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?:

only if the guidance includes customer concerns and a choice of payment methods

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

There should not be an assumption that if it is tranparent it must be fair. Many do not agree with this statement.

## 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?:

There should be a list acceptable payment methods available to all . Not just the methods the telecom companies would like. They should not be allowed to dictate the Banking Policy and methods of the Country or indeed the Banks.

## **Additional comments:**

You state that" where extra charges are prominent and transparent this will give customers all the information they need to which provider to choose.

Not true.

I have spent time over the last two weeks and cannot find one who clearly states internet banking is acceptable. This is my preferred choice of payment method. The Banks have spent £m,s recently making this type of transaction more efficient but the telecom companies do not want to know.