

Title:

Mr

Forename:

David

Surname:

Griffiths

Representing:

Self

Organisation (if applicable):

Email:

What do you want Ofcom to keep confidential?:

Keep nothing confidential

If you want part of your response kept confidential, which parts?:

Ofcom may publish a response summary:

Yes

I confirm that I have read the declaration:

Yes

Ofcom should only publish this response after the consultation has ended:

Yes

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?:

It is useful but it seems to me the outcome is that companies can continue to do what they like. The customer does not have access to thier costs and so has to accept the companies word that certain payment methods cost them less. These contracts are particularly one sided, I cannot, for example invoice my supplier for the stamps (if I pay by cheque) or electricity plus my time (if I pay online).

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

Not really, to put it bluntly Ofcom seems to be doing a very good job of pretending to keep a close eye on certain companies. In reality you are simply accepting thier word that the charges cover thier costs.

You mention paying by cash and cheque but I pay each month online. The company will not say how much this costs them (I suspect very little as one computer talks to another).

I do no doubt there is some difference in cost between different payment methods - but in commercer businesses have managed without this sort of charge for thousands of years. A companies overheads are incorporated into the pricing structure.

In addition I feel many companies overstate the protection offered by the direct debit guarantee. It sounds good but I can assure you in my work in the banking industry I have seen the 'guarantee' fall far short of what is expected many times.

I do think companies should clearly state thier prices, but if they all pull the same con trick how will your belief in competition help?

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?:

In my opinion Ofcom has done a very good job of pretending to stand up to the consumer. In reality the consumer has very little choice, Virgin are the only cable provider and BT still have a virtual monopoly of the home phone market. Sky can and do do whatever they want because of thier sheer size. All of these companies are notorious for poor customer service so I feel you should look again at this issue.

Perhaps we could have penalties like the power companies do if they fall short of certain standards?

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

I am not a lawyer, all I know is this is a whitewash for companies which show very little regard for customer service.

You should ensure that the justifications companies give are supported by evidence rather than simply taking thier word for it.

Additional comments:

No doubt about it Ofcom have fudged this issue. The fact remains individuals on a low income a penalised by these charges. You seem blissfully unaware of the dreadful problems NTL/Virgin have had with billing. I cancelled my direct debit after they sent

a third incorrect bill.

These direct debit charges have nothing to do with cost and everything to do with squeezing maximum revenue out of each customer AND control. If I pay by standing order or bill payment the costs to the company are negligible yet I am clobbered with this ridiculous charge.

How can it possibly cost £60 per annum just to accept my payment? How do other companies turn a profit if the costs are so high?

Perhaps in future you could actually carry out a proper investigation and ask for PROOF of these alleged extra costs companies incur. Nobody at Virgin Media can explain to me why my bill payment costs so much. I believe this is because the costs are nowhere near the level of the charge.

My power company sees my direct debit as a benefit and REWARDS me, Virgin see any payment other than DD as an inconvenience. What happened to the customer being king?