

WE HAVE been told by Eon that our electric meter needs replacing and it is a 'legal obligation' to do so. Eon says we should book an appointment for an engineer to fit a new smart meter.

Is this correct? Our meter was installed in 2003. We have had no problems with it, read it regularly and pay by direct debit.

Sylvia Hill, by email.

ENERGY providers have been directed by the Government to take 'all reasonable steps' to install smart meters in homes and the energy firms are desperate to oblige.

While all providers deploy different tactics to convince consumers to get a smart meter, many readers tell me that they feel as though they have been bullied into getting one and made to believe it is compulsory.

Smart meters are not compulsory. You are perfectly within your legal rights to refuse your provider's offer or insistence to install one. This is unless, as Eon claims in your case, your current meter is about to become obsolete and cannot be repaired or replaced with another traditional one.

However, I have heard many stories where, while this was the excuse given by the energy firm, it was not actually true. I've also been told about companies claiming that a traditional meter needs to be replaced due to 'safety issues'.

In either of these circumstances you are entitled to ask for evidence — and if Eon or any other energy provider cannot provide this, then you can refuse to have a smart meter installed.

If a smart meter is the only option and you are not happy with this, you can ask for it to be set up to work in 'dumb' mode, with all communications switched off. This means that its 'smart meter' functions would be disabled, and you would read the meter as normal.

Is it really a 'legal obligation' to have smart meter fitted?

DEAN DUNHAM
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Our consumer lawyer answers your questions

I PAY £2,172 council tax per annum by monthly direct debit. A partial strike by refuse collectors over a pay dispute means our recycling has stopped and garden waste is now collected once a month.

Do I have any right under the Consumer Rights Act to withhold part of the monthly debit payment as they are failing to honour their part of our contract. I pay — they collect!

I feel I'm due a cost reduction or even money back, as I now have to drive to the

recycling depot to get rid of the waste they have failed to collect.

Jeff Richardson, by email.

THIS is, unfortunately, a question I am asked up and down the country. In most scenarios, where a service is being provided to a consumer, the Consumer Rights Act will provide protection.

However, this is one of those rare occasions when the Consumer Rights Act is not applicable, as council tax legislation does not create a service contract between

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local authorities and residents. Instead, the law says that council tax is a way of funding local authorities with no requirement to provide any service in return for your payment.

So a reduction in services such as refuse collection does not automatically entitle you to a reduction in your council tax bill.

That said, a potential route of redress would be making a complaint to the Local Government and Social Care Ombudsman (lgo.org.uk/make-a-complaint).

It will ask your local authority to explain the reasons for the failed collections and, if it feels it has acted unreasonably, could award you compensation.

■ WRITE to Dean Dunham, Money Mail, 9 Derry Street, London W8 5HY or email d.dunham@dailymail.co.uk. No legal responsibility can be accepted by the Daily Mail for answers given.

MONEY BEST BUYS

... OUR PICK OF THE TOP DEALS

MORTGAGES

LENDER	RATE	DETAILS	DEPOSIT	FEE	CONTACT
TWO-YEAR FIXES					
First Direct	5.64pc	for two years	40pc	£490	0800 482448
Nationwide BS	6.09pc	for two years	15pc	£999	0800 302 010
NatWest	6.55pc	to 31/10/25	5pc	£0	0800 400 999
FIVE-YEAR FIXES					
Allied Irish	5.17pc	to 31/08/28	25pc	£0	02890 479 221
First Direct	5.27pc	for five years	15pc	£490	0800 482448
Cumberland BS	5.82pc	to 01/09/28	5pc	£0	01228 403 141
BASE-RATE TRACKERS					
Barclays	Base +0.15pc	for two years	40pc	£999	0333 202 7580
Nationwide BS	Base +1.49pc	for two years	5pc	£0	0800 302 010
Barclays	Base +0.60pc	for five years	40pc	£999	0333 202 7580
BUY-TO-LET					
Principality BS	5.63pc	to 30/09/25	40pc	£895	0800 678 1000
Leeds BS	6.19pc	to 31/10/25	25pc	£999	0345 045 4049
HSBC	5.38pc	to 31/10/28	40pc	£1,999	0800 494 999

CURRENT ACCOUNTS

MOSTLY IN THE BLACK

HALIFAX REWARD CURRENT ACCOUNT

Get £5 put into your current account every month

■ You must spend £500 on your debit card every month or keep £5,000 or more in your account each day of the month — and pay £1,500 into your account every month. 0345 720 3040

TSB SPEND & SAVE PLUS

Earn £5 cashback per month when you make 20 payments or more on your debit card

■ You must pay £3 a month to maintain the account. 0345 975 8758

NATIONWIDE BS FLEXDIRECT

Get 5pc interest on balances up to £1,500 for the first 12 months

■ You must pay in at least £1,000 a month. After 12 months the rate drops to 0.25pc. 0800 30 20 10

MOSTLY IN THE RED

STARLING BANK

Offers an overdraft rate of 15pc

■ The overdraft limit you get depends on your credit score. 0207 930 4450

FIRST DIRECT FIRST ACCOUNT

0pc overdraft for 12 months, up to £250.

■ Unarranged overdraft: 39.9pc variable. New customers can get £175 by switching to First Direct. 0345 600 2424

CREDIT CARDS

CASHBACK & PERKS

Amex: 0800 917 8047

PROVIDER	CARD	APR	PERKS
American Express	Platinum Cashback	35.3pc	5pc cashback for first three months, then 0.75 to 1.25pc
American Express	Platinum Cashback Everyday	29.7pc	5pc cashback for first three months, then 0.50 to 1pc

SPENDING

NatWest: 0345 788 8444. Barclaycard: 0800 151 0900

PROVIDER	CARD	INITIAL RATE	APR
NatWest	Purchase & Balance Transfer	0pc for 23 months	23.9pc
Barclaycard	Platinum All-Rounder	0pc for 23 months	24.9pc

BALANCE TRANSFERS

NatWest: 0345 788 8444. Barclaycard: 0800 151 0900

PROVIDER	CARD	BALANCE TRANSFER RATE	FEE
NatWest	Longer Balance Transfer	0pc for 30 months	2.99pc (no min)
Barclaycard	30-Month Balance Transfer	0pc for 30 months	3.45pc (no min)

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Sources: Moneyfactscompare.co.uk; L&C Mortgages: 0800 694 5444/landc.co.uk

CPI INFLATION **8.7pc** RPI INFLATION **11.3pc** HOUSE PRICES **3.5pc** BASE RATE **5pc**