

Title:

Mr

Forename:

G.

Surname:

Stead

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 if it is impartial

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:

In my opinion the £4.50 surcharge for payment of a BT invoice by any means other than a direct debit is a misrepresentation of the cost of the goods they are selling. BT will not advise me as to how this figure is arrived at. In their recorded telephone conversation they did advise that if a bank account did not have DD facilities then the customer would have to move the account in order to avoid the surcharge. This therefore could have a knock on affect on the banking industry as consumers would have to transfer accounts from savings accounts at Building Societies to current accounts at banks. I question whether this can be regarded as fair trading and if it is whether Ofcom is an appropriate body for looking after consumer affairs. The true cost of a product should be that which is charged for payment in the local currency.

If goods cost say £100 then that is what should be paid by any recognised payment method. If a company finds that a transaction by DD is more economical then they are entitled to offer a discount for that method. There is no problem with that. However the consumer should not have to take the price of the goods and then add on to it a sum which brings it up to the real cost compared to currency. If a supermarket sold its products at the price on the labels but then added a further charge for you to actually take them out of the shop they would most likely be done for unfair trading. I am aware that at the end of the transaction the consumer will have still spent £100 so it could be argued "does it matter". The point is that a retailer should not be able to market goods at £95.00 and then charge £100.00. This is not only misleading to the consumer but is unfair on competitors giving the impression that BT services are cheaper.