

Debt Assignment Protocol

The Debt Assignment Protocol (DAP) is designed to help domestic prepayment customers who are in debt up to £500 per fuel to switch suppliers.

Switching when in debt

An energy supplier can stop a customer who owes them money from switching to a new supplier, where a debt has not been repaid for 28 days or more. This is known as a debt objection. Prepayment customers can, however, still switch supplier in the event of a debt objection by using a process known as the Debt Assignment Protocol (DAP).

The DAP is a process by which prepayment customers can transfer their debt to a new supplier to overcome a debt objection and complete their switch.

How does the DAP work?

Suppliers operating the DAP will seek a customer's agreement to transfer debts up to £500 per fuel at the point the customer agrees to switch to them in the event of a debt objection.

Should a customer's current supplier subsequently raise a debt objection, the new supplier will request information on the customers' debt from the current supplier. Where the new supplier is happy to take on the debt, they will work with the current supplier to complete the switch process and take on the debt. If the new supplier decides they do not want to take on the debt they will inform the customer accordingly.

Before any data is shared, and DAP is progressed, suppliers will check to ensure they are discussing the same customer. A switch will only complete under the DAP where the account with the new supplier is registered under the same name as the account with the current supplier.

Please note, not all suppliers offer to take on customers via the DAP. If a customer's preferred supplier does not offer the DAP or if the debt amount owed is less than £20 or greater than £500 per fuel, the customer should contact their current supplier as soon as possible to discuss their options.

Frequently asked questions

Q: If a customer owes money to their current supplier can they switch energy supplier?

A: Yes, if the customer is currently repaying a debt via a prepayment meter (also known as Pay As You Go) of more than £20 but less than £500 for the fuel being switched, they can change supplier under the DAP if agreed with the new supplier.

Q: What happens to a customer's debt and repayments if they use the DAP to switch supplier?

A: If a prepayment customer with an energy debt uses the DAP to switch any outstanding debt will be transferred to the new supplier for the customer to continue repaying according to their ability to pay via their prepayment meter.

Q: What data will be shared between the customer's current and preferred supplier if they switch via the DAP?

A: In addition to the usual information shared during a switch, in the event of a debt objection the customer's current supplier will be required to share details of any debt plus the current repayment rate with the new supplier. The customer will have been informed of this by the new supplier at the point they agree to switch. A switch will only complete under the DAP where the account with the new supplier is registered under the same name as the account with the current supplier.

- Q: What should a prepayment customer do if they receive a letter from their current supplier informing them that their switch has been objected to on the grounds of outstanding charges?**
- A:** If a prepayment customer has previously agreed with their new supplier to use the DAP in the event of an objection they do not need to do anything further. The objection letter will inform the customer that the new supplier will automatically work with the current supplier to try and progress their switch via the DAP. If the new supplier subsequently decides that they do not want to take on the debt they will inform the customer accordingly.
- Q: If a customer has a smart meter operating in prepayment mode can they make use of the DAP?**
- A:** Yes, if a customer has a debt of more than £20 but less than £500 for the fuel being switched and this is currently being repaid via a smart meter operating in prepayment mode, they can change supplier under the DAP if agreed with the new supplier.
- Q: A customer has just moved into a house with a prepayment meter which already has a debt on it. Can they switch?**
- A:** Yes, as they are not the customer in debt. To ensure the customer's switch is successful they will, however, need to contact their current supplier to let them know they have moved in. At this point the supplier will set up a new account and remove the debt from the meter.
- Q: Can a customer make use of the DAP if the debt is the result of supplier error?**
- A:** Where a supplier is aware that the debt is the result of supplier error, their current supplier should not prevent them from switching.
- Q: What if the customer disputes the debt?**
- A:** A supplier cannot object to a customer switching if the entirety of the debt amount is subject to a dispute between the supplier and the customer.
- Q: What about credit meter customers, can they switch if they are in debt to their current supplier?**
- A:** The DAP process only applies to prepayment customers. If a credit meter customer is in debt to their energy supplier but wants to switch, they should contact their current supplier as soon as possible to arrange an affordable repayment plan.