



An Coimisiún
um Rialáil Fónais
**Commission for
Regulation of Utilities**

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Commission for Regulation of Utilities

CRU Decision on Additional Customer Protection Measures for Household Electricity and Gas Customers 2026/27

Decision Paper

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CRU Strategic Plan 2025-27

Vision, Purpose, and Values



OUR VISION:

Resilient, efficient, sustainable, and safe energy and water services for Ireland.



OUR PURPOSE:

We actively serve the public interest by regulating the provision of energy and water to Irish homes and businesses, while supporting the transformation to net zero.



OUR VALUES:

• Integrity • Professionalism • Openness • Accountability

Executive Summary

The CRU's Additional Customer Protection Measures ("the Measures") were initially published in September 2022¹, as a response to the Government's National Energy Security Framework² ("the Framework"). The Framework sought to address the challenges of ensuring ongoing and long-term security of affordable energy supply arising from the war in Ukraine. The original CRU Additional Customer Protection Measures Decision, published in September 2022, addressed two responses designated under the Framework as necessary for managing the impact on consumers and businesses with a specific focus on financially vulnerable residential consumers in the short-term.

The initial CRU Additional Customer Protection Measures addressed these themes by introducing 15 measures, ranging from promoting training for call-centre staff to increased

¹ <https://www.cru.ie/publications/27364/>

² <https://www.gov.ie/en/department-of-the-environment-climate-and-communications/publications/national-energy-security-framework/>

disconnection moratoria length. Subsequent CRU Additional Customer Protection Measures Decisions, published in August 2023³, August 2024⁴ and August 2025⁵ largely maintained these measures, with some modifications.

As of June 2026, the weighted average price of standard electricity and gas tariffs respectively stood at 83% and 107% higher than what they were in January 2021, while the value of arrears on both the domestic electricity and gas markets increased over the past winter. Furthermore, the CRU has observed notable increases in arrears levels in the past winter, where customers (for the first time since the commencement of the conflict in Ukraine) faced a winter without the universal supports of the Government Electricity Credit Scheme, shown via respective 20% and 17% increases in the value of domestic electricity and gas arrears in the year to May 2026.

The degree of impact on energy prices arising from recent events in the Middle East have been taken into account by CRU when deciding upon the measures for the forthcoming winter. At the time of writing, three suppliers have announced price increases since the conflict began, citing increased wholesale prices (caused by war-related disruptions) as a contributory factor.

Although disconnection levels have consistently remained low, in part due to suppliers' commitments via the Energy Engage Code to not disconnect customers that are meaningfully engaging with them⁶, the CRU believes that the retention of measures aimed at ensuring customers take the necessary steps to remain engaged with their supplier will further help avoiding disconnection, such as promotion of repayment plans and vulnerable customer registration.

The CRU is also keenly aware of the wider energy affordability problems that face Irish households, which are demonstrated in the CRU's monthly Arrears & NPA Disconnection Reports⁷. As such, the CRU has recently launched a Call for Evidence on Supporting Customers Facing Sustained High Energy Prices, from which it is hoped that measures which go beyond the scope of this paper can be identified and implemented to help customers in greatest need⁸. Energy suppliers and members of the CRU's Customer Stakeholder Group (CSG) were provided an opportunity to provide feedback on the effectiveness of the measures over the winter 2024/25 period. This feedback, in conjunction with the CRU's retail market

³ <https://www.cru.ie/publications/27635/>

⁴ <https://www.cru.ie/publications/28280/>

⁵ <https://www.cru.ie/publications/28754/>

⁶ <https://eaireland.com/energyengagecode/>

⁷ <https://www.cru.ie/publications/29092/>

⁸ <https://consult.cru.ie/en/consultation/cru-call-evidence-protecting-and-supporting-customers-facing-sustained-high-energy-prices>

monitoring activities, has provided the basis for the CRU's decisions for the measures for winter 2025/26.

Beyond the measures in this decision, the CRU also continues to work with Government, and other key energy stakeholders through the National Energy Affordability Taskforce (NEAT). The NEAT was established in June 2025 with the objective of identifying cost drivers and making recommendations for structural reforms that will benefit consumers in the medium term (2026-2030) and longer term (post 2030).

Public/ Customer Impact Statement

As has been the objective of the CRU's Additional Customer Protection Measures Decisions since they were initially introduced in 2022, the measures seek to protect customers from the worst effects of high energy prices, while retaining an open, competitive retail energy market. The CRU, as was the case in previous reviews of the Additional Customer Protection Measures, has sought to balance the data in areas such as arrears, non-payment of account (NPA) disconnections, domestic electricity and gas price trends, payment plans and vulnerable customer registrations, with feedback provided by suppliers and members of the CSG on the measures' effectiveness.

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1. Introduction

1.1 Background

The Commission for Regulation of Utilities (CRU) is the independent body responsible for overseeing the regulation of electricity and gas sectors in Ireland. The CRU has a legislative obligation to protect the interest of energy customers and promote competition in retail energy markets.

Under its legal mandate, the CRU is responsible for implementing energy specific customer protection measures. This has been carried out through the development of requirements and guidelines for energy suppliers and network companies, reflected in several documents including Standard Terms and Conditions of Supply, Codes of Practice and Customer Charters, as detailed in the Suppliers' Handbook, gas and electricity supply licences and market design rules.

The Electricity and Gas Suppliers' Handbook (the Handbook) sets out obligations on electricity and gas suppliers under Condition 18 of the Electricity supply licence and Condition 21 of the Natural Gas Supply Licence. It sets out the requirements for Codes of Practice which cover all key areas of customer/supplier interaction, such as, marketing and advertising, billing, disconnection, smart services and vulnerable customers. These rules are in place to ensure that customers experience a high standard of protection when interacting with energy suppliers.

The measures identified by CRU in September 2022's decision were the result of a review of the Handbook, and any changes made to those measures in the subsequent Additional Customer Protection Measures Decisions, have arisen based on observations made in CRU's retail market monitoring activities, and feedback received from Customer Stakeholder Group members, suppliers and network operators.

The requirements set out in the Handbook remain in place. However, this paper sets out additional protections for customers that enhance the already-existing protections in the Electricity and Gas Suppliers Handbook. These measures seek to continue to protect customers in the face of continually high electricity and gas prices and lessened Government supports.

The CRU has taken a number of factors into account in reaching this decision including:

- Arrears levels: Worsening arrears situation in the past year shown via respective 20% and 17% increases in the value of domestic electricity and domestic gas arrears (see figure 3 below).

- Retail prices: Have remained persistently high, at 83% and 107% higher than pre-crisis levels in domestic electricity and domestic gas standard tariffs respectively, with risk of further increases due to developments in the Middle East (see figures 1 and 2 below).
- The discontinuation of universal energy supports for households (such as the Government Electricity Credit Schemes in 2022, 2023 and 2024).
- Some NGOs have reported significant increases in requests for energy assistance in the past year.

Taking January 2021 as a baseline pre-crisis month, the weighted average standard domestic electricity bill is currently 83% higher. The respective increase in the weighted average domestic gas bill is 107%. The weighted average Estimated Annual Bill in both the domestic electricity and gas markets has notably increased in recent months due to price increases announced following the outbreak of the conflict in the Middle East, with further increases possible (See figures 1 and 2 below).

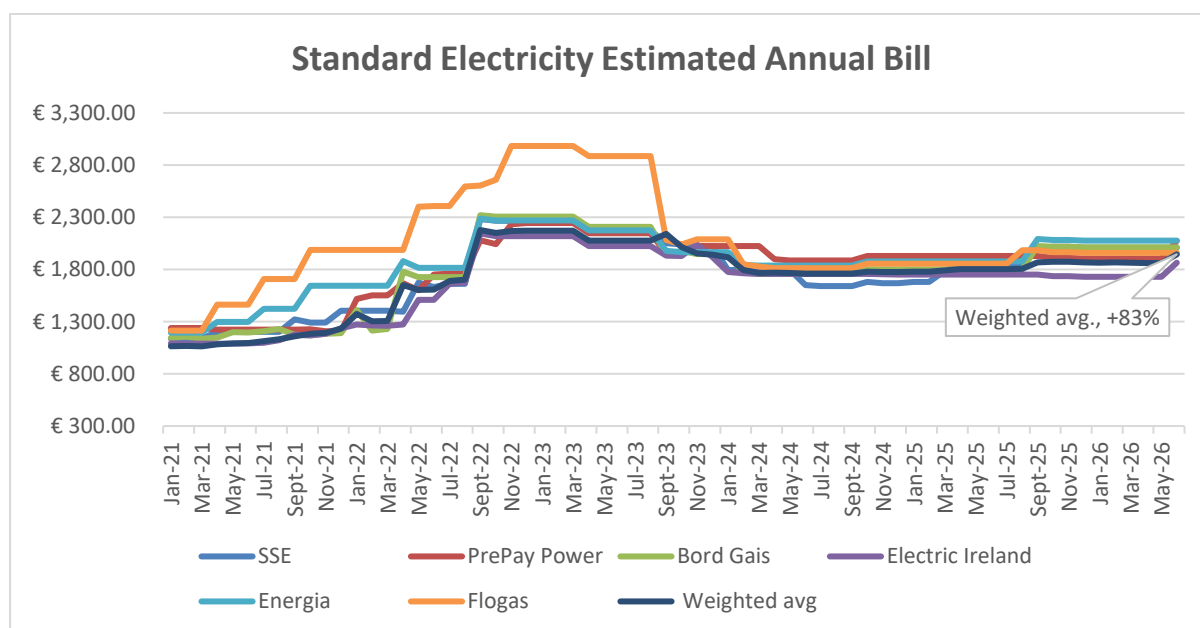


Figure 1: Standard Tariff Electricity EABs 2021-26

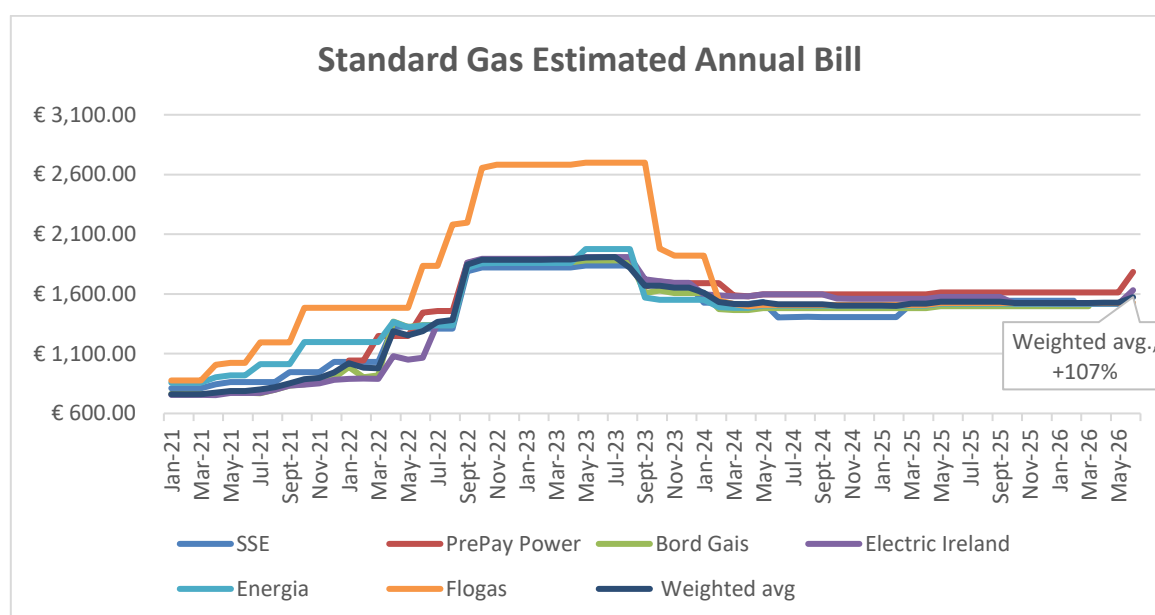


Figure 2: Standard Gas Tariff EABs 2021-26

Arrears continues to be the key metric when evaluating how customers are managing with the persistently high energy prices which are experienced in Ireland. The past winter has shown negative indicators in this regard, with increases observed in the number of customers in arrears in both domestic electricity (9%) and domestic gas (8%) in the year to May 2026. Notably however, is the rise in the value of domestic electricity and domestic gas arrears held by customers in the same period, with 20% and 17% increases respectively. This means that the average value of arrears held by a customer in debt has risen from €467 to €515 in the domestic electricity market in the May 2025 to May 2026 period, with the increase in the domestic gas market in the same period from €206 to €224.

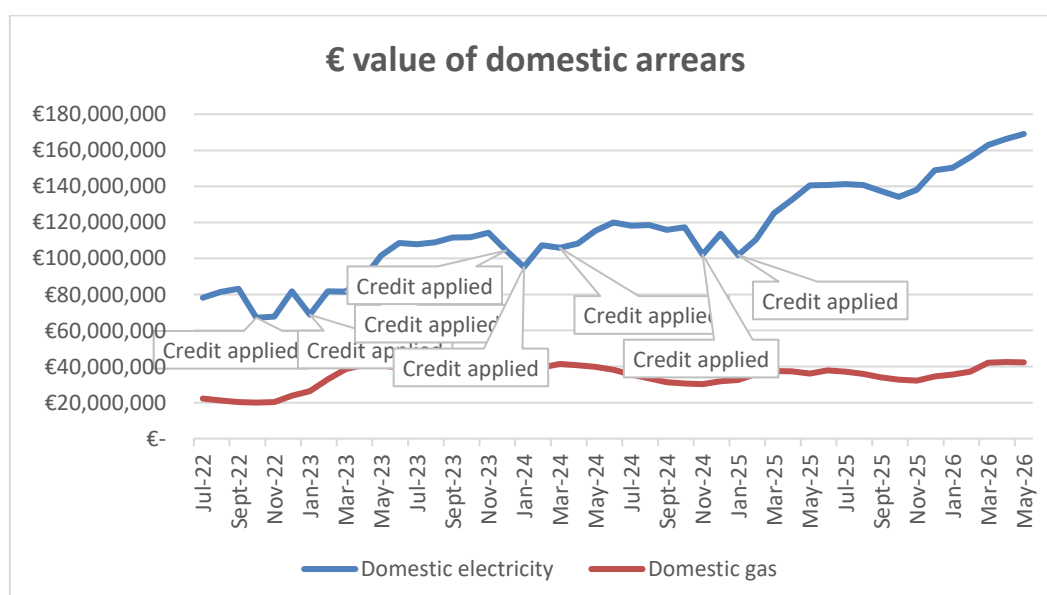


Figure 3: Value of domestic arrears 2022-26

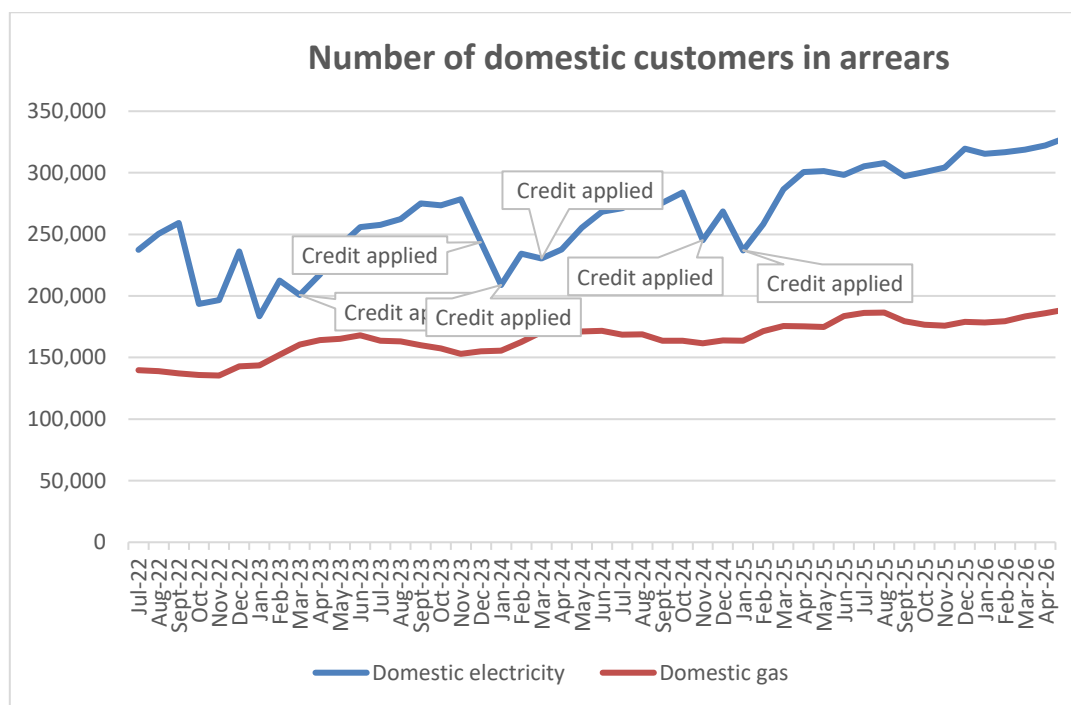


Figure 4: No. of domestic customers in arrears 2022-26

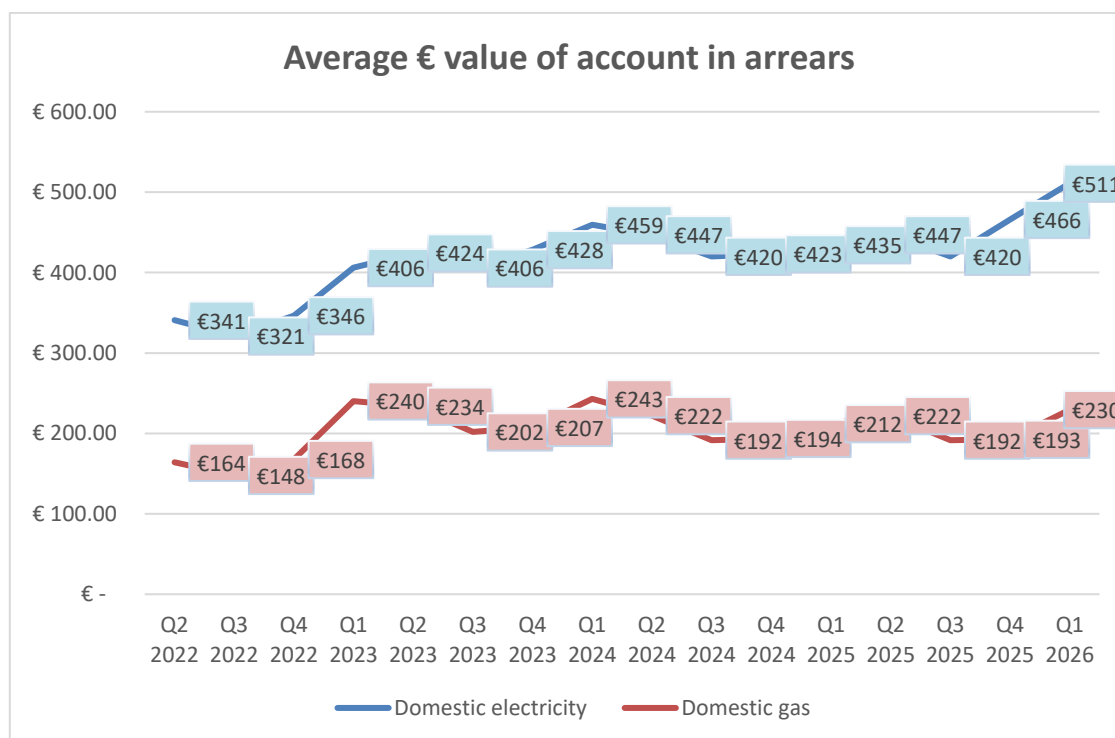


Figure 5: Average value of account in arrears 2022-26

1.1.1 Related Documents

By way of background to this guidance document, the following list of documents is of relevance:

- [CRU202324](#) – Electricity and Gas Suppliers Handbook 2023;
- Department of the Environment, Climate & Communications – [National Energy Security Framework](#)
- Department of Climate, Energy and the Environment – [National Energy Affordability Taskforce](#)
- [CRU202285](#) – CRU Decision on Additional Customer Protection Measures for Household Electricity and Gas Customers
- [CRU2023100](#) – CRU Decision on Additional Customer Protection Measures for Household Electricity and Gas Customers 2023/24
- [CRU202489](#) – CRU Decision on Additional Customer Protection Measures for Household Electricity and Gas Customers 2024/25
- [CRU2025125](#) - CRU Decision on Additional Customer Protection Measures for Household Electricity and Gas Customers 2025/26

Information on the CRU's role and relevant legislation can be found on the CRU's website at www.cru.ie

1.1.2 Structure of Paper

This Decision Paper will follow the following structure

- Effectiveness of the measures in winter 2025/26
- Any alterations to the measures for winter 2026/27
- Full list of measures for winter 2026/27
- Supplier reporting & next steps

2. Evaluation of effectiveness of measures for winter 2025/26

The CRU has monitored the effectiveness of the additional customer protection measures through analysis of data submitted by suppliers and network operators, which functions as part of CRU's usual retail market monitoring activities.

An update of the effectiveness of the measures is provided below.

- **Disconnection Moratoria 2025/26:**
 - **Disconnection Moratorium for all domestic customers from 8 December 2025 to 16 January 2026.**
 - **Disconnection Moratorium for all registered vulnerable customers from 1 November 2025 to 31 March 2026.**

In winter 2025/26, the CRU again decided (as was the case in winter 2024/25) to have a general (all customer) five-week moratorium on disconnections for non-payment of account (NPA) reasons. While it generally takes some time from the lifting of moratoria to result in disconnections (due to the procedures that suppliers must follow in accordance with the Handbook when initiating a disconnection), the January to May 2026 period has seen both domestic electricity and domestic gas NPA disconnections decline compared to the same period in 2025 (see figures 6 and 7 below).

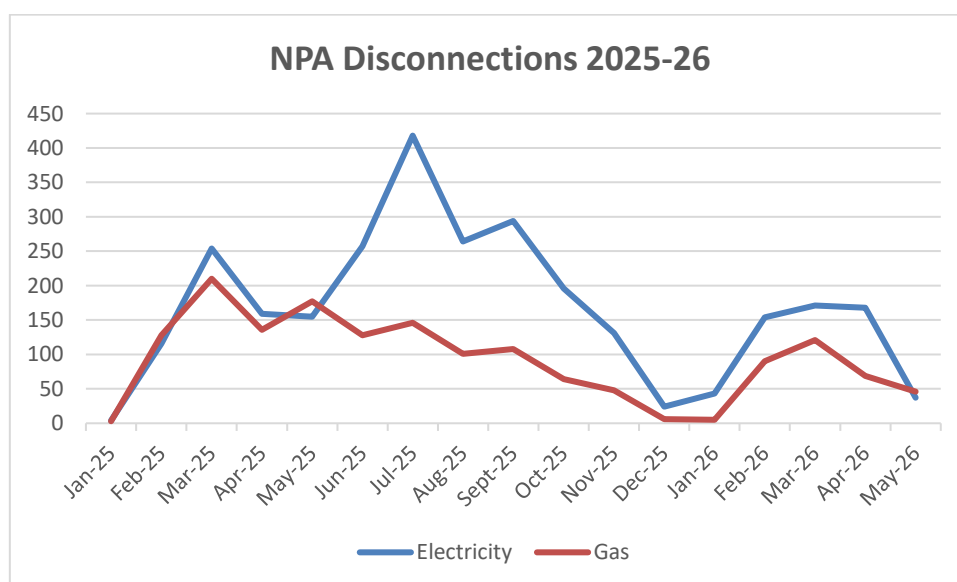


Figure 6: NPA Disconnections 2025-26

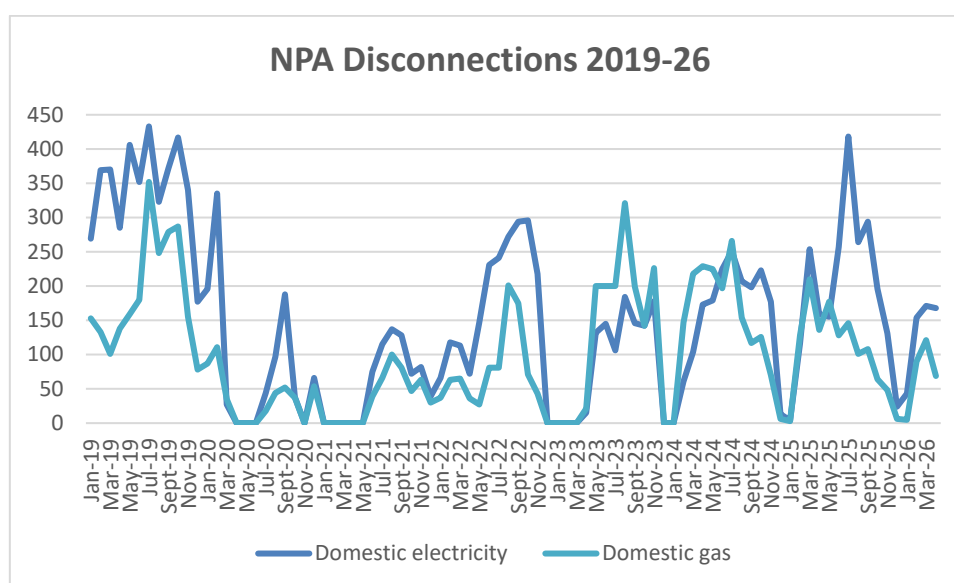


Figure 7: NPA Disconnections 2019-26

The CRU notes that the number of NPA disconnections remains lower (see figures 6 and 7) than pre-Covid. In 2025, the number of both domestic electricity and gas disconnections undertaken was 45% lower than 2019. Given this 6-week moratorium length does not appear to have had a detrimental effect, with more disconnections than previous, **the CRU has decided to maintain the same length of NPA disconnection moratoria for both registered vulnerable customers and all other customers as was in place for winter 2025/26.**

- **Debt Repayment Measures 2025/26:**
 - **Debt repayment plans extended to allow a minimum of 18 months for customers on a debt repayment plan. Customers may repay debt in a shorter period if they prefer.**
 - **Further additional requirements set out in section 3.2 of the CRU's Additional Customer Protection Measures 2025/26 Decision Paper, including lump sums to be presented as an option rather than obligation and explaining to customers what energy bills are likely to be for duration of repayment.**

The CRU's Additional Customer Protection Measures have sought, since their inception, to encourage take-up of repayment plans to avoid disconnections occurring for the increasing numbers of customers falling into arrears. The CRU's additional requirements since 2022 have primarily sought to make repayment plans a more attractive proposition for customers to help them to get out of energy debt, by allowing longer timelines for customers to repay. Last year, due to stagnant levels of customers on repayment plans, and more importantly successfully

completing them (i.e. repaying the debt owed), the CRU decided on further additional requirements including a requirement for suppliers to explain to customers at repayment plan sign-up, what the customer's future bills would look like for the duration of the repayment plan (i.e. current bill + repayment amount). Suppliers are also required to present the repayment plan in terms of months to repay rather than weeks (to help customers to understand what they are signing up to). The CRU also provided a reminder to suppliers of the existing Handbook conditions that the customer's ability to repay must be the starting point for the agreed terms of any repayment plan and that up-front payments or lump sums should be presented as an option rather than an obligation.

CRU data over the winter 2025/26 period has shown that the number of customers across both the domestic electricity and gas markets on repayment plans (as a proportion of total customers in arrears) remains low, and, with no discernable increase in the proportion of repayment plans being successfully completed (see figures 8 and 9 below). The CRU acknowledges that there may be broader issues regarding why the take-up of repayment plans is continually low, and accordingly has included specific questions aimed at gathering feedback on this issue in its recently launched [CRU Call for Evidence \(CfE\) on Supporting Customers Facing Sustained High Energy Prices](#)⁹.

For now therefore, the CRU has decided to retain the minimum 18-month repayment timeline (or less if the customer wishes) for repayment plans, as well as the additional requirements and recommendations regarding repayment plans which were included in last year's decision on Additional Customer Protection Measures (see section 3.2 of the CRU's Additional Customer Protection Measures 2025/26 paper). The CRU is also currently reviewing the feedback from the CfE and will consider any further requirements or alterations to existing requirements, that can be made to increase the number of customers on, and successfully completing, repayment plans.

⁹ <https://consult.cru.ie/en/consultation/cru-call-evidence-protecting-and-supporting-customers-facing-sustained-high-energy-prices>

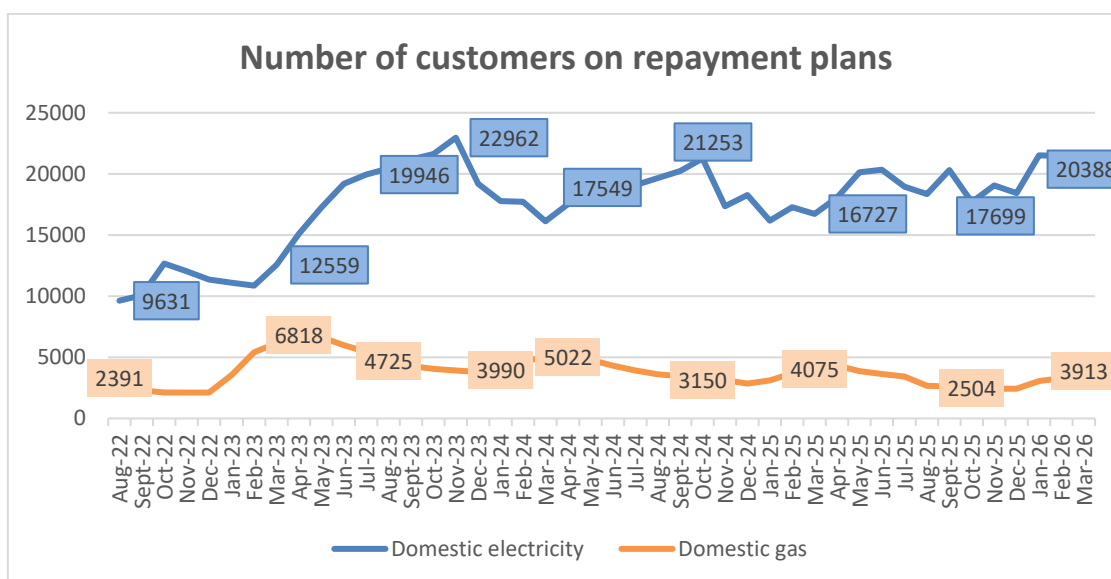


Figure 8: Number of Customers on repayment plans 2022-26

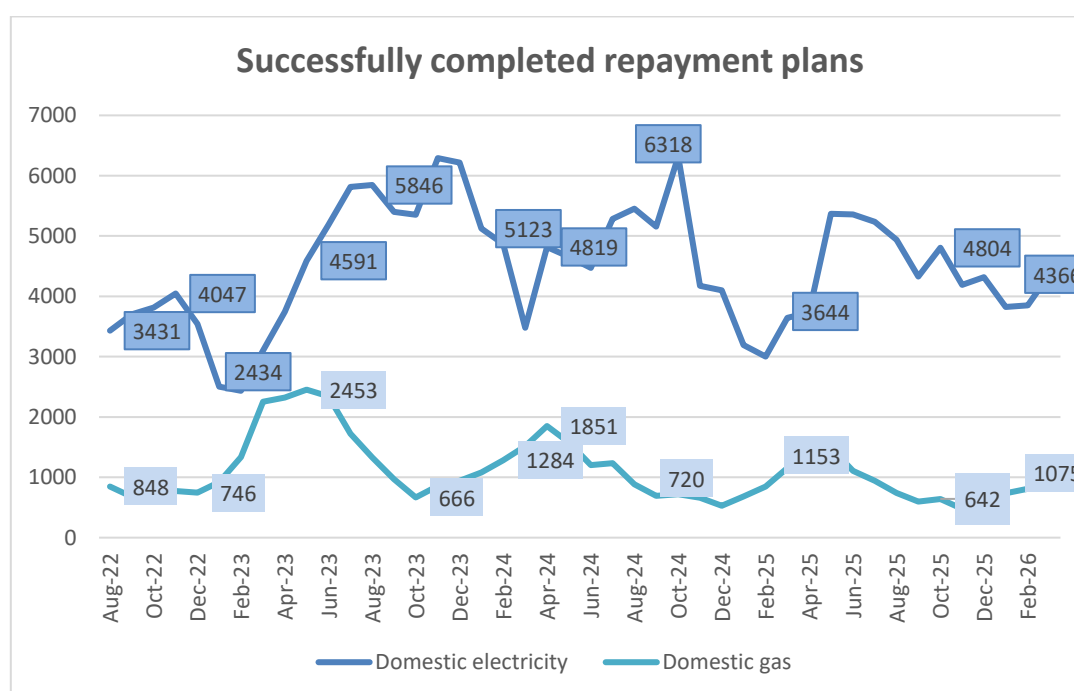


Figure 9: Successfully completed repayment plans 2022-26

- **Financial Hardship, Lifestyle Choice PAYG & Vulnerable Customers Measures 2025/26:**
 - All customers with a financial hardship meter to be placed on the most economic tariff available from their supplier.
 - Reduction in the debt repayment level on Pay-As-You-Go meters from maximum 25% to maximum 15% of customer top-ups.

- **Suppliers required to inform their PAYG customers in debt of other payment options available to them.**
- **Emergency credit on all electricity and gas PAYG meters to represent no less than €20.**
- **Suspension of the €200 gas PAYG to credit meter exchange fee.**
- **Enhanced requirements on suppliers to actively promote the vulnerable customer register and the protections it offers.**
- **Suppliers required to advise all customers that they can have a “nominated representative” to manage their account.**

Financial Hardship Customers

The existing measures sought to promote and facilitate customer switches to credit plans from PAYG financial hardship meters. As such suppliers are required in their communications to their PAYG Financial Hardship customers to inform them of alternative payment options available to them. The CRU has also suspended the €200 fee for domestic gas customers to switch from PAYG to credit.

This past winter has again seen a year-on-year decline in the number of PAYG Financial Hardship customers (8% drop in domestic electricity, 6% drop in domestic gas, see figure 11 below), despite increasing numbers of customers falling into arrears in the same period. While it is important that customers continue to have the choice of a PAYG solution, it is also important that such customers are aware of alternative options which will allow them to avoid PAYG related self-disconnection.

Vulnerable Customer Register

The requirement placed upon suppliers to promote the vulnerable customer register via direct communications to their customers has proven successful throughout the lifetime of the measures, with substantial increases noted year-on-year. This past winter has proven no exception, with increases of 10% and 11% noted in the domestic electricity and domestic gas registrations respectively, following the communication that was sent to customers on how to sign-up (see Figure 10 below). These increases allow some of the most vulnerable cohorts of customers to enjoy greater protection from being disconnected, in particular during winter months.

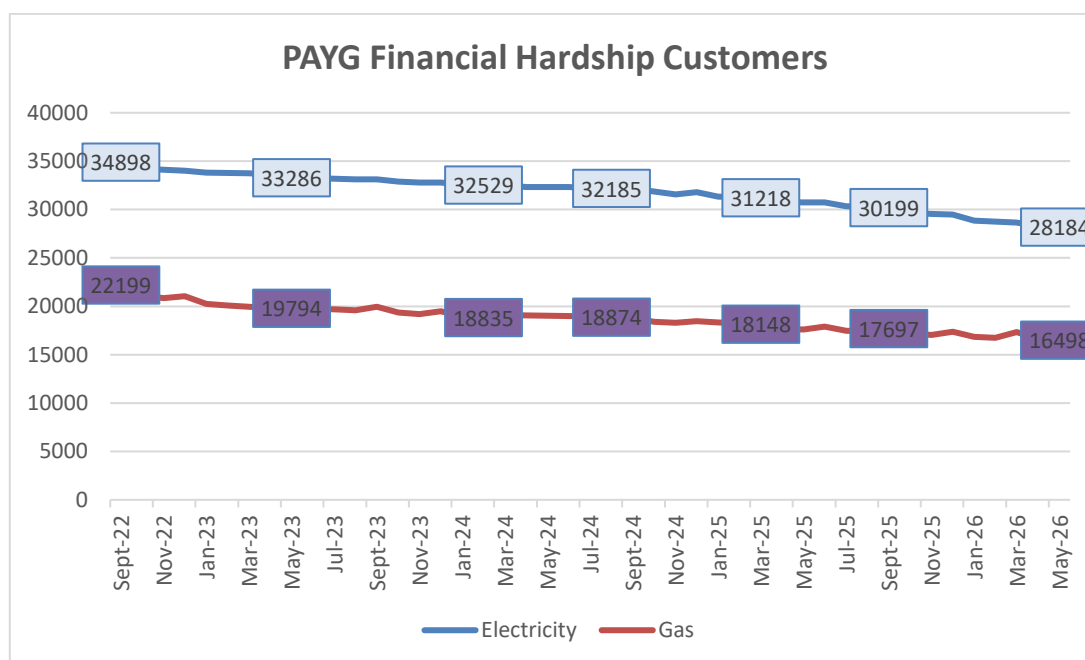


Figure 10: PAYG Financial Hardship Customers 2022-26

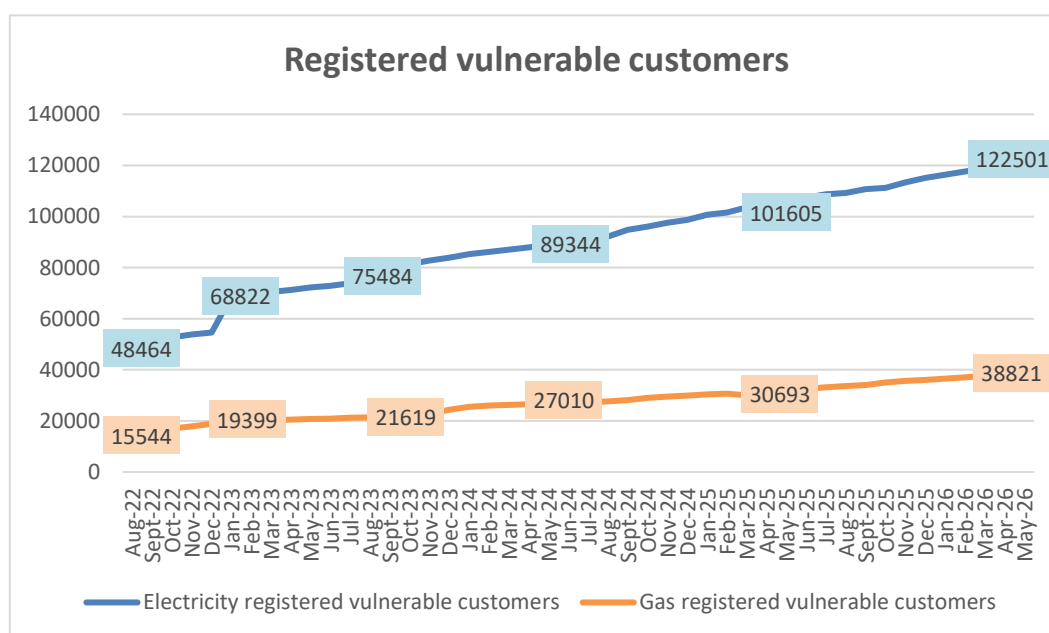


Figure 11: Registered Vulnerable Customers 2022-26

Smart Tariff Switching & Renegotiations

- Suppliers required to waive any termination fee for any of their customers moving from a 24 hour tariff to a Smart tariff.

- **Suppliers required to publish details of retention offers including relevant discounts for existing domestic customers on their website.**

The number of customers availing of Time of Use tariffs grew significantly in the past year, with a 52% increase noted in the year to April 2026 (see figure 12 below). This increase may be due to the advancement of the Smart Meter roll-out and accompanying promotion of smart tariffs by suppliers in the last year, alongside the CRU measure to waive termination fees for customers moving to smart tariffs.

Renegotiations present a way for customers to continue to avail of discounted tariffs without having to switch supplier, and in the year to April 2026, 519k domestic electricity and 190k domestic gas customers renegotiated and remained with their existing supplier. These figures represent 15% and 6% increases on the number of customers who renegotiated in the previous year (see figure 13 below).

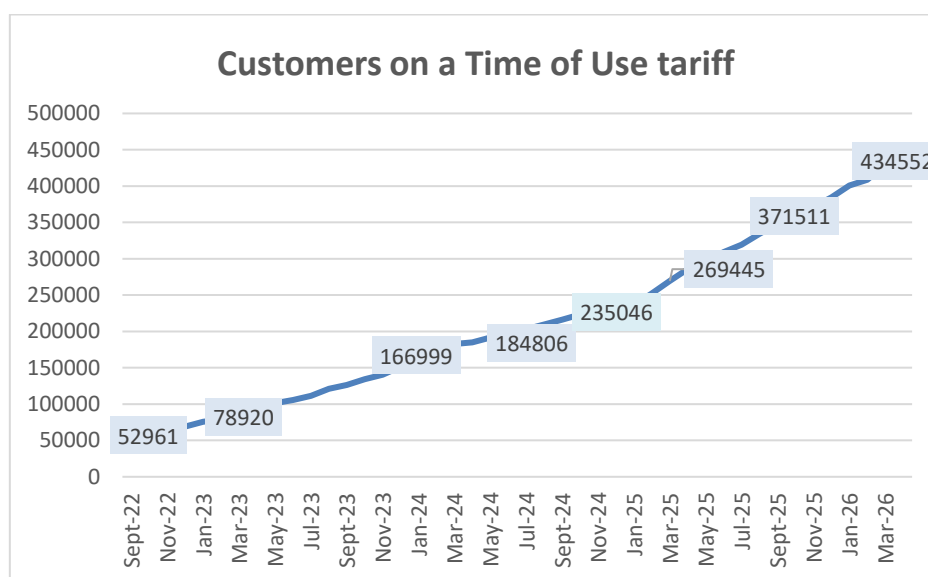


Figure 12: Customers on a ToU tariff 2022-26

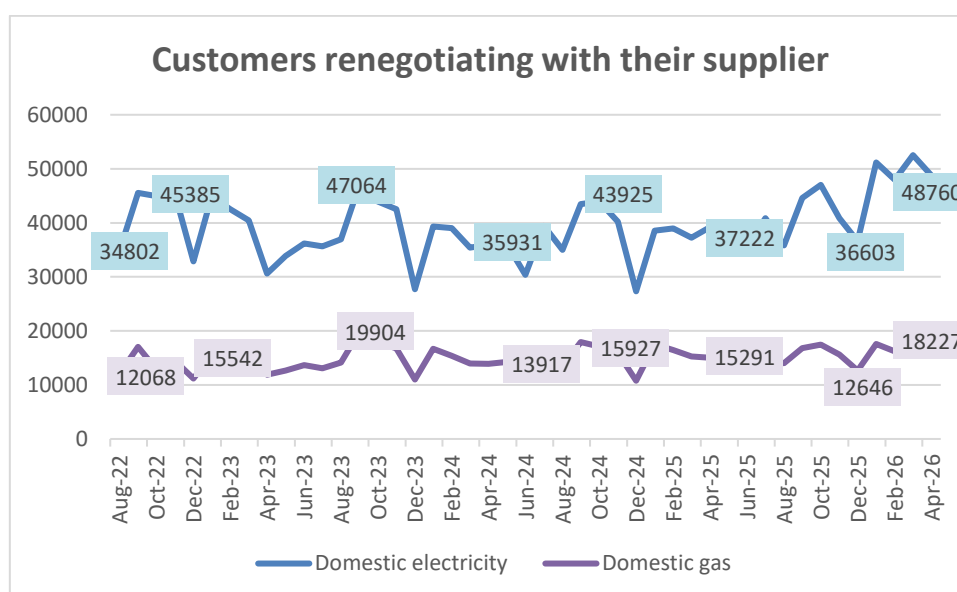


Figure 13: Customer renegotiations 2022-26

Other measures

Finally, the remaining measures introduced, such as suppliers providing contact details to NGOs, improved training for supplier call center staff, and suppliers notifying their customers of how to register a nominated representative, cannot be measured via data received. In any case, feedback from NGOs has reaffirmed that channels of communication between NGOs and suppliers are functioning for the benefit of customers. However, NGOs have noted occurrences where customers in difficulty have been sign-posted by their supplier to an NGO, sometimes as the primary solution. The CRU therefore clarifies that when a customer in difficulty contacts their supplier; the supplier should primarily seek to find solutions to the customer's difficulties within the framework of their own support systems, before directing the customer towards NGOs should this be necessary. Directing the customer to an NGO should not be the default solution when customers contact their suppliers.

3. Feedback on Effectiveness of Measures in 2025/26 and Requirements for 2026/27

3.1 Introduction

As outlined in sections 1 and 2, the CRU has taken a number of factors across the electricity and gas retail markets into account when analysing and deciding upon what measures to implement for winter 2026/27:

- **Arrears levels:** Increases of 20% and 17% respectively in the value of domestic electricity and gas customers year-on-year;
- **Retail prices:** Three price increases in standard tariffs announced by suppliers in spring 2026, with potential for further due to wholesale price volatility. Also, many suppliers have removed some of their most highly discounted offers due to the same wholesale price volatility.
- **Universal energy supports:** Which had been in place in the form of Government Electricity Credits were not renewed for winter 2025/26, with no indication that they (or a similar measure) will be reinstated for the forthcoming winter.
- **Customer contacts:** To certain NGOs increased in winter 2025/26 compared to winter 2024/25.

Feedback from Suppliers & CSG

Feedback from suppliers and members of the CSG regarding the effectiveness of the measures largely focused on four areas:

- the length of NPA disconnection moratoria;
- the minimum repayment timeline to be offered to customers starting a repayment plan;
- the PAYG debt recovery rate, and;
- Communications to customers on signing-up for the vulnerable customer register, having a 'nominated representative', and level payment plans (if offered).

Disconnection moratoria

On the issue of disconnections moratoria, suppliers (as in previous years) have reiterated that they would not support a lengthened general moratorium (which would apply to all customers) as was provided to customers in 2022 and 2023. Suppliers cite that they would not support this given the increased levels of arrears seen among some customers as they disengaged from their supplier during the lengthened moratoria. The CRU acknowledges this point (for example, the value of gas arrears during the extended moratorium period of November 2022 to March 2023 rose by 90%, compared to 36% a year later when a shorter moratorium was in place). CSG feedback also requested that a similar moratorium length from last winter be maintained.

The CRU has therefore decided a moratorium period of the same length as last year (six weeks) will apply to all NPA disconnections in this year's measures, as well as a five-month moratorium on NPA disconnections for any registered special services vulnerable customers (with priority service register vulnerable customers never being able to be disconnected). The CRU believes a moratorium of this length is balanced in terms of protecting households during the winter months at a time when their energy bills and other outgoing expenses would be highest, against a backdrop of continued high prices.

Prior to Covid, the CRU usually applied a disconnection moratorium (to all customers) of three to four weeks in length each winter. For winter 2025/26, the CRU decided on a six week general moratoria. In their feedback, suppliers (as in previous years) have reiterated that they would not support a lengthened general moratorium (which would apply to all customers) in particular reference to the moratorium provided to customers in winter 2022/23 (which was four months in length). Suppliers cite that during longer moratoria, customers may disengage from their supplier, thus building up more arrears. The CRU acknowledges this point, noting that the value of gas arrears during the extended four-month moratorium from November 2022 to March 2023 rose by 90% in the period, compared to the shorter two-month moratorium from December 2023 to January 2024 a year later, when gas arrears rose by 36%.

The CRU has therefore decided that the same moratorium length as last year (six weeks) will apply to all NPA disconnections in this year's measures, as well as (in accordance with the handbook) a five-month moratorium on NPA disconnections for any registered special services vulnerable customers (with priority service register vulnerable customers never being able to be disconnected). The team believes a moratorium of this length is balanced in terms of protecting households during the winter months at a time when their energy bills and other outgoing expenses would be highest, against a backdrop of continued high prices.

Repayment plans

On the issue of repayment plans, the CRU has received feedback from members of the Customer Stakeholder Group, as well as suppliers. CSG members report that they still see a number of clients for whom a lump sum payment is being presented as a requirement rather than an option, while suppliers report that customers often sign-up to repayment plans but fail to meet its terms in the early stages of the plan. Supplier feedback, on the other hand, has shown that repayment plans with an agreed length of 18 months or more have a higher default rate. This feedback has been considered by the CRU, and while the same requirements will remain in place, the CRU will seek to obtain more information on this matter from CSG members and in particular from suppliers. Feedback received on repayment plans arising from the CRU's recent Call for Evidence on Supporting Customers Facing Sustained High Energy Prices will also be considered. The requirements regarding repayment plans (as were set out in Section 3.2 of last year's paper) are again set out below:

- Per section 5.3.3. of the Handbook, the customer's ability to meet the repayments must be the starting point for the terms of the repayment plan. In assessing the customer's ability to pay, suppliers must take into account as much information as provided by the customer as possible, including e.g. household income and disposable income, past energy expenditure, number of dependents in the household, recent changes in household circumstances (e.g. employment status, pregnancy, illness, bereavement), and other priority debts the customer may hold (e.g. to financial institutions, courts, taxes).
- Per section 5.3.5 of the Handbook lump sums are to be presented as an option rather than an obligation to customers.
- When laying out the terms of the repayment plan, suppliers must explain to the customer what their energy bills are likely to be during their repayment plan (i.e. repayment plan + typical bill into future). This is to ensure customers understand what they are signing up to.
- Suppliers must explain the repayment plan in terms of months to repay (as well as weeks). This is to ensure customers understand their outgoings on either weekly/monthly basis depending on their income circumstances. Any information, including webpages with information, regarding repayment plans must make clear that a customer can request a repayment plan of at least 18 months in length.
- Suppliers where feasible, should have a specialist contact within the supplier contact centre to deal with elderly people in difficulty paying bills.

- Suppliers should utilise a different approach to repayment plans for customers who find themselves in arrears after a one-off large bill, rather than customers who are in longer term or repeatedly in arrears. This may involve communicating with the customer to understand how the large bill occurred, offering advice on how this may be prevented again going forward, and offering a longer repayment timeline to the customer should the supplier feel it is appropriate.
- Suppliers should offer some level of flexibility to customers on when they are deemed to have broken a repayment plan, i.e. if the repayment is due a few days before their wages get paid then try to offer them some flexibility.
- Where a letter/email is sent to a customer regarding outstanding arrears, suppliers should ensure the team/contact they should speak to regarding arrears, is clearly specified.

While feedback from suppliers has expressed their belief that the extended timelines for customers to repay (at least 18 months must be offered to a customer – but they can repay in less if they wish) should be reduced, the CRU believes that a reduction in such timeline now would result in customers having to pay a higher repayment amount (on top of their existing consumption) at a time when evidence shows prices are increasing.

The CRU is also quite conscious of the CSG feedback indicating that problems may still persist in relation to the affordability of repayment terms offered. As such, the CRU stresses that (as outlined above, and in section 5.3.3 of the Handbook) **the customer's ability to meet the repayments must be the starting point for the terms of the repayment plan.**

PAYG debt recovery rate

Suppliers have also requested that the PAYG debt recovery rate (i.e. financial hardship debt recovery), which was increased from 10% to 15% in last year's paper, be gradually increased back to its previous 25% level; while feedback from the CSG requested that the decision to increase the ratio from 10% to 15% be revisited. The CRU does not believe that now would be the appropriate time to increase this repayment level, given recent energy supplier price increases and the situation in the Middle East adding uncertainty to wholesale prices going into the winter months, instead believing the current rate to be appropriate. The CRU has therefore decided that the PAYG debt recovery rate will remain at 15% for this winter.

It should also be noted that the CRU has decided to retain the PAYG emergency credit amount for PAYG electricity and gas customers as €20, given that the last time this emergency credit

amount was increased beyond this level (at the outbreak of Covid, where it was increased to €100) many customers struggled to pay off the emergency credit debt that was built up.

The CRU has also decided to maintain the €20 emergency credit amount available to PAYG customers. The CRU has decided not to increase beyond this amount as when this level was previously increased to €100 (at the outbreak of Covid), some PAYG customers built up very high levels of emergency credit debt which they struggled to pay off. Furthermore, feedback received by the CRU on the Measures did not seek for the emergency credit amount to be increased.

Supplier communications to customers

The requirement for suppliers to inform all domestic customers of the eligibility criteria, how to apply, and the benefits of registering as a vulnerable customer, as well as how to have a 'nominated representative' to manage their account and how to sign up for a level payment plan (if the supplier offers them) elicited some feedback which sought for these communications to be spread out over the year. The CRU, however, believes these notifications being sent to customers as they approach the heating season, and consequently the most expensive bills of the year, is more beneficial and will likely result in greater numbers of customers signing-up. As such, the CRU has decided that suppliers are to send these communications by early-December 2026 at the latest.

The table below provides the complete package of customer protection measures for winter 2025/26:

No.	Requirement	Implementation Date	Relevant requirement in the Handbook (if applicable)
Response 6 of the National Energy Security Framework: Implement a package of measures to enhance protections for financially vulnerable customers and customers in debt including: Ensuring more manageable payment/debt repayment plans by extending the time for repayment			
1.	Suppliers must make customers entering, or on, a payment plan aware of the option to extend the repayment plan to a minimum of 18 months (or longer should the supplier wish). The customer can repay in less than 18 months if they so wish. Per section 5.3.5 of the Handbook lump sums are to be presented as an option rather than an obligation to customers. Suppliers must follow the requirements / recommendations set out in Section 3.1 of this Decision.	Continuation from winter 2025/26	This is in addition to the existing Handbook requirements set out in Section 5.3 Payment Plans and specifically the below requirement. 5.3.3 A supplier should take account of the customer's ability to pay when agreeing any repayment arrangement, by credit or prepayment meter and confirm with the customer that arrangements are manageable.
The CRU further emphasises that (as set out above, and in section 5.3.3 of the Handbook) the customer's ability to meet the repayments must be the starting point for the terms of the repayment plan.			
Ensuring more manageable payment/debt repayment for customers on financial hardship prepayment meters			
2.	Where a PAYG meter or budget controller is, or will be, installed for a customer who has outstanding debt,	Continuation from winter 2025/26	This is a clarification of the existing Handbook requirement set out below.

	suppliers must ensure that up to a maximum of 15% of a single customer vend can be attributed to debt recovery. This is to apply to all domestic PAYG customers. This is implemented centrally in the gas market by Gas Networks Ireland. This is carried out through an increase to the Gas Allocation Rate across all PAYG meters. In the electricity market, this measure is implemented by suppliers.		8.1.6 (b) Where a PAYG meter or budget controller is being installed for a customer who has outstanding debt, suppliers must ensure that up to a maximum of 25% of a single customer vend can be attributed to debt recovery.
Enhancing protection for financial hardship prepayment customers			
3.	Suppliers are required to ensure that all customers with a financial hardship meter are automatically placed on the most economic tariff. This includes a tariff that might otherwise only be available to, for example, a new customer or a customer as a retention offer. The customer in financial hardship must be placed on whichever tariff is the cheapest. Should a change of legal entity occur at the premise, the supplier is not obliged to place the new account holder on the most economic tariff available, should they be satisfied that the new account holder is not in need of a PAYG Financial Hardship meter following assessment.	Continuation from winter 2025/26	This requirement currently exists for registered vulnerable customers (Section 7.3.2). The CRU has decided to extend this requirement to customers in financial hardship.
Ensuring customers in debt are on a metering/payment plan that is suitable for them			
	The existing requirements set out within Section 5.3 Payment Plans in the Handbook cover this objective.		

Ensuring suppliers proactively identify customers in debt who should not be on prepayment meters and help them find other options

4.	Suppliers are required to advise their prepayment customers in debt, of other payment options available to them. Suppliers are required to provide information in this regard on their website. Suppliers are reminded that it is not recommended that vulnerable customers are on prepayment meters.	Continuation from winter 2025/26	
5.	The suspension of the €200 gas meter exchange siteworks charge associated with a customer moving from a PAYG gas meter to a credit meter, for all domestic customers is to be continued. There is no siteworks charge associated with a PAYG electricity customer moving to a credit plan, as there is no meter removal in this instance. This is to be implemented centrally by Gas Networks Ireland.	Continuation from winter 2025/26	

Optimising the involvement of NGOs by ensuring all suppliers nominate specific contacts to support customers in debt

6.	Each supplier is to continue to provide direct contact details of dedicated staff and/or teams to NGOs such as MABS, SVP and any other NGOs or agencies who represent customers. These direct contact details include, at minimum, a direct dedicated phone number and a direct dedicated email address.	Continuation from winter 2025/26	
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Improving protection from disconnection for all domestic customers

7.	The Christmas moratorium on disconnections for all domestic customers (for non-payment of account) will be from 7 th December 2026 – 15 th January 2027.	7 th December 2026 – 15 th January 2027	The Christmas moratorium is put in place by the CRU each year and usually applies from mid-December to mid-January.
Promoting greater awareness and uptake of supplier procedures for dealing with customers in, or at risk of energy debt			
8.	Suppliers are required to continue to provide appropriately trained call-centre staff to help them better identify customers in debt or facing debt, at an earlier stage. Training must provide instruction for call-centre staff to connect customers to the appropriately trained and experienced staff to deal with such customers. NALA's literacy-awareness training may be considered as part of this training. Suppliers are reminded that when a customer in difficulty contacts them; the supplier should primarily seek to find solutions to the customer's difficulties within the framework of their own support systems, before directing the customer towards NGOs should this be necessary. Directing the customer to an NGO should not be the default solution when such customer contacts occur.	Continuation from winter 2025/26	
Enhancing protection for vulnerable customers			

9.	Suppliers are required to send a reminder to inform all domestic customers of the eligibility criteria, how to apply, and the benefits of registering as a vulnerable customer via email/SMS, even where this is not the customers preferred method of communication, where the customer's email address or mobile phone number is available. Suppliers are also required to publicise information in this regard on their website and on their social media channels.	4 th December 2026	This is in addition to the existing Handbook requirement set out below. 7.3.3 The Code of Practice for Vulnerable Customers must be brought to the attention of customers via written or electronic communication sent to customers at least once a year and on sign up.
10.	Moratorium on disconnections for registered vulnerable customers for 2026/2027 will be from 1 st November 2026 – 31 st March 2027.	1 st November 2026 – 31 st March 2027	These dates are in line with the existing Handbook requirement set out below. 5.4.2 VII. Suppliers must specify where disconnection of a customer's supply will not be initiated by the supplier and must include as a minimum the following circumstances: During the winter months (1 November to 31 March) where a person appropriately registered with their supplier in accordance with the requirements of the Code of Practice for Vulnerable Customers;
11.	Emergency credit on all electricity and gas prepay meters should represent no less than €20 credit in total. This is implemented centrally on the prepayment meters/budget	Continuation from winter 2025/26	This is a clarification of the existing Handbook requirement set out below. 8.1.10 Emergency credit will be set on the prepayment meter/ budget controller by

	controllers by ESB Networks and Gas Networks Ireland.		the Distribution System Operator or a qualified and accredited installer. Emergency credit should represent no less than €10 credit. The minimum amount of this credit will be approved by the CRU and may be varied from time to time.
12.	Suppliers are required to advise all domestic customers that they can have a 'nominated representative' to manage their account via email/SMS, even when this is not the customers preferred method of communication, where the customer's email address or mobile phone number is available. Suppliers are also required to publicise information in this regard on their website and on their social media channels. This communication can be included in the notification to customers on how to register as a vulnerable customer. On the same webpage, suppliers must also include information on eligibility and how to sign-up as a vulnerable customer, and how to sign-up for a level payment plan (should the supplier offer one).	Continuation from winter 2025/26	
Response 7 of the Framework: Supporting existing customers to access a competitive rate for their energy			
13.	Suppliers are required to publish details of retention offers including relevant discounts for existing domestic customers on their website.	Continuation from winter 2025/26	
Additional Requirements			

14.	Suppliers are required to waive any termination fee for customers moving from a 24 hour flat rate tariff to a smart tariff (whilst remaining with their current supplier).	Continuation on from winter 2025/26	
15.	Suppliers are required to directly notify customers of tariff increases at least 30 days' in advance via email/SMS, even where this is not the customers preferred method of communication, where the customer's email address or mobile phone number is available. If the customer contacts the supplier to opt out of this communication, suppliers can cease to provide it. Tariff increases must also be communicated via at least one of the following methods: I. Website II. Mass media (i.e. TV, radio, newspaper advertisement) III. On or with the bill IV. Notification on the top-up.	Continuation on from winter 2025/26	This requirement does not apply to other changes in terms and conditions which should be notified to customers as per existing Handbook requirement below. 11.2.2 (J)The means by which the customer will be notified of any change in terms and conditions of supply, including 30 days' notice in advance of those changes taking effect and the existence of the right of withdrawal where there is a material change to the terms and conditions; The means must include, at minimum, at least two of the following methods: I. Website II. Mass media (i.e. TV, radio, newspaper advertisement) III. On or with the bill IV. SMS text message, email, letter V. Notification on the top-up

4. Reporting

For measure number 9, suppliers must send a reminder to all domestic customers of the eligibility criteria, how to apply and the benefits of registering as a vulnerable customer, how to have a 'nominated representative' and how to sign-up for a level payment plan (if applicable) at the very latest, by 4th December 2026 as noted in section 3.3.

The CRU requires that suppliers confirm implementation of measures 1, 3, 4, 6, 8, 12 and 13 by 27th November 2026, by communicating steps employed to implement the measures to retaildata@cru.ie. The CRU will also continue its regular market monitoring to evaluate the effectiveness of the Measures.

5. Conclusion & Next Steps

Although four years have passed since these Additional Measures were first introduced, the necessity for retaining them is now perhaps higher than ever in the context of arrears levels and potential price volatility arising from the conflict in the Middle East. As mentioned in this document, the CRU is nonetheless keenly aware that broader work may be required to provide adequate protections for customers beyond what these Additional Measures provide. Identifying such measures is the objective of the CRU's recent Call for Evidence on Protecting and Supporting Customers Facing Sustained High Energy Prices, feedback from which is currently being reviewed by the CRU and may be considered (if relevant) to any potential changes of the measures in 2027.

The CRU seeks to balance the need to protect customers in a time of high arrears, retail prices and any Government supports, with the need to maintain the principles of a competitive energy market which in turn benefits customers.

Unless stated otherwise, the measures in this paper remain effective until another CRU review in summer 2027.

The CRU would finally like to thank both suppliers and members of the Customer Stakeholder Group for their feedback provided, and for their ongoing support and work in implementing the measures.