

Domestic Consumer Energy Charter – FAQs

1. Does the Charter apply to all domestic customers?

Yes, the Charter applies to all households, but the commitments are likely to be of most benefit to consumers who are struggling, in debt or need extra support due to their circumstances.

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

All suppliers have committed to supporting a third-party charitable hardship fund for consumers in need. Contributions will be made to an external fund or to another charity of the supplier's choosing. Suppliers will inform UR at the start of the Charter period who their donation will be going to.

The amounts being donated are at the discretion of each supplier. The charitable fund providers will decide who is eligible for support and how they can access this help. These funds are available to those who are struggling most with their gas and electricity payments. We are confident that these charities will be able to get this support to those most in need.

3. What will offering to reduce the maximum debt repayment rate for prepayment meter consumers mean for me?

This commitment applies to consumers who are repaying a debt to their electricity or gas supplier through a prepayment meter (sometimes called a keypad or a 'pay-as-you-go' meter). Consumers who use prepayment meters and are in debt to their supplier are expected to pay off some of what they owe when topping up their gas or electricity as part of their debt repayment arrangement.

Under the Utility Regulator's Code of Practice on Payment of Bills, 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 consumers on the maximum repayment amount to offer to move them to a 20% repayment rate, or lower.

If you are a consumer who is new to debt repayment plan, your repayment rate will not be set above 20% unless requested by you. If you are on a 20% repayment rate, this means at least 80% of any new top up will go towards securing additional supplies of gas or electricity.

All year round, suppliers will continue to work with consumers to ensure that any arrangements to repay debt fit their own specific circumstances based on their ability to pay. They will also discuss options available to you.

4. What does 'ability to pay' mean?

If you are in debt to your supplier, you can pay off your debts in installments as part of a repayment plan which will be based on your 'ability to pay'. This means that the repayment plan will be based on what you can afford to pay, taking into account your individual circumstances (which might include your income and other outgoings) and using a repayment method that best suits you.

If your circumstances change after you have set up a plan and you're having difficulty keeping up with repayments, you can agree changes to your repayment plan with your supplier. After your repayment plan has been set up, your supplier will continue to assess your ability to pay and, if your circumstances change, will look at options such as reducing your repayment rate and/or giving you more time to repay your debt.

5. What is the customer care register and how do consumers get on this register?

Customer care registers help consumers who need extra support from their electricity supplier, gas supplier, NIE Networks or NI Water. They are free to join and help companies understand your needs and offer you the right support. You may benefit from joining if you have a disability, health condition, specific communication needs, or your personal circumstances mean you need extra help.

Simply contact your electricity supplier, gas supplier, NIE Networks or NI Water and discuss your individual needs and find out if the register applies to you. It's free to sign up.

Further information on customer care registers is available on the Utility Regulator's website at the following link:

[Additional services available from utility companies | Utility Regulator \(uregni.gov.uk\)](https://www.uregni.gov.uk/Additional-services-available-from-utility-companies)

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

The Charter provides additional protections for Domestic Consumers during the winter period, over and above suppliers' existing regulatory obligations. The voluntary approach allows commitments to be reviewed each year and adapted in response to emerging consumer needs and market circumstances.

Within the Charter, we also highlight the supports that suppliers provide to consumers all year round to raise awareness of these protections.

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

Since suppliers have made a voluntary commitment to the Charter, there is every reason to believe they will act in accordance with it. The Utility Regulator will nevertheless monitor supplier behaviour to ensure they honour the

commitments they have made and will remain in touch with them during the Charter period. We will also meet with suppliers at the end of this period to discuss the impact of the Charter on consumers.

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

You should contact your supplier directly if you need help or support. All the information that you need should be on your supplier's website and this might be the quickest way to get the information that you require.

If you are worried that you cannot afford to make a payment, get in touch as soon as possible. Your electricity and gas supplier will treat you with empathy and respect and will work with you to create a payment plan which suits you. All suppliers have trained staff who are happy to help. Whether you're worried about paying your bills, or you are in debt to your energy supplier already, talk to your supplier and they will work with you.

Useful information is also available on the Consumer Council for Northern Ireland's website and Advice NI's website. If you are unable to access the information you need through your supplier's website, you should contact your supplier directly via telephone.

[Electricity, oil and gas | Consumer Council](#)

[Welcome to Advice NI | Advice NI](#)

9. How can I make a complaint?

If you have an issue with your energy supplier, contact them first so they have the opportunity to resolve it. If your complaint remains unresolved, or you are not satisfied with their response, the Consumer Council for Northern Ireland may be able to help. Visit the Consumer Council's website or call 0800 121 6022.

[Making a Complaint | Consumer Council](#)