

## **Domestic Consumer Energy Charter – FAQs**

### **1. Are the commitments in the charter applicable to all domestic consumers?**

The Domestic Consumer Energy Charter is designed to help consumers in need. So, while its protections extend to all households, in practice it is expected that if you are struggling with debt or need extra support because of your circumstances, you are more likely to avail of the protections it offers.

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

All domestic 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 supplier's choosing.

The amounts being donated are at the discretion of each supplier. The fund providers decide who is eligible for support and how they can access 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 in practical terms?**

Consumers who use prepayment meters and are in debt to their suppliers 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 existing Code of Practice on Payment of Bills overseen by 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 consumers on the maximum repayment amount to offer to move them to a 20% repayment rate.

If you are a consumer who is new to debt repayment plans, repayment rates 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.

Suppliers will continue to work with consumers to ensure that any debt arrangements fit their own specific circumstances based on their ability to pay. They will also discuss options available to you.

#### **4. How will an individual assessment of the ability to pay be of benefit to consumers?**

Suppliers are already required to try to identify and communicate with consumers who are at risk of experiencing difficulties with making bill payments. By maintaining an individual assessment of the ability to pay, suppliers will be better informed when they work with you on measures such as reducing the repayment rate or reviewing the length of the payback period.

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

Electricity and gas suppliers in Northern Ireland offer a range of free additional services for consumers with special requirements. Each gas and electricity supplier is required to maintain a customer care register of domestic consumers who are of pensionable age, disabled, have a terminal illness, are chronically sick, or who meet the definition of 'vulnerable,' as outlined by the Utility Regulator and who wish to be included on the list.

While each supplier has a responsibility to promote awareness of its register, consumers must choose to join it. Further information on customer care registers can be accessed via 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. What is meant by actively engaging?**

Any consumer who demonstrates a willingness to work with their supplier and is communicating with them to address their debt would be considered as actively engaging.

This would include consumers who are involved in discussions or communications with their supplier on putting a repayment plan in place or installing a prepayment meter to recover debt. These consumers will never be disconnected by their supplier.

#### **7. Why are the commitments in the Domestic Consumer Energy Charter voluntary?**

The aim of the charter is to provide enhanced protections to consumers during the winter (between 1 November 2024 and 31 March 2025).

The inclusion of voluntary commitments allows us to review and be responsive to consumer needs each year and to implement these changes quickly. Mandatory commitments would put this flexibility at risk. This is because mandatory measures are implemented via changes to supplier licences and this can only take place after a lengthy consultation process.

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

**8. 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. 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.

**9. 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.

Useful information is also available on the Consumer Council for Northern Ireland'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.