

Energy debt on credit meters

This leaflet is for energy customers who are in debt on a credit meter (where you pay for your gas or electricity by direct debit, standing order or on receipt of a bill from their energy supplier).

If you have debt on a **prepayment** meter (where you pay upfront by topping up a card or key in a shop, or online), please see our factsheet [Energy Debt on Prepayment Meters](#).

If any of the following apply, we recommend you seek professional debt advice.

- You have a large debt.
- You have multiple debts.
- You can't afford a repayment plan.
- You're being threatened with enforcement action.

You can get professional debt advice from local debt advice agencies and from these national organisations:

- StepChange www.stepchange.org
- National Debtline www.nationaldebtline.org
- Citizens Advice www.citizensadvice.org.uk/debt-and-money

If none of those apply to you, then take the following three steps:

1. Make sure your bill is correct

Take a meter reading and submit it to your energy company either online or by phone, even if you have a smart meter. This will make sure that your energy company has billed you for the correct amount.

2. Contact your energy company

If you're struggling to afford your gas and electricity bills, contact your supplier to discuss ways to pay what you owe them.

Your supplier has to help you come to a solution. You should try to negotiate a deal that works for both of you.



Ask if you can speak to their 'extra help' team (sometimes called 'debt team', 'collections team' or 'repayment team') as they will have more flexibility to reduce your repayment amount by extending your repayment over a longer period of time.

If you fit into any of their 'vulnerability criteria', such as having a physical or mental health condition, being over 60 or having young children in the home, ask to be added to their Priority Service Register. This may mean they will take your needs into consideration and may reduce the likelihood of enforcement action.

Find out how much the debt is, making sure they're calculating it using the meter reading you provided.

Ask how much your average monthly usage is. It is important that this amount is paid each month to prevent increasing the debt. Any debt repayment plan will need to be added to this amount.

If you are already paying by direct debit, ask how much of this is your debt repayment and how much is your monthly usage.

Ask your energy company if they know of a trust fund you can apply for to have your debt reduced. Some have their own, others refer to the **British Gas Energy Trust**. You'll need to provide evidence of your income and expenditure, and proof that you have set up the repayment plan and made three months' worth of payments. You might get some or all your debt cleared



this way. But you can usually only apply to a trust fund every two years and not all applications are successful, so don't rely on this option.

3. Agree a payment plan

You may need to set up a payment plan if you are unable to pay your debt in full, or can no longer afford your current payment plan.

You'll need to find a balance between what you can realistically afford to pay, what you would like to pay, how much the energy company wants you to pay and any energy price increases.

- Tell your energy company that you'd like to set up or change the payment plan.
- The first payment plan they offer will be for a short period of time so they get the money back quickly. You don't have to agree to this; you can negotiate the length of the plan and so reduce the monthly payments. Often you can get up to five years agreed.
- Be realistic about what you can afford to pay because, if you miss a payment, the energy company may send your debt to a third-party debt recovery agency (see enforcement action box below).
- If they can't offer you a debt repayment period you're happy with and you can't afford what they're suggesting, ask what the next stage in the process is. They may ask you to get debt advice, or to speak to their own money advice service.

- If you are going to seek debt advice, ask them to freeze your account while you do so. This will mean that they won't contact you about the debt for a set period (usually six weeks).
- If you are struggling to pay the agreed plan, get back in contact with your energy company and let them know.
- Payment plans may be cancelled if you miss a payment, and you will need to set up another plan. The repayment amount or length of time to repay may be different second time around.

If you can't afford the payment plan

Speak to your supplier again if you think they're charging you too much or you're struggling to afford the repayments.

You can ask your supplier to pause your repayments for a short amount of time. They must consider your situation, but they don't have to agree to a pause.

You can explain why pausing your repayment will help your situation. For example, tell them if you've lost your job and you're looking for a new one or you're waiting for a benefit payment.

Making a complaint

If your energy company is unable to give you a payment plan over more than one or two years and they don't suggest any routes for you to get an affordable rate, you have the right to open a complaint with them. See our 'Complaining about your Energy Supplier' advice leaflet for more information.

Find some Breathing Space with the debt respite scheme

There are two types of Breathing Space:

Standard Breathing Space

This is available to anyone with problem debt, providing legal protection from creditors for up to 60 days. The government's Breathing Space scheme is available through most debt advice organisations. It is 60 days respite while you get debt advice and make a plan. Within those 60 days you'll still need to make repayments, but no enforcement action should be taken, no interest should be charged, and the creditors shouldn't contact you about your debt.

Find out more at www.gov.uk/options-for-paying-off-your-debts/breathing-space

Mental health Breathing Space

This is only available when someone is receiving mental health crisis treatment, providing legal protection from creditors for as long as the treatment for mental health crisis, plus 30 days.





Enforcement action

In some cases, your energy supplier can replace your meter with a prepayment meter even if you don't want them to.

This is called 'involuntary installation', and can be done by getting a warrant to enter your home and install a new meter, or by remotely switching your smart meter to prepayment mode.

But, they can only do this as a last resort and only after they have taken all reasonable steps to agree payment with you.

It's important to let the energy companies know if there are any vulnerabilities in the home as they **cannot** carry out involuntary installations in the homes of the highest risk customers. This includes:

- Households which require a continuous supply for health reasons, including dependence on powered medical equipment.
- Households with an older occupant aged 75 or over, if there is no other support in the house.
- Households with children aged under 2.
- Households with residents with severe health issues including terminal illnesses or those with a medical dependency on a warm home (for example due to emphysema, chronic bronchitis, sickle cell disease).
- Where there is no one within the household that has the ability to top up the meter due to physical or mental incapacity.

Before a prepayment meter can be involuntarily installed, suppliers must make at least 10 attempts to contact a customer.

They must also carry out a site welfare visit to assess the household for:

- Children under 5 years old.
- People with serious health conditions. This includes neurological diseases such as Parkinson's, Huntingdon's or cerebral palsy; nutritional issues, such as malnutrition; and mobility-limiting conditions such as osteoporosis, muscular dystrophy or multiple sclerosis.
- People with serious mental or developmental health conditions, for example clinical depression, Alzheimer's, dementia, learning disabilities or schizophrenia.
- Temporary situations, such as pregnancy or bereavement.

Audio or body cameras must be worn by the person leading a welfare visit. All audio and footage will be available for audit.

Suppliers must also:

- Give a £30 credit per meter on all warrant installations and remote switches as a short-term credit to remove the risk of customers going off supply at the point of prepayment meter installation.
- Re-assess the case once a customer has repaid their debt.

Not all suppliers can do involuntary installations, and those that can have to have been checked to make sure they follow the rules. Currently (as of July 2026) those who are allowed to install a prepayment meter without a household's permission are: E.ON, EDF, Good Energy, Octopus, OVO Energy, Scottish Power, Tru Energy, Utilita, Utility Warehouse. You can check for updates to this list here: <https://www.ofgem.gov.uk/node/176526>



A few ways to cut your electricity and gas use, and save money ...



Give your clothes a day in the sun; and give your tumble drier a break. Clothes dried in the fresh air feel great, and there are drying days in winter, too.

When you're cooking, keep the oven door shut as much as possible; every time you open the oven door, a lot of the heat escapes.



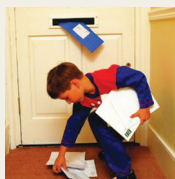
Food in the oven cooks faster when the air inside flows freely, **so don't put foil on the racks.**

Don't leave your phone on charge all night. It only needs three hours – and try not to leave the TV and other kit on standby.



Encourage your children to switch off electric toys and lights that they're not using. They'll soon get the hang of saving energy.

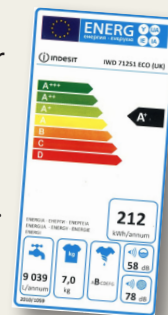
Cup of tea or coffee? Only fill the kettle with as much water as you'll actually use (but make sure you cover the metal element at the base).



Draught-proof!

Fit draught-excluders to your front door, letter box and key hole, and draw your curtains at dusk to keep the heat in.

Buying a new appliance? Check the energy label and buy A-rated goods for the most efficient.



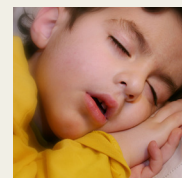
Be a friend to your freezer. Defrost it regularly to help it run more efficiently.

Turn your heating down by just 1 degree. You'll hardly notice the change in temperature, but it'll make a big difference to your heating bill.



Wait until you have a full load before running the dishwasher or washing machine. One full load uses less energy (and water) than two half-loads.

Sleep tight. Make sure all the lights are turned off when you go to bed, or use a low-wattage night light if you do need to leave one on.



New computer? Laptops typically use around 85% less energy than a new desktop PC.



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We're a charity (298740) supporting people and organisations across the UK to tackle the climate emergency and end the suffering caused by cold homes.

Our Home Energy Team offers free advice on domestic energy use to people in central southern and southwest England.

Contact us:

PHONE 0800 082 2234

EMAIL home.energy@cse.org.uk

See all our energy advice pages at
www.cse.org.uk/advice