have issued a cheque for £10.00 to cover costs of correspondence and have withdrawn £5.00 to cover the cost of the seven units your gas account has been overcharged by. I would also like to confirm that your accounts are closed accurately to readings provided by London Electricity. Please accept my apologies for the impression that the final bills and notices have caused.

Yours sincerely



Will Napier  
Customer Relations  
C.c. energywatch

**BRITISH GAS**  
**ADMAIL AA 3119**  
**SOUTHAMPTON**  
**SO14 ONU**

If you have any queries regarding  
 this please ring this office on  
 0845 6091122 quoting your Customer  
 Reference Number shown below.

REFERENCE 100486 1883417

VOUCHER NO F546000198

Please find attached a cheque for your refund.

Customer Services Manager

**If you do not have a bank account**

You can cash cheques up to the value of £400 at any HSBC bank  
 providing you have two of the following forms of identification:

passport, pension card/book, allowance card/book, utility bill, driving licence, ID with photo, name and address.

British Gas Trading Limited Registered in England No. 3078711 Registered Office Millstream Maidenhead Road Windsor Berkshire SL4 5GD

Remittance  
 Total

£10 00



**HSBC Bank plc**

PO Box 648 Poultry & Princes Street London EC2P 2BX

40-05-30

558215: 91555723

Date 31 MAY 2006

Cheque Number	1 M's	100,000's	10,000's	1,000's	100's	10's	1's
558215	*****	*****	*****	*****	*****	ONE	ZERO

Amount of Pounds in words - no word exceeds nine - Pence as in figures

Pay the above sum to

**MR P LOUD,**  
 16 WOODLEY HEADLAND,  
 PEARTREE BRIDGE,  
 MILTON KEYNES,  
 MK6 3PA

A/C PAYEE ONLY

£\*\*10-00\*\*

For and on behalf of  
 British Gas

⑈ 558215⑈ 4000530⑈ 91555723⑈

PO Box 52, Hattersley  
Hyde, Cheshire  
SK14 3PQ

ECN1/03

31/05/2006

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA



Dear MR LOUD

Customer Reference No: 6204940461  
16 WOODLEY HEADLAND PEARTREE BRIDGE  
Outstanding Balance: £75.57

Your account has been passed to Central Recoveries collection service from British Gas Trading Limited as it remains unpaid.

To clear the account, payment can be made by taking your electricity bill to any Post Office or by posting your payment directly to:

BRITISH GAS TRADING LIMITED  
PAYMENT AREA 16  
CUSTOMER PAYMENT CENTRE  
OLDHAM  
OL95 1AQ

Please make sure your payment is clearly marked with your Customer Reference Number which is 6204940461.

Cheques should be made payable to British Gas Trading Limited.

YOU MUST CONTACT US WITHOUT DELAY AS WE WILL BE TAKING FURTHER ACTION ON 14/06/2006 WHICH MAY RESULT IN YOU HAVING TO PAY ADDITIONAL CHARGES.

To discuss your account, telephone 0845 609 0056. Please have all relevant details available.

Yours sincerely

Collections Manager

A Centrica business  
British Gas Trading Limited.  
Registered in England No 3078711.  
Registered Office: Millstream,  
Maidenhead Road, Windsor,  
Berkshire SL4 5GD





# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)  
Tel. 01908 605267

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**British Gas**  
80 St Mary's Road  
Southampton  
SO14 0WA

1st June 2006

Dear Mr Napier,

<b>Electricity</b>	<b>Customer reference number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052 – Lynda Bowen</b>		

Today I have received your letter dated 30<sup>th</sup> May 2006. Your letter is a combination of avoidance of key issues and weasel words. It would put a smile on the face of Tony Blair.

- You make no apology for sending my bills with falsified inflated meter readings.
- You make no apology for attempting to charge me for cancelling a capped prices agreement which I did not have.
- You fail to address the problems with the electricity bill.

### **Your Paragraph 1.**

You say, "*Please accept my apologies for the impression . . .*" I am not interested in apologies about **impressions**. I want a full explanation and apology for your falsifying and inflating my gas and electricity bills and your falsely claiming that I had applied for capped prices and your charging a cancellation fee because of that.

You say, "*I would like to assure you that we are not attempting to obtain funds by deceit . . .*"

Following this is a copy of part of one of the bills that British Gas sent me. In this BG unambiguously say certain readings were taken on 6 March 2006. My electricity consumption was calculated upon those readings. BG then billed me for that amount. It is absolutely accurate for me to say that BG was deceiving me, because readings were not taken on 6<sup>th</sup> of March 2006. I can show beyond any doubt that the figures that BG claim to have read were inflated. BG then attempted to charge me based upon these falsified inflated figures. Quite simply that is attempting to obtain funds by deception. There is not a court in the country that would disagree with that.

The same bill shows an "Account Adjustment" charge of £20. When I telephoned customer support I was told that this was a cancellation charge because I had a capped prices agreement.

<b>Bill date &amp; tax point</b>	<b>24 March 2006</b>	
<b>For electricity used by</b>	MR P LOUD 16 WOODLEY HEADLAND MILTON KEYNES MK6 3PA	
<b>New Energy Charges</b>		
<b>Day</b>		
<b>Current reading</b>	<b>4424</b> taken on 6 March 2006	
<b>Previous reading</b>	<b>3658</b> taken on 14 December 2005	
<b>Electricity used</b>	766 Units - 1 unit is 1 kilowatt hour (kWh)	
<b>Night</b>		
<b>Current reading</b>	<b>1130</b> taken on 6 March 2006	
<b>Previous reading</b>	<b>0851</b> taken on 14 December 2005	
<b>Electricity used</b>	279 Units - 1 unit is 1 kilowatt hour (kWh)	
<b>Total electricity used</b>	1045 Units (kWh)	
<b>for first</b>	202 kWh at 12.693 pence per kWh	
<b>for last</b>	843 kWh at 5.878 pence per kWh	
	<b>Cost of electricity used</b>	<b>£75.19</b>
<b>Discount for taking both gas and electricity</b>	14 December 2005 to 6 March 2006 82 days at 3.9140 pence per day	or £3.21
<b>Account adjustment</b>	23 March 2006	<b>£20.00</b>
	<b>Sub total excluding VAT</b>	<b>£71.98</b>
	VAT at 5.0%	<b>£3.59</b>
	<b>Total charges</b>	<b>£75.57</b>
<b>Previous Account Activity</b>		
<b>Balance brought forward</b>	24 January 2006	£56.00
<b>Less your payments</b>	1 MAR 06 to 1 MAR 06	or £56.00
<b>Please pay</b>		<b>£95.57</b>

### Paragraph 2, British Gas's meter reading agent.

In your second paragraph you attempt to pass the buck for the falsified inflated meter readings to London Energy. For the gas and electricity in question BG was my supplier and was responsible for billing me for that gas and electricity. British Gas is free to use an agent to obtain meter readings but British Gas is responsible for the accuracy of the bills it sends out. I am surprised that BG uses one of its competitors to supply it with readings, but my surprise is of no legal consequence. Perhaps you can explain how BG's agent came up with these readings. Did you ask your agent to read the meter? Or did BG give their agent my previous meter readings and ask their agent to guess what the readings might be. Think how you might answer this in court, under oath, and being questioned by a prosecution lawyer.

### Paragraph 3, Electricity Account

In your third paragraph you say, "*Your electricity account was correctly closed to the received meter readings, . . .*" I'm not sure what you mean by this. I know, and you know, that these readings were falsified and inflated, so how could it be "correctly closed". After this you do not mention the electricity account again. You make no comment of the readings being falsified and inflated.

**Paragraph 4, Agreement to capped prices.**

In your fourth paragraph you say, “. . . there is a note on your account dated 21 February 2005 which stated that there was a pre-registered application for capped prices until 2007.” I am not sure what you mean when you say, “a pre-registered application for capped prices”. Are you claiming that I applied for capped prices? If so, would you please send me a copy of the agreement which I signed. I believe that British Gas has deliberately falsified my acceptance to such an agreement.

Let us look back to a letter which I received from British Gas in March 2005. In this BG wrote, “Recently, you signed up to fix your gas and electricity prices with British Gas. . . .”. This was untrue. I had not signed up to fix my gas and electricity prices. British Gas was lying, I presume in the hope that customer’s inertia would mean that they didn’t object and that BG could later say that they had had agreed, perhaps in the way that has happened with me. However to ensure that this didn’t happen, on receipt of this letter I telephoned British Gas and said that I had not signed up for this and did not want it. You record the telephone calls to Customer Services, check your records, the call was made to 0845 601 2007 on 24 March 2005 at 09:58 am.

**Paragraph 6, Harassment**

In your 6<sup>th</sup> paragraph you excuse your harassment, threats of court action and debt collectors by saying these notices are automatically processed. It makes no difference whether the threats are written by Joe Dyer personally, or a secretary was instructed to send the threats or whether a computer was instructed to send the threatening letters, harassment is harassment. British Gas is quite happy to have as part of its billing procedures a system which sends out threats without having taken into account the details of the billing.

In my earlier letter I charged British Gas with having a policy of systematic institutional fraud in the billing of domestic power supplies. I chose my words carefully. Your policy is clearly is of falsifying and inflating meter readings and bills. This is not happening due to an individual mistake, this is the system you normally pursue. When I have spoken to customer services they support the fraudulent system which you have in place, the fraud is not the behaviour of one corrupt employee but is institutional.

Your compensation in no way adequate for the way you treat, not just me, but all of your customers. I would prefer to see your fraud passed over to the DPP and British Gas fined, perhaps £5m, and ordered to pay compensation of say £50 to each customer who has been sent a falsified and inflated bill, and £50 to each customer whose agreement to capped prices was falsified.

Regards,



Peter Loud

Cc energywatch

From: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
To: <pete@peteloud.co.uk>  
Subject: 1004861883417 / 6204940461  
Date: 04 June 2006 14:03

Dear Mr Loud,

I refer to your letter dated 17 April 2006 regarding the billing problems you have experienced. I can confirm that at no point has British Gas attempted to obtain money by deception or fraud. As a responsible supplier we attempt to read your meter every quarter, however this is not always possible and we urge customers to provide a meter reading in place of any estimated bill received. We are only required under our licence to supply gas and electricity to read your meter once every two years.

Your reading for electricity account reference 6204940461 was provided by your new supplier for the change of supply. We cannot confirm if this reading is correct as we assume that you have provided the reading to your new supplier as you would have been requested to do in any communication from them. If you are in dispute of this reading or that of your gas account then I suggest you contact your new supplier who will submit a new reading to us.

With regard to the monies you were charged for the cancellation of a contract, I am sorry that you think we have falsified a contract with you, however can confirm that we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005. As a gesture of goodwill we have removed the charge from your account.

I am sorry to hear that you have left British Gas, however trust that this e-mail answers your questions, should you have require anything further please contact me direct.

Yours Sincerely,

Barrie Caird

Senior Customer Liaison Manager  
British Gas

From: "Pete Loud" <pete@peteloud.co.uk>  
To: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
Subject: Re: 1004861883417 / 6204940461  
Date: 04 June 2006 21:13

Hi Barrie,

> "With regard to the monies you were charged for the cancellation of a contract, I am sorry that you think we have falsified a contract with you, however can confirm that we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005. As a gesture of goodwill we have removed the charge from your account."

Would you please supply me with a copy of the paperwork dated around 21 Feb 2005 to which you refer. While you are at it, can you send me a copy of your recorded telephone exchange of 24th March 2005 between British Gas and myself.

Cheers,

Peter Loud

-----  
From: "Pete Loud" <pete@peteloud.co.uk>  
To: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
Subject: Re: 1004861883417 / 6204940461  
Date: 06 June 2006 09:19

Hi Barrie,

Would you please send me the gas and electricity prices, i.e. pence per kWh, for capped and for uncapped accounts for the period 21st Feb 2005 to 6th March 2006.

You say, ". . . however can confirm that we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005."

Will you please send me a photocopy of this agreement. I am specifically referring to a legal agreement between both parties, and a not a just note made by British Gas or an agent of British Gas.

Will you confirm that I rang British Gas, Customer Services, 0845 601 2007 on 24th of March 2005 at 9:48am and said that I had not agreed to my electricity prices being capped and that I did not want capped prices.

My dispute with British Gas over billing is the subject of an investigation by energywatch and a record of this request for information will be sent to energywatch.

Regards,

Peter Loud

From: Caird, Barrie  
To: Pete Loud  
Sent: Tuesday, June 06, 2006 10:27 AM  
Subject: RE: 1004861883417 / 6204940461

Mr Loud,

We have a legal process we need to follow to enable you to view the account information we hold for you. I appreciate this may not be within the timescale that you'd like. I have also requested that our Sales Complaint team provide the information on unit prices for you and discuss with you the complaint that you have.

If you have contacted Energywatch, they will be in contact with our Customer Relations department who will provide them with any information required as part of their investigation.

I appreciate your patience in this matter and thank you for giving us the opportunity to resolve your complaint.

Kind Regards,

Barrie Caird

---

From: "Pete Loud" <pete@peteloud.co.uk>  
To: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
Subject: Re: 1004861883417 / 6204940461  
Date: 06 June 2006 10:57

Hi Barrie,

> We have a legal process we need to follow to enable you to view the account information we hold for you. I appreciate this may not be within the timescale that you'd like.

Will you give me an approximate date by which you have followed this legal procedure and will be able to give me a copy of the agreement regarding capped prices to which you claim I am a party.

I trust that any legal proceeding against me for non-payment of my gas and electricity bills will be delayed until you have followed up your legal procedures and provided me with the copy of this agreement.

You know Barrie, I think you are stalling and that there is no such agreement.

Cheers,

Pete

From: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
To: "Pete Loud" <pete@peteloud.co.uk>  
Subject: RE: 1004861883417 / 6204940461  
Date: 06 June 2006 20:18

Mr Loud,

Our industry is regulated by Ofgem and the body which looks after consumer interest is Energywatch. As you have confirmed that you are pursuing the matter with Energywatch, I trust you will ask them to clarify the procedures around gaining information to your account.

I can assure you that I am not creating any kind of delay, instead trying to assist you in the matter by requesting the right information from the right people. If I have in any way given you the impression that I am 'stalling' then I apologise.

Our Data Protection team have confirmed that the documents for release of your account information are being sent to you. Our Sales Department will also be in contact with you regarding the complaint around the prices given to you when agreeing your energy contract.

Kind Regards,

Barrie Caird.

---

From: "Pete Loud" <pete@peteloud.co.uk>  
To: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
Subject: Re: 1004861883417 / 6204940461  
Date: 08 June 2006 09:11

Hi Barrie,

The copy of the contract for capped energy prices which you claim exists between us does not fall under the Data Protection Act 1998.

The energy prices for capped and uncapped accounts for the period 21st Feb 2005 to 6th of March 2006 which I also requested does not fall under that Data Protection Act 1998 either.

Will you please provide me with a copy of this contract and these prices. A failure for you to provide a copy of this claimed contract and this information may be regarded as highly significant in any following court case.

Regards,

Peter Loud

From: "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
To: "Pete Loud" <pete@peteloud.co.uk>  
Subject: RE: 1004861883417 / 6204940461  
Date: 08 June 2006 11:22

Mr Loud,

I have carried out the actions I am required to do and you will receive the information in due course. I have requested that you consult with Energywatch regarding any concerns you may have.

Regards,

Barrie Caird.



Mr P Loud  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA

PO Box 52  
Hattersley  
Hyde  
Cheshire  
SK14 3PQ  
CEN1  
06 Jun 06

Dear Mr P Loud

Customer Reference Number : 1004861883417      Balance Outstanding : £224.58  
Re : 16 WOODLEY HEADLAND,  
PEARTREE BRIDGE,

Your account has been passed to Central Recoveries collection service from British Gas Trading Limited as it remains unpaid. To clear the account, payment can be made by taking this letter to any Post Office or by sending your payment directly to:

British Gas Trading Limited, Payments Area 10, Higginsshaw Lane, Oldham. OL95 1AQ

Please make sure your payment is clearly marked with your Customer Reference Number which is 1004861883417 .  
Cheques should be made payable to British Gas Trading Limited.

**YOU MUST CONTACT US WITHOUT DELAY AS WE WILL BE TAKING FURTHER ACTION ON 20 Jun 06 WHICH MAY RESULT IN YOU HAVING TO PAY ADDITIONAL CHARGES.**

To discuss **payment options only**, telephone **0845 9333202**. To discuss your **account**, telephone **0845 9444200**.  
Please have all relevant details available.

Yours sincerely

  
D. Brown  
Collections Manager

**A Centrica business**  
British Gas Trading Limited. Registered in England No. 3078711  
Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire, SL4 5GD  
www.house.co.uk

mind10.frm

02288



*Payment slip*  
Central Recoveries



155 205 24	Reference (customer number) 1004861883417	Credit account number 443 8701	Amount due (no fee payable at PO counter) £ 224.58	By transfer from Alliance & Leicester Giro account number
Cashier's stamp & initials	8926 9057 9100 4861 8834 178		CHEQUE ACCEPTABLE AT PO COUNTER	
Signature	Date	43-87-01	HSBC Bank plc Head Office Collection Account	Cash
				Creques
				£

Mr P Loud

Please do not write or mark below this line or fold this counterfoil

1004861883417818      000224588

1004861883417 A4244438701 91 X

**Data Protection**

3 The Square  
Stockley Park  
Uxbridge  
Middlesex UB11 1BN

Telephone 020 8734 8000

Facsimile 020 8734 8920

6<sup>th</sup> June 2006

Peter Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

Dear Mr Loud

**Data Protection Act 1998 – Data Subject Access Request**

I understand that you have expressed an interest in making a legal Data Subject Access Request ('DSAR').

Accordingly, to satisfy our own Privacy Unit procedure for the processing of Data Subject Access Requests, we would be grateful if you would complete the enclosed form and return it to me in the envelope provided.

You will see that the form requires some identity information from you. To comply with the requirements of the Act, this information is required by us to ensure that we verify the identity of the person making the SAR before responding and to ensure that we do not disclose any information unlawfully.

The form also requires a £10 fee be paid. Would you please make your cheque/postal order payable to British Gas.

On receipt of the fully completed form, identity documentation and your payment we will have 40 days in which to provide you with the information you have requested. We will contact you again at that time to confirm the exact dates.

I hope this clarifies our position and I look forward to hearing from you shortly.

Please let us know if you require any further information. The number of the Data Protection Help line is 0208 734 8220.

Yours Sincerely



Ian A T White  
**Privacy Unit**

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

PO Box 52  
Hattersley  
Hyde  
ECN2/03  
Cheshire  
SK14 3PP



882590004511

Dear MR LOUD

Customer Reference No: 6204940461  
16 WOODLEY HEADLAND PEARTREE BRIDGE  
Outstanding Balance: £75.57

This account remains unpaid. You must understand that you give me no option other than to proceed with action against you.

On 28/06/2006, I will arrange for a debt collector to collect the outstanding balance or instruct a solicitor to issue proceedings against you in the County Court.

If you continue to default in making payment then relevant details may be recorded with a credit reference agency which may affect future applications for credit by you.

YOU MUST CONTACT ONE OF MY ASSISTANTS ON OR BEFORE 28/06/2006 AS THE ABOVE ACTIONS MAY RESULT IN YOU HAVING TO PAY ADDITIONAL CHARGES.

To discuss your account telephone 0845 609 0056. Please have all relevant details available.

Payment can be made by taking your electricity bill to any Post Office or by posting your payment to:

BRITISH GAS TRADING LIMITED  
PAYMENT AREA 16  
CUSTOMER PAYMENT CENTER  
OLDHAM  
OL95 1AQ

Please make sure your payment is clearly marked with your Customer Reference Number 6204940461.

Cheques should be made payable to British Gas Trading Limited. If you have paid this account within the last few days please disregard this letter.

Yours sincerely

Collections Manager



Mr P Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

Office is open 8am – 6pm

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or  
recorded.

---

When you contact us please tell us  
your **Customer Reference Number**

15 June 2006

Dear Mr Loud

**Your Customer Reference Number: 620 494 0461**

Thank you for your recent enquiry, the details of which were passed to this office for further investigation. I am extremely sorry to learn that we have not been able to resolve this enquiry for you before now.

A member of our Customer Relations Team will investigate the points which you have raised and take the necessary action to fully answer this enquiry for you as soon as possible. We will contact you again by 6 July 2006.

I would like to assure you that your enquiry is important to us and will be given the attention it deserves.

Thank you for taking the time and trouble to bring this matter to our attention and giving us the opportunity to look into this for you.

---

Yours sincerely



Customer Relations

A Centrica business

British Gas is a trading name of British Gas Trading Limited, a Centrica company.

Registered in England No. 3078711. Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD

www.house.co.uk

Mr P Loud  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA

PO Box 52  
Hattersley  
Hyde  
Cheshire  
SK14 3PQ  
CEN2  
22 Jun 06

Dear Mr P Loud

Customer Reference Number : 1004861883417      Balance outstanding : £ 224.58  
Re : 16 WOODLEY HEADLAND,  
PEARTREE BRIDGE,

This account remains unpaid. You must understand that you give me no option other than to proceed with action against you. On 06 Jul 06 , I will either arrange for a debt collector to collect the outstanding balance or instruct a solicitor to issue proceedings against you in the County Court which may affect future credit applications.

**YOU MUST CONTACT ONE OF MY ASSISTANTS ON 0845 9444200 BEFORE 06 Jul 06 AS THE ABOVE ACTIONS MAY RESULT IN YOU HAVING TO PAY ADDITIONAL CHARGES.**

To discuss **payment options only**, telephone **0845 9333202**. To discuss your **account**, telephone **0845 9444200**. Please have all relevant details available. Payment can be made by taking this letter to any Post Office or by posting your payment to: **BRITISH GAS TRADING LTD, PAYMENT AREA 10, REMITTANCE PROCESSING AGENCY, OLDHAM. OL95 1AQ**

Please make sure your payment is clearly marked with your Customer Reference Number which is 1004861883417. Cheques must be made payable to British Gas.Trading Limited.

If you have paid this account within the last few days, please disregard this letter.

Yours sincerely



D. Brown  
Collections Manager

**A Centrica business**

British Gas Trading Limited. Registered in England No. 3078711  
Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire, SL4 5GD  
www.house.co.uk

mind20.frm

01009

**Girobank** *Trans cash*  
Girobank plc Bootle Merseyside GIR 0AA

*Payment slip*  
Central Recoveries

Bank Giro Credit 

Reference (customer number)

1004861883417

Credit account number

443 8701

Amount due (no fee payable at PO counter)

£ 224.58

CHEQUE ACCEPTABLE AT PO COUNTER

By transfer from Alliance & Leicester  
Giro account number

155  
205

24

Cashier's stamp & initials

Signature

Date



9826 9057 9100 4861 8834 178

43-87-01

HSBC Bank plc Head Office Collection Account

Cash

Cheques

£

Mr P Loud

Please do not write or mark below this line or fold this counterfoil

1004861883417818

000224588

1004861883417 A4244438701 91 X

Energywatch: Birmingham: 1130052

Mr P Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

Office is open 8am – 6pm

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us  
your **Customer Reference Number**

23 June 2006

Dear Mr Loud

**Your customer reference number: 100 486 188 3417**

Thank you for your recent enquiry, the details of which were passed to this office for further investigation. I am extremely sorry to learn that we have not been able to resolve this enquiry for you before now.

A member of our Customer Relations Team will investigate the points which you have raised and take the necessary action to fully answer this enquiry for you as soon as possible. We will contact you again by 20 July 2006.

I would like to assure you that your enquiry is important to us and will be given the attention it deserves.

Thank you for taking the time and trouble to bring this matter to our attention and giving us the opportunity to look into this for you.

Yours sincerely



Customer Relations

Cc; Tony Westwood, Energywatch

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www.house.co.uk

## Telephone call from British Gas 25th June 2006

Now 25th June 2006 might not ring any bells with you today, but that was a **Sunday** afternoon. Isn't that strange behaviour for a big national company. I can't remember them ever ringing me during the working week so why do they ring me on a Sunday afternoon for about 45 minutes chat on my complaint. What is strange a coincidence is that this was the afternoon that **England was playing in The World Cup**. Being a cynical guy I thought that British Gas were hoping that I'd be so keen to get off the phone as quickly as possible to watch the match that I'd agree to anything they proposed. This gave me great delight, I am interested in football about as much as British Gas employees are interested in Javanese gamalan music, which isn't very much ;-)

The call was 14:37 and was from 02380 212200. The caller was female and didn't give her name.

I'll bet a pound to a penny that British Gas is not prepared to give me, or anybody else, a transcript or a copy of their recording of the conversation. I wonder what their excuse will be :-)

# Horner & Co.

S o l i c i t o r

Housesteads, Hattersley, Cheshire, SK14 3QU

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

EPSL/03

28/06/2006

973539007751



Dear MR LOUD

Customer Reference Number : 6204940461  
16 WOODLEY HEADLAND PEARTREE BRIDGE  
Outstanding balance £ 75.57

COURT ACTION PENDING

We are acting for British Gas Trading Limited.

Your account has been passed to us to commence legal proceedings against you. In order to avoid additional court costs plus ongoing debt interest you must make payment of the full amount outstanding to the address below quoting your customer reference number within 14 days from the date of this letter. If you do not proceedings may be issued against you without further notice. A judgment against you is likely to reduce your credit status for credit cards and loans.

To pay you can take your electricity bill to any pay point outlet or send a cheque or postal order, made payable to British Gas Trading Limited and quoting your customer reference number to:

British Gas Trading Limited  
Payments Area 10  
Higginshaw Lane  
OLDHAM  
OL95 1AQ

If you have any questions or need to discuss this matter please call British Gas Trading Limited on 0845 9333 200.

Yours sincerely

A handwritten signature in black ink that reads "Horner &amp; Co." in a cursive script.

Horner & Co

# Horner & Co.

S o l i c i t o r

Housesteads, Hattersley, Cheshire, SK14 3QU

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA

PSL5/03

10/07/2006



Dear MR LOUD

Customer Reference Number : 1004861883417  
16 WOODLEY HEADLAND, PEARTREE BRIDGE,  
Outstanding balance £224.58

COURT ACTION PENDING

We are acting for British Gas Trading Limited.

Your account has been passed to us to commence legal proceedings against you. In order to avoid additional court costs plus ongoing debt interest you must make payment of the full amount outstanding to the address below within 14 days from the date of this letter. If you do not, proceedings may be issued against you without further notice. A judgement / decree against you is likely to reduce your credit status.

If you continue to default in making payment then relevant details may be recorded with a credit reference agency which may affect future applications for credit by you.

To pay you can take your gas bill to any pay point outlet or send a cheque or postal order, made payable to British Gas Trading Limited and quoting your customer reference number to:

British Gas Trading Limited  
Payments Area 10  
Higginshaw Lane  
OLDHAM OL95 1AQ

Alternatively you can pay by debit card by phoning : 0845 9333 200

If you have any questions or need to discuss this matter please call British Gas Trading Limited on 0845 9333 200.

Yours sincerely

A handwritten signature in black ink that reads "Horner &amp; Co." in a cursive style.

Horner & Co



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

---

**Will Napier**  
**Customer Relations**  
**British Gas**  
80 St Mary's Road  
Southampton  
SO14 0WA

10th July 2006

Dear Mr Napier,

<b>Electricity</b>	<b>Customer reference number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052 – Tony Westwood</b>		

On the 10<sup>th</sup> June I sent you a letter asking for the gas and electricity prices, i.e. pence per kWh, for capped and for uncapped accounts for the period 21st Feb 2005 to 6th March 2006.

You have not sent me this information. I must repeat my request, will you please send me the gas and electricity prices, i.e. pence per kWh, for capped and for uncapped accounts for the period 21st Feb 2005 to 6th March 2006.

In your letter of 30<sup>th</sup> May 2006 you say,

*“Regarding the charges for capped price energy, there is a note on your account dated 21 February 2005 which stated that there was a pre-registered application for capped prices until 2007. I appreciate that you do not believe you applied for this product and apologise for the impression this has caused.”*

I am puzzled by this note because I have no recollection of any such application or agreement. Will you please give me further details of this note.

- Who made the note?
- To whom was the note addressed?
- What did the note say?

On 4<sup>th</sup> June 2006 Barrie Caird, Senior Customer Liaison Manager, British Gas emailed me saying, “With regard to the monies you were charged for the cancellation of a contract, I am sorry that you think we have falsified a contract with you, however can confirm that we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005.”

Will you please send me a copy of this agreement which British Gas claims exists between us.

Will you please confirm that on 24<sup>th</sup> March 2005 I rang British Gas and firmly stated that I had not signed up for a capped prices agreement and that I did not want a capped prices agreement.

Regards,

Peter Loud

Cc energywatch

energywatch ref: 1130052  
Birmingham Office – Tony Westwood

Mr P Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

14 July 2006

Calls may be monitored and/or recorded.

Dear Mr Loud

When you contact us please tell us  
your **Customer Reference Number**

**Your Customer Reference Numbers: Gas: 100 486 188 3417**  
**Electricity: 620 494 0461**

I am writing regarding your complaint to OFGEM concerning the billing and charges on your gas and electricity accounts. Please accept my apologies that previous replies to your concerns have not sufficiently addressed the points you have raised. We aim to answer all complaints in full detail and I regret that this has not been the case in your experience.

I have examined your account to ensure that the meter readings used to handle your change of supplier are accurate. When a consumer switches from one supplier to another the meter readings used to close the previous supplier's accounts are provided by the incoming supplier. We have accepted the meter readings of 4439 for your gas account and for the electricity we have accepted 4424 at the day rate and 1130 at the night rate. Once these readings are accepted, they can only be amended by the current supplier. If you feel that the meter readings referenced above are inaccurate, please contact your current supplier and they will investigate the meter readings on your account. If these readings are found to be inaccurate, your current supplier will request that these readings are amended.

With reference to your request for a full table of prices for the Price Protection 2007 scheme and equivalent standard tariffs available during that period, I apologise that this has not been provided as per your request. I have produced a short table of these prices, sorted by the date period they cover, which you will find overleaf. I trust that this will help you to understand the process by which you have been charged. Please note that, although your electricity meter is two-rate, your electricity usage was such that two-rate billing would prove more expensive for you and as such, your account was billed to single-rate prices.

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www.house.co.uk

<b>Comparative Gas and Electricity Prices During Price Protection 2007 Period</b>			
<b>Price Protection 2007 Prices (including VAT) – Effective from April 2005</b>			
<b>Gas Prices</b>		<b>Electricity Prices</b>	
Tier 1	3.441	Tier 1	13.328
Tier 2	1.945	Tier 2	5.878
<b>Standard Prices September 2004 – September 2005 (including VAT)</b>			
<b>Gas Prices</b>		<b>Electricity Prices</b>	
Tier 1	3.324	Tier 1	13.035
Tier 2	1.878	Tier 2	6.036
<b>Standard Prices September 2005 – March 2006 (including VAT)</b>			
<b>Gas Prices</b>		<b>Electricity Prices</b>	
Tier 1	3.797	Tier 1	14.886
Tier 2	2.145	Tier 2	6.893
<b>Standard Prices March 2006 – Present (including VAT)</b>			
<b>Gas Prices</b>		<b>Electricity Prices</b>	
Tier 1	4.633	Tier 1	18.161
Tier 2	2.617	Tier 2	8.409

I also understand that you have requested further information regarding the notes on your account that refer to this price protection agreement. These notes were system generated and were intended for the general information of any individual who was required to perform maintenance on your account. Please find below the full content of the notes:

**Fixed Price Gas - Customer has pre-registered for this offer which fixes prices until 1st April 2007. The customer needs to take no further action at present. Both the customer and customer contact will be updated as to when the offer will commence. Check notes on customer's electricity account to see if customer has also pre-registered for Fixed Price Electricity.**

**Fixed Price Electricity - Customer has pre-registered for this offer, which fixes prices until 1st April 2007. The customer needs to take no further action at present. Both the customer and customer contact will be updated as to when the offer will commence. Check notes on customer's gas account to see if customer has also pre-registered for Fixed Price Gas.**

These notes were both placed on the respective accounts on 21 February 2005. In the e-mail you received from my colleague Barrie Caird, these notes were paperwork to which he referred, as these are taken as confirmation that the offer has been agreed to. Once again, I apologise for the fact that this has not been adequately explained in the past.

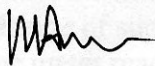
The presence of these notes suggests that there has been some contact between our respective parties in which this contract was agreed. I recognise that this does not represent proof that you agreed and that it is possible that these notes and the associated tariffs were transposed to your account as a result of human error following from a request from another customer. Due to the possibility that this was the case, we took the correct action and removed all penalty charges as I have previously confirmed.

I regret that our actions in the past have created the impression that you were being defrauded. I would like to assure you that this is not the case. With regard to the costs and charges of the Price Protection 2007 tariff, I would like to confirm that the cancellation fees have been withdrawn and that, as you can see based on the price chart, the effect of the capped tariff results in a saving on the cost of your gas and electricity following subsequent price rises.

Regarding your request for compensation due to the actions of British Gas, I have authorised a compensatory amount of £20.00 to assist with the costs you have incurred as a result of telephone calls and network costs for sending e-mails. This will be released to you as a cheque and will arrive no later than 14 July 2006.

Once again I apologise for the fact that our previous responses to your complaints have proven inadequate and have caused additional aggravation. I regret that our actions have caused you to feel that you are a victim of fraud and I would like to assure you that this has not been the case.

Yours sincerely



Will Napier  
Customer Relations  
C.c. energywatch

**BRITISH GAS**  
**GOULD STREET**  
**MANCHESTER**  
**M4 4RN**

If you have any queries regarding this please ring this office on 0845 7888400 quoting your Customer Reference Number shown below.

**REFERENCE 6204940461**

Please find attached your refund cheque for compensation made on your electricity account.

**Customer Services Manager**

**If you do not have a bank account**

You can cash cheques up to the value of £400 at any HSBC bank providing you have two of the following forms of identification:

passport, pension card/book, allowance card/book, utility bill, driving licence, ID with photo, name and address.

British Gas Trading Limited Registered in England No. 3078711 Registered Office Millstream Maidenhead Road Windsor Berkshire SL4 5GD

**Remittance Total £20 00**



**HSBC Bank plc**

PO Box 648 Poultry & Princes Street London EC2P 2BX

40-05-30

876585: 81760564

Date 15 JUL 2006

Cheque Number	1 M's	100,000's	10,000's	1,000's	100's	10's	1's
876585	*****	*****	*****	*****	*****	**TWO*	*ZERO

Amount of Pounds in words - no word exceeds nine - Pence as in figures

Pay the above sum to

**P LOUD**

16 WOODLEY HEADLAND  
 PEARTREE BRIDGE  
 MILTON KEYNES  
 BUCKINGHAMSHIRE  
 MK6 3PA

A/C PAYEE ONLY

£\*\*20-00\*\*

For and on behalf of  
 British Gas

⑈876585⑈ 40⑈0530⑈ 81760564⑈



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

---

**Will Napier**  
**Customer Relations**  
**British Gas**  
80 St Mary's Road  
Southampton  
SO14 0WA

27th July 2006

Dear Mr Napier,

<b>Electricity</b>	<b>Customer reference number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference</b>	<b>100 486 188 3417</b>
<b>Energywatch ref:</b>	<b>1130052</b>	

Thank you for your letter dated 14<sup>th</sup> July 2006.

### **Capped Prices Agreement.**

Let me recap what has been said by British Gas, and you can correct me if I'm wrong.

You are now saying that the note in my account regarding my having pre-registered for fixed energy prices was computer generated. Does this mean that you now accept that I did not pre-register for your fixed price agreement and that there was no agreement between us? If this is not the case will you please send me a copy any documentation which shows that I did register and that there was an agreement between us.

If this is the case, what was Barrie Caird, Senior Customer Liaison Manager, British Gas, getting on about when he emailed me on 4<sup>th</sup> June 2006 saying,

"With regard to the monies you were charged for the cancellation of a contract, I am sorry that you think we have falsified a contract with you, however can confirm that we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005."

He is emphatically stating that you have paperwork "relating to **the contract which you agreed with us** around 21 February 2005". He was clearly saying something that was untrue. Incidentally, perhaps you can explain why Barrie Caird said that this paperwork was subject to the Data Protection Act 1998 and that I could not be sent a copy without making a Data Subject Access Request, which required my making a payment of £10 to British Gas.

You know Will, computers only do what they are told to do. If the British Gas computer generated a false statement saying that I had pre-registered for capped prices it is because it was instructed by British Gas management to generate that false registration. This falsified registration meant that British Gas then increased the unit energy prices on subsequent gas and electricity bills. As well you know, the basic capped energy unit price was higher than the

standard unit energy price. As it turned out months later, the energy prices increased and then the capped prices turned out to be less than the standard energy prices, but at the time this pre-registration was falsified no one expected energy prices to rise. Furthermore this falsified registration meant that you could then attempt to charge me two cancellation charges, one on my gas bill and another on my electricity bill when I changed suppliers.

This now raises a new issue. This falsification of pre-registration means that my earlier bills have included inflated unit energy prices. This now takes me to your table of Comparative Gas and Electricity Prices. It is incorrect. Will you please re-send the table with the correct prices, capped and uncapped which apply to my accounts for the period 21 March 2005 to 6<sup>th</sup> March 2006.

You have repeatedly avoided commenting upon the phone call between British Gas and me on 24<sup>th</sup> March 2005. I claim that I rang you and clearly stated that I had not applied for a capped prices agreement and did not want such an agreement. Do you wish to deny that British Gas and I had this call in which I made such an unambiguous statement to British Gas? Following this call why did you not cancel the computer-generated false statement that I had pre-registered for the fixed price offer?

All of this raises the questions, although I'm sure that you will not answer them. How many other customers had a pre-registration falsified, 17,000,000? How many other customers have been charged cancellation charges based upon such falsified registrations, perhaps 350,000 this year alone? It seems to me that I am just one victim in what might be Britain's biggest institutional criminal fraud.

### **Falsified & Inflated Meter Readings**

In your letter you state, "*I have examined your account to ensure that the meter readings used to handle your change of supplier are accurate.*" So what were your findings? Were the meter readings used in my bills correct or not? If you think they were correct how is it that I was able to take photographs of the meter readings 6-7 weeks later and show that your readings were not correct?

I have no intention of contacting my new supplier for the readings for my British Gas bill. My contract was with British Gas, British Gas was my supplier, British Gas billed me and it is up to British Gas to bill me correctly. Furthermore, British Gas provided its falsified meter readings, either directly or indirectly, to my new supplier, therefore any readings from my new supplier will only reflect the falsified, fictitious British Gas readings. Perhaps you can explain how British Gas is able to supply details of my account with British Gas to my new supplier, when it was unable to provide me with details of my "capped" account agreement because of the Data Protection Act 1998. Was British Gas in breach of the data Protection Act 1998?


Regards,

Peter Loud

Cc energywatch

Mr. Peter Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or  
recorded.

When you contact us please tell us  
your **Customer Reference Number**

2 August 2006

Dear Mr. P Loud

**Customer Reference Numbers: Electricity 620 494 0461**  
**Gas 100 486 188 3417**

Thank you for your letter to Will Napier which has been passed to me to reply to. I have read both your letter, and the letter that Will had sent to you on 14 July 2006. I appreciate the points that you have raised.

Unfortunately when Barry Caird originally investigated your account he relied on the information stored in the notes on your account. Regarding the Price protection 2007 requests, which would have been received either from our internet site – house.co.uk or our internal electronic form system, Will's letter dated 14 July 2006 states that the 'paperwork' referred to by Barrie Caird is "electronic notes and could have been transposed onto you recount in error". I am therefore unable to send out hard copies of this information as requested.

Will also advised that these notes are taken as confirmation that there is an agreement between us. I can also see that this tariff was added to your electricity account on 21 March 2005 and on your gas account on 26 March 2005. Letters would have been sent out to you at this time advising on the terms and conditions of this package including any cancellation fees. I am sorry if you did not receive these letters.

Barry Caird stated that this information is subject to the Data Protection Act 1995 and advised that in order to access this, a Data Subject Access request form needs to be used at a cost of £10.00, this is standard practice for accessing information protected by the Data Protection Act. I.e. all information held by British Gas relating to your account.

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www.house.co.uk

I can assure you that British Gas does not falsify registrations on accounts and as far as we are aware no other customers have called or written to complain of being 'falsely registered' for this package – in fact the pre registration offer was only sent out to a select group of customers, who had been on a previous Price protection offer – as this offer was ending and we had had price increases during that time and were unsure as to whether there would be any more increases to the prices of gas and electricity, we wanted these customers to continue to benefit from a cheaper rate if and when the prices increased.

A cancellation fee was applied to a majority of these packages as the offer was limited to a set number of people and administration costs would be incurred on closing protected accounts during this time.

I can see that you called us on 24 March 2005 at 11.46am – the notes indicate that you paid your gas and electric bills by debit card, the notes do not indicate that you advised you were not on the price protection tariff. I can however see a note on the account date 12 April 2006 which advised that you were not on the price protection package. I am sorry that the person you spoke to on 24 March 2005 has not left any notes regarding this issue. I would be grateful if you could check your phone bill and advise us of the time of this call so we can trace it and listen to it and give feedback to the person concerned.

The table of prices sent by Will in his letter was correct – it however showed the prices inclusive of VAT the table on the next page shows full details of the prices.

All of our Price Protection Packages included a premium of varying percentages, the Price Protection 2007 premiums were –Electricity 2.25% and Gas 3.5% over the period of the price protection scheme.

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**Price Protection 2007 GAS and Electricity Prices effective from April 2005**

	Exc VAT	Inc VAT		Excl. VAT	Incl. VAT
Tier 1	3.277	3.441	Tier 1	12.693	13.328
Tier 2	1.852	1.945	Tier 2	5.878	6.172
Tier 3	1.818	1.909			

**Standard Prices for Gas and Electricity September 2004 - September 2005**

	excl. VAT	incl. VAT		excl. VAT	incl. VAT
Tier 1	3.166	3.324	Tier 1	12.414	13.035
Tier 2	1.789	1.878	Tier 2	5.749	6.036
Tier 3	1.757	1.845			

**Standard Prices for Gas and Electricity September 2005 - March 2006**

	excl. VAT	incl. VAT		excl. VAT	incl. VAT
Tier 1	3.616	3.797	Tier 1	14.177	14.886
Tier 2	2.043	2.145	Tier 2	6.565	6.893
Tier 3	2.006	2.106			

**Standard Prices for Gas and Electricity March 2006 - September 2006**

	excl. VAT	incl. VAT		excl. VAT	incl. VAT
Tier 1	4.412	4.633	Tier 1	17.296	18.161
Tier 2	2.492	2.617	Tier 2	8.009	8.409
Tier 3	2.447	2.569			

If you wish I could recall the accounts from our debt collection agency and remove the price protection tariff and re-bill you to the standard rates from March 2005.

I can see that we have already removed the cancellation fee and also have given you allowances totaling £45.00 for your gas account and £40.00 for your electricity to cancel the fees we originally charged as a gesture of goodwill.

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Finally Will also states that "When a consumer switches from one supplier to another the meter reads used to close the account are provided by the new supplier".

The reads used to close your account were sent by through the correct channels by your new supplier – British Gas did not supply any input to these reads in any way shape or form. Your new supplier should have requested a reading from yourself, if this read is not supplied, your new supplier (and not British Gas) then send in an estimated reading.

British Gas then uses this read to close the account – there is no breach of the data protection act and due to this act you must contact the new supplier and get them to supply British Gas with a new reading which reflects your consumption.

I hope that this has made the outstanding issues clearer to you. I again apologise for the inconvenience and distress that this enquiry has caused you. I assure you that it was not the intention of British Gas for this situation to arise

Thank you for taking the time and trouble to bring this matter to our attention and giving me the opportunity to look into this for you. If you have any further queries regarding this matter please contact our Customer Relations team at the address overleaf.

Yours sincerely



Patricia Rant  
Customer Relations

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# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

---

**Patricia Rant**  
**Customer Relations**  
**British Gas**  
80 St Mary's Road  
Southampton  
SO14 0WA

15th August 2006

Dear Patricia,

<b>Electricity</b>	<b>Customer Reference Number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference Number</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052</b>		

Thank you for your letter dated 2nd August 2006.

### **Agreement between Peter Loud and British Gas for fixed energy prices.**

Let us hit this one on the head for good. Do you admit that I never requested, never accepted and never signed any agreement for fixed energy prices, yes or no?

You, Will and Barrie, and others before you, have made so many conflicting and confusing statements about me having an agreement it is difficult to know what the current position is. Simply say, "Yes there was", and produce evidence of it, or say, "No there wasn't".

The phone call which I made to British Gas in response to your letter of around 21<sup>st</sup> March 2005 in which I said that I had not signed up for and did not want a fixed price agreement was at 09:48 on 24<sup>th</sup> March 2005. The call was made to Tel. No. 0845 601 2007, which was the number on the letter. Do you wish to deny that British Gas received this call?

In your letter of 2<sup>nd</sup> Aug. 2006 you say,

"I can see that we have already removed the cancellation fee and also have given you allowances totaling £45.00 for your gas account and £40.00 for your electricity to cancel the fees we originally charged as a gesture of goodwill".

Perhaps you can explain this more fully as this does not appear the case to me.

The electricity bill started off at £95.57, including VAT. It was then reduced to £75.57 when the 'cancellation charge' was removed.

The gas bill started off at £259.58. It was then was re-presented at £229.58 with the 'cancellation charge' removed. It was then re-presented again at £224.58. I thought that this £5 deduction was discount related to having agreed to "paperless billing", or something like that, and nothing to do with the current dispute.

I can only remember only receiving two cheques from British Gas,

- |    |                          |                               |           |
|----|--------------------------|-------------------------------|-----------|
| 1. | Reference 100486 1883417 | Voucher No. F546000198,       | Value £10 |
| 2. | Reference 6204940461,    | Re Compensation on elec. acc. | Value £20 |

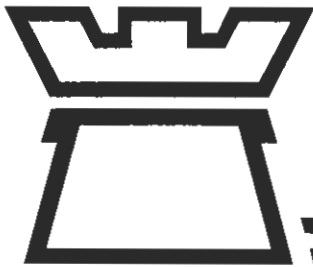
By my calculations that comes to removing the cancellation fees and also allowances totaling £30.00, not removal of cancellation fees and allowances totaling £85.00. Where has the missing £55.00 gone?

In addition to all of these problems, whenever I go to my gas account on [www.house.co.uk](http://www.house.co.uk) I find that my account is unavailable. How am I supposed to sort out this account if I am prevented from accessing it? When I check out my electricity account on [www.house.co.uk](http://www.house.co.uk) it says my current balance is £62.50 in credit. What's happening? British Gas couldn't organize a booze-up in a pub with free beer ;-)

I apologise for my delay in replying, I have been very busy fully preparing my case for other agencies. Incidentally I have just set up a website about my problems with British Gas. It is early days yet, but perhaps you'd enjoy checking it out at, [www.peteloud.co.uk/britishgasfraud/](http://www.peteloud.co.uk/britishgasfraud/) . In the next few days I expect to include lots of the inconsistencies expressed by British Gas.

Cheers,

Pete Loud



# Moorcroft Debt Recovery Limited

## ~ Pre-Court Division

P.O. Box No. 17, 2 Spring Gardens, Stockport, SK1 4AJ.

Telephone 0161 475 2851

Fax 0161 - 477 3864.

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

Date: 18/08/06

**Moorcroft Reference**  
**008691267805(D-PC01)**

Client Reference.  
6204940461

Dear MR LOUD

We have been instructed by BRITISH GAS TRADING LTD

To collect your overdue debt of £75.57

It is a legal requirement to send a notice of **intended litigation** before legal proceedings in the County Court are issued. This letter fulfils this requirement even if it is not actually read by you.

To prevent legal action from being taken it is essential that you settle this debt without delay. Payment should be submitted in full within 7 days or contact made with this office immediately, by telephone on 0161 475 2851 or by letter, with your payment offer. Failure to contact us by **10.00 am on 25/08/06** may result in legal proceedings being issued against you without further notice.

We would draw to your attention that if Judgment and an order for repayment in full is obtained and remains unpaid enforcement of debt may be sought by one or more of the following procedures.

1. Warrant of execution by bailiffs against goods owned.
2. Application for attachment of earnings order with your present or future employer.
3. Application for a charging order on any property you may own or are purchasing under a mortgage.

We would emphasise that should Judgment be entered against you this may affect any future credit application you may make elsewhere. We would also draw to your attention that all legal costs incurred are usually payable by the debtor.

All payments must be made payable to "**Moorcroft Debt Recovery Ltd**" and forwarded with this letter to the above address.

Yours sincerely,

A.J. Martin  
Debt Recovery Manager

Please note we are open Monday to Thursday 7.15am to 9.00pm, Friday 7.15am - 7.00pm and on Saturday 8.30am to 4.00pm



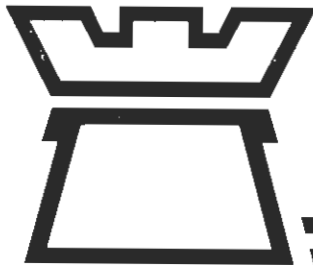
To make payment using your debit card please  
telephone 0161 475 2851.

Or visit our website at [WWW.MDRL.CO.UK](http://WWW.MDRL.CO.UK)

For security and quality purposes we may record or monitor telephone calls.

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008691267805 D-PC01/M15A/LO



# Moorcroft Debt Recovery Limited

## ~ Pre-Court Division

P.O. Box No. 17, 2 Spring Gardens, Stockport, SK1 4AJ.  
Telephone 0161 475 2851 Fax 0161 - 477 3864.

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA

Date: 18/08/06

**Moorcroft Reference**  
**008690266594(D-PC01)**

Client Reference.  
1004861883417

Dear MR LOUD

We have been instructed by ~~BRITISH GAS TRADING LTD~~

To collect your overdue debt of £224.58

It is a legal requirement to send a notice of **intended litigation** before legal proceedings in the County Court are issued. This letter fulfils this requirement even if it is not actually read by you.

To prevent legal action from being taken it is essential that you settle this debt without delay. Payment should be submitted in full within 7 days or contact made with this office immediately, by telephone on 0161 475 2851 or by letter, with your payment offer. Failure to contact us by **10.00 am on 25/08/06** may result in legal proceedings being issued against you without further notice.

We would draw to your attention that if Judgment and an order for repayment in full is obtained and remains unpaid enforcement of debt may be sought by one or more of the following procedures.

1. Warrant of execution by bailiffs against goods owned.
2. Application for attachment of earnings order with your present or future employer.
3. Application for a charging order on any property you may own or are purchasing under a mortgage.

We would emphasise that should Judgment be entered against you this may affect any future credit application you may make elsewhere. We would also draw to your attention that all legal costs incurred are usually payable by the debtor.

All payments must be made payable to "**Moorcroft Debt Recovery Ltd**" and forwarded with this letter to the above address.

Yours sincerely,

A.J. Martin  
Debt Recovery Manager

**Please note we are open Monday to Thursday 7.15am to 9.00pm, Friday 7.15am - 7.00pm and on Saturday 8.30am to 4.00pm**



To make payment using your debit card please  
telephone 0161 475 2851.

Or visit our website at [WWW.MDRL.CO.UK](http://WWW.MDRL.CO.UK)

For security and quality purposes we may record or monitor telephone calls.

008690266594

D-PC01/M16A/L0

Registered Office: 2 Spring Gardens, Stockport SK1 4AJ. Reg. No. 1703704 England. VAT Reg. No. 453 1092 73

Mr Peter Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us your **Customer Reference Number**

18 August 2006

Dear Mr Loud

**Customer Reference Number: Electricity 620 494 0461**  
**Gas 100 486 188 3417**

Thank you for your letter dated 15 August 2006.

As I stated in my letter dated 2 August 2006 perhaps not as clearly as I should have that

'In fact the pre registration offer was only sent out to a select group of customers, who had been on a previous Price protection offer - as this offer was ending and we had had price increases during that time and were unsure as to whether there would be any more increases to the prices of gas and electricity, we wanted these customers to continue to benefit from a cheaper rate if and when the prices increased.'

Perhaps I should explain further – all customers on a fixed price package are automatically registered for the next price protection package, a letter is then sent out to the customer – usually a few months before their current package is due to end, advising them that as their current package is due to end we would like to offer them further savings based on the new prices – if we do not hear from them – the system automatically updates the accounts to these new packages.

Therefore even though you did not **actually physically sign** for this product an agreement existed electronically.

You advised me that you had called on 24 March 2005 to the Price protection telephone number – as this number is used by the team administrating the package I have no record of the call on the system I have access to. Thank you for advising me of this.

I will recall both accounts from the debt collection team, remove the price protection tariff and bill you accordingly.

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www.house.co.uk



With regard to the allowances put on your account £40.00 was put on your electricity account – the original bill was £95.57. £20.00 was removed as the withdrawal fee bringing the bill to £75.57. £20.00 was then added to the account and refunded to you by cheque on 15 July 2006 this cheque has not yet been presented to the bank.

With regard to the allowances added to your gas account the original bill was for £259.58 we added an allowance of £30.00 this brought the bill to £229.58, we then added an allowance of £15.00 to the account – refunding £10.00 by cheque - £229.58 minus £5.00 brings the current balance to £224.58, again the cheque issued on 31 May 2006 has not yet been presented to the bank.

If you have any further queries regarding this matter please do not hesitate to write to me at the address above.

Yours sincerely



Patricia Rant  
Customer Relations

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# Peter Loud

## Information Systems Consultant



16 Woodley Headland,

Peartree Bridge,

Milton Keynes,

MK6 3PA,

U.K.

email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

**Patricia Rant**  
**Customer Relations**  
**British Gas**  
80 St Mary's Road  
Southampton  
SO14 0WA

23rd August 2006

Dear Patricia,

<b>Electricity</b>	<b>Customer Reference Number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference Number</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052</b>		

Thank you for your letter dated 18th August 2006.

I thought that by now we had clarified that there never was any agreement for fixed prices between British Gas and Peter Loud, however in your letter you say, *"Therefore even though you did not actually physically sign for this product **an agreement existed electronically.**"*

Let me make it clear once again, at no point did I request, register for or make any fixed price agreement. No fixed price agreement ever existed. What did/does exist is a note on a computer that was created by British Gas that falsely stated that the "Customer has pre-registered for this offer".

### **Now let us get back to this compensation issue.**

With regard to the electricity bill in your letter of 2<sup>nd</sup> Aug. 2006 you said, "I can see that we have already **removed the cancellation fee** and **also have given** you allowances totaling £45.00 for your gas account **and £40.00 for your electricity** to cancel the fees we originally charged as a gesture of goodwill".

This seems pretty straight forward except the cancellation fee was removed but only a £20 was given.

In your letter of 18<sup>th</sup> Aug. 2006 you say,

*"With regard to the allowances put on your account £40.00 was put on your electricity account - the original bill was £95.57. £20.00 was removed as the withdrawal fee bringing the bill to £75.57. £20.00 was then added to the account and refunded to you by cheque on 15 July 2006 this cheque has not yet been presented to the bank".*

You have me utterly baffled here. What do you mean by, "£40.00 was put on your electricity

*account”?* To me that means my bill will have been increased by £40 to £135.57. I suppose you might have meant that my bill was reduced by £40 to £55.57. Neither of these seem to be reflected in any of the bills that I have received. OK, I understand that the £20 cancellation charge relating to the non-existent fixed price agreement was dropped from the bill. This was a correction not an allowance. I accept that I received a cheque for £20. This does not seem to agree with what you said in the earlier letter.

For the gas bill your letter of 2<sup>nd</sup> Aug. 2006 says the cancellation fee, (which was £30), is removed **and** allowances totalling £45 were given. I accept that £5 was knocked off the bill and I was sent a cheque for £10. That makes £15 in allowances in addition to the removal of the cancellation fee, not £45.

*“With regard to the allowances added to your gas account the original bill was for £259.58 we added an allowance of £30.00 this brought the bill to £229.58, we then added an allowance of £15.00 to the account -refunding £10.00 by cheque -£229.58 minus £5.00 brings the current balance to £224.58, again the cheque issued on 31 May 2006 has not yet been presented to the bank”.*

This seems clearer but is at conflict with your earlier statement.

In my letter of I pointed out to you that when I try and check the details of my gas bills at British Gas [www.house.co.uk](http://www.house.co.uk) website I am told that my account is unavailable. Is this a deliberate attempt to prevent me having access to the details of my gas bill?

I am continuing to work on my website which poses the question to the public, “Are you being defrauded by British Gas”. The website can be viewed at, [www.peteloud.co.uk/britishgasfraud/](http://www.peteloud.co.uk/britishgasfraud/). Don't miss the second page at [www.peteloud.co.uk/britishgasfraud/bg\\_letters.html](http://www.peteloud.co.uk/britishgasfraud/bg_letters.html) . This page gives the full details on the falsification of the fixed price agreement between British Gas and me. Along with this is a 50 page pdf file of the correspondence between British Gas and myself. If you feel that I have made any errors in my detailing of this problem please get back to me and I'll correct them.

Cheers,

Pete Loud

CENTRAL

RECOVERIES

PO Box 52  
Hattersley  
Hyde  
Cheshire  
SK14 3PQ

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

CONTACT NUMBER  
0845 9444200  
FADT  
30 Aug 06

Dear Customer,

Customer Reference Number : 6204940461  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE

Thank you for your recent enquiry concerning the above account.  
I confirm the bill relates to charges for Electricity supplied, the  
details of which are as follows;

Final Reading Date : 06/03/2006  
Meter Reading : 000004424  
Current Balance : £75.57  
VAT Registration Number : 232 1770 91

I trust this information is of assistance to you. To clear the  
account, payment can be made by taking your Electricity bill to any P  
Office or by sending your payment directly to:

British Gas Trading Limited  
Payments Area 10  
Higginshaw Lane  
Oldham  
OL95 1AQ

Please make sure your payment is clearly marked with your Customer  
Reference Number which is 6204940461. Cheques must be made  
payable to British Gas Trading Limited.

-----  
!!! IF YOU HAVE ALREADY BEEN CONTACTED BY A DEBT COLLECTION  
AGENCY PLEASE SEND YOUR PAYMENT DIRECT TO THAT AGENCY. !!!  
-----

Customer Services

A Centrica business

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Registered in England No. 3078711.

Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD

www.house.co.uk



Mr Peter Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

31 August 2006

**Customer Relations**

80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us your **Customer Reference Number**

Dear Mr Loud

**Customer Reference Number: Electricity 620 494 0461**  
**Gas 100 486 188 3417**

Thank you for your letter dated 23 August 2006 which I received on 25 August 2006, I apologise for the delay in my response to you.

I confirm the allowances or credits added to your accounts reduced your gas bill from £259.58 to £224.58 and the balance on your electricity account from £95.57 to £75.57.

We issued a refund totaling £30.00. If this amount had remained on the accounts, this would have reduced the gas account to £214.58 and the electricity account to £55.57 respectively. I am sorry that you were under the impression that these sums had been added to the accounts and not refunded.

With regard to the Price Protection packages as I advised you in my letter dated 18 August 2006, you did not sign or register for this agreement, but instead you were, as a valued customer, registered for this automatically. A letter was sent to advise you of this. This was to fix your prices until April 2007 at the then standard tariff, not at a premium as you have suggested.

Unfortunately, as you did not return the paperwork and as the administration team did not inform us that you did not require this product as per your call on 24 March 2006 this product was automatically added to your account I am genuinely sorry for this error, which should not have occurred, and which was certainly not a deliberate act on our part.

However, you have benefited from a fixed price since that date and you have therefore avoided the effects of a number of price increases, indeed I have calculated that your final gas bill would have been around £315.67, and your final electricity bill would have been around £89.10 had you not been put on this tariff. You have therefore saved around £135.

**A Centrica business**

British Gas is a trading name of British Gas Trading Limited, a Centrica company.

Registered in England No. 3078711. Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD

www.house.co.uk

I have outlined in my letter dated 2 August 2006 details of all our current and historical tariffs from April 2004 to date including the price protection tariffs and if you require, I can recall the accounts from the collections agency and re-bill you to these tariffs, unfortunately, I have yet to hear from you regarding this issue.

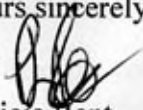
I also advised in my letter dated 2 August 2006 that we had received the meter reads used to close the accounts from your new supplier and Mr Napier advised that if required we can dispute these reads for you with that new supplier.

I have spoken to our website team, who advised that the bills and accounts are accessible to you on line – your password has been reset to 'welcome' due to the house team checking the availability of the information on your account, you will need to reset this to your own password.

If you have any difficulty viewing the bill please telephone 0845 600 5001 this line is open 24 hours a day 365 days a year and the team will be more than happy to assist you or give you advice if necessary.

Finally I have not personally been able to access your website, but I have passed the details to our legal team. They have advised that they require you to remove all allegations of fraud, lying and dishonesty from the website as this is defamatory. Failing this British Gas will consider its legal position with regard to such statements.

Yours sincerely

  
Patricia Kant  
Customer Relations



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

### **Patricia Rant**

Customer Relations  
British Gas  
80 St Mary's Road  
Southampton  
**SO14 0WA**

6th Sept. 2006

Dear Patricia,

<b>Electricity</b>	<b>Customer Reference Number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference Number</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052</b>		

Thank you for your letter dated 31st August 2006 and for your speaking to your website team.

### **Website account details, [www.house.co.uk](http://www.house.co.uk)**

I did as you said and yesterday I re-accessed my accounts at [www.house.co.uk](http://www.house.co.uk). It was no different to when I last accessed my accounts. I enclose two screen print-outs.

#### **1. Electricity Account at [www.house.co.uk](http://www.house.co.uk)**

You will see that my electricity account says that the current balance is £62.50cr. Yippee! I suggest that British Gas refunds this £62.50 that I am in credit, and we can call that account closed.

#### **2. Gas Account at [www.house.co.uk](http://www.house.co.uk)**

As you can see, that account is still "**unavailable**". At first I wondered if British Gas was deliberately making my account unavailable so that I could not check up on the details. Perhaps I was wrong, although with all of the conflicting statements and dubious honesty of British Gas I'm sure you can understand my thinking that. So what is the problem? Has your computer crashed and have you lost all of the data. If you have looked at my records you will have seen I have had several problems with this computerised billing system. Last December I paid both gas and electricity bills as soon as they were issued using this internet billing system. Then your system lost the payments and started to threaten me with disconnection etc. Perhaps I need to extend my formal complaint to energywatch to include that system too. If your system did crash and have lost all of my billing records you could always cancel the gas bill completely ☺

### **Allowances & credits**

In your letter you say, "*I am sorry that you were under the impression that these sums had been added to the accounts and not refunded.*" The reason that I am confused is that you

have sent out explanations which conflict with each other, and your original and unambiguous statement conflicts with the actual situation.

In your letter of 2<sup>nd</sup> Aug. 2006 you say,

"I can see that we have already removed the cancellation fee and also have given you allowances totaling £45.00 for your gas account and £40.00 for your electricity to cancel the fees we originally charged as a gesture of goodwill".

This is not in the least ambiguous.

My interpretation of that is you are stating that for electricity,

- a. we have already removed the cancellation fee  
**and**
- b. also have given you allowances of £40.00 for your electricity.

What you actually did was,

- a. removed the cancellation fee  
**and**
- b. give an allowance, by cheque, of £20.

A similar situation exists with the gas bill.

Your other statements in your letters of 18<sup>th</sup> August and 31<sup>st</sup> August 2006 conflict with your statement of 2<sup>nd</sup> August.

### **The allegations on my website.**

Let us consider some of the statements by British Gas regarding my account.

### **Statements relating to fixed prices agreement falsely claimed by British Gas**

**M J Clare**(?), Managing Director, wrote to me in an undated letter in March 2005.

*"Dear Mr Loud*

*Recently, you signed up to fix your gas and electricity prices with British Gas."*

**Barrie Caird**, Senior Customer Liaison Manager, emailed to me on 4th June 2006.

*"With regard to the monies you were charged for the cancellation of a contract, I am sorry that you think we have falsified a contract with you, however can confirm that we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005"*

In your letter of 31<sup>st</sup> August 2006, you state,

*"With regard to the Price Protection packages as I advised you in my letter dated 18 August 2006, you did not sign or register for this agreement,"*

As you now accept that I did not sign or register for this agreement,

1. Do you think that M J Clare was being truthful?
2. Do you think that Barrie Caird was being truthful?

At the very beginning of these incidents, say on 24March when I telephoned to say that I had not registered for a fixed prices account, had British Gas said, "Oops, sorry, we've made a mistake", I would have thought no more about it. But British Gas didn't say they had made a mistake and apologise. Since then British Gas has tried to deflect my complaints and repeatedly

evaded my requests for a copy of this agreement. At first British Gas insisted that I did have an agreement for fixed prices. This was no simple mistake, "***we have all necessary paperwork relating to the contract which you agreed with us around 21 February 2005***". To me this looked like a deliberate attempt to cover up their billing procedures and to thwart my enquiries.

### **Meter Readings**

On my electricity bill of 24<sup>th</sup> March did not British Gas say a reading of 1130 was taken on 6<sup>th</sup> March 2006? Was this a true statement? Of course it wasn't. It was a false statement and the reading was inflated. It was made in an attempt to get money out of me. Do you agree with that? I think a court would.

I have just looked up the word "fraud" on my on-line dictionary, it says,

**1 a** : any act, expression, omission, or concealment calculated to deceive another to his or her disadvantage; *specifically* : a misrepresentation or concealment with reference to some fact material to a transaction that is made with knowledge of its falsity or in reckless disregard of its truth or falsity and with the intent to deceive another and that is reasonably relied on by the other who is injured thereby

To me, it looks as if British Gas staff were untruthful, i.e. dishonest or lying, and it also looks as if British Gas was attempting fraud.

Cheers,

Peter Loud

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## manage your bills

### your account summary



 logged in as: [peteloud](#)


#### Good News for Price Protection customers:

If you have signed up to protect your energy prices with us rest assured, your rates have **not been affected by the recent price rise!**

For example, if you signed up to Price Protection 2007, your prices are 34% lower than our new standard gas prices. If you are a Price Protection customer [see how much less you are paying](#) compared to our standard prices.

#### Not a Price Protection customer?

You can still [sign-up for Fix and Fall](#), that means if you fix both your gas and electricity prices at our new September rates, there'll be no more price rises for over two years.

#### Bill Information:

Your current balance **may be different from the amount due on your bill**. To view the bill amount, please use the view detailed bill button. If your bill is not available the view detailed bill button will not be visible, if that is the case then please check back at a later date.

**name:** Peter Loud

Account last viewed on:	04 Sep 2006
Account last updated:	06 Jan 2005

<b>customer reference number:</b>	<b>6204940461</b>
<b>current balance:</b>	<b>£62.50cr</b>
<b>postcode:</b>	<b>MK6 3PA</b>

Interested in **paperless billing** together with an **additional £5 discount**? [find out more](#)

My bill is unavailable - [what should I do?](#)

Do you have another electricity account in your name? If so, then make life easier: [manage your account online](#).

#### service information

To ensure that you get the best possible service when you sign up for online account management with house.co.uk, we have developed our **online customer service charter**.

Find out more about [our promise to you](#).

See our paperless billing code of practice for [energy](#).

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## manage your bills

search for...

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logged in as: peteloud

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### your account summary

#### Good News for Price Protection customers:

If you have signed up to protect your energy prices with us rest assured, your rates have **not been affected by the recent price rise!**

For example, if you signed up to Price Protection 2007, your prices are 34% lower than our new standard gas prices. If you are a Price Protection customer **see how much less you are paying** compared to our standard prices.

#### Not a Price Protection customer?

You can still **sign-up for Fix and Fall**, that means if you fix both your gas and electricity prices at our new September rates, there'll be no more price rises for over two years.

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Your current balance **may be different from the amount due on your bill**. To view the bill amount, please use the view detailed bill button. If your bill is not available the view detailed bill button will not be visible, if that is the case then please check back at a later date.

name: Peter Loud

Account last viewed on: 04 Sep 2006  
Account last updated: 02 Jun 2006[gas](#) [electricity](#) [home phone & mobile](#)customer reference number: 1004861883417  
current balance: unavailable  
postcode: MK6 3PA[pay bill](#) [view bill](#)Interested in **paperless billing** together with an **additional £5 discount**? [find out more](#)My bill is unavailable - [what should I do?](#)Do you have another gas account in your name? If so, then make life easier: [manage your account online](#).

#### service information

To ensure that you get the best possible service when you sign up for online account management with house.co.uk, we have developed our **online customer service charter**.

Find out more about [our promise to you](#).See our paperless billing code of practice for [energy](#).

#### Welsh speaking customers



# Moorcroft Debt Recovery Limited

## ~ Pre-Court Division

P.O. Box No. 17, 2 Spring Gardens, Stockport, SK1 4AJ.  
Telephone 0161 475 2851. Fax 0161-477 3864.

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

Date: 09/10/06

Moorcroft Reference.  
**008691267805(D-PC25)**

Client Reference.  
6204940461

Dear MR LOUD

Re: BRITISH GAS TRADING LTD

Balance £75.57

### NOTICE OF INTENDED LITIGATION

To prevent the above action send payment in full before 16/10/06 or Telephone 0161 475 2851 immediately.

If you do not respond to this letter we will assume you are purposely avoiding repayment of this debt and will take the necessary steps to secure settlement which may include issuing legal action against you. Please note if legal action is necessary your debt will increase as follows:

Current Balance :	£75.57
Solicitors Costs for Issue of Claim Form :	£50.00
Court Fees for Issue of Claim Form :	£23.00
Solicitors Costs for Entering Judgment (by default) :	£25.00
<b>Total Debt if Judgment is obtained</b>	<b>£173.57</b>

Contact us now.

A.J.Martin

Debt Recovery Manager

008691267805 D-PC25/MR20/LO

For security and quality purposes we may record or monitor telephone calls.

**Pete Loud**

---

**From:** "Pete Loud" <pete@peteloud.co.uk>  
**To:** <enquiries@moorgroup.com>  
**Sent:** 11 October 2006 12:01  
**Subject:** British Gas Debt Collecting. Ref. 008691267805(D-PC25)

Hi Guys,

Ref. **Ref. 008691267805(D-PC25)**

This morning I received a NOTICE OF INTENDED LITIGATION from you.

Can you please send me details of this debt. I presume that it is for electricity. Can you let me know how many units were consumed and the price per unit. This is information that you will have to produce in court, it will save time and trouble if you check these figures now.

Incidentally, I have irrefutable photographic evidence that the British Gas meter readings were falsified and inflated. I think it most likely that your case will be kicked out of court and that I will be awarded appropriate costs. I suggest that you refer to my website at,  
[www.peteloud.co.uk/britishgasfraud/](http://www.peteloud.co.uk/britishgasfraud/)

Cheers,

Peter Loud

**Pete Loud**

---

**From:** "Pete Loud" <pete@peteloud.co.uk>  
**To:** "Caird, Barrie" <Barrie.x.Caird@centrica.co.uk>  
**Sent:** 13 October 2006 10:47  
**Subject:** Re: 1004861883417 / 6204940461

Hi Barrie,

Two days ago I received another harassing letter from a debt collector acting on behalf of british Gas. It threatened me with court action and the associated costs of such an action. I presume in a day or two I will receive a similar letter relating to my gas bill. With the confusion over the fixed prices agreement cleared up I feel that I must now focus my attention on these bills and my consumption of electricity and gas.

Will you confirm that on 6<sup>th</sup> March 2006 that British Gas, or an agent acting on its behalf, took the following meter readings:

<b>Day</b>	
<b>Current reading</b>	<b>4424</b> taken on 6 March 2006
<b>Previous reading</b>	<b>3658</b> taken on 14 December 2005
<b>Electricity used</b>	766 Units - 1 unit is 1 kilowatt hour (kWh)
<b>Night</b>	
<b>Current reading</b>	<b>1130</b> taken on 6 March 2006
<b>Previous reading</b>	<b>0851</b> taken on 14 December 2005
<b>Electricity used</b>	279 Units - 1 unit is 1 kilowatt hour (kWh)

Cheers,

Peter Loud

----- Original Message -----

**From:** [Caird, Barrie](#)  
**To:** [Pete Loud](#)  
**Sent:** Thursday, June 08, 2006 11:22 AM  
**Subject:** RE: 1004861883417 / 6204940461

[Mr Loud,](#)



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

### **Patricia Rant**

Customer Relations  
British Gas  
80 St Mary's Road  
Southampton  
**SO14 0WA**

13th Oct. 2006

Dear Patricia,

<b>Electricity</b>	<b>Customer Reference Number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference Number</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052</b>		

Two days ago I received another harassing letter from a debt collector acting on behalf of British Gas. It threatened me with court action and the associated costs of such an action. I presume in a day or two I will receive a similar letter relating to my gas bill. With the confusion over the fixed prices agreement cleared up I feel that I must now focus my attention on these bills and my consumption of electricity and gas.

Will you confirm that on 6<sup>th</sup> March 2006 that British Gas, or an agent acting on its behalf, took the following meter readings:

<b>Day</b>	
<b>Current reading</b>	<b>4424</b> taken on 6 March 2006
<b>Previous reading</b>	<b>3658</b> taken on 14 December 2005
<b>Electricity used</b>	766 Units - 1 unit is 1 kilowatt hour (kWh)
<b>Night</b>	
<b>Current reading</b>	<b>1130</b> taken on 6 March 2006
<b>Previous reading</b>	<b>0851</b> taken on 14 December 2005
<b>Electricity used</b>	279 Units - 1 unit is 1 kilowatt hour (kWh)

In the very near future I expect to be leaving UK to live in South East Asia, it is therefore important that you make a serious attempt to close this case. Should you be tempted to think that my being out of UK would give you an easy court victory by default, I would refer you to the case of Loud v Cronin, when I returned from Indonesia for a case in the Small Claims Court in Milton Keynes. I won the case and the other party was shocked to find that my considerable expenses were added to the amount awarded to me.

This dispute has been a very time consuming and stressful experience for me. I feel the time is approaching when I shall have to initiate a counter claim against British Gas. I am advised that it would not be unreasonable for me to charge £30 per letter/email and make a significant claim for compensation for stress etc.

Once again I must remind you that I signed up for the British Gas 'paperless' billing system, yet when I try to access the details of my gas account on-line the account is unavailable.

Regards,

Peter Loud

Mr P Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**

80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us your **Customer Reference Number**

17 October 2006

Dear Mr Loud

**Customer Reference Numbers:** 100 486 188 3417 Gas  
620 494 0461 Electricity

Thank you for your recent enquiry the details of which were passed to me to investigate. Firstly, I would like to take this opportunity to apologise for the delay in my reply.

I am sorry you have had to contact us again regarding your concern over the billing of the gas and electricity accounts.

Your gas supply transferred away from British Gas on 21 March 2006. Your electricity supply transferred away from British Gas on 6 March 2006.

I confirm your gas account was closed to an estimated meter reading of 4439. Your electricity account was closed to meter readings of 4424 Day and 1130 Night. The final meter readings were provided by your new energy supplier.

The final balances of £224.58 on your gas account and £75.57 on your electricity account have been transferred to our Central Recoveries Agency. Please telephone them on 0845 9333202 to arrange payment. They are available Monday to Friday between 8am and 8pm, and Saturday between 9am and 1pm. I am sorry for the reminder notices you have received. Unfortunately, reminder notices are automatically issued if there is an outstanding balance on an account. I am very sorry for the inconvenience this matter has caused you.

I understand you have found this situation time consuming and stressful. Regrettably, British Gas do not compensate for stress or time customers spend trying to resolve enquiries as it is impossible to quantify in monetary terms.

A Centrica business

British Gas is a trading name of British Gas Trading Limited, a Centrica company.  
Registered in England No. 3078711. Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD  
www.house.co.uk

I would like to apologise for the problems you have experienced with regards to your gas and electricity accounts. The level of service you have received is not to our normal high standard and I am sorry.

Thank you for taking the time and trouble to bring this matter to our attention and giving us the opportunity to look into this for you.

Yours sincerely



Leanne Williams  
Customer Relations



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

---

**Leanne Williams**  
Customer Relations  
British Gas  
80 St Mary's Road  
Southampton  
**SO14 0WA**

24th. Oct. 2006

Dear Leanne,

<b>Electricity</b>	<b>Customer Reference Number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference Number</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052</b>		

Thank you for your letter dated 17<sup>th</sup> Oct. 2006 which I received today. Unfortunately there are still issues which need clearing up.

In your letter you state,

"I confirm your gas account was closed to an estimated meter reading of 4439. Your electricity account was closed to meter readings of 4424 Day and 1130 Night. The final meter readings were provided by your new energy supplier."

With regard to you saying the meter readings were provided by my new energy supplier, I have been in contact with eDF and they say they did not provide you with the readings. This can only mean that you are lying or in error, or eDF is lying, or is in error. Which is it?

It actually makes little difference who British Gas uses as their agent to collect meter readings, however what is legally important is that the bill that British Gas sends out must be accurate otherwise British Gas lays itself open to charges of fraud. For British Gas to knowingly send out an inaccurate bill is clearly fraud.

I have already provided British Gas with very clear evidence that their meter readings are not correct, yet you continue to attempt to charge me excessively when you know that the meter readings were impossible.

This opens up two problems for British Gas.

- If you, or any agent of British Gas take me to court to try and claim an amount based upon the knowingly incorrect meter readings then I shall produce the evidence which shows that the meter readings are inaccurate and that British Gas knows that they are inaccurate. The case will be kicked out of court and British Gas, or its agent, might end with significant costs awarded against it.
- The other problem for British Gas is that I could initiate legal action against British Gas.

It is very clear that British Gas has knowingly, and repeatedly, attempted to charge me for gas and electricity based upon falsified and inflated meter readings. It is also clear that British Gas attempted to obtain benefits by falsely claiming I had a fixed energy price agree with me.

How about you discussing the strength of your case with a British Gas lawyer and then perhaps we can clear up this mess.

Regards,

Peter Loud



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland, Peartree Bridge, Milton Keynes, MK6 3PA, U.K.  
email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

---

**Accounts Manager**  
**Central Recoveries**  
PO Box 52  
Hattersley  
Hyde, Cheshire,  
**SK14 3PQ**

24th. Oct. 2006

Dear Sir/Madam,

<b>Electricity</b>	<b>Customer Reference Number</b>	<b>620 494 0461</b>
<b>Gas</b>	<b>Customer Reference Number</b>	<b>100 486 188 3417</b>
<b>Energywatch ref: 1130052</b>		

For the past 7 or 8 months I have been trying to sort out my final electricity and gas bills with British Gas. In the letter I received from Customer Services today it said my case had been passed over to the Central Recoveries Agency. If you check your records you will see that you have contacted me several times. In the very near future I will be leaving UK to live in South East Asia so I feel that it is time to clear up these accounts.

Every now and again I get letters from you, or Horner & Co. or Moorcroft Debt Recovery Ltd. The reason I do not panic and give in to these threatening letters is that I have irrefutable evidence that the meter readings upon which the amounts claimed are based are incorrect. If you or any of the debt collectors took me to court I could very easily show that these bills are incorrect, due to falsified and inflated meter readings. It is inevitable that whoever takes me to court would lose the case and may incur significant costs. If you are tempted to think that my living overseas would mean that one of your debt collectors could easily win an undefended case in the County Court, think twice. If you refer to the case of Loud v Cronin in the Milton Keynes Small Claims Court you will see that I returned from Indonesia for a minor case, won the case and that the other party was shocked to find it had to pay my considerable expenses.

If you think that Central Recoveries and its debt collectors are all powerful, that British Gas is always right, and that the customer is always wrong and can easily be bullied into paying whatever you demand. I suggest that you visit my website at, [www.peteloud.co.uk/britishgasfraud/](http://www.peteloud.co.uk/britishgasfraud/). On my website I document, almost fully, my battle with British Gas. On it are about 60 pages of correspondence between British Gas and myself. On this website is the evidence I will produce in court to show that the meter readings were falsified and inflated. There is even a section on harassment in which you and your debt collectors feature. I say that my case against British Gas is '*almost fully*' documented, I do not show everything, as I say on my website, "it pays to keep an ace up you sleeve".

If you can find a flaw in my case by all means contact me. This is not about me not wanting to

pay for the energy I used, I'm happy to do that, although I expect compensation for the hassle I've gone through. This is about the fraudulent and harassing practices of British Gas.

Regards,

Peter Loud

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

Date 23/10/06

**Reference.**  
**008691267805**

Dear MR LOUD

Re:BRITISH GAS TRADING LTD

Balance £75.57

## LITIGATION WARNING

We have been advised that you have failed to reach a repayment agreement with Moorcroft Debt Recovery Ltd concerning the above account and have been asked to prepare a file for review prior to the commencement of any legal action.

To prevent further action you must contact Moorcroft Debt Recovery Limited at the following address.

**Moorcroft Debt Recovery Limited**  
**P.O. Box 17**  
**Moorcroft House**  
**2 Spring Gardens**  
**Stockport**  
**SK1 4AJ**

**Telephone Number : 0161 475 2851**  
**Fax Number : 0161 477 3864**

Failure to contact **Moorcroft Debt Recovery Limited** by the 30/10/06 may result in the issue of legal proceedings without further notice.

PLEASE QUOTE THE ABOVE REFERENCE NUMBER ON ALL CORRESPONDENCE.

Yours sincerely



Mr M Dobson  
**Solicitor**

**Pete Loud**

---

**From:** "Pete Loud" <pete@peteloud.co.uk>  
**To:** <enquiries@moorgroup.com>  
**Sent:** 25 October 2006 17:28  
**Attach:** To BritGas 061024-2 Central Recoveries.pdf  
**Subject:** Ref. 008691267805

Hi Guys,

Ref. **Ref. 008691267805(D-PC25)**

Today I received a letter from your **midaslegalservices** guys, pursuing an alleged debt of £75.57 with British Gas Trading.

I'm sure that you will not want to believe it, but British Gas have got it wrong and I can prove it. If you ever take me to court you will lose the case and be lumbered with my expenses. I have attached a letter that I sent to British Gas Central Recoveries yesterday which is probably worth you reading before you risk a court case.

If you have the time check out my website,

[www.peteloud.co.uk/britishgasfraud/](http://www.peteloud.co.uk/britishgasfraud/)

It gives the full details of the whole case from start to finish. It includes almost all of the correspondence between British Gas and myself, it even includes a section on the harassment from debt collectors ;-)

If you are about to risk your company money taking me to court make sure your lawyer has checked out the background. He might conclude that you would lose the case and have costs against you.

Cheers,

Pete Loud



# **Peter Loud**

## **Information Systems Consultant**



16 Woodley Headland,

Peartree Bridge,

Milton Keynes,

MK6 3PA,

U.K.

email: [pete@peteloud.co.uk](mailto:pete@peteloud.co.uk)

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**Frank Chapman, CEO**

**BG Group plc**

100 Thames Valley Park Drive

Reading,

Berkshire **RG6 1PT**

26th. Oct. 2006

Dear Sir,

**Complaint about British Gas billing and Customer Relations**

Electricity      Customer Reference Number 620 494 0461

Gas              Customer Reference Number      100 486 188 3417

Energywatch ref: 1130052

For the past 7 or 8 months I have been in dispute with British Gas over my gas and electricity bills. By now I have fully and systematically worked through the complaints procedures and failed to resolve the problem, I am therefore asking for your intervention to end this dispute.

In March of this year I switched energy suppliers from British Gas to eDF, and my final bills from British Gas were inaccurate. British Gas claimed that I had a fixed energy price agreement with them and included additional charges because of this and the meter readings upon which my final bills were based were falsified and inflated. After six months of lying about the fixed price agreement British Gas finally admitted that no such agreement existed. I have absolutely irrefutable proof that the meter readings were falsified and inflated yet British Gas constantly threaten me debt collectors and court actions. The actions of British Gas, in falsely claiming that I had a fixed energy price agreement with them and by falsifying and inflating my meter readings attempted fraud.

Now that I have had the audacity to accuse British Gas of lying and of attempted fraud you will want to dismiss me as a crazy nutter who just doesn't understand billing and wants to avoid paying their bills. No, that is not the case. I would like to include the full story but I have over 70 pages of correspondence with British Gas Customer Services, instead I would like to suggest that you, (or at least one of your not-so-junior minions), visit my website at [www.peteloud.co.uk/britishgasfraud/](http://www.peteloud.co.uk/britishgasfraud/) which includes copies of the 70+ pages of correspondence. I use this website format, instead of posting you a thick report, because it is simply the most efficient way for me to give you access to this large amount of information. The correspondence shows very clearly how for about 6 months British Gas lied about the fixed price agreement, but eventually admitted that there was no such agreement. It also includes time-stamped photographs of the meter readings with bills attached to the meter to prove that the meter readings were falsified and inflated.

I have received over a dozen harassing letters from British Gas and its debt collectors threatening

me with court action. Even though I have this irrefutable evidence that shows the British Gas bills have falsified and inflated meter readings, which means that the case against me would stand no chance of success in court, however these threats still cause me great stress.

At the same time as complaining to British Gas about their billing I have been complaining to Energywatch about British Gas. So far they have been hopeless. They have acted more like a trade organisation protecting British Gas from disgruntled customers. I have steadily and systematically been working through Energywatch's official complaint procedure, perhaps today or tomorrow I will write to the CEO. I assume that he will act like his staff beneath him and simply try and deflect anything I say to protect British Gas. However if he doesn't take my complaint about British Gas billing and Energywatch's ineffectiveness seriously the next stage in the complaints procedure is for me to take my complaint about energywatch to the Parliamentary Ombudsman. I feel that I might have more effect there.

I suppose so many disgruntled customers threaten to expose British Gas billing practices to the media and then do nothing, that British Gas doesn't bother much about such threats. I am not about to threaten to take my case to BBC TV or to Channel 4. I have no need. In the past two weeks researchers from a BBC TV consumer programme and from Channel 4 came to me, having found out about my dispute with British Gas from other sources. I think both researchers were impressed with the straight forwardness of my complaint and that the way it was fully documented. If you have looked at the website perhaps you agree. It makes it easy for them to check up on everything I claim and to feel confident that they have reliable information which will not land them in hot water if broadcast. Perhaps BBC & Channel 4 will use this material in a consumer programme, perhaps they will not. It would not be in the interest of British Gas to have the details of this attempted fraud made public. I must admit that I have little smile at the thought of British Gas losing another few hundred thousand customers, and perhaps a penny off their share price, but it would be much better if British Gas improved its billing systems and its customer relations.

Regards,

Peter Loud

Mr Loud  
16 Woodley Head  
Peartree Bridge  
Milton Keynes  
MK6 3PA

**Customer Relations**  
80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us your **Customer Reference Number**

27 October 2006

Dear Mr Loud

**Customer Reference Number: 1004861883417**

Re: 16 Woodley Head, MK6 3PA

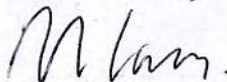
Thank you for your recent letter, the details of which were passed to me to investigate. Firstly, I would like to take this opportunity to apologise for the delay in reply. As my colleague had informed you in a previous letter the meter readings that we closed down your accounts were given to us by your new energy supplier. This is common practice, and one that all energy suppliers follow. I have clarified with the transfers department who assure me that this is correct. If you wish you can also confirm these practices with Energywatch.

If you are disputing your final bills please contact your new energy supplier who will amend your start readings.

Please accept my sincere apologies for the amount of time this matter has taken us to resolve. I hope this letter has made things clearer for you.

If you have any further questions please feel free to contact us on the above telephone number, lines are open: Monday to Friday 8am to 6pm.

Yours sincerely



Mark Lacey  
Customer Relations

A Centrica business

British Gas is a trading name of British Gas Trading Limited, a Centrica company.  
Registered in England No. 3078711. Registered Office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD  
www.house.co.uk

**Customer Relations**

80 St Mary's Road  
Southampton  
SO14 0WA

 **TELEPHONE 0845 6070870**

Calls may be monitored and/or recorded.

When you contact us please tell us your **Customer Reference Number**

Mr P Loud  
16 Woodley Headland  
Peartree Bridge  
Milton Keynes  
MK6 3PA

02 November 2006

Dear Mr Loud

**Customer Reference Number:** 620 494 0461 (Electricity)  
100 486 188 3417 (Gas)

Thank you for your letter received addressed to Frank Chapman. As a member of the customer relations team working within this office, I have been instructed to respond on his behalf.

Firstly, I would like to take this opportunity to express my sincerest apologies that you have had to contact us on numerous occasions regarding this matter and for the inconvenience this has caused. I have fully investigated your account as requested and can see from our records that my colleague Carrie Baird responded to an additional email received from you on 30 October 2006. I would like to reiterate the points enclosed within this email.

Our records show that both your gas and electricity accounts were updated on to our Price Protection offer on 26 March 2006, which promised to fix your prices until 1 April 2007. As this offer protected you from future prices rises within time period, it did have a penalty charge of £30.00 for gas and £20.00 for electricity if you decided to leave us before this date. As this was not made clear to you when you agreed to this offer, we have already withdrawn these charges on both accounts earlier this year.

However, when you left us to transfer EDF, they were responsible for providing us with readings on these dates. As you have advised us on numerous occasions that your final readings were incorrect, a dispute was needed between British Gas and your new supplier so that both companies could agree new readings. This process was needed as your new supplier would have also used the incorrect final readings of 4439 for gas for 21 March 2006 and 4424 for your day consumption and 1130 for your night consumption for your electricity for 6 March 2006 to open their accounts.

**A Centrica business**

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www.house.co.uk

Disputes of this nature will normally take between six to eight weeks to resolve, unless both suppliers are affected by industry processes that are beyond their control. As this matter has been ongoing for some time, we have decided to write off the balance of £259.58 on your gas account and £75.57 on your electricity account as a goodwill gesture. Therefore, although your opening readings with your new supplier will be higher than they need to be, you will not be charged for any usage until you reach the readings we closed your accounts to.

I sincerely apologise that this entire matter was not clearly explained to you previously and this resulted in your receiving numerous reminder notices regarding these incorrect balances. I assure you we have informed our Recovery Agency of this matter and I confirm that your credit rating will not be affected in anyway due to this.

Once again, I would like to take this opportunity to unreservedly apologise for this situation arising and the way in which your enquiry has been dealt with. I assure you, your experience is not representative of how British Gas operates, nor the way we treat our customers. We pride ourselves on providing a high level of service to all our customers and I am so sorry that you did not receive this as you were a valued customer. Should you ever decide to return to British Gas in the future, I am confident we would be able to demonstrate this to you and restore your faith in our company.

In closing, I would like to thank you for taking the time and trouble to bring this matter to our attention and giving us the opportunity to look into this for you. If you have any further questions regarding this matter, please contact the Customer Relations department either at the above address or on 0845 6070870. Lines are open 8am-6pm Monday to Friday.

Yours sincerely



Sarah Hilton  
Customer Relations

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www.house.co.uk

Powering



Heating



Maintaining



Protecting



Connecting



# Moorcroft Debt Recovery Limited

## ~ Home Collections Division

P.O. Box No. 17, 2 Spring Gardens, Stockport, SK1 4AJ.  
Telephone 0161 475 2851. Fax 0161 477 3864.

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

Date: 07/11/06

Moorcroft Reference.  
**008691267805(D-HC02)**

Client Reference.  
6204940461

Dear MR LOUD

Re: BRITISH GAS TRADING LTD

Balance £75.57

Our records show that despite our previous letters you have failed to make any payment to us and therefore your account has now been passed to our Home Collections Division for action.

This may involve our local representative calling at your home address within the next few days to establish how you propose to settle the balance outstanding.

If however you would prefer to agree a repayment arrangement direct with this office you must telephone us no later than **10.00am on 14/11/06.**

We would emphasise that if no satisfactory agreement is made with us or our local representative you may leave us with no alternative but to instruct our solicitors to commence legal proceedings against you without further notice.

Yours sincerely,

A.J.Martin

Debt Recovery Manager

**Please note we are open Monday to Thursday 7.15am to 9.00pm, Friday 7.15am - 7.00pm and on Saturday 8.30am to 4.00pm**



**To make payment using your debit card please telephone 0161 475 2851.**

**Or visit our website at [WWW.MDRL.CO.UK](http://WWW.MDRL.CO.UK)**

For security and quality purposes we may record or monitor telephone calls.



*Moorcroft Debt Recovery Limited*  
*~ Pre-Court Division*

P.O. Box No. 17, 2 Spring Gardens, Stockport, SK1 4AJ.  
Telephone 0161-480 4966. Fax 0161-477 3864.

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
MK6 3PA

DATE: 22/11/06

MOORCROFT REF.  
008690266594 (D-AD12)

CLIENT REF.  
1004861883417

DEAR MR LOUD

RE : BRITISH GAS TRADING LTD

FURTHER TO YOUR RECENT CORRESPONDENCE, I WRITE TO CONFIRM THAT WE  
ARE NO LONGER DEALING ON THE ABOVE ACCOUNT.

YOURS SINCERELY



*Moorcroft Debt Recovery Limited*  
*~ Pre-Court Division*

P.O. Box No. 17, 2 Spring Gardens, Stockport, SK1 4AJ.  
Telephone 0161-480 4966. Fax 0161-477 3864.

MR P LOUD  
16 WOODLEY HEADLAND  
PEARTREE BRIDGE  
MILTON KEYNES  
BUCKINGHAMSHIRE  
MK6 3PA

DATE: 22/11/06

MOORCROFT REF.  
008691267805 (D-AD12)

CLIENT REF.  
6204940461

DEAR MR LOUD

RE : BRITISH GAS TRADING LTD

FURTHER TO YOUR RECENT CORRESPONDENCE, I WRITE TO CONFIRM THAT WE  
ARE NO LONGER DEALING ON THE ABOVE ACCOUNT.

YOURS SINCERELY

A.J. MARTIN  
ACCOUNTS DEPARTMENT  
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