Making a positive difference
for energy consumers

Domestic supplier CEOs and Directors of Regulation

Email: RetailConduct@ofgem.gov.uk

Date: 25 November 2026

Dear colleagues,

Supporting consumers through winter 2026/27

As we move into winter, energy affordability is an increasing concern for many households, particularly those already struggling to pay or carrying energy debt. Ensuring these customers can access the support they need is central to our work with suppliers and robust rules are in place to ensure customers are treated fairly, with particular protections for the most vulnerable.

We recognise the sector's efforts and service improvements delivered to date and welcome the significant additional contributions many suppliers make to customers most in need and the charities and consumer groups that support them.

Through this letter and our continued engagement with you over winter, we want to set out clearly the support consumers should receive and work with you to understand how your winter plans will deliver it in practice. This includes ensuring that debt and affordability practices deliver appropriate outcomes, tailored to individual circumstances. This letter does not introduce new requirements but acts as a reminder of your existing obligations. Suppliers remain responsible for understanding and complying with their licence obligations.

Our expectations

We expect suppliers to look after their customers, with appropriate arrangements to identify and support those experiencing payment difficulty, taking account of their individual circumstances and ability to pay.

In particular, we expect suppliers to:

- identify and engage with consumers experiencing payment difficulty as early as possible;
- take account of individual circumstances and ability to pay when considering appropriate support;

- ensure repayment arrangements remain affordable and sustainable, and that debt collection and recovery activity does not cause unnecessary harm, particularly to those in vulnerable circumstances;
- provide appropriate support for consumers in vulnerable circumstances including prepayment customers at risk of going without energy;
- ensure consumers can easily access appropriate support and advice, and monitor outcomes so that action is taken where support is not working as intended;
- ensure that any additional measures or support you are putting in place over winter, including fuel vouchers or other financial assistance intended for ongoing energy needs, helps consumers meet those needs rather than repay existing debt.

Suppliers should satisfy themselves and be able to evidence that the support they have in place is working effectively in practice and that consumers experiencing payment difficulty are receiving appropriate and timely support.

Your plans for winter

In line with our Compliance Operating Principles, we want to work with you to understand your winter plans. We also want assurance that support is reaching the consumers who need it. Alongside those plans, Retail Compliance will work with some of you to request and assess a proportionate, focused sample of customer interactions. These will include interactions between suppliers, consumers and debt advisers acting on their behalf. This will help us understand the actual outcomes customers are experiencing and whether they are receiving appropriate and timely support.

Please share your winter plan by close of play on 14 December, explaining how you will meet the expectations above. In particular, suppliers should ensure repayment plans continue to reflect customers' ability to pay, with repayments reviewed and adjusted where needed. These are ongoing requirements, and we expect suppliers already have activity underway to meet them. Given the challenges this winter, we are asking you to ensure you have proactively contacted all customers on a repayment plan as part of that activity, signposting them to the support available and offering to review repayment plans if needed ahead of the new price cap coming into effect on 1 January.

We also ask that your plan sets out:

- how you will identify, engage and support consumers who are struggling or at risk of falling into payment difficulty;
- what measures you have in place to check that repayment arrangements continue to reflect customers' ability to pay on an ongoing basis, including how regularly you review repayment arrangements, and how you adjust them promptly where circumstances change;
- how you will monitor the outcomes consumers are experiencing, assure yourselves that your approach is working effectively and act where outcomes fall short, including ensuring that independent debt advisers can effectively advocate on behalf of your customers;

- any additional measures or support you are putting in place over winter beyond license obligations, including financial assistance and work with consumer groups and charities.

We also encourage you to proactively engage with Consumer Groups and Charities as you navigate the winter challenge, using their insight into customers' experiences to identify where your support could improve.

This is not intended to be a full compliance review. Your plans and evidence from our Additional Support Credit (ASC), Prepayment meter (PPM) and Billing reviews will inform the scope and focus of our assessment. Retail Compliance will contact suppliers selected for the assessment individually to explain what information we need within the next week, including evidence of consumer outcomes and how you assure yourselves that support remains effective as winter pressures increase.

Our focus is on how that support works in practice, not on catching suppliers out. We want this work to give consumers and government confidence that help is easy to access and effective when people need it. Where concerns emerge, we will engage with you promptly to address them and determine whether further scrutiny is appropriate.

We look forward to continuing to engage with you over the winter period.

Yours sincerely,



Neil Kenward
Director General, Markets
Ofgem