

**Title:**

Mr

**Forename:**

David

**Surname:**

Holroyd

**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:**

You may publish my response on receipt

**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?:**

Yes

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

**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?:**

The position of multiple account holders where BT in particular refuses to accept one payment for say one domestic and one small business account thus charging TWO so called processing fees.

**Additional comments:**

I have appealed to BT for at least 10 years to accept one payment for the three separate accounts they require I have - I do not even get a reply now