# Annex A: Response Form - Call for evidence: Principles for consumer switching

## We would welcome responses to the questions below (any or all) as well as any other comments respondents may wish to make. We are focussing on business to domestic consumer contracts.

The Department may, in accordance with the Code of Practice on Access to Government Information, make available, on public request, individual responses.

A copy of this call for evidence can be found at: <https://www.gov.uk/government/consultations/switching-suppliers-making-it-easy-for-consumers>

You can complete your response online through <https://bisgovuk.citizenspace.com/ccp/switching-suppliers-making-it-easy-for-consumers>

Alternatively, you can e-mail or post the completed response form to:

Department for Business, Innovation and Skills

Consumer and Competition Policy

Switching – Call for Evidence (Victoria 357)

1 Victoria Street

London SW1H OET

Tel 020 7 215 5000

Email Switching@bis.gsi.gov.uk

The closing date for the call for evidence is Friday 4 December 2015

**Confidentiality and disclosure of responses**

The Department may, in accordance with the Code of Practice on Access to Government Information, make available, on public request, individual responses. If you wish your response to remain confidential you must provide a reason. Do you agree for your response to be published or disclosed if requested?

[ ]  Yes [ ] No

**Your details**

Name:

Organisation (if applicable)

Job title (if applicable)

Address:

Telephone number:

Email address:

Please tick the box from the list that best describes you, your company or your organisation

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|   | A consumer?  |
|  | A consumer group representative? |
|  | A business responding as a customer (please indicate number of employees)? |
|  | A business responding as a service provider? |
|  | An intermediary such as Price Comparison provider (please give nature of your service)? |
|  | A regulator? |
|  | Other? (please state what)  |
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 If responding on behalf an organisation, please state the name of your organisation

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**ALL CONSUMERS**

For all consumers

Q1: Have you switched supplier in the last 2 years?

(Required)

*Please select only one item*

[ ]  Yes – I have switched supplier [ ] No – I considered switching but didn’t switch

[ ]  No – I have not considered switching

**CONSUMERS WHO HAVE SWITCHED**

For consumers who have switched

Q1: What service(s) have you switched? (Answer all that apply)

*Please select all that apply*

Energy [ ]  Banking [ ]  Mobile [ ]  Fixed-line phone [ ]  Broadband [ ]  TV [ ]

Other (e.g. mortgages, insurance, credit cards, please comment) [ ]

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Q2. When you switched, did you have to pay any switching costs or deal with any penalty charges for breaking fixed-term contracts?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

*If you clicked ‘other’ ”please specify which service you switched below*

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Any additional comments (e.g. how much were these, when did you become aware of them, what were they (mobile phone unlocking, exit charges)?

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Q3. When you switched, were you able to switch: as quickly as you wanted?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

*If you clicked ‘other’ please specify which service you switched below*

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Any additional comments (e.g. how long did the process take, were there any delays?)

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Q4. When you switched, were you able to switch on an agreed date?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service you switched below

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Any additional comments (e.g. How long did the process take, were there any delays?

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Q5. When you switched, did the new supplier take responsibility for organising all steps in the switch or did you need to contact your existing supplier?

 The new supplier took I needed to contact the Not applicable

 responsibility existing supplier

Energy [ ]  [ ]  [ ]

*Please select only one item*

Banking [ ]  [ ]  [ ]

*Please select only one item*

Mobile [ ]  [ ]  [ ]

*Please select only one item*

Fixed line phone [ ]  [ ]  [ ]

*Please select only one item*

Broadband [ ]  [ ]  [ ]

*Please select only one item*

TV [ ]  [ ]  [ ]

*Please select only one item*

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service you switched below

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Any additional comments (e.g. if you had to contact your existing supplier did they offer to negotiate a better deal for you?

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Q6. When you switched, did you use a price comparison site?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please select only one item*

*Please specify which service*

*you are referring*

*to in the comment box below*

*Please select only one item*

If you clicked ‘other’ please specify which service you switched below

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Any additional comments

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Q7. Do you think price comparison websites show the full range of deals available on the market and make it easy to compare the deals on offer (including on non-price factors like customer service)?

Please select only one item

[ ]  Yes [ ]  No

Any additional comments

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Q8. Do you think price comparison sites are transparent in any funding they received from suppliers?

[ ]  Yes [ ]  No

Any additional comments

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Q9. When you switched, did you experience any problems with the switching process?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service you switched below

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Any additional comments (please include further information here if you would like to say more about your experience)

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Q10. Did you know who to contact if there was a problem with the switching process?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service you switched below

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Any additional comments (e.g. what would you have done if there was a problem with the process?

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Q11. Do you find it easy to work out how much you use each month (e.g. gas units, data, and minutes)?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service you switched below

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Any additional comments (if no, why is this?)

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Q12. Do you have any other comments you would like to make on the switching process or the proposed switching principles?

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**CONSUMERS WHO HAVE NOT SWITCHED IN THE LAST TWO YEARS**

For consumers who have not switched in the last two years

Q1: Are you responsible for any services which you have not switched in the last 2 years? (Answer all that apply)

Energy [ ]  Banking [ ]  Mobile [ ]  Fixed-line phone [ ]  Broadband [ ]  TV [ ]

Other (e.g. mortgages, insurance, credit cards) please specify which service you are referring to in the comments box

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Additional comments

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Q2. If you were to switch services do you think you would have to pay any switching costs or pay a penalty to get out of fixed-term contracts?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service

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Any additional comments (e.g. how much were these, when did you become aware of them?

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 Q3 Have potential costs prevented you from switching when you wanted to?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service

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Any additional comments

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Q4.Did concerns over how long the process would take prevent you from switching?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service

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Any additional comments (e.g. what made you think the process might take too long or be delayed?

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Q5. Would you be more likely to switch if you only had to deal with your new supplier (i.e. not have to contact your existing supplier?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service

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Any additional comments (e.g. have you ever used the threat of switching to secure a better deal from your current supplier?

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Q6. If you were going to switch, would you use a price comparison site?

Please select only one item

[ ]  Yes [ ]  No

Any additional comments (if no, why is this? Would you use a comparison sites for some services and not others?

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Q7. Do you think the price comparison sites make it easy to compare the deals on offer (including based on non-price factors like customer service, if those were important to you), and are transparent in any funding they receive from suppliers?

Please select only one item

[ ]  Yes [ ]  No

Any additional comments (if no, why is this?)

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Q8. Did concerns over something going wrong with the process prevent you from switching?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service

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Any additional comments (if yes, why is this?)

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Q9. Do you find it easy to work out how much you use each month (e.g. gas units, data, and minutes)?

 Yes No Not applicable

Energy [ ]  [ ]  [ ]

Please select only one item

Banking [ ]  [ ]  [ ]

Please select only one item

Mobile [ ]  [ ]  [ ]

Please select only one item

Fixed line phone [ ]  [ ]  [ ]

 Please select only one item

Broadband [ ]  [ ]  [ ]

Please select only one item

TV [ ]  [ ]  [ ]

 Please select only one item

Other (e.g. mortgages [ ]  [ ]  [ ]

insurance, credit cards)

*Please specify which service you are*

*Referring to in the comments box*

*Please select only one item*

If you clicked ‘other’ please specify which service

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Any additional comments (if no, why is this?)

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Q10. Do you have any other comments you would like to make on the switching process or the proposed switching principles?

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**RESPONDENTS OTHER THAN CONSUMERS**

Q1. Do you think switching costs or contract terms act as a deterrent to switching?

[ ]  Yes [ ]  No

Please provide more information (please specify sector)

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Q2. In your sector, what are the key factors that contribute to switching costs and prevent free switching?

Please provide information (please specify sector)

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Q3. What would need to happen to remove these factors and implement free switching?

Please provide information (please specify sector)

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Q4. Do you think the length of time it takes to switch acts as a deterrent to switching?

*Please select only one item*

[ ]  Yes [ ]  No

Please provide more information (please specify sector)

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Q5. In your view, what factors might slow the speed of the process and/or prevent the switch taking place on an agreed date?

Please provide information (please specify sector)

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Q6. What would need to happen to remove these factors and implement quicker switching on an agreed date?

Please provide information (please specify sector)

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Q7. Do you think consumers would be more likely to switch if they only had to deal with the gaining provider (i.e. where the new provider takes responsibility for organising all steps in the switch)?

[ ]  Yes [ ]  No

Please provide information (please specify sector)

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Q8. In your view what factors might prevent the gaining provider taking responsibility for organising all steps in the switch, or force the consumer to engage with their existing provider to arrange the switch?

Please provide information (please specify sector)

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Q9. What would need to happen to remove these factors and implement gaining-provider led switching?

Please provide information (please specify sector)

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Q10. Do you think consumers are easily able to work out how much they are using each month (e.g. gas units, data, minutes) and use this information to manage their accounts or make valid comparisons of deals?

[ ]  Yes [ ]  No

Please provide information (please specify sector)

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Q11. What would need to happen to make it easier for consumers to better understand their usage patterns and use this information to manage their accounts or to make valid comparisons of deals?

Please provide information (please specify sector)

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Q12. In your view, can consumers be confident that comparisons sites will give them a good chance of identifying the best deal for them?

[ ]  Yes [ ]  No

Please provide more information (please specify sector)

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Q13. Do you consider that comparison sites are sufficiently transparent in highlighting cases where they have received funding from featured suppliers? (*An example of a featured supplier for energy would be British Gas, EDF etc.)*

[ ]  Yes [ ]  No

Please provide more information (please specify sector)

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Q14. What would need to happen for consumers to be confident comparison sites will help them identify the best deal for them, and / or be transparent in any funding received from featured providers?

Please provide information (please specify sector)

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Q15. Do you consider that there is an effective redress avenue available when a problem arises with the switching process?

[ ]  Yes [ ]  No

Please provide more information (please specify sector)

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Q16. In your view what would an effective redress system look like and how could it be implemented?

Please provide information (please specify sector)

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**Final comments**

Q17. Do you have any other comments you would like to make on the switching process or the proposed switching principles?

Open comments

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Q18. Please upload any additional evidence you have on the switching that you would like to share. For example, any surveys or research you have conducted. By uploading a file, you are confirming that you are the copyright holder. Please attach a copy of any documents you wish to include to this printout.