



**Best Tariff Advice** Research

Debrief of findings

March 2019



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### Background, objectives & approach

### Background

#### **Consumer Engagement & ECNs/OCNs**

Consumers are offered a wide & ever expanding array of products & services in the various communications markets.

As the market regulator, Ofcom wants consumers to be:

- Empowered to take full advantage of this choice available;
- · Able to shop around with confidence;
- Able to get the best deals for themselves (whether that deal is with their current provider or elsewhere).

In July 2017, Ofcom embarked on a Consumer Engagement initiative focusing on how to empower consumers by helping them better engage with the communications markets.

As a result, Ofcom proposed to require providers to send to residential & small business customers:

- End-of-contract notifications (ECNs);
- One-off out-of-contract notifications (OCNs).

These requirements proposed to ensure consumers are informed in a timely way about changes to their price or service.

#### Aligning Ofcom's 2018 proposals with the EECC

Since then, the European Electronic Communications Code (EECC) was formally approved by the EU Parliament & EU Council. Part of this new code means regulated providers are required to tell customers about the best tariffs available to them

Ofcom is now looking at how to align its current position with the consumer protections required under the EECC.

To support this work, Ofcom requires supplementary consumer-facing research on this requirement to tell customers about their best tariffs.



### 'Best Tariff advice': Building on the qualitative research & ECN/OCN proposals

Ofcom proposes that providers inform end-users via ECNs & one-off OCNs of:

- a) the date on which the contract will end;
- b) details of the services provided under that contract;
- c) any applicable notice periods that might apply;
- d) that early termination charges relating to that contract no longer apply from the point the contract ends;
- e) details of other contracts taken with the same provider;
- f) how to terminate the contract.

The EECC requires that providers give consumers best tariff advice (BTA) relating to their services. *Ofcom proposes to align its ECN with BTA* 

It also requires providers to give end-users annual best tariff advice/notification (ABTN). Ofcom proposes to align its OCN with ABTN

#### New content required

Ofcom's updated draft guidance proposes that the ECN/ABTN should include 1-3 best tariffs, comprising:

- The cheapest tariff available to the individual customer;
- The cheapest tariff available to any customer of that provider (even if the cheapest tariff is only available to new customers of that provider);
- A SIM-only tariff (for customers currently on a bundled handset & airtime contract);
- The provider may also, as one of the three tariffs, provide a cheapest 'upgrade' tariff.

Tariffs should be based on a subscriber's previous **usage** of the services provided to them, where relevant.

Where usage is not relevant, the tariffs should be based on **service** packages that are most similar to the services the subscriber currently receives.



### The focus of this research is on the BTA required by the EECC – to see if any of the detailed advice proposed is <u>unnecessary</u> to achieve the objectives

To take full advantage of the competition between providers, consumers should be able to make informed choices & change providers when it is in their best interest to do so.

They must be given information which enables them to assess whether they are on the best tariff and, if not, what the best tariff would be, so they can switch to it.

With those aims in mind, Ofcom sought to sense check that the information consumers must be given, as they proposed it, would help them make informed choices.

The overarching requirements of the research were to:

- Test consumers' comprehension of the information put before them in the BTA;
- Assess the impact this information may have on their ability to assess their best tariff & on their future intentions regarding their service provider.

Specifically, the research needed to explore:

- The appropriate number of tariffs to assess the best tariff;
- Whether displaying the 'cheapest tariff available for all' (even if not to that customer) helps them assess if they are being given a good deal by their provider or that they might benefit from switching;
- How helpful it is for consumers for their usage and/or service history to be taken into account to formulate their best tariff;
- What consumer expectations/opinions are of upgrade tariffs & whether upgrade tariffs encourage consumers to seek a better deal from their provider or elsewhere.



### Research approach; Sample structure

10 x 60-90 min focus groups (7-8 participants per group) & 8 x individual depth interviews

Focus groups (FG); 1½ hr sessions

	In contract (IC)	Out of contract (OOC)	TOTAL
Stand alone TV (not free to air)	1x group		1x group
Dual play	1x group	1x group	2x groups
Triple play	2x groups	1x group	3x groups
Mobile PAYM	2x groups	1x group	3x groups
Mobile SIMO	1x group		1x group
TOTAL	7 groups	3 groups	

**Depth interviews (IDI)**; 1 hr F2F sessions with adults with lower literacy/numeracy levels

	Mix in contract (IC)/ out of contract (OOC)
Stand alone TV (not free to air)	2x depths
Dual play	2x depths
Triple play	2x depths
Mobile PAYM	1x depth
Mobile SIMO	1x depth
TOTAL	8 depths

- Fieldwork conducted in London (Lon), Manchester (Man), Glasgow (Gla), Cardiff (Car) & Belfast (Bel)
- 1-2 respondents in each Dual Play, Mobile PAYM & Mobile SIMO were self-employed/run micro business but on a residential contract
- In contract: all aware they are in a contract, but a mix of those uncertain when it ends & those who have a rough idea
- Out-of-contract: all aware they are out of contract for 6+ months
- Mix of gender, age (18-34, 35-54, 55+, with at least 10 individuals aged 70+ years old), SEG & service provider



### Research approach; Methodology

#### Focus groups

In the groups consumers were presented with two alternative draft versions of possible communications – an ECN & ABTN

- The respondents were also asked to imagine they were out of contract & then review the ABTN version
- Respondents were also then asked about the communications for other relevant services they used, to increase exposure of each service group

The order in which the variants were presented was rotated across the groups to ensure we obtained unprimed reactions to each

Consumers were given a very limited amount of time to view each version to begin with establish the key take-outs, followed by a more lengthy review of the content.

Consumers were asked to note down & report back their own responses to each version to ensure we captured individual as well as the group view

#### **Depth interviews**

In the depth interviews consumers were presented with the same draft variants of the communications & the same guide was followed

The main difference was that these respondents had low literacy/numeracy ability, defined by their response to how confident they would be dealing with the following tasks:

- Following written instructions, e.g. a recipe for a meal or instructions for medicine
- Reading & understanding official documents, e.g. a letter from your mortgage provider or from HMRC
- Completing forms, e.g. loan applications, passport application
- Solving mental arithmetic problems, e.g. dividing the total cost of a meal between 6 people
- Working out personal finances & budgets



# Headlines

### The headlines from the research are...

1

The notification is welcomed by all, as it empowers consumers (engaged & less engaged) with details of their contract/options

togethe useful

Three was felt to be the most appropriate number of tariffs to present overall: - 'service', 'usage' & 'upgrade', with 'click here' for other options (email)

2

Participants saw merit in both 'service based' and 'usage based' tariffs; presenting both together was considered more useful than just one

6

The new customer tariff could anger consumers, but likely to prompt most engagement (contacting incumbent and/or shopping around) 3

'Usage based' was welcomed as it was seen as more personalised; but if had to choose then 'service based' was simplest to understand and easiest to make comparison with their existing tariff

7

Needs to mention 'Ofcom' to make sense of (for example) new customer tariff & suggestion customers may find better tariffs elsewhere 4

The 'upgrade' tariffs were welcomed mainly as they were proportionate



# 3 Context

### Engagement with the market can vary; ECN content must meet the needs of all

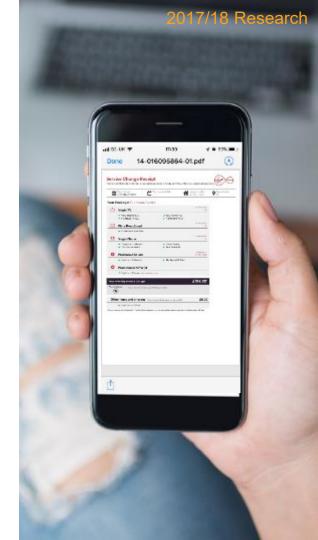
At one end are consumers who are...

- Highly engaged/confident
- Aware of details of current contract & when it ends (approximately)
- Aware the end of the contract brings opportunity for a new deal
  - By negotiating with existing provider; or
  - By switching
- Some are actively waiting for their minimum term to be up
  - Often already researching their options

At the other end are consumers who are less engaged/confident

- · Can find the market confusing
- Can feel less empowered
- Less certain of the details of their existing contract
- Less aware of contract end date & what that means

Some are confused about how contracts work & the confusion can be exacerbated if they are not confident readers



### Few feel they receive communication that is of use from their current service provider (1)

Most recall getting promotional communications ('junk mail'), from Sky & Virgin mainly

- Few open anything that looks salesy, expecting it to be of little of interest
- Has implications for cut-through of ECN/ABTN mailing

Some receive SMS with remaining minutes on mobile tariffs (useful)

Most engage with statements (many paperless)

But no-one recalled getting any form of end of contract notification (from any service provider)

Some recall of price rise letters /emails, unaware they could be end of contract notifications

 Few understand being out of contract may increase the price

Therefore many unaware of whether they are in/out of contract

- More likely to be aware of mobile contracts & more likely to switch provider
  - Some mobile PAYM customers know the contract is up when the price falls (handset paid)
- Least likely for triple play (more perceived barriers to switching)

Even if customers knew when their contract was up, the complexity of bundled products (in particular) makes it harder to get clarity on:

- Their usage of each element
- The exact details of the 'bundle'
- · What a good deal looks like

Generally little understanding of such terms as speed/fibre /GBs etc

 Consumers are aware of them generally, but are unsure what they mean



### Few feel they receive communication that is of use from their current service provider (2)

As a result customers can feel uninformed, tied in or that it's too much hassle to move

Many dread dealing with 'retention teams'

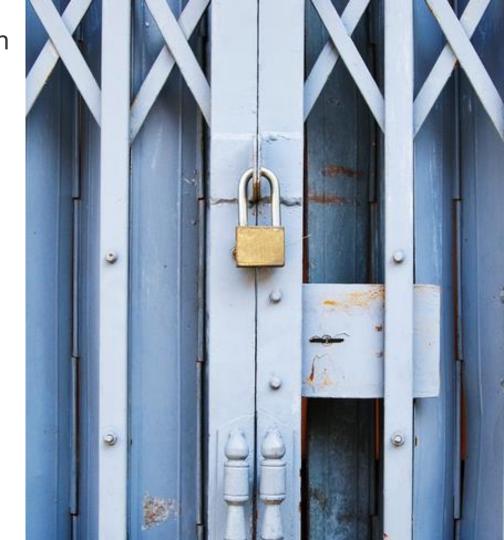
 Feel manipulated by clever sales tactics that make it hard to leave

"It's hard to leave, they've got me by the short & curlies"

(Standalone TV, IC, Lon., 55+ C1C2, FG)

Therefore few consumers welcome the process of searching for the best deal, unsure they will ever find this

- · Some actively dislike it
- Others find it a hassle





## The main findings

### After consideration, the idea of the ECN is welcomed by all

**It empowers consumers** with details of their contract, usage & options

- Most feel the power currently lies with the provider
- Customers have little knowledge of their usage or the exact details of their package/service
- Find it hard working out what's a good/best deal for them

Even those who were quite clear on when their contract ended found it useful to see their options laid out

Would prompt many consumers to consider what they are paying for & whether this is still right for them

ECN most engaged with when the **cost differentials are highest** (between in/out-of-contract costs)

- More likely to have cut through with Mobile PAYM contracts
  - More aware when contract ends
  - Several counting the days to a new phone & already searching around for best deal/handset

Reflects well on Ofcom that it is behind this initiative

"This is a first! A good step by Ofcom, trying to make it fairer for us."

(Mobile PAYM, IC, Man., 55+, C1C2, FG)

The ABTN was also welcomed but slightly less enthusiastically. Some deliberately out of contract (unaware they may be paying more), preferred the flexibility of not being tied-in to a long contract but saw value in being reminded what might be available



### On first inspection, there are some issues with the current tone of the letter (pointers for providers)

#### But appreciate this might be different in the provider version

Can suggest the provider no longer wants the customer's business

- Straight to the point 'the price is going up'
- Polite (cf friendly), 'cold' tone & phrases such as 'You may be able to get a better deal elsewhere' suggests the customer is not valued

"Makes you feel they don't care, or want your business" (Mobile PAYM, IC, Bel., 55+, ABC1, IDI)

Sensitive signposting & provision of information is vital to encourage the reader through the communication

Some can quickly stop reading if irritated/disappointed

- Don't feel wanted/valued
- Prices going up (current to post contract price)

The letter needs to encourage consumers to read down to the bottom

 Without reading the (better) tariffs the reader can miss the point of the communication

"I'm being ripped off, everything goes up, nothing comes down" (Triple Play, OOC, Lon., 35-54+, ABC1, FG)

Felt to be comprehensive

 So key to guide consumers through the letter



### Usage is the preferred formula for the best tariff, as it feels more personalised & transparent

#### Positives of usage

- √ This tailored approach means the customer feels acknowledged
- ✓ Introduces a personal note in a letter that is currently felt to be quite 'cold'
- ✓ Customers less like to feel they are being ripped off
- More beneficial to customer, can directly save money or access a better service

"They are saying 'this is a better deal for you based on what we know about you"

(Mobile PAYM, OOC, Glas., 18-34, C2DE, FG)

Needs more careful explanation/detail & positioning to maximise impact. May be most useful when used alongside 'service' – see next slide.

#### **Negatives of usage**

- More transparency is needed to not look like a sales tool to get the customer to take on a more expensive package
  - Manipulated into the best deal for the provider
  - 'You are going over your data allowance each month' needs to be accompanied by the cost incurred eg 'This is costing you on average an additional £5 a month'
    - "Add a summary of actual usage...highlight the amount of £s you have gone over each month" (Triple Play, IC, Bel., 35-54, ABC1, FG)
  - Only then will customers know whether the usage package is offering value
    - "I'd want my usage so I know this tariff is true"

(Dual Play, IC, Man., 18-34, C2DE, FG)

Some want to keep their current service, even though the provider may not consider this to be the best tariff for them e.g. keep the kids' pack for the grandchildren visits



### Tariff based on current service is simple to understand & good enough - initially - for many

#### Positives of service

- ✓ The clearest & easiest tariff to understand – 'this is what I am currently on'
- Confirms the current tariff (or the nearest equivalent/comparable available tariff)
  - Many are unclear of the finer detail of their current service
- ✓ Suggests transparency

#### **Negatives of service**

- Do not understand why the new 'like for like' tariff is (often) cheaper - very few realise the new tariff requires them signing up for a new contract
- Not personalised in an already 'standard' letter/email
- Might be paying for packages they do not use
  - Or going over data allowances without realising it
  - All of which could be costing them money

Most can see the benefit of tariffs based on current service, although usage is preferred by majority. But highest levels of engagement come when tariffs based on service are shown *alongside* tariffs based on usage



### The upgrade tariffs were welcomed because they were 'proportionate' (i.e. the price increase is minor)

But would not encourage shopping around – would just evaluate current & upgrade tariffs

#### Positives of upgrade tariff

- ✓ They appear to be the next step-up from their current package
  - And not a tactic to sell a more expensive package "This doesn't lose me, it's not all Sky Sports & Sky Cinema"

(Standalone TV, IC, Gla., 35-45, ABC1, IDI)

- ✓ They are often cheaper than the current cost, so less likely to feel like a sales tactic
  - Can feel like the provider is trying to help the customers
  - And happy to tolerate provider trying to upsell given the proportionate nature of the upgrade tariff
- ✓ For some a new package for less than they are currently playing is exciting!

#### **Negatives of upgrade tariff**

- Some unsure if this is the best deal for them or the best deal for the provider
  - As the benefits of the upgrade are unclear

    "Is this any good? What difference will the speed
    make? Do I need unlimited downloads?"

(Dual Play, IC, Man., 18-34, C2DE, IDI)

"I can see this goes up to 10GB from 4GB, but what does this mean? Not sure I'd know if this was worth £8."

(Mobile SIMO, IC, Gla., 55+, C2DE, IDI)

This research suggests many would go for this option if same/marginal price increase – but it is key for service providers to realise that and not use this to upsell to significantly larger tariffs (as consumers would not be interested). Holds true for most product areas – except SIMO.

JGW research

### Three was felt to be the most appropriate number of tariffs to display – between them they give a pretty complete picture

All tariffs missing contract length – this is needed as it explains why the cost is lower and what they are signing up for

1

#### **Service (Tariff 1, variant 2)**

- Details of the current package (or closest available equivalent/ comparable tariff)
- Length of the new contract
- · Cost of the new contract

Helps assess value/current service vs other tariffs – provides a benchmark 2

#### **Usage (Tariff 1, variant 1)**

- Details of a tailored package based on usage
- Details of their current usage (& what this is costing)
- Length of the new contract
- Cost of the new contract

May be most beneficial/valuable – tailored to their needs

3

#### **Upgrade (Tariff 2)**

- Details of a suggested upgrade package
- The benefits of this package of the current one
- Length of the new contract
- Cost of the new contract
- 'Click here' for other options (email)

Often most exciting element

"It's giving you options so you could look for other deals, or take their deal. I would shop around first, or use this for negotiation" (Dual Play, OOC, Bel., 55+, C2DE, IDI)

### Mobile PAYM customer reaction to SIMO tariff depends on their plans

Some customers want the latest handsets

 Many of these are already researching their possible new phones & contracts for when their current one finishes (usually aware of this date)

For these customers, the SIMO tariff is meaningless – they cannot see themselves using such a tariff

For those less worried about the latest phones, the SIMO would be a valuable tariff to include

- Although there were some who questioned whether anyone would sign-up to a SIMO contract
  - General perception is that rolling SIMO deals are cheap – so consumers wouldn't need to tie themselves into one to get a good price

Although not vital, it would be a useful tariff to include for those not searching for a new handset when their contract end & those who are could just ignore it



### The new customer tariff was the most provocative of all the tariffs

But the anger & irritation felt can mean many strongly engage with process

Few immediately make the link between the new customer tariff & potentially being able to get a cheaper tariff elsewhere

So the initial reaction is a hostile/ angry one

"This is like 'look at what you could have won'!"

(Dual Play, IC, 18-34, C2DE, IDI)

Many struggle to understand why it's included, & question its presence

"It feels stupid to include tariff 3, I'm not eligible for it, so why rub it in?"

(Standalone TV, OOC, Bel.,18-34, C2DE, IDI)

Strong preference for 'cheapest for all' tariffs where existing & new customers are being offered the same price

- Feel there is no need to look elsewhere as they'd feel they were getting the best price with current provider
- But does mean customers would be less likely to look around at other providers

The tariff needs to be included as it produces the desired outcome, i.e. prompting customers to either

- Phone their current provider & complain;
- Phone their current provider & negotiation using tariff 3; and/or
- · Look at what other providers might offer

"It would make me ring up & ask about it, & possibly leave"

(Mobile PAYM, IC, Bel., 55+, ABC1, IDI)

"I would contact Sky to say I want this one [tariff 3]. Then I'd check out other companies, such as Virgin. That's a cheek, where's my reward for loyalty?"

(Triple Play, OOC, Man., 55+, ABC1, IDI)



### Once explained, consumers see the new customer tariff as disruptive but in a positive way

Feels fair, honest & transparent

Would encourage many to seek new customer deals elsewhere

"Bucks you up, to do something."

(Dual Play, OOC, Bel., 55+, C2DE, FG)

Some consumers hope it might encourage providers to offer existing customers new customer deals rather than have to point out the difference

When the reason behind this tariff is explained, its inclusion is understood

 But it needs 'by the way, we are now legally obliged to show you what new customers get' to provide context Adds to feeling of empowerment, with consumers feeling they know everything at this stage:

- What package you are on & when this finishes (for ECNs)
- What the best price is for this package now (need to specify this is on a new contract)
- What you are using & the best price based on your usage (on a new contract)
- What the cost is of the next step up (upgrade, new contract)
- What deal you might get elsewhere as a new customer



### The new customer tariff can provoke negative emotions, but it can also trigger positive actions

#### **Positives**

- ✓ Provocative enough to 'encourage' customers to look elsewhere
- ✓ Would ring up to negotiate with current provider
- ✓ Gives customer bargaining power
- Challenges the status quo
- ✓ Transparent
- ✓ Gives a negotiation lever/starting point

"I'd ring up & ask for this one"

(Mobile SIMO, IC, Car., 18-34, C2DE, FG)

#### Negatives

- Care required in where it appears in the letter to maximise the impact
  - Danger some customers can become so angry they disengage & not read other important information
- × 'Not for you' feels crude a slap in the face for often loyal customers

The letter needs to join the dots more to maximise its impact by explaining why providers are including this tariff but not offering it to the existing customer. 'Legally required...' It also needs to sit separately, after the other tariffs - anger can impact consumption/retention of information that goes before.



### A few suggestions to help increase the impact of the communication



Mentioning Ofcom in the communication provides much needed context

Helps make sense of the new customer tariff in particular

- 'Ofcom, the communication's industry regulator, requires all providers to make customers aware of new customer tariffs, even if they may not be available to them'...
- Without this, customers struggle to make sense of why the tariff has been included



Letter <u>feels</u> most appropriate, as emails can be deleted/ignored/drop into spam

- Less likely to be ignored than emails
- Although they would need something like 'this contains important information about your contract' on the front

However, email has benefit of being able to click on tariffs for more detail/options

Both felt to be appropriate & would serve different purposes – so both should be sent



To be of most use, the ECN would need to be received at least a month before the contract ends

 With a 30-day notice period, time needs to be allowed for checking out options



## Out of contract (ABTN) & customers with lower numeracy/literacy levels

### ABTN customers didn't differ markedly from the other consumers in their responses

Some sat at the less-engaged end of the spectrum

- Less confident
  - Can find the market confusing
  - Can feel less empowered
- Less certain of the details of their existing contract
- Particularly marked among triple play customers

Others were consciously out of contract (or at least thought they were)

- Mobile customers in particular as SIMO deals are so cheap
- Waiting until they need a new phone to enter back into contract

All welcomed the idea of an out of contract notification

For most, a communication that raised awareness of being out of contract & what that meant would be welcome

- That reminded them of the details of their existing contract
- And that highlighted their options

For those more consciously out of contract, they would be interested in what options might be open to them



### Vulnerable customers did not differ hugely from the main sample

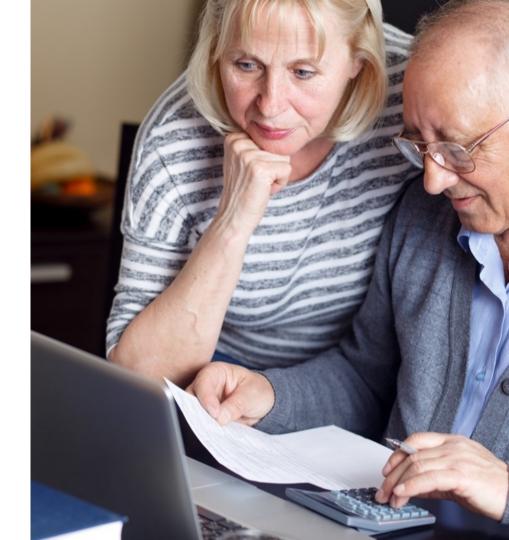
The small number of more vulnerable customers appeared to broadly reflect the main sample

These customers are equally likely to engage with the communications

- They understood their price would increase once their contract ended
- And that they had options available to them
- But there was a preference for the simpler letters, containing just the service & upgrade tariffs

Few currently shop around & the letter is unlikely to prompt this behaviour, even the version containing the new customer tariff (less likely to understand this so would ignore it)

But these more vulnerable customers are more likely to end up with a good deal with their current provider as a result of the letter – on the 'cheapest tariff for you'





## Conclusions & recommendations

### The letter broadly works, but the impact can vary according to product

For the majority of those with more complex, higher value contracts, the most Ofcom can probably hope for is that consumers end up with the **best deal for them** with their current provider. It's more hassle to move multiple/more complex services meaning that many would rather just negotiate with current provider (which letter enables them to do)

NB This communication would not stop those who currently shop around from doing so in future – indeed it provides important pieces of information for those that do

For those with less complicated/lower value more commonly 'switched' products, they are more likely to **shop around for the best deal** 



For those with signal issues - meaning they can only use one provider - this communication would help them get a better deal with their current provider. It shows what new customers can get; and therefore gives them ammunition to negotiate with their provider and/or move to better deal (usage/upgrade)



### Conclusions

Overall, the communication would prompt increased consumer engagement in the market

#### **Overall impact**

Where the communication provides clarity and empowers the consumer is where it has the most potential

"I could make a more informed choice with this"

(Mobile PAYM, IC, Man., 55+, C1C2, FG)

If Ofcom wish consumers to engage with the market, the tool that is most likely to achieve this is the 'new customer' deal information

"Tariff 3 annoys me. I'd be going to another provider if I saw that in a letter"

(Triple Play, IC, Gla., 55+, C1C2, FG)

"It would prompt me to do some research on uSwitch, to find out the cheapest I can get"

(Triple Play, IC, Bel., 35-54, ABC1, FG)

#### Areas needing attention

However, consumers are not making two essential links - so to maximise the impact of the communication, the letter will need to join these dots:

- Between lower price tariffs & the requirement to enter into a new contract (needs length of contract included in the detail)
- Between seeing new customer deals & realising they could be a new customer elsewhere (needs to be 'Ofcom' framed)
  - Without this clarification, there is the risk that some consumers will disengage through anger/irritation
  - Although most other consumers would be more likely to call their current provider & complain/negotiate using the new customer tariff



### Recommendations

#### Usage preferred over service

- Usage is seen as more personalised than Service
- But preference is for both to be shown for the complete picture
- If had to choose, Service is actually simpler to understand; and easiest to compare to their existing tariff

### New customer tariff should be included

- But not as part of the main three tariffs
- Later in the letter would ensure the main tariffs are recognised

#### Upgrade tariff should be included

- Need to be proportionate (one stepup)
- And the benefits of the upgrade clear (what it means cf just XX extra GBs)

### Needs 'Ofcom' context to make most sense

 'Ofcom requires us to tell you what the best deal is for a new customer. This would be £xx'

### Displaying the 3 tariffs available to that customer would be most impactful

- Service, usage and upgrade
- Plus click through for more details & deals (email)
- Key to include length of contract

### Price increase when out of contract will grab attention

 Less likely to prompt action if it stays the same (mobile excluded, when consumers expect the cost to drop)

# 7

### Appendix: Stimulus material

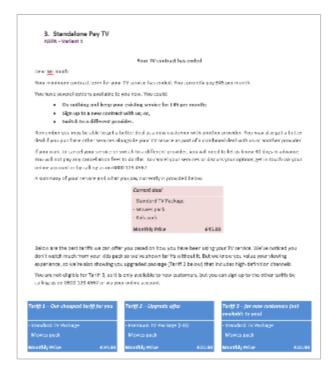
### Standalone Pay TV ECN – Variants 1&2







### Standalone Pay TV ABTN – Variants 1&2







### Dual Play ECN – Variants 1&2





### Dual Play ABTN – Variants 1&2







### Triple Play ECN – Variants 1&2



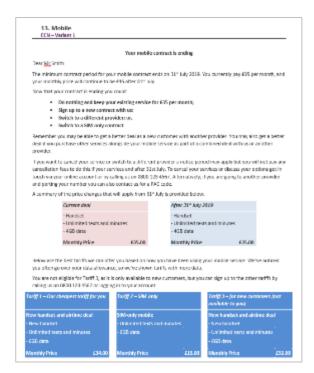


### Triple Play ABTN – Variants 1&2





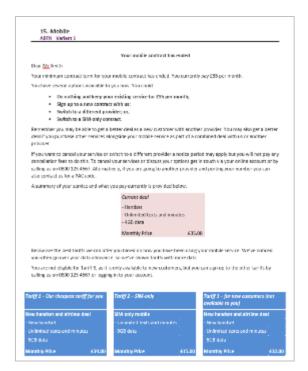
### Mobile PAYM ECN – Variants 1&2







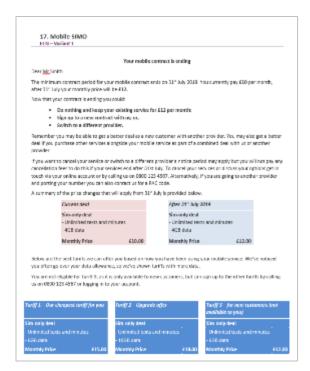
### Mobile PAYM ABTN – Variants 1&2







### Mobile SIMO ECN – Variants 1&2

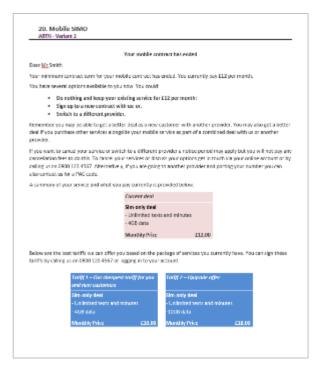






### Mobile SIMO ABTN – Variants 1&2







## TAK YU

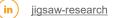












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