**You can't afford to top up your prepayment meter**

This advice applies to [**England**](https://www.citizensadvice.org.uk/resources-and-tools/about-this-site/location/)  Print

If you’ve run out of credit and need gas or electricity urgently, contact your supplier to ask for temporary extra credit. You’ll need to pay this back when you next top up.

If you have a prepayment meter because you’re repaying a debt to your supplier, you can ask them to reduce the amount you repay each week.

[Find out who your energy supplier is](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/moving-home-your-energy-supply/find-out-who-your-gas-or-electricity-supplier-is/) if you’re not sure.

Your supplier has to [replace your prepayment meter with a normal meter](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/get-your-prepayment-meter-replaced-with-a-normal-meter/)(one that lets you pay for energy after you use it, rather than before) if you have a disability or illness that makes it:

* hard for you to use, read or put money on your meter
* bad for your health if your electricity or gas is cut off

**Get temporary credit**

Your energy supplier might agree to give you temporary credit if you’ve run out of gas or electricity. Tell them about your situation, including your income and anyone you look after, so they know why you need temporary credit. You’ll need to pay this credit back next time you top up.

Your supplier could charge you a fee if they have to come to your home to add temporary credit. They won't charge you if they can do it remotely or if it’s their fault - for example if a fault in your meter meant you couldn’t top up.

If you need temporary credit, ask for it as soon as you can - some suppliers will need to send someone to put money on your meter.

**If you’re paying off a debt**

If you owe money to your supplier, you’ll pay back a bit of the debt each time you top up your meter. For example, if you top up by £10, £5 of that might go to paying back your debt, leaving you with £5 of credit.

Tell your supplier if you can’t afford this. Ask them to reduce the amount you pay back each time you top up.

Your supplier has to take into account how much you can afford, so tell them if anything has changed since you first agreed your repayments. For example, if your income has decreased.

Tell your supplier if you use electricity for heating.

Some suppliers add up heating separately. Unless you mention your electric heating, they might reduce the amount you pay back on the rest of your electricity, but leave your heating repayments the same.

**If you keep running out of credit**

If you run out of credit you’ll build up extra debt to your supplier, for example by using emergency credit. Next time you top up you’ll pay this back straight away.

If it feels like you’re running out of credit too quickly, this extra debt could be the problem. Ask your supplier to let you pay it off weekly rather than in one go.

Try to top up with more money than usual after running out of credit. This will stop your credit from running out too quickly because of the extra debt.

**Tell your supplier if you need extra support**

Your supplier has to treat you fairly and take your situation into account. Make sure they know about anything that could make it harder for you to pay. For example, tell them if you:

* are disabled
* have a long-term illness
* are over state pension age
* have young children living with you
* have financial problems - for example if you are behind on rent

Also ask whether you can be put on your supplier’s [priority services register](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/getting-extra-support-from-your-energy-supplier/).