

Title:

Mr

Forename:

David

Surname:

Lee

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?:

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?:

Additional comments:

Regarding the additional charge for non direct debit payment

- 1) What is legal tender in the UK? If a bill is paid in the legal tender of the land, then how can any surcharge on that be acceptable? Such a charge is undermining the standing of the money system. [The narrow meaning of legal tender given at <http://www.royalmint.com/Corporate/BritishCoinage/LegalTenderGuidelines.aspx> does give a legal hole to this argument, but I would hold that the moral principle is still valid.]
- 2) Any transaction involves costs, which are a normal part of doing business.
- 3) Encouraging your customers to do things to help you by giving a discount is acceptable. This is different in principle to a surcharge, even if similar in practice. It is only advertising / publicity / marketing which requires one, rather than the other, and when such considerations force decisions, the result is deception - probably deliberately.
- 4) Changing terms without consent on long standing customers is unacceptable. This covers both the introduction of the surcharge, and the introduction of the BT payment company.
- 5) Ofcom appears to have no teeth, and a desire to keep the telecom companies happy, rather than protect consumers. Other responses have detailed BT behaving as a bully, and it appears that Ofcom says "We will look into it", then walks round the block 10 times in the hope the problem will simply go away. Finally, after many have got fed up with the bullying and either given in, or gone to other suppliers, it creates a large report (I have only scanned the 5 page executive summary, which is 10 times the size I expect for an executive summary), which says "I can see both sides, lets just do some cosmetic changes". I am not impressed.