

**Question 1: Do you agree that it is helpful and appropriate for Ofcom to issue guidance on the application of the Regulations to consumer contracts for communications services?:**

I would greatly prefer ofcom to institute action against b.t. in respect of their non-direct debit penalty charge. I understand that part of their defence is loss of interest --- I pay my bill by b.t. payment card at post office; since the penalty charge was introduced, my bill has been in credit before this charge is added---in other words, b.t. have their money before the bill is even issued---where is the loss of interest on that set-up???????????

**Question 2: Do you agree with Ofcom's proposed guidance regarding core terms and transparency?:**

no -----a waste of time---- companies such as b.t. will claim their terms are transparent and carry on as before

**Question 3: Do you agree with Ofcom's proposed guidance (including any administrative thresholds we have set) on non-core terms to which we apply the test of fairness?:**

**Question 4: Are there any other issues that are covered by the Regulations which Ofcom should give guidance on?:**

**Additional comments:**

b.t. non-direct debit charge is an outrage  
I have been a customer for 30 years --always paid on time---  
keep being told in leaflets that i am a valued customer---but valued customers are not charged a penalty charge for paying bills in advance of receipt of said bill !!!!!!!!!!!!!  
Their latest dodge of threatening to cut customers off if they refuse to accept the btps "contract" is quite astonishing if not illegal  
b.t advertised payment by their payment card as a FREE easy and safe method of payment on their website until sometime in january 2008 --I have referred them to the trades description who are investigating