

Ofcom
Riverside House
2a Southwark Bridge Road
London
SE1 9HA

23rd June 2010



**Institute of
Money Advisers®**

**Stringer House
34 Lupton Street
Hunslet
Leeds
LS10 2QX**

Office Tel: 0845 094 2384

Dear Paul,

Re: Wholesale Mobile Call Termination Review (Second Consultation)

I am writing on behalf of the Institute of Money Advisers (IMA) to state our support for Ofcom's proposed reduction to Mobile Termination Rates.

Some of our members work with the poorest people in society who are blighted by debt and find it difficult to make ends meet. Bringing down the excessive costs of calling mobile phones would benefit this demographic in particular, but would also be a positive move for all consumers.

We hope that Ofcom is able to implement the reduction of Mobile Termination Rates as soon as feasibly possible to provide consumers with a better telecommunications environment.

We fully support the work of the Terminate the Rate campaign to reduce MTRs and will continue to actively support the campaign until the rates are reduced.

Yours Sincerely

Caroline Siarkiewicz
Executive Director