

Prepayment meter emergencies

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Prepayment meter emergencies are some of the most time-sensitive contacts you'll handle. A customer who has self-disconnected – or is about to – may be sitting in a cold, dark home, possibly with children or health conditions that make the situation genuinely dangerous. Speed, clarity, and warmth matter here more than almost anywhere else.

Understanding the risk

Prepayment meter customers pay for energy in advance. When their credit runs out, their supply can cut off – sometimes without much warning. This is known as self-disconnection, and it's more common than many people realise, particularly among customers experiencing financial difficulty.

Self-disconnection becomes an emergency when:

- The customer has no means to top up immediately
- The property is cold and the customer is elderly, unwell, or has young children
- The customer relies on electrically powered medical equipment
- It's late at night, a weekend, or a bank holiday when top-up options may be limited

Never treat a self-disconnection call as a routine billing query. Even if the customer sounds calm, ask the questions that establish whether this is a welfare situation.

Emergency credit

Most prepayment meters have an emergency credit facility – a small amount of credit (typically around £5) that customers can activate when their balance hits zero. This buys them time to arrange a top-up without losing supply.

To activate emergency credit:

- **Traditional key or card meters:** the customer inserts their key or card when the meter is low or empty – the emergency credit should activate automatically or via a button on the meter display.
- **Smart prepayment meters:** emergency credit can often be activated through the in-home display or the customer's online account or app.

Check the customer's meter type in Kraken and walk them through the activation steps for their specific meter. Emergency credit is repaid automatically the next time the customer tops up.

If emergency credit has already been used and not repaid, it may not be available again until the outstanding amount is cleared. Check the account in Kraken to confirm.

Friendly credit hours

Prepayment meters have a built-in protection called friendly credit hours – periods during which the meter will not disconnect even if the customer runs out of credit. These typically cover:

- Evenings (usually from around 6pm)
- Overnight
- Weekends
- Bank holidays

The exact hours vary by meter type. Check the details for the customer's meter in Kraken. If a customer is within friendly credit hours when they call, reassure them that their supply won't cut off immediately – but make sure they have a plan to top up as soon as possible.

Top-up options

If a customer needs to top up urgently, help them identify their quickest available option:

- **Online or app top-up** – instant for smart meters, may take a short time to reach traditional meters
- **PayPoint or Payzone** – available at many convenience stores and newsagents; customer will need their top-up card or key
- **Phone top-up** – some meter types support top-up by phone; check availability in Kraken

If a customer has no means to top up – no money, no card, no nearby outlet – move straight to the support options below.

When a customer can't afford to top up

If a customer is self-disconnected or at imminent risk of disconnection and cannot afford to top up, this is a financial vulnerability situation as much as a metering one. Options to explore:

- **Goodwill credit** – in exceptional circumstances, a small amount of emergency credit may be applied to the account. Check with your team leader for authorisation and current policy.
- **Hardship fund referral** – if the customer is in ongoing financial difficulty, refer them to the hardship fund. See [Supporting customers in financial difficulty](#) for the referral process.
- **Fuel vouchers** – some local authorities and charities provide emergency fuel vouchers. Signpost the customer to Citizens Advice if you're unsure what's available in their area.
- **Debt repayment review** – if the customer is repaying a debt through their prepayment meter, a high repayment rate can make it very difficult to stay in credit. Check the repayment rate in Kraken and consider whether a reduction is appropriate.

Switching away from prepayment

For some customers, a prepayment meter is simply not the right solution for their circumstances. If a customer is regularly self-disconnecting or struggling to manage top-ups, it may be worth exploring whether a switch to a credit meter is possible and appropriate. Check eligibility in Kraken and discuss the options with the customer – but be honest about any debt that would need to be addressed before a switch can happen.

Watch out for this: A customer who mentions they've been without supply for more than a few hours – especially in cold weather, or with children or health conditions in the household – should be treated as a welfare emergency, not just a top-up query. Make sure they're warm and safe before you start working through the account. If you have serious concerns about their welfare, escalate to your team leader immediately.