

Consumer Energy Charter – FAQs

1. Are all consumers likely to benefit from the commitments in the Energy Charter?

The Consumer Energy Charter is designed to help consumers in need. Its protections extend to all households, however in practice, it's expected that customers in debt or who are vulnerable because of age, disability or chronic illness, are more likely to avail of the protections it offers.

2. What does making a financial commitment to a third party hardship fund involve – how much will be contributed? Who will look after the hardship fund and how can consumers get the support?

All suppliers have committed to supporting a third party hardship fund for consumers in need. Contributions will be made to an external fund or to another charity of the suppliers' choosing. The amounts being donated are at the discretion of each individual supplier. Who is eligible for support and how they can access help is being handled by the fund providers themselves. These funds are being aimed at those that are struggling most with their gas and electricity payments. We are confident that these charities will be able to get it to those most in need.

3. What does offering to reduce the maximum debt repayment for consumers mean in practical terms?

Pre-payment customers in debt to their suppliers are expected to pay off some of what they owe when they top up their gas or electricity (as part of a debt repayment arrangement). Under the existing Code of Practice overseen by the Utility Regulator, a supplier can deduct up to a maximum of 40% from a purchase of electricity or gas to reduce debt. However, by signing up to the Consumer Energy Charter, suppliers have agreed to contact all customers on the maximum repayment amount to offer to move them to a 20% repayment rate. For consumers who are new to debt repayment plans, repayment rates will not be set above 20%, unless requested by the customer. For customers on a 20% repayment rate, this means at least 80% of any new top up will go to securing additional supplies of gas or electricity. Suppliers will, however, continue to work with customers to make sure that any debt arrangements fit their own specific circumstances based on their ability to pay and will discuss options available to the customer.

4. How will suppliers maintaining an individual assessment of the ability to pay benefit consumers?

Suppliers are already required to try to identify and communicate with customers who risk having difficulty with bill payments. By maintaining an individual assessment of the ability to pay, suppliers will be better informed when they work with their customers on options such as to reduce the repayment rate or review the payback period.

5. What is the Customer Care Register and how do consumers get on this register?

Gas and electricity suppliers are required to compile and maintain a Customer Care Register which stores details of consumers who merit special treatment on account of age, disability or chronic illness. While each supplier has a responsibility to promote awareness of its register, consumers have to choose to join it. Further information on customer care registers can be accessed through our website at the following link:

[Additional services available from utility companies | Utility Regulator \(uregni.gov.uk\)](#)

6. Why are the commitments in the Consumer Energy Charter voluntary?

The aim was to agree and promote a charter to provide enhanced consumer protection for households this Winter. Mandatory measures are done via changes to a supplier's licence and this can only take place after a lengthy consultation process which would have put the timetable at risk.

7. What will be done to make sure suppliers honour their commitments?

Since suppliers have made a voluntary commitment to the Energy Charter, there is every reason to believe they will act in accordance with it. We will nevertheless monitor their behaviour to ensure they honour the commitments they have made and will be in contact touch with suppliers during the Winter period. We will also meet with suppliers at the end of the period to discuss the customer impacts.

8. Who will operate the website offering clear, up to date energy efficiency information?

The Consumer Council for Northern Ireland provides advice for consumers on a range of energy matters. It is envisaged that it will continue that role extending the range of information available in consultation with other stakeholders.

9. What should consumers do if they need any help or support?

Consumers should contact suppliers directly if they need help or support. All the information consumers need should be on suppliers' websites, and this might be a quicker way to get the information they require. Useful information is also available on the [Consumer Council's website](#). If consumers are unable to access the information they need through suppliers' websites, they should contact their supplier directly via telephone.