

Are UK households sitting on unclaimed energy credit?

An independent consumer summary of Ofgem's domestic energy customer credit balance data, January to December 2025.

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£3.17bn	£199	£212	17M
Total credit held (12-month avg, 2025)	Avg household credit (full year 2025)	Avg credit per account (Dec 2025)	Households in this dataset

What this data shows

Ofgem publishes quarterly data on the credit balances held by UK domestic energy customers who pay by fixed Direct Debit. The dataset covers approximately 17 million households whose energy accounts were in credit at the end of each quarter.

Credit builds up when monthly direct debit payments are set higher than actual consumption. This commonly happens because suppliers forecast usage conservatively, or because a household's consumption has fallen since the direct debit was last reviewed. The result is money sitting in an energy account that the household could request back.

All figures are net of unbilled consumption, meaning the amounts shown represent genuine surplus credit above what households owe for energy already used but not yet billed.

Quarterly credit balance data: 2025

Quarter	Total credit held (£ billion)	Avg household credit (£)	Year-on-year change
March 2025	£3.25bn	£203	Down £30m vs March 2024
June 2025	£2.89bn	£181	Down £95m vs June 2024
September 2025	£3.09bn	£194	Down £35m vs September 2024
December 2025	£3.21bn	£212	Up £6m vs December 2024

Quarter	Total credit held (£ billion)	Avg household credit (£)	Year-on-year change
12-month avg 2025	£3.17bn	£199	Down £113m vs 2024 average

Source: Ofgem, Domestic energy customer credit balances January to December 2025 (published March 2026). Licensed under the Open Government Licence v3.0.

Understanding the seasonal pattern

Energy credit balances follow a predictable seasonal cycle. Credit builds up through the summer months when gas consumption is low but fixed direct debits continue at the same level. That credit is drawn down through winter as heating usage increases and bills exceed the monthly payment. The pattern repeats annually.

Summer (Jun to Aug)	Credit accumulates. Low gas usage means direct debit payments exceed consumption costs. Account balances peak.
Autumn (Sep to Nov)	Balances start falling. Heating season begins. Gas consumption rises toward winter levels.
Winter (Dec to Feb)	Credit drawn down to its lowest point. High heating demand means bills typically exceed monthly payments.
Spring (Mar to May)	Credit begins rebuilding. Heating demand falls. Balances recover toward the summer peak.

What this means for you: five things to check

1 Check your account balance

Log into your supplier's app or online account. If your balance is in credit (shown as a positive figure or marked CR) you may be entitled to request that money back.

2 Request a refund of your credit

Under Ofgem rules, suppliers must repay credit balances promptly on request. Contact your supplier by phone or through their app. Most process refunds within 10 working days.

3 Review your monthly direct debit

If your account shows consistent credit, your direct debit is set too high for your actual consumption. Ask your supplier to reduce the monthly amount to better match your usage.

4 Submit regular meter readings

If you do not have a smart meter, estimated billing can cause both credit and debt to accumulate inaccurately. Submit readings quarterly at minimum to keep your account accurate.

5 Compare tariffs before renewing

Reviewing your credit balance is also a good prompt to check whether you are on a competitive tariff. Fixed deals currently available below the July 2026 price cap of £1,862 could reduce your bills and the amount of credit that builds up over time.

Could switching save you money too?

The July 2026 price cap rises to £1,862 per year for a typical dual fuel household. Fixed tariffs are currently available from around £1,602 per year, a potential saving of up to £260. Comparing tariffs takes around five minutes and switching completes in about five working days.

[Compare live tariffs: utilitymatchmaker.co.uk](https://www.utilitymatchmaker.co.uk)

About this report

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